

BUILD



Allied Wallet

Tech billionaire Dr. Andy Khawaja is shaping the future of E-Commerce. Read more on the CEO of the Year and his landmark company, Allied Wallet, inside...

- Page 28



Also in this month's issue...

Gloster MEP:

Supply Chains and the Buoyant Market in London
- Page 18

UK Flood Barriers:

The Future of Flood Defence - Page 64

Avalon Building & Decorating Contractors:

Setting Aims and Establishing Priorities - Page 34

Dribuild:

Strength through Affordability and Flexibility - Page 52

Mutlow Architects

Industrial Renown, International Presence - Page 13

The Pioneer of E-Commerce Solutions

With a presence felt across a wide range of industries, from customer support, to product development, to IT, Doctor Andy Khawaja of Allied Wallet represents a centrepiece role as a hub figure; indeed, as a top CEO of the Year, he is fixated on delivering the highest quality services to his clients, and on achieving a market-leading status within the field of e-commerce. Having already achieved major market penetration in local economies around the globe, from China to Germany, Dr. Khawaja now sets his sights upon newer opportunities.”

Doctor Khawaja is a very hands-on leader. Being responsible as the CEO for a company like Allied Wallet certainly demands a certain level of tenacity and devotion, and Andy delivers these attributes through his willingness and determination to know every single thing that goes on in every sector of the company. He stresses that this is an easy task for him, in no small part, due to the free and open nature of the workplace that he oversees.

“Most days are like a walk in the park,” Dr. Khawaja describes. “I can come to work knowing that my team will be getting on, and given the way that we are expanding currently, they will be rewarded for doing so. It is essential for them to feel that they have the freedom to be innovative, because in my experience that is what breeds innovation to begin with. That will give them the hope and the credibility to feel that the product is really something tangible, and not just something that they are selling on behalf of someone else.”

Put in these terms, there is not a lot to separate Dr. Khawaja’s work with Allied Wallet from the efforts that a manufacturing firm might go to on a daily basis to make their products leaders in their respective fields.

The various sectors of the AEC industry, all told, represent an enormous contribution to the world economy, and its growth is considered a vital statistic for its overall health. As the pace of technology quickens at a faster rate than the construction industry, the question has to be posed to firms within the industry as to when – rather than if at all – they will embrace the e-commerce trend. Already, various international government initiatives are involved in encouraging businesses to switch over into this electronic frontier.

Added to this, as more and more clients – including construction clients – look to switch onto e-commercial pathways, the wider construction industry cannot afford to turn a blind eye; to do so

would be to risk profitability, and run the additional danger of becoming mired in a technological world that is moving too fast for them to keep up.

E-commerce certainly has the potential to enable new trade, opening numerous new avenues over the Internet for transactions. There are, however, a number of factors that limit or otherwise restrict its suitability for deployment in the construction industry. The point-to-point (P2P) nature of communication can be difficult for smaller construction firms to work within, as can the need to agree upon standards for the sending and receiving of structured, formatted documents. As for larger firms, large supply chains can get in the way. The high initial investment that construction firms would need to shell out in order to participate in the e-commerce trend might not be easy for companies with limited budgets, either. Not only that, but the prospect of multi-party construction projects can add a new and often unnecessary layer of complexity should e-commercial networks be needed in order to facilitate proper and effective project management.

Having been in this position for 14 years since 2002, Dr. Khawaja has seen his fair share of challenges when building up the company to having worked with and feature in a number of prominent American institutions, including TIME Magazine, CNN, Forbes, The Wall Street Journal and Bloomberg. These institutions, representing the media, are among the most flexible, and therefore more willing and able to make the transfer to e-commerce. The construction industry, meanwhile, as stated above, is a significantly harder nut to crack. Rather than focussing on those potential hurdles, however, Dr. Khawaja always finds himself focussing his efforts on the light at the end of the tunnel.

The complexities of introducing e-commerce to the construction industry on a wide scale ought not to be a discouraging factor, he says, because the restraining influence of these factors are being lifted gradually. The practices of BIM are indeed

making it easier and easier for multiple construction firms to be involved in a project concurrently, and that provides an opportunity for e-commerce to flourish in a new direction, and Allied Wallet is an e-commerce provider with a particular focus in processing payments for clients all around the world, giving the company an ideal platform from which to provide great support to the construction industry should it be required. That gives Dr. Khawaja further incentive to motivate and lead his team into developing new, innovative ways of gaining a foothold in this key new branch of their industry.

This leads Dr. Khawaja to reflect upon his own qualities as a business leader and CEO. Citing his own career milestones as evidence for the importance of adopting such a tenacious pursuit of technology. From his relatively humble background, he has come to define his success as the result of a combination of hard work, dedication and understanding. Citing his travels across the world, from the USA to Japan, he draws influence and aspiration from the wider FinTech industry, and applies its best practices to Allied Wallet.

“I have a global reach as far as financial technology is concerned,” he states outright.

