

# FAISAL SHAHZAD

## Head of Growth & Insights

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### PROFESSIONAL SUMMARY

Commercial growth leader with 15+ years of proven success in Digital Payments, International Remittances, and Mobile Financial Services across leading banks and fintechs in Saudi Arabia. Known for building and scaling high-impact growth engines, launching market-leading digital products, and driving rapid revenue expansion in competitive, regulated markets. Brings a strong execution mindset with the ability to translate strategy into results through decisive leadership, data-led insights, and disciplined go-to-market execution. Trusted partner to senior leadership, recognized for accelerating adoption, strengthening market position, and delivering consistent commercial outcomes at scale.

### CORE COMPETENCIES

- Commercial Growth Strategy & Revenue Scaling
- Product Launch & Go-To-Market Execution
- Sales Strategy & Business Development
- OPEX Optimization & ROI-Based CAPEX Planning
- Cross-Border Payments & Remittances
- Team Leadership & Performance Management
- Market & Customer Insights (Data-Driven Decisions)
- Digital Wallets & Mobile Financial Services
- Strategic Partnerships & Alliances

### PROFESSIONAL EXPERIENCE

#### Head of Growth & Insights

Enjaz Payment Services (Bank AlBilad) | September 2025 – Present

- Led commercial growth initiatives of **Enjaz** across remittance, cards (digital/physical) and digital payment products, focusing on revenue acceleration and expansion of the active customer base.
- Led the launch of **Enjaz Pay**, a full-scale digital wallet, enabling features including local and international remittance, P2P transfers, bill payments, Musanid, SADAD and merchant payments.
- Analyzed market trends, customer behavior, and performance data to generate insights supporting commercial and marketing decisions.
- Worked closely with sales, marketing, product, and operations teams to design and execute effective go-to-market strategies.
- Supported senior management with growth forecasts, business cases, and performance reviews for new initiatives and campaigns.
- Collaborated with partner banks and MTOs to improve transaction volumes, pricing competitiveness, and overall customer experience across all corridors.

#### Key Achievements:

- Enabled measurable growth in remittance and digital payment volumes through insight-led commercial initiatives.
- Improved campaign effectiveness and conversion rates by introducing targeted customer

segmentation and performance tracking.

- Strengthened commercial decision-making by providing leadership with structured growth analysis and actionable insights.
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### Head of Mobile Financial Services Sales

**Beyond ONE Saudi for Telecom (Previously Virgin Mobile) | August 2021 – August 2025**

- Spearheaded the successful launch of **FRIENDi PAY**, a comprehensive remittance service enabling P2P transfers, merchant payments, and cross-border transactions across Saudi Arabia.
- Built and managed a multi-channel sales network, including modern trade locations, hospitals, labor camps, and POS outlets, driving widespread adoption.
- Designed and executed targeted sales campaigns, increasing customer acquisition and retention across diverse market segments.
- Collaborated with the IT department and **Saudi Investment Bank** to refine business rules, resolve technical challenges, and align joint sales and marketing strategies.
- Implemented commission and incentive structures, boosting team motivation and performance.
- Conducted training programs for new hires, ensuring seamless onboarding and skill development.

#### Key Achievements:

- Achieved **10% net revenue growth YoY** through strategic sales initiatives and market expansion.
  - Established FRIENDi PAY as a leading remittance service in Saudi Arabia.
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### Country Manager – Remittances (KSA)

**Al Rajhi Bank | April 2020 – August 2021**

- Oversaw remittance operations to Pakistan via online, mobile, ATM, and POS channels, ensuring seamless customer experiences.
- Developed and executed segment-specific marketing strategies, increasing remittance volume by **50%**.
- Led a team of representatives across KSA, optimizing performance through training and targeted initiatives.
- Enhanced customer engagement through CSR activities and promotional events, strengthening brand loyalty.

#### Key Achievements:

- Delivered a **50% increase in remittance volume** to Pakistan within one year.
  - Improved operational efficiency and customer satisfaction through streamlined processes.
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### Sales & Marketing Specialist

**QuickPay – Saudi National Bank (SNB) | February 2011 – August 2019**

- Managed over **190 remittance corridors**, developing sales plans to cross-sell bank products and services.
- Addressed customer inquiries and resolved issues, maintaining high satisfaction levels and improving KYC procedures.
- Partnered with management to introduce customer-friendly policies, enhancing service delivery and operational efficiency.

#### Key Achievements:

- Earned multiple certifications, including **Service Excellence, Anti-Money Laundering, and MoneyGram Sales Achievement**.

- Consistently exceeded sales targets through innovative marketing strategies.
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### **Sales Team Manager**

**Creative Activation Est (MoneyGram)** | *September 2019 – April 2020*

- Designed and executed marketing campaigns to promote MoneyGram services among key nationalities.
- Conducted market intelligence to monitor FX rates and competitor activities, optimizing campaign effectiveness.
- Strengthened relationships with agents and key communities, driving service visibility and customer engagement.

#### **Key Achievements:**

- Increased brand visibility and transaction volumes through targeted campaigns.
  - Enhanced agent performance and customer satisfaction through training and support.
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### **Assistant Manager – Business Development**

**Alamoudi Exchange Co (AEC)** | *November 2008 – January 2011*

- Identified and developed strategic remittance tie-ups in high-potential corridors (Pakistan, India, Philippines), increasing market share.
- Designed innovative marketing plans tailored to diverse customer segments, boosting brand visibility and transaction volumes.
- Revamped promotional materials, improving customer engagement and loyalty.
- Trained marketing representatives, equipping them to exceed sales targets consistently.

#### **Key Achievements:**

- Achieved a perfect score in the **Anti-Money Laundering Global Training Course**.
  - Enhanced customer retention and market penetration through strategic initiatives.
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## **EDUCATION**

### **Bachelor of Commerce (B.Com)**

University of the Punjab, Lahore, Pakistan | *2004–2006*

### **Intermediate in Computer Science (ICS)**

ITM College of Commerce, Sargodha, Pakistan | *2002–2004*

### **Matriculation**

Catholic School, Sargodha, Pakistan | *2002*

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## **CERTIFICATIONS**

- Anti-Money Laundering Certificate
  - Service Excellence Certificate
  - QuickPay Training Certificate
  - MoneyGram Sales Achievement Certificate
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## KEY SKILLS

- Sales Strategy & Execution
  - Market Analysis & Insights
  - Team Leadership & Development
  - Customer Relationship Management (CRM)
  - Product Launch & Management
  - Cross-Border Payments & Remittances
  - Digital Wallets & Mobile Financial Services
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## ACHIEVEMENTS

- Successfully launched **Enjaz Pay**, a full scale digital wallet in Saudi Arabia.
- Achieved **10% YoY revenue growth** as Head of Mobile Financial Services Sales.
- Increased remittance volume to Pakistan by **50%** as Country Manager at Al Rajhi Bank.
- Successfully launched **FRIENDi PAY**, a leading remittance service in Saudi Arabia.
- Recognized with multiple certifications for excellence in sales, service, and compliance.