



Interview Transcript

Insert evidence of your group's interview session here

Organization: Tawuniya Insurance Company (Saudi Arabia)

Interviewee: Sherif Elghazzawi, Digital Program Manager

Interviewer: Malek Abu-Hantash, MBA Student

Introduction

Interviewer:

Thank you, Sherif, for taking the time to speak with me today. As part of my MBA assessment, I'm conducting a semistructured interview to understand how project management and consultancy practices are applied in real organizational contexts. I'd like to focus specifically on Tawuniya's digital strategy and transformation initiatives.

To begin, could you briefly describe your role and responsibilities within Tawuniya?

Sherif Elghazzawi:

Thank you, and I'm happy to contribute. I currently serve as a **Digital Program Manager** at Tawuniya, where I oversee a portfolio of digital transformation initiatives. These include customer-facing digital channels such as mobile apps and self-service portals, as well as internal process automation initiatives, particularly around workflow digitization and RPA. My role involves coordinating across business units, IT, vendors, and governance bodies to ensure that digital projects align with Tawuniya's strategic priorities, comply with regulatory requirements, and are delivered within agreed timelines and budgets.

1. Project Planning Process

Interviewer:

How does Tawuniya typically approach **project planning** for digital transformation initiatives?

Sherif Elghazzawi:

Project planning is generally quite structured. We begin with **business-driven scope definition**, where the sponsoring business unit outlines objectives—most often related to customer experience improvement or speed to market. From there, scope is refined jointly with IT and digital teams to ensure technical feasibility and regulatory compliance.

Scheduling follows a **stage-gate approach**, with clearly defined milestones approved by steering committees. Resource allocation is coordinated centrally, which means we often need to negotiate priorities across multiple projects competing for the same digital and vendor resources.

Interviewer:

Do you use a formal master plan for these initiatives?

Sherif Elghazzawi:

Yes, especially for larger digital programs. We develop a **high-level master plan** that outlines key phases, dependencies, and regulatory checkpoints. However, at a detailed level, execution plans may evolve as we receive feedback from regulators, customers, or senior leadership.

Interviewer:

How are resource allocations and timelines handled?

Sherif:

Our PMO oversees **master planning** — integrating dependencies, vendor capacity, and internal resources. For large initiatives, especially those involving **multiple vendors**, we create baseline timelines early but revise them through iterative planning. We've found this hybrid governance allows better alignment without losing delivery agility.

2. Project Constraints

Interviewer:

What are the main constraints that typically affect your digital projects?

Sherif Elghazzawi:

There are three dominant constraints. First, **competing business priorities**—digital initiatives are strategic, but they must coexist with operational and regulatory projects. Second, **tight deadlines**, often driven by strategic commitments to market or leadership expectations. Third, **vendor dependency**, since many digital capabilities rely on external technology partners.

These constraints require constant tradeoffs. For example, accelerating delivery may increase reliance on vendors, which can raise cost or integration risks.

3. Scheduling Issues

Interviewer:

How do scheduling challenges manifest in practice—particularly in relation to timeconstrained versus resourceconstrained projects?

Sherif Elghazzawi:

Most of our digital initiatives are **timeconstrained**, particularly those linked to customer experience or regulatory commitments. In such cases, we prioritize deadlines, even if it means stretching internal resources or onboarding additional vendors.

That said, we do face **resourceconstrained situations**, especially when multiple initiatives overlap. In these scenarios, scheduling becomes more complex, and we often need steering committee intervention to reprioritize initiatives.

4. Risk Management

Interviewer:

How is **risk management** handled within digital transformation projects at Tawuniya?

Sherif Elghazzawi:

Risk management exists, but I would describe it as **semiformal**. We typically maintain risk registers at the project level and discuss key risks during governance reviews. However, the depth and consistency of risk assessment can vary across projects.

In practice, some risks—particularly around integration complexity or vendor performance—are addressed reactively when they materialize, rather than proactively mitigated early on.

Interviewer:

What challenges does this create?

Sherif Elghazzawi:

The main challenge is that reactive risk management can lead to schedule pressure and

cost escalation. While we generally succeed in delivering projects, the journey is sometimes more stressful than it needs to be, especially when risks surface late.

5. Governance Structure

Interviewer:

Let's talk governance. How are decisions structured in your projects?

Sherif Elghazzawi:

*We follow a **centralized governance model**. All digital projects require senior leadership approval across key gates — from business case to go-live. Steering committees, typically chaired by VPs, meet monthly for strategic projects. This ensures alignment with corporate strategy and regulatory standards, but can sometimes slow execution.*

*Our **Digital PMO** acts as a bridge between delivery teams and executive stakeholders, facilitating faster escalation and decision-making when needed.*

Interviewer:

Are there conflicts between delivery and governance?

Sherif Elghazzawi:

Occasionally. For example, digital teams often push for experimentation and speed, while IT emphasizes control and security. That's where program management maturity is critical — to manage trade-offs and navigate alignment across silos.

6. Project Controls

Interviewer:

What project control mechanisms are in place to monitor performance?

Sherif Elghazzawi:

*We track progress across **costs, schedule, KPIs, and benefits realization**. Our dashboarding system integrates with project plans and is updated weekly. PMs report at steering committee meetings, and any deviations are flagged early.*

*We're also piloting **OKR-based frameworks** to connect project outcomes with business impact. However, **benefits realization** still needs improvement — we're good at tracking delivery, but not always at measuring long-term value.*

7. Reflection on Practice

Interviewer:

Looking back, how would you describe the maturity of project management practices in digital transformation at Tawuniya?

Sherif Elghazzawi:

*I would say we are **progressing, but not fully mature**. Governance and controls are strong, which is appropriate for our regulatory environment. However, areas like proactive risk management, crossfunctional alignment, and organizational learning still have room to improve.*

Digital transformation has highlighted the need to evolve not just our systems, but also our ways of working.

◊ **Closing Thoughts**

Interviewer:

If you could improve one area in the way digital projects are managed at Tawuniya, what would it be?

Sherif:

*Definitely **more agile governance** — without compromising risk and compliance. Also, we need to invest more in **proactive risk culture** — moving beyond documentation into real-time risk response and mitigation. Finally, I'd emphasize building **internal capability** to reduce vendor dependency and strengthen long-term delivery maturity.*

Interviewer:

Thank you, Sherif. Your insights have been extremely valuable and provide a strong foundation for analyzing how project management and consultancy practices are applied in real organizational contexts.

Sherif Elghazzawi:

You're welcome. I'm glad the discussion was helpful, and I look forward to seeing how the analysis develops.

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