Benj Roberts

Chief Technology Officer | Technology and Transformation Executive

United Kingdom / Hong Kong

cv@benj.io | benj.io | linkedin.com/in/benjroberts

Executive Profile

Technology executive with more than twenty-five years' experience building and transforming products, platforms, teams, and operating models across global banking, insurance, FinTech, nature finance, startups, and community organisations.

I work from Board priorities and commercial outcomes through organisation design, architecture, controls, and delivery. I have built technology functions from zero, led direct teams of up to 60, built a global development centre involving more than 1,000 hires, reduced regional cost by 18%, taken a technology business through acquisition and integration, and restored resilience in complex regulated environments. I remain technically close enough to challenge engineering decisions without confusing technical depth with executive leadership.

Selected Executive Impact

- Built J.P. Morgan's Asia-Pacific Technology Strategy, Innovation, and Partnerships practice, connecting firm-wide priorities with regulators, market infrastructure, clients, FinTechs, and engineering teams. Advised on Hong Kong Faster Payments, MAS Project Ubin, and the ASX CHESS replacement programme, and led more than 100 executive, regulatory, client, press, and industry engagements.
- Scaled Decision Fuel to one million users in six months, with real-time-capable throughput of 10,000 responses per second and client insight in under 24 hours; supported due diligence and acquisition by YouGov, then led technology integration.
- Built Barclays Capital's global Credit and Credit Derivatives development centre, including more than 1,000 hires; grew the Asia-Pacific organisation from two to 60 direct reports; and tripled complex-trade throughput.
- Reduced Morgan Stanley Priority 1 incidents by 97%, cut Priority 2 and 3 incidents by 86%, doubled daily approved-change capacity, and reduced average critical resolution from two to three hours to 30 minutes.
- Reduced Deutsche Bank's regional cost by 18%, grew the team from 22 to 37 across six countries, and expanded coverage from 58 to 187 front-office applications in six months.
- Created Prudential Corporation Asia's two-year digital foundation strategy and five-year vision, then delivered Thailand's first electronic point-of-sale release in three months and fraud analytics across three countries in two months.

Leadership Scope

Technology and product strategy | Enterprise transformation | Organisation design | Engineering leadership | Operational resilience | Cybersecurity and technology risk | Data and AI | Cloud and platform architecture | Portfolio governance | Budgets and suppliers | Acquisition and integration | Board, investor, regulator, and client engagement

Executive Experience

Indelible Earth

Co-Founder and Chief Technology Officer | United Kingdom / Africa

January 2026 -- Present

Own technology strategy and engineering leadership for Pay2Nature, an embedded nature-finance platform intended for banks, telcos, mobile-money providers, corporate partners, and nature projects. Lead its transition from MVP towards secure, institution-ready operation across identity, payments, ledger integrity, reconciliation, data provenance, verification, delivery governance, and operational readiness. Advise the Board and represent the technology with investors and institutional partners.

zerokelvin labs

Founder and Fractional Chief Technology Officer | Global

December 2019 -- Present; previously May 2016 -- April 2017

Provide technology strategy, product leadership, architecture, turnaround, and operating-model advice to founders, investors, and executive teams.

- Simplified Fusang's infrastructure and organisation, established product management and automated testing, strengthened cybersecurity, and delivered smart contracts for a Sukuk product.
- Reset GDEX Metaverse's roadmap, team, delivery controls, launch security, and monitoring across smart contracts, DeFi, and APIs.
- Established Liberatrade's AI-led supply-chain product and technology vision and led technical engagement with clients and investors.
- Led Equitis and AMP technology, infrastructure, partnerships, standards, budgets, and team development; helped preserve clients and operations through an asset acquisition and subsequent sale of intellectual property and services.

J.P. Morgan
Executive Director, Global Technology Strategy, Innovation, and Partnerships | Hong Kong
April 2017 -- May 2019
Built the Asia-Pacific practice from the ground up. Created a structured route for assessing, onboarding, sandboxing, and integrating external technology in a regulated bank, linking founders and ecosystems with business sponsors, engineers, architecture, security, control functions, and regulators. Work included Hong Kong Faster Payments, MAS Project Ubin, ASX CHESS, distributed-ledger strategy, regulatory sandboxes, and secure FinTech adoption.

Prudential Corporation Asia
Principal, Head of Technology -- Digital | Hong Kong | August 2015 -- February 2016
First member of a new regional digital technology function. Defined its strategy, operating model, resource plan, and hiring standards, and delivered digital sales and data-science capabilities during significant organisational change.

Decision Fuel / YouGov
Chief Technology Officer, then Senior Director | Hong Kong and Asia-Pacific | September 2010 -- August 2015
Set product and technology vision for a mobile-first research platform, supported investor relations and acquisition by YouGov, and led post-acquisition integration and Asia-Pacific technology.

Deutsche Bank, Morgan Stanley, and Barclays Capital
Executive Banking Technology Leadership | Hong Kong | 2006 -- 2011
Led regional and global organisations across trading technology, production management, resilience, audit, regulation, budgets, suppliers, and business continuity. Built distributed teams and delivered the cost, scale, throughput, and service improvements summarised above.

Leafprint Solutions
Founder and Director | United Kingdom | March 1999 -- March 2006
Founded a consultancy delivering trading, risk, investment, and logistics systems. Reduced TD Securities' overnight risk processing from 13 hours to one, and led a private-equity platform handling an approximately £3 billion investment portfolio for the Wellcome Trust.

Governance and Community
Trustee and Honorary Membership Secretary of Adel War Memorial Association, leading a phased five-year technology and operating-model modernisation. Adviser and delivery lead to BEA and OWLS, designing a secure shared operating model across identity, CRM, data governance, Board collaboration, connectivity, communications, digital inclusion, and volunteer development. Earlier governance and inclusion work includes NatWest City Chorus, Pink Season, IDAHOT, PlanetAlly, and LGBTQIA+ employee networks.

Technology, Qualifications, and Work Authorisation
AWS, Azure, Google Cloud, Linux, DevOps, Python, Java, C#, C++, Go, Rust, Solidity, JavaScript, React, TypeScript, Node.js, Flutter, SQL and NoSQL platforms, APIs, distributed systems, blockchain, and smart contracts.

EXIN ITIL Service Management Foundation v2 and v3 | Morgan Stanley Leading High Performing Teams | A levels in Physics, Chemistry, Mathematics, and Further Mathematics | British citizen | Hong Kong permanent resident