



ICMA: How is SAP transforming accounting practices and driving digitalization efforts in Pakistan?

Saquib Ahmad: SAP is revolutionizing accounting practices in Pakistan with cloud-based and AI-driven solutions that enable businesses to modernize their operations. Key offerings include:

- **RISE with SAP:** A comprehensive transformation package integrating SAP S/4HANA Cloud, providing automation, real-time financial insights, and compliance support for both SMEs and large enterprises.
- **GROW with SAP:** Tailored for mid-sized companies, this solution offers a fast, scalable approach to implementing SAP S/4HANA Cloud, facilitating the adoption of global best practices in financial management.
- **SAP Concur:** Streamlines expense and invoice management, ensuring efficiency and compliance with local tax regulations.

These solutions empower businesses in Pakistan with advanced tools to optimize financial operations, enhance transparency, and drive sustainable growth.

ICMA: Can you share examples of SAP's impact on industries like cement, automotive, oil & gas, and the public sector?

Saquib Ahmad: SAP is playing a pivotal role in transforming key industries in Pakistan by enhancing efficiency, automation, and decision-making through its advanced solutions.

- **Cement:** Companies like Lucky Cement and DG Khan Cement utilize SAP to optimize supply chains, manage raw materials, and enhance production planning.
- **Automotive:** Indus Motor Company benefits from SAP Digital Manufacturing Cloud and SAP Vehicle Management System (VMS) to improve production, inventory management, and after-sales services. Other automotive brands using SAP solutions include Hyundai, KIA, Suzuki, MG, and Honda.
- **Oil & Gas:** Pakistan State Oil (PSO) leverages SAP S/4HANA for Oil and Gas to manage complex supply chain operations, optimize asset performance, and ensure compliance with energy regulations. Other SAP customers in this sector include OGDCL, PARCO, GO Petroleum, and Hascol.

Mr. Saquib Ahmad
Country Managing Director of SAP for
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- **Public Sector:** Organizations such as the Ministry of Finance, Higher Education Commission, Auditor General of Pakistan, Controller General of Accounts, Pakistan Railways, and National Bank of Pakistan are utilizing various SAP solutions as part of their digital transformation initiatives.

ICMA: How does SAP S/4HANA, with AI and machine learning, enhance decision-making and streamline accounting workflows?

Saqib Ahmad: SAP S/4HANA leverages AI and machine learning to automate key financial processes, enhance accuracy, and provide real-time insights for better decision-making.

- a) **Automated Financial Close:** The SAP Advanced Financial Closing tool minimizes manual effort, enabling faster and more accurate period-end closings.
- b) **Smart Reconciliations:** SAP Cash Application uses machine learning to automatically match payments with invoices, improving cash flow visibility.
- c) **Predictive Analytics:** Embedded AI delivers real-time financial forecasts and scenario planning for proactive decision-making.
- d) **Anomaly Detection:** Machine learning algorithms identify transaction irregularities, strengthening fraud prevention.
- e) **Continuous Accounting:** Real-time data validation and reconciliation reduce the need for time-consuming reviews.

These AI-driven capabilities are available through RISE with SAP and GROW with SAP, ensuring businesses of all sizes can optimize their financial operations.

ICMA: What challenges do businesses in Pakistan face when adopting SAP, and how does SAP help overcome them?

Saqib Ahmad: Businesses in Pakistan encounter several challenges when adopting SAP, but SAP provides tailored solutions to address these hurdles:

- a) **High Initial Costs:** RISE with SAP and GROW with SAP offer flexible, subscription-based pricing models, reducing upfront investment.
- b) **Implementation Complexities:** The SAP Activate Methodology streamlines the implementation process with pre-configured best practices.
- c) **Skill Shortages:** SAP collaborates with local implementation partners and provides access to the SAP Learning Hub for training and upskilling.
- d) **Legacy System Integration:** The SAP Business Technology Platform (BTP) ensures seamless integration with existing systems for a smooth transition.
- e) **Resistance to Change:** SAP offers robust change management tools and user-friendly interfaces to facilitate adoption.

ICMA: How does SAP support SMEs and public sector organizations in adopting advanced technologies and improving services?

Saqib Ahmad: SAP enables SMEs and public sector organizations to embrace digital transformation through scalable, cost-effective solutions:

- a) **GROW with SAP:** Designed for mid-sized businesses, this solution provides access to SAP S/4HANA Cloud with pre-configured best practices, enabling rapid deployment, improved efficiency, and a clear path for growth.
- b) **For the public sector, SAP offers:**
 - **SAP Public Sector Management:** Helps governments efficiently manage budgets, resources, and overall performance.
 - **SAP Tax and Revenue Management:** Streamlines tax collection, enhances compliance, and improves transparency.
 - **SAP Citizen Engagement Center:** Enhances service delivery through digital platforms and real-time monitoring.

These solutions empower SMEs and public organizations to leverage advanced technologies without requiring significant capital investments.

ICMA: What advice would you give to Pakistani businesses on embracing AI and digital technologies to stay competitive?

Saqib Ahmad: To remain competitive in today's rapidly evolving market, Pakistani businesses should focus on:

- a) **Adopting Scalable ERP Systems:** Start with RISE with SAP or GROW with SAP to digitize operations and integrate AI-driven decision-making.
- b) **Leveraging AI Tools:** Utilize SAP S/4HANA's embedded AI for financial forecasting, anomaly detection, and intelligent workflows.
- c) **Building a Strong Data Strategy:** Implement robust data governance and analytics with SAP Analytics Cloud to unlock actionable insights.
- d) **Prioritizing Workforce Training:** Upskill teams through SAP Learning Hub to ensure successful adoption of new technologies.
- e) **Enhancing Customer Experience:** Use SAP Customer Experience (CX) solutions to personalize interactions and build long-term customer loyalty.
- f) **Embracing a Cloud-First Approach:** Leverage SAP Business Technology Platform (BTP) for seamless integration, scalability, and continuous innovation.

By adopting SAP's AI and cloud-based solutions, Pakistani businesses can streamline operations, reduce costs, and strengthen their competitive edge in the global market.

The Editorial Board thanks Mr. Saqib Ahmad, Country Managing Director of SAP for Pakistan, Afghanistan Bahrain & Iraq for sparing from his precious time to give exclusive interview for Chartered Management Accountant Journal.