

NUR BAIZUHRAH BINTI ZULKIFLI



Contact

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- 🏠 Taman Melati, KL

Career Objective

Versatile and results-driven professional with over a decade of experience in program management, business development, account management, and stakeholder engagement. Demonstrated success in leading high-impact projects and strategic programs, particularly within the fintech, digital transformation and government-linked ecosystems. Recognized for building strong relationships, streamlining operations, and driving financial inclusion initiatives through innovative digital solutions.

Areas of Expertise

Program Management | Business Development & Strategy | Key Account Management | Client Relationship Management | Digital Payment Solutions | Stakeholder Engagement | SOP & Process Improvement | Project Monitoring & Evaluation | Strategic Communication | Presentation | Government Relationship

Experience (10 years' experience in sales, marketing and business development)

BUSINESS DEVELOPMENT AND ACCOUNT MANAGER

Nov 2024 – Present

CARDTREND SYSTEMS SDN BHD – Bangsar South, KL

- Spearhead business development initiatives by identifying and securing new opportunities in fleet card management and closed-loop payment systems, with a strategic focus on oil and gas clients.
- Design and deliver customized, value-driven solutions tailored to client needs, supporting expansion through core products, turnkey offerings, and value-added services.
- Proactively initiated client engagement and develop customized proposals by leveraging insights from client activities, industry trends, and market events, enhancing relationship depth and identifying new business opportunities.
- Cultivate and maintain strong relationships with ministry level, prospective clients and industry partners to drive long-term business growth.
- Manage key account in the oil and gas sector (PTTEP), acting as the main contractor liaison between international vendors.
- Serve as the primary point of contact to ensure effective communication, alignment of objectives, and timely delivery of the agreed scope of work.
- Oversee contract lifecycle activities including billing, renewals, pricing compliance, and adherence to scope of work (SOW) and budget requirements.

PROGRAM MANAGER

Jul 2022 – Nov 2024

KIPLEPAY SDN BHD — Petaling Jaya, Selangor

- Led key strategic programs and acted as the primary liaison for corporate partners, employers, and stakeholders, focusing on financial inclusion and digital salary disbursement for underserved and migrant worker segments.
- Successfully established a collaboration with Government-Linked Companies (GLCs) in supporting SMEs to adopt cashless and digital transformation program such as 'Program Pendigitalan Usahawan', 'Warongku' and 'Digital Perak'.
- Successfully established a strategic collaboration with a GLC to launch a white-label e-wallet solution, positioning the organization as a key partner in their payment ecosystem.
- Successfully managed the NCER Kasih Ibu Program in Kedah, Perak and Perlis for aid disbursement, with an annual budget exceeding RM30 million, benefiting 13,000 hard-core poor single mothers and 300 grassroots merchants

and clinics.

- Prepare customers and strategic partner agreements, implement operational SOP, identify areas of improvement, and streamline operational processes within internal and external stakeholders.
- Prepared collaboration and partnership agreements to formalize strategic alliances and ensure mutual alignment on project objectives and deliverables.
- Implemented comprehensive project monitoring SOPs involving both internal and external parties. Oversaw tracking, data analysis, and corrective actions.

BUSINESS DEVELOPMENT SENIOR ASSOCIATE

Nov 2019 – Jul 2022

KIPLEPAY SDN BHD — Petaling Jaya, Selangor

- Identified new business opportunities, new industry penetration that aligned with digital payment trends and market demands.
- Drove merchant acquisition, onboarding, and partnerships with a focus on government agencies, GLCs, and corporate sectors.
- Managed key accounts and supported business repositioning strategies to enhance long-term growth.
- Assessed business strengths and customer needs using existing funnels and new client pipelines.
- Prepared business proposals and solution presentations tailored to strategic objectives.

BUSINESS DEVELOPMENT MANAGER

Sep 2018 - Oct 2019

HKT HOLDINGS SDN BHD — Selangor

- Built and maintained strong relationships with existing and prospective clients with the government officials and construction leaders to generate new business opportunities.
- Identified tender opportunities, prepared submissions, and ensured alignment with organizational objectives.
- Developed strategic business plans and feasibility studies, presenting findings to senior management for approval and execution.
- Conducted cold-calling and lead-generation initiatives to expand the client base and market reach.

SALES AND MARKETING EXECUTIVE

May 2017 - Sep 2018

FELCRA PROPERTIES SDN BHD — Jalan Semarak, KL

- Prepared working papers and naming proposals for township and housing development projects.
- Executed marketing activities including advertising, vendor selection, shortlisting, and appointment of agents as needed.
- Developed and presented proposals to the Board of Directors on consultant selection, pricing models, and marketing strategies.
- Liaised with relevant authorities to obtain necessary licenses, certifications, and project approvals.

REGIONAL MARKETING EXECUTIVE (SPECIFICATION)

Aug 2015 - Apr 2017

MONIER (M) SDN BHD — Bukit Kemuning, Selangor

- Maintained close relationships with key accounts and driving consistent sales follow-up with project leaders and consultants.
- Achieved 60% coverage of the specification market, contributing to market share growth and increased sales conversion.
- Delivered at least RM1.2 million in specification value per quarter and maintained KPI.
- Organized targeted promotional events to enhance customer engagement and brand loyalty.
- Developed and implemented strategic marketing plans to boost brand visibility and generate qualified leads.

FLIGHT STEWARDESS

May 2014 - Aug 2015

MALAYSIA AIRLINES SYSTEM BERHAD, SULTAN ABDUL AZIZ – KLIA

- Carrying out pre-flight duties, including checking the safety equipment and security checks.
- Ensure safety and comfort of the passengers
- Giving first aid where necessary.

Education

MASTER IN BUSINESS ADMINISTRATION (GENERAL)

Nov 25 | UNIVERSITY OF TECHNOLOGY MALAYSIA – Kuala Lumpur

BACHELOR'S DEGREE IN NUTRITION

Jan 14 | MANAGEMENT & SCIENCE UNIVERSITY — Shah Alam, Selangor

Reference

1. Norhizam bin Abdul Kadir – Kiplepay Sdn Bhd

Executive Director

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2. Ricky Lew – Kiplepay Sdn Bhd

CEO

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