

Md. Majidul Haque

Digital Transformation Enthusiast



DFS, Financial Inclusion, Payments, Nano Financing, Telecom, Banking, UN

Market: South Asia & Pacific

PROFESSIONAL EXPERIENCE

Head of Mobile Money (M-SELEN), SMT member Solomon Telekom Company Limited (STCL)	Jul '23 - Present Solomon Islands
<ul style="list-style-type: none">Develop and lead strategies to promote mobile money and financial inclusion across diverse and underserved communities.Develop and implement awareness and education programs to build trust and promote the adoption of mobile money.Collaborate with government agencies and regulators to shape policies that support financial inclusion and mobile money growth.Represent M-SELEN in the National Financial Inclusion Taskforce, Digital Finance Working Group, and Data & Measurement Working Group of Central Bank, contributing to financial inclusion and digital finance.Drive the development of tailored products and services that address the specific needs of different segments of the population.	
Mobile Money Analyst United Nations Capital Development Fund (UNCDF)	Jul '22 – Jul '23 Solomon Islands
<ul style="list-style-type: none">Provided technical assistance to STCL to launch the first mobile money service in the Solomon Islands, aimed at advancing financial inclusion goals.Played a key role in assisting Central Bank of Solomon Islands (CBSI) with drafting the e-money regulation and finalizing the SIM registration guidelines in the Solomon Islands.Played an active role in supporting the CBSI in the development of prudential guidelines for Financial Consumer Protection.Supported the successful conduct of a Digital and Financial Literacy Survey and an Assessment of the Retail Payments Ecosystem in the Solomon Islands.	
Strategic Advisor AGAM International Limited <i>(UK-based Fintech)</i>	Aug '22 – Feb '23 Online
<ul style="list-style-type: none">Analyzed company objectives and assisted in crafting strategies to align with the Bangladesh market context.Contributed to the creation and development of digital nano loan products using alternative credit indexing for the Bangladesh market.	
VP, Head of Agent & Digital Banking Prime Bank Limited	Sept '19 – Jul '22 Bangladesh
<ul style="list-style-type: none">Launched first of its kind AI & ML driven alternative credit indexing based Digital Nano Financing platform 'PrimeAgrim', innovative E-KYC based digital onboarding and Smart Chatbot Solution.Worked closely with the Central Bank of Bangladesh to establish guidelines for digital nano loans and E-KYC customer onboarding processes.Around 60% of retail banking transactions converted to digital channels.Executed partnership with two telecom operators and grant support with USAID and Swisscontact for service innovation and expansion.Achieved global recognition (The Best Digital Bank in Bangladesh in 2020 by Asiamoney, EFMA-Accenture Banking Innovation Awards 2021 and Asian Technology Excellence Awards 2022 for AI based innovations).	
Head of Business Planning, Partnership & Products <i>(Agent Banking, the pioneer & market leader)</i> Bank Asia Limited	Aug '17 – Sept '19 Bangladesh
<ul style="list-style-type: none">Launched the UNCDF-supported micro-merchant (MM) model for the first time in the country, establishing a digital payment ecosystem.Secured over \$2.5 million in grants from USAID, UNCDF, UKAID, and Swisscontact to support financial inclusion initiatives.Led growth strategy & execution to achieve business KPIs. 53% ↑ & 87.5% ↑ growth respectively in monthly TXN (\$71 mn) and deposit collection (\$83 mn).	

CONTACT

- +6777350465, +8801770167647
- majidulbdsi@gmail.com
- Honiara, Solomon Islands
- Bangladeshi
- [linkedin.com/in/majidulhaque](https://www.linkedin.com/in/majidulhaque)

SUMMARY

An experienced business and development professional with 16+ years in digital technology and finance, spanning banking, telecom, and international development sectors. Proficient in managing digital transformation initiatives, digital financial services, and financial inclusion projects, while guiding the full lifecycle of digital services from concept to execution, including rigorous testing in varied settings. Capable of evaluating business and development requirements to enhance process flows, update policies, and craft strategies that boost consumer engagement and market expansion.

