

Faisal -- Islam

faisalislam81@gmail.com | 923219219107 | Apartment 706 Halima Residency 7th Floor, Shaheed e Millat Road,
PECHS Block 3, Karachi | <https://www.linkedin.com/in/faisalislam81/> | 1981-10-27

Profile Summary

Faisal Islam

Award-Winning Islamic Finance Practitioner | Fintech & Digital Transformation Leader

Islamic Finance & Product Innovation

With over 23 years of professional experience, Faisal Islam has established himself as a leading practitioner in digital finance, product innovation, and financial inclusion. Currently serving as Head of Islamic Digital Finance at Kifiya Financial Technologies, he led the development and launch of HalalGebeya - the world's first fully digital, Shariah-compliant Murabaha financing and embedded e-commerce ecosystem - a project that won the prestigious EFICA Award 2025.

His work focuses on bridging the financing gap for MSMEs through Shariah-compliant digital products, encompassing Islamic Consumer Financing, Islamic BNPL, Islamic Invoice Financing, Agri Finance, and Islamic Cards. He pioneered the design of AI-based Shariah-Compliant Alternative Credit Scoring for underserved segments and successfully established regulatory-aligned Islamic financing operations in emerging markets.

Faisal specializes in end-to-end product design, Shariah structuring, Shariah Audits, partner bank enablement, embedded finance ecosystems, and aligning digital finance with Islamic ethical standards. His initiatives contribute to advancing a cashless economy and promoting financial inclusion through innovative loyalty programs, digital onboarding, and incentive-based payment ecosystems.

Technology, Digital Transformation & Innovation

Parallel to his Islamic finance expertise, Faisal brings an extensive background in technology leadership across sectors such as banking, fintech, retail, and asset management.

Previously, as Head of IT, Digital Innovation & Analytics at Alkaram Studio, he spearheaded major digital transformation initiatives including ERP migrations to Microsoft Dynamics 365, RFID-based warehouse optimization, mobile loyalty apps, and enterprise-wide adoption of Power BI for data-driven decision-making. His innovations in digital enablement tripled sales at select outlets and significantly reduced operational costs.

Earlier, he led the IT modernization at HBL Asset Management, overseeing platform migrations, ADC integrations, digital fund operations, and customer mobile app launches, while also managing data center upgrades and disaster recovery setups.

At Pak Oman Microfinance Bank, he centralized a 44-branch network, successfully implemented Core Banking Systems, and introduced branchless banking channels using OTC and QR technologies. While in the role of Head of

Ops, he introduced new products, reduced the NPL and recovered a massive amount from written off accounts.

His technical strengths span Digital Banking Solutions, ERP and CRM Implementations, Data Analytics, Cloud Migrations, AI Integration, and full-cycle application development. Faisal holds certifications in CISM, Power BI, ITIL, COBIT, and Prince2, and is skilled across platforms including Oracle, SQL, Dynamics 365, Azure, AWS, and Linux ecosystems.

Combining deep expertise in Islamic financial product innovation with a strong foundation in technology leadership and digital transformation, Faisal Islam drives initiatives that are ethically aligned, tech-driven, and impact-focused. His work is focused on leveraging technology to build inclusive financial ecosystems that empower individuals, MSMEs, and communities across emerging markets.

Work Experience

Head of Islamic Finance at Kifiya, ex-HBL, ex-Pak Oman, ex-Arif Habib, ex-Alkaram (2024-01-15 - 2050-12-31)

Location: Addis Ababa

Responsibilities: Head of Islamic Digital Finance

Education

Bachelor’s Degree in Computer Science

Institution: Petroman - Shah Abdul Latif Univeristy | Dates: 2000-01-04 - 2050-12-31

Location: Karachi, Pakistan

Skills & Tools

C-Level, Stakeholder management, Business units, P&L

Languages

English, Urdu,

Awards & Certificates

EFICA - 2025 (Kifiya) | Best Team (Alkaram) | Quickest Deployment (HBL) | Department Head of the Year (Pak C

Description: In the heading