

About Us

Business Transformation and Development LLC-FZ (BT&D) is the successor to BankT&D Consulting Limited (UK), carrying forward over two decades of proven experience serving financial institutions and organizations across South Asia, the Middle East, Africa, and Europe.

Since 2003, our team has worked with over 70 leading banks and organizations across approximately 30 countries, helping them execute transformational strategies and achieve sustainable growth.

Established in the UAE as part of a planned leadership transition, BT&D maintains full continuity of its legacy, client relationships, institutional knowledge, and methodologies.

Who We Are

We are a specialist advisory and delivery firm led by practitioners with C-level and senior executive experience: professionals who have run banks and organizations, launched products, transformed operations, introduced innovation, and navigated complex regulatory environments across global and emerging markets. Together, we bring more than 300 years of collective senior professional experience to our engagements.

We are knowledgeable, experienced, practical, and efficient, focusing on implementation rather than strategy alone. Our range of skills, experience, and geographic coverage enables us to assist at all points of the value chain and at all stages of market evolution, covering both conventional and Shariah compliant solutions. Our consultants have lived and worked in the markets we serve.

The Practitioner Difference

We are practitioners, not just strategists. We are familiar with your business challenges and opportunities. We anticipate the issues you face in implementing your plans. We help create and execute realistic, practical solutions.

We understand:

- The practical constraints of execution in regulated environments
- Capital, liquidity, balance sheet pressures
- Regulatory and governance realities across emerging markets
- Technology integration challenges in complex operating environments
- Talent and cultural dynamics during large-scale transformation

We do not stop at strategy formulation. We work alongside boards and executive teams to design practical solutions and remain engaged through implementation to ensure measurable, sustainable outcomes.

We assess your organizational structure, products, services, and markets. We design tools and processes that optimize performance and create capacity. We build solid risk management structures and practices to support growth.

We equip your teams with the skills and knowledge to sustain progress independently. And we support your expansion into new markets.

Our engagement model follows a disciplined, execution-focused approach:

- **Diagnose:** Assess strategic positioning, operating model, governance structures, technology architecture, and risk profile.
- **Design:** Develop practical, implementable solutions aligned to regulatory requirements and market realities.
- **Implement:** Work alongside leadership and management teams to execute transformation initiatives with structured oversight and measurable milestones.
- **Sustain:** Embed capabilities, governance mechanisms, and performance management frameworks to ensure long-term impact.

Our objective is not to deliver reports – It is to deliver results.

Our Integrated Transformation Capabilities

<p style="text-align: center; color: #0056b3;">Growth & Market Expansion</p> <ul style="list-style-type: none"> • New customer segment strategy and franchise expansion • Product and service innovation • Market entry and geographic expansion • Retail banking, payments, and agency banking • Transaction banking, corporate & SME banking • Shariah-compliant solutions • M&A transaction support • Revenue optimization and pricing strategy 	<p style="text-align: center; color: #0056b3;">Governance & Risk Management</p> <ul style="list-style-type: none"> • Enterprise Risk Management frameworks • Board and committee governance structures • Credit, Market and Operational Risk management • Financial Crime: AML, CFT and TBML compliance programs • Regulatory compliance frameworks • Portfolio reviews and audit quality assurance
<p style="text-align: center; color: #0056b3;">Digital & Technology Enablement</p> <ul style="list-style-type: none"> • Digital transformation strategy, roadmaps, and governance • Digital operating model design & PMO • AI and advanced analytics: predictive models, data platforms, and decision-support tools • Core system and enterprise platform modernization • Application modernization and cloud migration advisory • Workflow automation and process digitization • Cybersecurity and technology risk governance • Data strategy and digital operating models • Change management and capability enablement 	<p style="text-align: center; color: #0056b3;">Operational Excellence</p> <ul style="list-style-type: none"> • Customer experience enhancement • End-to-end process redesign • Operational structures and capability assessment • Business process improvement and automation • Centralization and shared services models • Policies, procedures, and internal controls • Quality management and service quality frameworks • Cost-to-serve optimization and productivity management • Performance analytics and operational dashboards • Business continuity and crisis management planning



Business Transformation
and Development

People and Organizational Development

- Leadership and culture change
- Organizational design and restructuring
- Talent strategy and succession planning
- Change management and transformation support
- Performance management alignment
- Capability building and functional development programs

Geographic Footprint

Over the past two decades, our team has delivered engagements across approximately 30 countries spanning the Middle East and GCC, South Asia, Africa, and select European and global markets.

Having lived and worked in these markets, our consultants understand the business environment from the inside: the regulatory realities, the cultural dynamics, and the practical constraints that determine whether transformation succeeds or stalls.

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