

# LUX

A GLIMPSE INTO THE WORLD OF THE GLAMOUR

**UNMATCHED ARABIAN HOSPITALITY**  
 We Review the Armed Forces Officer Club & Hotel in Abu Dhabi, a palatial hotel originally built for the Officers of the Armed Forces of the UAE.

## THE PIONEER OF E-COMMERCE SOLUTIONS

Allied Wallet's CEO Dr. Andy Khawaja prides himself on delivering the highest quality services to his clients and achieved market-leading status within the e-commerce industry all across the globe. See what this 'CEO of the Year' has his sights set upon next...



### BURLEY MANOR

The New Forest's Pastoral Paradise offering a tranquil and peaceful retreat.



### CHEWTON GLEN

Nestled away on the fringe of the New Forest, Chewton Glen is an idyllic retreat.



### CIN CIN BY THE SEA

An elegant Barbadian restaurant offering sweeping views of the Caribbean Sea.



### FAIRMONT DUBAI

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### THE CARY ARMS

Combining all the traditional values of a classic English Inn with style and comfort.

# *The Pioneer of E-Commerce Solutions*





CEO of the Year,  
California

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 CEO's centrepiece role as a hub figure, and presents himself as a mogul 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."

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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.

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 recollects. “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.”

***“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.”***

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.

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“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.”

Company: Allied Wallet  
Website: [www.alliedwallet.com](http://www.alliedwallet.com)