“I gain pleasure from being able to highlight the most cutting-edge aspects of the technology that’s out there, and then handing it over to my developers and coders and working closely with them on taking Allied Wallet’s services to the next level.”

Allied Wallet, under Dr. Khawaja’s mentorship, has

grown to foster an educational work culture, which is a particular source of pride for the CEO. "It's a culture of respect and friendship, where we understand that working as a part of a team means to take care of one another. We are a creative lot – we are friendly and supportive to everyone that we work alongside here, across all levels of the organisation, but the same time we expect our people to get the job done. Of course, we do have our company rules and regulations in place, but so long as our team members respect and do not abuse them, they find life here at Allied Wallet to be a walk in the park.

"By working smart, and by participating actively in moving the company forward, you are ahead of the game, and you have the opportunity to share in that. For instance, our people benefit from awards schemes that we have set in place: from awards cards and free lunches to cash bonuses and trips away."

Channelling this passion and belief in his company's many virtues towards future goals and aspirations, Dr. Khawaja uncovers a single-minded tract down which to take Allied Wallet as it continues its expansive growth across the FinTech industry. "We want to make the future easier for the next generation to make the most of, and that starts with e-commerce.

All of this has had a remarkable effect on Dr. Khawaja's outlook on not just his work as an entrepreneur, but also on his life ethos. "Life isn't going to be easy on you," he states, "so you need to be able to get back up when it knocks you down. The harder you work, the more obstacles you are going to encounter, but if you stick to your goals and keep forging on, you can be assured that things are going to be a lot easier further down the line.

"Just look at my history – when founding Allied Wallet, I was roundly dismissed by a lot of industry professionals that looked at my business ideas and scoffed – there's no future in e-commerce, they would say; it's not a profession that's going to be conducive to an honest, worthwhile living. But looking at us now, we have a global presence, we are helping thousands upon thousands of clients make their digital payment solutions easier than ever before, and it all started from such small origins.

Allied Wallet certainly did make an effort to hit the ground running. Dr. Khawaja differentiates his company's origins from that of other FinTech services – PayPal, for instance, began as an alternative form of payment over eBay.com. Dr. Khawaja, when founding Allied Wallet and tapping into the challenging world of B2B, chose to cast a wider net. "We went in hard," he recalls.

"We wanted to establish ourselves globally, taking advantage of just how easy technology at the time had allowed that to happen; within our first 12 months, we had serviced clients in 58 countries around the world, after eight years this grew to about 67 countries. We had the means of communication, and we had the drive to go out there and seek our customers; furthermore, we had the relationships established in international industries. The rest writes itself."



The logo for Allied Wallet features the word "Allied" in a blue sans-serif font and "Wallet" in a red sans-serif font. Above the letter "i" in "Allied" is a small icon consisting of four red squares arranged in a 2x2 grid.



A man with a beard and short hair, wearing a dark blue suit jacket over a black t-shirt, is smiling and giving a thumbs up with both hands. He is sitting in a chair, and the background is dark and textured.

CEOs of
Distinction

Company: Allied Wallet Ltd
Website: www.alliedwallet.com



While the company today maintains a cutting-edge discipline when it comes to making use of the most modern technology, their approach to dealing with customers, as Dr. Khawaja describes, is distinctly old-school. “Rather than relying on voicemails to take messages from clients with a promise to get back to them at the earliest convenient moment, we will take the time that is needed to answer the call, listen to the clients directly and answer their queries, whatever they may be. This is something that Allied Wallet pay especially close attention to that others in the industry do not do.

“We are, ultimately, in the business of caring for people, as well as their businesses. It is their support and their custom that contributes to the growth and continuous movement of Allied Wallet, so we take it very personally when we get involved with the customer and assist them to the best of our abilities; I would even go so far as to say that we treat their business as our own.

“This works on a number of levels, not least of all because the newer generation tends to communicate more through electronic means – emails, instant messaging and online chat services. That is all well and good, and it clearly shows the direction in which communication is moving nowadays, but we believe that communication needs to have a voice to it – especially when you are talking with a member of a large company. Allied Wallet prefers a much more down-to-earth, personal touch with its customers.

Allied Wallet’s company values remain strongly devoted to its customers, and to further extending its personal client communication services to a broadening spectrum of professional industries across the globe. Remaining so robust in these principles, believes Dr. Khawaja, is what has put Allied Wallet way ahead of the curve, setting the example for those that follow in the company’s wake.

“This is why I, as CEO, have been called ‘The Messiah of E-Commerce,’” he says.

“Don’t be mistaken – success can take years, and it certainly won’t happen overnight. If you plant a seed one night, you’re not going to wake up the following morning to find that it has grown into a tree coming into fruit.” Dr. Khawaja believes that this philosophy is also true of the construction industry. “It’s same principle when you start a business – especially in such a competitive market as construction: you have to stick with it, have patience, take care of it, and not lose sight of the endgame.”

“Don’t give up. Be yourself, work hard, be persistent, and above all have hope.”