

Riyad Youssef

GROUP HEAD OF DIGITAL INNOVATION | PROCESS MINING & DIGITAL TRANSFORMATION

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PROFESSIONAL SUMMARY

Technology executive with 21+ years across business leadership and technical delivery in financial services, telecom, and retail. Riyadh's edge is combining both — pairing strong AI and data infrastructure skills with real commercial experience in P&L management, sales, and market growth to build solutions that move the needle. He has built enterprise AI systems for credit risk and fraud detection, set up Apple retail operations across Egypt, and grown revenues by 265% through direct sales leadership.

CAREER HIGHLIGHTS

- Built enterprise AI systems processing millions of records for Egypt's largest non-bank financial services company
- Established Apple VAD operations in Egypt — hired teams, built 22 retail stores, delivered market intelligence to Apple Dubai/London
- Set up a data sovereignty strategy with self-hosted AI on NVIDIA DGX infrastructure
- Drove 265% revenue increase and closed multi-million dollar deals with Suez Canal Authority, Van Oord, and Boskalis
- Led 300+ member operations organization at LINKdotNET/Orange; eliminated 2-month order backlog
- Led AI-driven process mining to improve workflows across lending and collections

TECHNICAL EXPERTISE

AI / ML	Multi-LLM Orchestration · Conversational AI · Vision-Language Models · NLP · OCR · Process Mining	INFRASTRUCTURE	Linux/UNIX Administration · Cloud & On-Premises Architecture
DATA	Database Clusters · Database Migration · BI · ETL	DEVELOPMENT	Python · Flask · REST APIs · Process Automation · Dashboard Development
SECURITY	Penetration Testing · Network Security · VPN · Threat Analysis · Security Audits		

PROFESSIONAL EXPERIENCE

Group Head of Digital Innovation

MAY 2025 – PRESENT

Contact Financial Holding (CFH) · Cairo, Egypt

- Leading enterprise AI strategy powering decision-making across lending, collections, fraud detection, and customer engagement at Egypt's largest non-bank financial services company
- Fully developed Egypt's first SMS-based credit scoring engine — conversational AI processing billions of messages, generating risk profiles, and identifying merchant patterns via multi-LLM few-shot classification
- Designed and deployed a Best Next Action engine for collections and customer value management — ML-driven recommendation system selecting the optimal channel, message, offer, and timing for each customer to maximize recovery and lifetime value while minimizing contact cost
- Re-engineered the end-to-end credit approval process; designed a fast-track path for pre-qualified customers to compress decision time and improve customer experience
- Achieved 95%+ accuracy on Egyptian National ID OCR using vision-language models
- Deployed real-time fraud detection dashboards

Business Development Director — Multibrand

2021 – 2025

ABM · Cairo, Egypt

- Led the Realme business in Egypt, preparing and executing annual business plans for phones and accessory lines
- Managed a \$4M USD portfolio with an average 8% ROI
- Worked with Sony Audio, B&O, Sandisk, Motorola and other brands for the Egyptian market
- Ran the full import process from sourcing to delivery; worked on setting up local production lines for TVs and phones
- Opened a retail store and service center for Realme in Egypt

Program Manager — Apple VAD

2017 – 2021

ABM · Cairo / Dubai

- Set up ABM's Egypt office from scratch — built out operations, sales, and retail
- Managed production and installation of 22 Apple retail stores across Egypt
- Managed facility operations, procurement, sell-ins and sell-outs for the IR market
- Delivered market mapping and competitive intelligence reports to Apple Dubai and London
- Ensured Apple guidelines compliance; worked with Apple legal team on copyright infringement actions
- Presented quarterly business reviews to Apple regional leadership

Director of Sales & Business Development

2014 – 2017

NOOR Telecommunications · Cairo, Egypt

- Led commercial strategy, sales, customer service, and BD for a leading Egyptian telecom provider
- Directly managed sales, customer service, business development, and operations teams
- Grew consumer revenues by 265% through new accounts and market expansion
- Closed multi-million dollar enterprise deals: New Suez Canal Authority, Van Oord, Boskalis, GrEEK Campus
- Reduced service delivery time by 41% through process re-engineering
- Planned, structured and launched Alexandria retail store
- Established and maintained relationships with multiple governors and regulatory officials
- Represented NOOR at international events including Broadband World Conference, Google Student activities, and RiseUp Summit

Product Operations Manager — Broadband

LINKdotNET / Orange · Cairo, Egypt

One of MENA's largest ISPs — leading operations and delivery of the primary revenue stream

- Led 6 operational teams (300+ members) delivering the DSL product, the main revenue stream
- Increased revenues by cutting delivery time, pushing more orders, and raising operational capacity
- Cleared a 2-month order backlog while improving service quality
- Built and managed a proprietary database on market and consumer data using BI techniques
- Negotiated branded CPE sourcing agreements, reducing procurement costs
- Named Orange Change Champion — chosen as one of the most influential employees during the company's transformation

2008 – 2014

Head of Organizational Development

Contact Financial Holding · Cairo, Egypt

- Ran business process improvement projects using Six Sigma, at both strategic and tactical levels
- Cut operational overhead by re-engineering sales and customer service operations

2007 – 2008

Organizational Development Consultant

LINKdotNET · Cairo, Egypt

- Restructured billing and collections from end to end, with strong financial results
- Managed revenue reconciliation for Link Online / MSN Arabia
- Built the company's first full operations manual as an online knowledge base

2005 – 2007

EDUCATION

MSc Business Information Technology Middlesex University, London Cairo Campus 2013	BA International Business Administration University of New Brunswick, Canada Cairo Campus 2005	IGCSE British School of Kuwait Kuwait City 2001
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