

# FARAN NIAZ

## CX Transformation | Customer Experience Auditor & Architect

### Director Customer Experience

Top 40 Global CX Leader | Award-Winning Practitioner | Top 100 CX Thought Leader

UAE | KSA | GCC Engagements

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## EXECUTIVE POSITIONING

Established Customer Experience (CX), Employee Experience (EX) and Digital Experience (DX) Auditor and Enterprise Transformation Leader with 25+ years of global experience assessing and elevating Customer Experience maturity across banking and fintech ecosystems. Apply structured CX maturity frameworks, advanced diagnostic methodologies and governance benchmarking to evaluate current-state performance, identify structural and cultural gaps, and architect transformation strategies that raise organizations to global CX standards. Proven ability to build CX capabilities from inception, institutionalize VOC governance and deliver measurable improvements in NPS, operational efficiency and regulatory alignment. Embedding customer-centricity into governance, culture, and operating models.

Trusted advisor to CEOs, Boards and regulators across the GCC. Recognized among Top 100 Global CX Thought Leaders and recipient of Lifetime Excellence in Customer Experience Award.

## TRANSFORMATION PORTFOLIO – IMPACT

- Elevated leading UAE bank from #23 to #1 in Customer Experience rankings, sustaining top position for 7 consecutive years through omnichannel CX strategy, Journey mapped process redesign & Customer Centric frameworks
- Delivered sustained NPS 70+ and CSAT >90% across contact center, branch and digital ecosystems
- Designed and institutionalized enterprise-wide VOC architecture (NPS, CSAT, CES, EVI)
- Creator of OCR (On Call Resolution) Vs FCR (First Call resolution) Framework
- Delivered double-digit FCR uplift through automation, ONE-AND-DONE enablement and reduction strategies
- Reduced complaint turnaround time & cost through workflow Automation, redesign, digital deflection & root-cause analytics
- Embedded executive CX dashboards linking customer metrics to financial & operational KPIs
- Built and scaled award-winning contact center & service quality organizations across multiple geographies
- Led AI-enabled sentiment analytics and predictive service recovery programs

## CORE EXPERTISE

CX Strategy & Operating Model Design  
Voice of Customer (VOC), NPS, CSAT, CES & EVI  
Service Recovery & ONE-AND-DONE Frameworks  
Digital & AI-Driven CX Transformation  
Journey Mapping & Process Re-engineering  
Global CX Benchmarking & Maturity Assessments

Omnichannel Contact Center Excellence  
Complaint Management & Regulatory CX  
CX Governance, KPIs & Executive Dashboards  
AI, Analytics & Predictive CX Insights  
Employee Experience, Enablement & Culture

## PROFESSIONAL EXPERIENCE



**CXFUTURE | EKTIS – Riyadh, Saudi Arabia**  
**CX Transformation Consultant | Nov 2025 – Present**

- Leading enterprise-wide CX maturity assessments for banking & financial institutions
- Designing target-state CX operating models covering governance, VOC integration, complaint handling, and service standards
- Conducting deep journey diagnostics across onboarding, servicing, complaints, and digital self-service
- Redesigning omnichannel service flows to improve resolution quality, turnaround time, and customer effort
- Defining CX KPI frameworks aligned with regulatory & executive reporting
- Advising senior leadership on CX governance, maturity assessment & frameworks
- Delivering executive-level CX roadmaps and phased transformation plans
- Leading digital CX diagnostics to spot automation, straight-through processing, and self-service opportunities
- Designing ROI-backed CX roadmaps with quantified impact on cost-to-serve, repeat contacts, & resolution time
- Defining KPI trees and CX scorecards aligned to executive OKRs, regulatory KPIs, and service ownership models
- Advising on FCR vs OCR frameworks, productivity uplift, and contact-center demand reduction



**HALA – Riyadh, Saudi Arabia**  
**Director – Customer Experience | Oct 2023 – Oct 2025**

- Driving HALA's enterprise CX strategy across five business pillars & Int'l operations
- Establishing omnichannel CX governance across call center, digital & complaints
- Developed & launched comprehensive multichannel VOC programs (NPS/CSAT/CES)
- Spearheading AI-driven and automation-enabled CX initiatives to improve First Contact Resolution and self-service
- Building a state-of-the-art in-house call center with predictive analytics and sentiment analysis
- Leading employee enablement, empowerment & culture transformation initiatives
- Representing HALA at global CX conferences, forums, and award platforms
- Designing CX KPI architecture covering NPS, CSAT, CES, FCR, repeat contacts, SLA adherence, and complaint ageing
- Driving ROI focused CX initiatives that improve efficiency, merchant retention, and scale
- Leading employee enablement, CX capability building, and culture transformation initiatives



**ALTANFEETHI – Riyadh, Saudi Arabia**  
**CX Consultant – Global Awards & CX Strategy | May 2022 – Dec 2022**

- Appointed by CEO to lead global CX recognition and transformation agenda
- Designed and executed a CX awards strategy, winning multiple international accolades within 8 months
- Secured awards across Best CX Strategy, Best Call Center, Best Employee Experience, and CX Team of the Year
- Positioned Altanfeethi as a regional and global CX benchmark



**Abu Dhabi Islamic Bank (ADIB) – Dubai, UAE**  
**Sr Vice President – Global Head of CX & Service Quality | Mar 2009 – Aug 2020**

- Led one of the most successful CX transformations in regional banking history
- Elevated ADIB from #23 to #1 in Customer Experience for 7 consecutive years
- Achieved SKEA Gold Award for 3 consecutive years
- Implemented enterprise VOC, NPS, CSAT, CES, and Mystery Shopping programs
- Designed the "Vital Few / Controllable Measures" CX KPI framework
- Chaired the Customer Experience Council, driving real-time executive decisions
- Built award-winning call center, branch, and digital CX capabilities
- Led enterprise-wide CX digital transformation, embedding analytics, automation, and KPI-driven decision-making
- Designed end-to-end CX KPI frameworks linking customer outcomes with Ops, financial, & compliance metrics
- Delivered sustained cost-to-serve reduction through FCR uplift, process re-engineering, and channel optimization



**Mashreq Bank – Dubai, UAE**

**Vice President, Head of Call Center & Direct Banking Channels | Mar 2006 – Mar 2009**

- Led call center and direct banking operations across UAE, Qatar, and UK
- Transformed customer care into a value-adding sales and service channel
- Designed QA frameworks, SLA governance, and operational performance dashboards linking service quality, productivity, and revenue outcomes



**Citibank – Moscow, Russia**

**Resident Vice President – Head of Customer Service & Call Center | Mar 2003 – Dec 2005**

- Managed a 200-agent CitiPhone Center
- Delivered USD 4M annual cross-sell revenue
- Led capacity planning, technology stability, MIS reporting, and VOC analytics
- Delivered data-driven service optimization through VOC analytics, MIS, and productivity management
- Oversaw people management, training, and career development



**Citibank – Pakistan**

**Vice President – Head of Quality | Oct 2001 – Feb 2003**

- Led Customer Satisfaction Surveys and quality improvement initiatives
- Applied statistical analysis to identify defects and reduce cycle time
- Facilitated cross-functional quality action plans
- Delivered national Service & Quality training programs

## **AWARDS & RECOGNITION**

**DISNEY CX Institute Certified**

**Top 100 Global CX Thought Leader**

Chair & Judge – Multiple International CX & Business Excellence Awards

Co-author – Amazon Best-Selling CX Books: **Customer Experience CX4 & CX5**

**Lifetime Excellence in Customer Experience Award**

**CXM Top 40 CX Leaders to follow in 2026**