

Hambali Muslimin

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Professional Summary

Financial services and technology professional with banking experience at Maybank Indonesia spanning process digitalization, operational transformation, and strategic planning at directorate level. Delivered measurable outcomes across branch operations, trade finance, treasury, and corporate onboarding, including a 50% improvement in trade finance processing speed and a 30% reduction in branch turnaround time. Now applying this operational foundation at GTech Digital Asia to design and incubate financial services initiatives, orchestrate multi-stakeholder technology ecosystems, and translate complex financial services industry requirements into scalable digital solutions at the intersection of banking infrastructure, regulatory compliance, and emerging financial technology. Open to senior-track opportunities where a deep understanding of banking operations and a commercial mindset can drive institution-wide impact.

Professional Experience

PT GTech Digital Asia (<https://gtech.digital>)

Senior Business Strategy, Development, and Incubation – Financial Services (03/2026 – present)

Drive business strategy, development, and incubation for financial services vertical, designing institution-grade fintech initiatives from concept to commercial deployment and orchestrating the ecosystem of product, technology, legal, and partner stakeholders required to bring them to scale.

- Own the end-to-end incubation lifecycle for financial services initiatives, from market analysis, competitive landscape assessments, and opportunity sizing through commercial structuring, partner engagement, and revenue realization.
- Structure and negotiate commercial frameworks for financial services industry engagements, translating multi-stakeholder requirements into pricing models, partnership terms, and agreement structures that protect GTech's commercial position while creating viable long-term value for clients.
- Design and validate go-to-market frameworks for fintech, digital banking, and blockchain-based financial products, pressure-testing product-market fit against regulatory constraints and institutional buyer behavior.
- Orchestrate cross-functional teams across Product, Technology, and Legal to structure solutions for banks and financial institutions that are regulatory-ready, operationally viable, and aligned with each client's strategic priorities.
- Provide strategic oversight for active incubation engagements, assessing commercial viability, partnership structure integrity, and growth trajectory across GTech's financial services industry portfolio.
- Lead multi-stakeholder alignment across financial institutions, partners, and technology providers, from solution evaluation through governance documentation and steering committee oversight.
- Apply banking operations and transformation experience to evaluate partnership structures and product designs for real-world executability before client or regulatory exposure.

PT Bank Maybank Indonesia Tbk (<https://www.maybank.co.id>)

Operations Process Reengineering Specialist (01/2025 – 03/2026)

Led process transformation programs across branch and head office functions, with direct accountability for delivering measurable improvements in turnaround time, cost efficiency, control effectiveness, and service quality.

- Owned initiative-level execution across multiple transformation workstreams simultaneously, coordinating cross-functional teams across Operations, Risk, Compliance, Technology, and Business to meet delivery targets.
- Designed and implemented end-to-end process simplification and standardization programs, including reengineering branch service flows, trade finance operations, treasury workflows, and corporate onboarding.
- Exercised decision-making authority within defined scope and provided direct recommendations to senior stakeholders, including at Head and Director level, on transformation priorities and trade-offs.
- Responsible for ensuring that all process changes were embedded at scale across branch and head office, with adequate controls, SLA frameworks, and staff capability uplift.

PT Bank Maybank Indonesia Tbk (<https://www.maybank.co.id>)

Operations Planning and Performance Management Specialist (11/2021 – 12/2024)

Joined through the Management Development Program and rapidly took on directorate-level responsibilities, serving as the primary analyst and program coordinator for the Operations Director's strategic agenda across a function covering multiple business units.

- Managed the KPI framework and performance reporting cadence used by senior management for operational decision-making, covering productivity, efficiency, and service quality metrics across the Operations Directorate.
- Served as the central coordination point for strategic initiative tracking across all Operations sub-functions, maintaining visibility of progress, flagging risks, and escalating blockers to the Director.
- Led directorate-level strategic planning cycles, translating institutional priorities into operational workplans with measurable targets and resource allocations.

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- Managed budget planning and cost monitoring for the Operations Directorate, maintaining financial discipline and identifying efficiency opportunities across the function.
 - Prepared board-level analysis, executive forum materials, and senior leadership presentations on behalf of the Operations Director, requiring strong command of both detail and strategic framing.
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Key Projects

Branch & Service Transformation – Commercial Enablement

- Identified and resolved systemic branch pain points through a bank-wide process improvement and service redesign initiative, collaborating with Branch Operations, HR, and Technology.
- **Business Impact: Introduced a dedicated service role; achieved 30% reduction in branch turnaround time, directly increasing capacity for high-value customer interactions and frontline sales conversion.**

Market Leadership through Trade Operations Transformation

- Led a comprehensive transformation program for Trade Operations, redesigning workflows, controls, and SLAs across documentation processing, compliance checks, and client-facing touchpoints.
- **Business Impact: Improved trade finance turnaround times by up to 50%, providing the operational backbone for Maybank Indonesia's aspiration to become Indonesia's leading trade finance provider.**

Digitalization & Risk Mitigation in Treasury Operations

- Directed a digital transformation of treasury business processes, overhauling legacy manual workflows and strengthening the control environment across front-to-back treasury operations.
- **Business Impact: Significantly boosted productivity and reduced operational risk exposure, enabling the function to handle increased market volume and complexity with lower error rates.**

Strategic Organization Design for Scalability

- Partnered directly with the Operations Director and senior leadership to redesign job functions and reporting structures, rationalizing spans of control across the Directorate.
- **Business Impact: Created a leaner, more agile operating structure with clearer accountability, directly supporting the bank's capacity to scale operations during growth phases.**

Corporate Onboarding Centralization – Efficiency & SLA Standardization

- Centralized the non-individual and corporate account opening process, establishing standardized SLAs and control checkpoints across all branches and processing units.
 - **Business Impact: Reduced corporate onboarding processing time, standardized client experience, and accelerated time-to-revenue for high-value commercial clients.**
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Core Competencies

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| • Business Strategy & Incubation | • Operational Transformation & Reengineering |
| • Market Analysis & Opportunity Structuring | • Strategic & Operational Planning |
| • Performance Management & KPI Design | • Partnership Architecture & Ecosystem Development |
| • Cross-functional Program Leadership | • Process Simplification & Standardization |
| • Fintech & Digital Banking Solutions | • Executive Reporting & Board Presentation |
| • Multi-Stakeholder Program Governance | • Technology Solution Evaluation & Solutioning |
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Education & Certification

UPN Veteran Jakarta – Bachelor of Industrial Engineering

Certified Productivity Specialist – Asian Productivity Organization (09/2025)

Languages

English – Professional Working Proficiency

Indonesian – Native