

CURRICULUM VITAE

AL RAJHI BANK MALAYSIA

MUHAMMAD AKMAL HAZAZI



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Status : Single
Nationality : Malaysian
Languages : English/Malay

Personal Summary

I am a graduate from Management and Science University, majoring in Islamic Finance.

I am currently attached with Al Rajhi Bank Malaysia as an Assistant Manager in Product Development team. My primary objective is to leverage my existing knowledge and competencies while actively seeking opportunities to broaden my skill set.

I am seeking a position that will enable me to utilize and enhance my organizational, management, and interpersonal capabilities, fostering professional growth in today's dynamic environment.

Working Experiences

Al Rajhi Bank Malaysia

Internship - Product Development
(Nov 2018 – March 2019)

Al Rajhi Bank Malaysia

Internship - Product Development
(March 2021 to August 2021)

Al Rajhi Bank Malaysia

Executive – Product Development
September 2021 – September 2022.

Al Rajhi Bank Malaysia.

Assistant Manager – Product Development
(October 2022 – Current)

Core Skills

- **Banking Product & Services Knowledge:** Proficient in banking product and service offerings.
- **Regulatory Compliance:** Demonstrated ability to comprehend and adhere to regulatory requirements, ensuring full compliance in product development and management.
- **End-to-End Product Development:** Proven track record as the key driver for end-to-end product development, from conceptualization to implementation.
- **High Work Ethic:** Strong work ethic and a commitment to delivering high-quality results consistently within established deadlines.
- **Relationship Building:** Effective relationship-building and management skills, fostering collaboration with colleagues and stakeholders to achieve shared objectives.
- **Communication Proficiency:** Exceptional communication and writing skills, enabling clear and concise communication via email with colleagues and stakeholders at all organizational levels.
- **Product Development Expertise:** Proficient in managing and contributing to the comprehensive development of banking products and services, including Product Papers. Ensures alignment with control functions and stakeholders while obtaining approvals from risk stewards and Shariah Boards.

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Accomplishments

- **Led End-to-End Development:** Managed the complete development lifecycle of Paper Gold, Floating Rate Term Deposit, and Unit Trust, ensuring successful launches.
- **Support for Diverse Banking Products:** Assisted in the end-to-end development of Cashline Facility, FX forward, Personal Financing for Government Servants, Unit Trust, and Bancatakaful, covering various business segment i.e (Corporate, SME, Individual).
- **Legal Documentation and Approvals:** Managed legal documents, i.e terms and conditions, product disclosure sheet, product related forms and obtain approval from risk stewards together with Shariah Board, maintaining compliance with regulatory requirements.
- **System Requirement Management:** Spearheaded the creation of product system requirement documents for Core Banking and Digital App, ensure product features and functionality is in place.
- **Vendor and IT Collaboration:** Coordinated closely with vendors and the IT department to drive system development, ensuring seamless product execution.
- **User-Centric Approach:** Developed user stories to drive the digitalization of products, prioritizing customer-centric solutions.
- **Document Management:** Prepared product and system manuals to support internal teams and enhance operational efficiency.
- **UAT Leadership:** Coordinated UAT scoping, test script creation, and run plans. Coordinated UAT for multiple products, including Paper Gold, Floating Rate Term Deposit, Home Financing, and Cashline, ensuring thorough testing and a seamless user experience.
- **Operational Readiness:** Prepared operational readiness checklists for product launching.
- **Regulatory Compliance:** Addressed compliance and internal audit findings, consistently upholding regulatory standards.
- **Regulatory Submissions:** Successfully managed product submissions to regulatory bodies (PIDM and BNM).
- **Cross-Functional Collaboration:** Facilitated product approval processes, collaborating with control functions and various departments to align risk mitigation strategies and regulatory compliance.
- **Product Review & Training:** Led Product Implementation Reviews, conducted product training, and system training for the bank, ensuring a smooth transition and comprehensive understanding.
- **Governance Expertise:** Supported gap analysis of Product Governance Policy, contributing to enhanced governance processes.

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Study Achievements

Diploma in Islamic Banking

- Dean's List Award (Sem 3)
- Dean's List Award (Sem 4)
- Dean's List Award (Sem 6)

Bachelor in Islamic Finance

- Dean's List Award (Sem 3)
- Dean's List Award (Sem 4)
- Dean's List Award (Sem 6)
- Best Research Paper Award (Final Semester)
- Best Student MSU 29th Convocation Ceremony

References

1. Nermin Kloplic

(Immediate Leader)

SVP, Product Development & Advisory of Digital Banking (Al Rajhi Bank)

2. Ahmad Fadhil

Head - Shariah Advisory (Al Rajhi Bank)

017-3447025

3. Lum Kok Huat

Chief Governance & Legal Officer (Al Rajhi Bank)

016-3617137