Mohammed M. Malki _Industrial Engineer_

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📇 SUMMARY

**Strategic and execution-driven Industrial Engineer** with a proven record of driving **efficiency and innovation** across the fintech sector. Known for a **holistic approach** that integrates **Business, Growth, Product, Design, and Technology**. Skilled in turning complexity into **structured systems**, optimizing workflows, and enabling cross-functional teams to deliver measurable results. Demonstrated expertise in analyzing operations, streamlining processes, and **scaling impactful solutions from concept to execution.**

💼 PROFESSIONAL EXPERIENCE

TAM Capital 🔗

Chief Operating Officer — Jan 2025 – present, Riyadh, SA

- Spearheaded TAM Capital's full **CMA licensing and regulatory commencement**, overseeing 20+ internal policies, stakeholder alignment, and operational readiness.
- Took full ownership of company operations, acting as **CTO**, **Head of HR**, **Finance**, and **Compliance Lead** to ensure momentum and structure during the company's formative phase.
- Built the company's operational and fintech infrastructure from scratch, including **vendor management, procurement, IT systems, and archiving workflows**.
- Managed end-to-end product and tech delivery with external vendors, from business requirements and UX review to sprint management and regulatory integration.
- Defined TAM's **fintech product strategy**, including investor onboarding, fund structuring, KYC, and platform automation to ensure alignment with CMA regulations.
- Developed and implemented internal systems for **finance, HR, archiving, and digital signature flows**, enabling scalable operations and internal controls.
- Recognized by partners and consultants for **unmatched ownership, responsiveness, and execution clarity** across mission-critical deliverables.
- **Recruited and onboarded key hires across departments**, and oversaw their registration with CMA along with all related compliance processes.

Head of Business Development & Fintech Solutions — Dec 2023 – Dec 2024, Riyadh, SA

- **Crafted the firm-wide fintech strategy** from the ground up, aligning product vision, regulatory structure, and operational execution within TAM's investment licensing framework.
- Defined TAM's early **product strategy**, including investor onboarding, KYC flows, and digital investment infrastructure.
- Led the ideation and scoping of a **crowd-investing platform**, focusing on user-first design and regulatory alignment.
- Initiated the company's **AI/data adoption roadmap**, applying analytics to investment strategy and client engagement.
- Drove innovation in **investment model design**, integrating advanced fintech tools to expand TAM's market approach.

Emkan (Al-Rajhi Group) — May 2023 – Dec 2023, Riyadh, SA

Acting Head of SME Products

- Led the creation and implementation of a **fully digital and automated SME financing platform**, setting a new industry benchmark within the Saudi lending ecosystem.
- Conducted in-depth market scans to **identify trends**, **gaps**, and **opportunities** translating insights into **actionable product** and **growth strategies**.

- Spearheaded the design of comprehensive product programs, balancing innovation with regulatory alignment and credit risk requirements.
- Championed cross-functional execution across tech, credit, and compliance teams to ensure smooth product development and rollout.
- Positioned Emkan's SME product as a **first-mover digital solution**, contributing to future revenue growth and ecosystem integration.

Lendo Crowdlending Platform 🔗

Business Development Manager
Sep 2022 – May 2023
Riyadh, SA
- Developed and executed an acquisition plan for new products that included customer research, competitor analysis, market sizing & segmentation as well as financial modeling.
- Built relationships with key stakeholders across the organization to ensure buy-in from all parties involved in order to move projects forward quickly and efficiently.
- Worked effectively with cross-functional teams including sales, marketing, product, and operations.

Senior Relationship Manager
May 2022 – Aug 2022
Riyadh, SA
- Managed SME accounts, ensuring their financing needs were met and requests approved in a timely manner.
- Conducted annual reviews to prevent the expiration of facilities, ensuring continuous service.
- Led the enhancement of Relationship Managers' processes in CRM, improving efficiency and user experience.
- Excelled in sales and new client acquisition, consistently achieving top performance in these areas.

The Saudi National Bank

SME Relationship Manager
Sep 2020 – Apr 2022
Jeddah, SA
- Noted for exceptional performance within the first year by exceeding the sales target and asset growth aside from developing and maintaining credible relationships with clients at appropriate levels through reliable, proactive service delivery and the skillful application of banking knowledge.
- Played a key role in the merger process between Samba and National Commercial Bank, contributing to strategic planning, execution, and new relationship managers onboarding'.

Rowad AlAhli Trainee (Future Leaders Program)
Dec 2019 – Aug 2020
Jeddah, SA
- Rowad AlAhli anticipated being in large demand as it revolves around preparing real bankers with round up skills to meet the current and future financial challenges through continuous development throughout the year.

Quantum Sampling Solutions
May 2019 – Dec 2019
Jeddah, SA
Sampling Campaign Manager
- Managed targeted sampling campaigns & provided weekly analytics, insights, and process improvements.

🎓 EDUCATION

Bachelor of Science, Industrial Engineering
2016 – 2019
University of Business & Technology 🔗
Jeddah, SA

10x Saudi Leaders Program
May 2023 – Nov 2023
Misk & PwC Academy 🔗
Riyadh, SA

Growth Product Management Nanodegree
May 2022 – Jun 2022
Udacity Inc. 🔗
Riyadh,SA

User Experience Design Program
Oct 2019 – Dec 2019
Misk & General Assembly 🔗
Jeddah, SA

📇 COURSES & CERTIFICATIONS

Corporate Finance Technical Foundations (CME-5)
Capital Market Authority

Introduction to Securities & Investments (CME-1)
Capital Market Authority

Data Visualization
Freecodecamp.org

The Fundamentals of Digital Marketing
Google

Machine Learning with Python
IBM

🧠 SKILLS

- System Thinking
- Interpersonal Communication
- Marketing Strategy
- Strategic Foresight
- Product Strategy
- Interpersonal Skills
- Sales & Closing
- Regulatory Navigation
- Data Analysis
- Fundraising
- Thought Leadership
- Executive Communication
- Process Optimization
- Cross-Functionality
- Cross-System Integration
- Stakeholder Alignment

⚙️ TOOLS & TECHNOLOGY

- ChatGPT
- Figma
- Salesforce
- HootSuite
- Slack
- Midjourney
- Canva
- Pipedrive
- HotJar
- Discord
- Notion
- Trello
- Zendesk
- Mailchimp
- Miro
- HubSpot
- Github
- Zapier