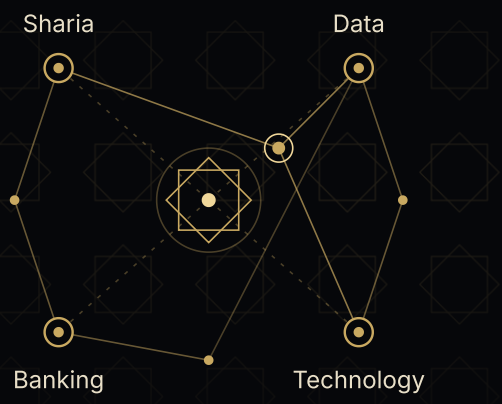
SHARIA AUDIT · BANKING × DATA × TECHNOLOGY

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Turning compliance problems into working tools.

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aldawodzaid-lab.github.io · interactive version



PROFILE

Sharia audit professional with nearly five years in Islamic banking, starting on the founding team of a Saudi digital bank. When a process is slow or invisible, I build something that fixes it: a Sharia monitoring system, a real-time tracking tool, automated audit reports.

EXPERIENCE

Saudi Investment Bank

Jun 2026 – Present

Assistant Manager – Sharia Audit

- Participate in Sharia audit engagements and review the Sharia compliance of products and processes.
- Built Word VBA macros that standardize audit reports in my own workflow.

Vision Bank

Nov 2021 – May 2026

Formerly Saudi Digital Bank · founding team, one of the first ~20 employees

2021	2022	2024
Islamic Banking Advisory Specialist	Financial Institutions Specialist	**Sharia Audit Specialist**

- **Conceived, built and launched** a Tableau Sharia monitoring solution that checks profit distribution against Committee-approved ratios and flags variances.
- Led requirements across the data, core banking and IT teams, replacing fragmented reporting with one view.
- Sharia audit and periodic monitoring of products and processes; findings led to corrective action.
- Supported the Sharia Committee through memoranda and follow-up of resolutions with departments.
- Coordinated the Sharia side of the Mudarabah Savings and Time Deposit launches; reviewed contracts.
- Researched 500+ banks and fintechs on why digital banks succeed or fail; presented to management.

Emdad Al Khebrat · Data Analyst, part-time · see page 2 2020 – 2021

HOW I WORK

1. Notice the process that is slow, manual or invisible.
2. Build a fix with the tools at hand.
3. Win the people who need to use it.

SHARIA & GOVERNANCE

Sharia audit and compliance
Committee memoranda and resolution follow-up
Product Sharia review
Mudarabah, time deposits
AAOIFI standards (working knowledge)

DATA & TOOLS

Tableau (in production)
Excel · Power Query (M)
Word VBA · Google Sheets
Smartsheet
SQL · Power BI (foundational)

EDUCATION

B. Sharia (Fiqh & Usul Al-Fiqh)
King Saud University · 2020

CERTIFICATION

Google Data Analytics Professional Certificate
Coursera · Aug 2022

LANGUAGES

Arabic, native
English, professional

Three problems. Three working tools.

Each one started with a process that was slow, manual or invisible.

01 Sharia Monitoring System

Vision Bank · idea → launch



PROBLEM

Sharia monitoring reports were fragmented: some manual, some semi-automated, some missing.

THE HARD PART

Most teams did not see why it mattered. I made the case through risk, lost time and formal requirements.

WHAT I BUILT

One view that checks profit distribution against the Committee-approved ratio and flags expected vs realized gaps.

WHAT CHANGED

Launched for the Sharia and compliance team: savings accounts first, then time deposits.

02 Real-time Vaccination Tracking

Emdad Al Khebrat · Data Analyst, part-time · 2020 – 2021

Form — Google Sheets — Live view

Visitor numbers were tracked by hand and slowed operations. I built a form that fed Google Sheets instantly, giving management real-time visibility.

Then entrusted with daily reporting across up to 24 centers.

03 Audit Report Automation

Saudi Investment Bank · own workflow · 2026

Draft — VBA macro — Standard report

Formatting audit reports by hand took time and produced inconsistent layouts. I wrote Microsoft Word VBA macros that standardize their structure.

Consistent reports with far less manual formatting.

500+ banks and fintechs researched to learn why digital banks succeed or fail; presented to management.

~20 first employees of Vision Bank. I was one of them, contributing to its Sharia processes from day one.

Explore the interactive version

aldawodzaid-lab.github.io · English and Arabic

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