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Implementing Technological Innovation

Career Path

Change is the only constant, be it in everyday life or in professional life. With change and business growth, I believe it is only natural that one has to constantly upgrade and enhance his/her knowledge and resources. I personally attach great importance and most of my time to follow up and learn about the latest innovations, especially in the technology field. By doing so, I am able to gather as much knowledge and insight into the latest advancements, and consequently work on their implementation in Lebanon and in the region.

For me, growth is the most important career goal. There is no limit to the advancement of an individual in his job. In five years, I hope to see myself as the leader of Electronic Payment Solutions and e-Commerce in Lebanon and in the region, but also as the initiator of e-Government.

Challenges Faced

Today, we face a number of constraints and obstacles despite our constant innovative and breakthrough efforts. At Bank Audi, we always strive to provide our customers with the latest and most innovative products and services, but the current unrest in the country has prevented many tourists, especially Arabs, from visiting Lebanon and contributing to the spread and adoption of these new products and technologies. This is an obstacle we faced in the inauguration of the e-gallery: to date,

we have welcomed over 5,000 visitors but considering the innovative nature of this showroom, we were expecting a much larger number. The Lebanese market remains quite restricted, although we attach great importance to the influx of tourists to Lebanon, which is bound to boost our economy. Nevertheless, our positive spirit is what fuels us and pushes us to constantly stay ahead and lead in Lebanon and in the region.

Good Advice

My years of experience have helped me assess various aspects of daily life at work. I have learnt that it is through perseverance that one is able to accomplish and succeed. I highly encourage younger executives to constantly invest efforts in their jobs and look for tasks beyond their job description, because it is through exposure and attention to detail that one is able to unlock doors and embark on new business projects. Another advice I give them is to keep their eyes open and expose themselves to the latest local and international innovations. By monitoring the latest trends and technologies and keeping an eye on competition, they can invest their efforts in implementing new technologies and business plans. But my greatest advice to them is education, which will always remain the number one weapon a person will carry with him his whole life, a powerful tool that allows us to clearly assess, rationalise and succeed in our professional life.

Technological Changes

There is no doubt that we have entered into a new era of digital marketing where practices are changing, an era that all players are embracing. As digital marketing and e-commerce increasingly replace traditional touch points, the importance of embracing this change is critical. Digital marketing budgets are expanding annually at double-digit rates, and it is said that digital marketing is now the most important technology-powered investment. This rise in digital budgets is not merely a budget migration from traditional to digital media. A growing portion of marketing budgets is now allocated to technology itself. Recent studies prove that marketing departments plan to increase their spending on technology-related activities over the next two years and that they are increasing capital expenditures on technology and budgets for service providers who have technology-related offerings. During the past 10 years, we have witnessed a surge in digital marketing whereby social media platforms have been re-shaped into marketing tools, and new softwares and online platforms were developed as new marketing channels. What's possible with technology should thus inspire what's desirable for marketing, and vice versa.

Role Model

I don't have a specific role model; I consider any successful person an inspiration. In fact, many entrepreneurs in the world have, throughout the years, proven to me that anything is possible. People like Mark Zuckerberg, Bill Gates

and Steve Jobs are living proof that it is with commitment, perseverance and courage that one is able to stand out and succeed. It is from such people that I find my inspiration as they have proven that the sky is the limit!

Book Ideas

If I were to write a book today, I would definitely write about the importance of branding. The concept of branding is a crucial element in the success of anything or anyone, and it is essential to create a branding concept and a specific image for a product or a service that one is planning to launch. Once the image is created, the perception is derived, meaning how people perceive this product and how they react to it. It is important to note that creating an image, a "branding", doesn't only apply to products and services, but also to oneself: it is through the image that one conveys and the charisma that one has that people are able to derive a perception of this person and initiate a connection with him/her.

Another key element is positioning. It is not enough to create an image and a perception without positioning them. Effective product positioning ensures that marketing messages resonate with target consumers and compel them to take action.

Last but not least, there is digital marketing, which is essential in this new digital era. Over the past 10 years,

we have noticed a shift in marketing from the now called "traditional marketing channels" to digital and cyber communication channels. Today, our territorial borders no longer limit us; instead, our messages can reach millions of people through the digital world. Communication strategies are mutating and evolving with international standards and to reach a greater customer base.

Necessary Skills

In today's fast moving world and with the ongoing progress, it is important to invest in oneself. In order to succeed, women must always stay up to date on everything that is happening around, both locally and internationally, and adapt to the market needs and trends. For instance, with the advent of the digital era and the latest surge in mobile banking, I find great benefits in taking courses and reading articles and case studies pertaining to this field of business as it is the latest trend that we are currently implementing. It is through permanent education, training and travel that I am able to stay connected with the e-world and implement the latest international technologies in Lebanon. The secret recipe is to constantly scoop for knowledge and information, and to be courageous in the decision making process: each new decision is, to a certain extent, an adventure, and it is with courage that one is able to implement new strategies full-heartedly and turn them into a success. ■

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