

CMU CIDO Program Alumni Spotlight



Shikhar Singh

EVP, Chief Technology Officer, Choice Bank

Shikhar Singh is Chief Technology Officer at Choice Bank, where he provides executive leadership across technology, information security, and enterprise business operations across front, middle, and back-office functions. With more than 20 years of experience in financial services, he works at the intersection of business strategy, technology, risk, and execution, building organizations that scale responsibly and earn customer trust in complex, fast-changing environments.

1 As EVP, Chief Technology Officer in the banking industry, how do you align digital strategy with business growth and customer trust?

Carnegie Mellon reinforced a simple but critical concept: technology strategy is to be embedded within business strategy. Digital initiatives aren't downstream support functions; they're core drivers of growth, efficiency, and trust. That alignment starts with outcomes, not systems. I structure my organization so senior leaders are embedded in the business, working as true partners with shared accountability for results, risk, and customer experience. Success is measured by business impact, not just delivery. In banking, trust also means regulatory confidence. When strategy, structure, governance, and stakeholder expectations are aligned, the organization operates as one system, an idea CMU consistently reinforces through its system-thinking approach.

2 What leadership capabilities are most critical for driving digital transformation in a financial institution today?

Digital transformation today requires leaders who are comfortable with uncertainty but clear on direction. Three capabilities stand out. First, the ability to spot patterns across industries. Many of the ideas I apply in banking come from watching how my peers in healthcare, retail, and technology-native organizations approach scale, customer experience, and risk. This cross-industry perspective was shaped during my time at CMU and continues to be essential in a rapidly converging global economy. Second, leaders should be able to clearly connect long-term strategy to near-term decisions. Transformation stalls when people don't understand why change matters or how today's work ties to future outcomes. Third, execution happens more through influence than authority. Lasting change depends on culture, talent, and alignment across teams, partners, and functions. The ability to bring people together in a shared direction is what makes transformation durable.

3 Looking back, how did the CMU CIO (now CIDO) Program shape the way you lead digital initiatives and technology teams today?

I completed the program a few years ago, and its impact has only grown. One influence was the diversity of the cohort. Leaders from banking, healthcare, retail, education, and government worked through the same frameworks in very different contexts. That experience broadened how I think about regulation, innovation, and organizational design; many connections I draw today trace back to those conversations. Just as important was the Carnegie Mellon ecosystem itself. Faculty consistently connected theory to real-world execution, and that engagement didn't end at graduation. I've stayed connected with professors and peers from the program. We continue to exchange ideas, challenge each other, and support one another as our industries evolve. A decade later, it's still one of the most valuable professional networks I'm part of, and I look forward to continuing to contribute to the program and helping build the next generation of enterprise leaders.

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