PUBLICATIONS

- [Digitizing Worker Salary Payments: A Manual for RMG Factories](#)
- [Rice Value Chains \(RVC\) assessment and Mobile Money opportunities for IRR/Bangladesh](#)
- [A Closer Look at Opportunities for Mobile Money in the RVC in Bangladesh](#)
- [Opportunities for DFS for Ag-Mechanization in Bangladesh: A Market Landscape](#)

SEASONED SPEAKER

- Advancing Financial Inclusion in the Solomon Islands: Achievements, Challenges, and the Way Forward – June 2024
- Banking Innovation Forum APAC, Singapore – Nov 2021
- E-KYC: Digital Solution to Accelerate Financial Inclusion, Dhaka – Aug 2021
- National Colloquium on Market System for Women Agro-Entrepreneurs, Dhaka – Dec 2019
- ICT4D, Kampala & Hyderabad – May 2019 & 2017
- AidEx Conference, Dhaka – Jul 2017
- Advancing DFS for Garment Workers, Washington, D.C. – Jul 2017
- CGAP Webinar: Financial Solutions for Smallholders in Bangladesh – May 2017
- Financial Inclusion Forum (FIF), Washington, D.C. – Dec 2016
- Financial Inclusion Week, Dhaka – Oct 2016

Technical Lead – DFS (USAID's mSTAR)

Apr '16 – Jul '17

FHI 360, USA

Bangladesh

- Managed 15+ USAID Implementing Partners (IPs) technical assistance requirements for making the transition away from cash.
- Published a manual on digitizing worker salary payments for RMG industry along with three other publications on DFS opportunities in value chains.
- Supervised the implementation of Mobile Money Consultative Group (MMCG).

Senior Manager, Strategic Digital Business

Mar '15 – Apr '16

Summit Communications Limited (SCL)

Bangladesh

- Defined business strategy & operating model of mobile money and triple play business.
- Executed partnership with two financial institutions for mobile money rollout.
- Conducted action research on mobile money landscape in Bangladesh.

Unit Head, Product Dev & Project Mgt

(MYCash – Mobile Money)

Nov '13 – Mar '15

Mercantile Bank Limited

Bangladesh

- Launched MYCash brand & acquired 1.5 mn customer within a quarter by offering the largest range of product portfolio.
- Developed a channel of 100k+ agent- 85% of market leader's size.
- Introduced Mobile Based Savings product for the underserved and unbanked communities.

Asst. Manager, Product Dev & Sales Ops

(ROCKET – the pioneer Mobile Money in Bangladesh)

Jan '12 – Nov '13

Dutch-Bangla Bank Limited

Bangladesh

- Launched disbursement, collection, digital payment, remittance, and ATM withdrawal services for the first time in the country, establishing a business with a yearly portfolio exceeding \$2 billion.
- Established partnerships with all telecom operators in Bangladesh and introduced mobile money services to financially excluded beneficiaries in collaboration with government institutions, WFP, UNDP, and USAID.
- Acquired over 10 million customers in 8 quarters by implementing a dynamic incentive plan for the agent network.

Executive, VAS & Innovations, Marketing

Jan '08 – Jan '12

Citycell (a Singtel group concern)

(The pioneer Telecom Operator in Bangladesh)

Bangladesh

- Launched mobile money brand "Moneybag", Content Management System, Subscription Manager and Online Charging Gateway.
- Managed BREW a content solution platform for feature phone.
- Managed 50+ platform/content providers & performance for each.

EDUCATION

Master of Business Administration (MBA)

Major: Marketing

CGPA: 3.31 out of 4.00



North South University
Center of Excellence in Higher Education

B.Sc. in Computer Science and Engineering (CSE)

Major: Computer Science

CGPA: 3.74 out of 4.00



TRAINING & CERTIFICATIONS

☛ PMP Preparation Course	☛ Management Essentials
☛ Leadership and People Management	
☛ Prevention of Money Laundering and Combating Terrorist Financing	
☛ Green Banking	☛ Managing Performance

FEEL MOST ACCOMPLISHED



Mobile Money for Financial Inclusion

Observed an industry handling over 30% of Bangladesh's GDP in transaction from mainstream roles. Developed a go-to-market strategy for a mobile money platform in Nepal and launched pioneering services in the Solomon Islands, onboarding over 10% of the population in the first year.



Agency Banking for Financial Inclusion

Key role in developing an industry with the highest growth (YoY) in Bangladesh's banking sector, integrating unbanked and underserved populations.



Regulatory Support

Actively supported the development of regulatory guidelines for e-money, e-KYC, digital nano loans, and financial consumer protection in Bangladesh and the Solomon Islands.



Youth Empowerment

Introduced M-SELEN Champions, young leaders from across the Solomon Islands, to drive an inclusive and empowered digital economy for all.

KEY SKILLS & EXPERTISE

- ★ Digital Transformation
- ★ Financial Inclusion
- ★ DFS Policies
- ★ Product Development
- ★ Pricing
- ★ Digital Services
- ★ Customer Empowerment
- ★ DFS
- ★ Strategy
- ★ Innovation
- ★ Action Research
- ★ Project Management
- ★ Team Building
- ★ Distribution

SPECIAL RECOGNITIONS

- STCL: CEO Awards, 2023
- FHI 360, USA: 'Noticing Outstanding Work' (NOW)
- Singtel: 'Best Idea Generator' (RIWG – 2010)
- Citycell (a Singtel concern): 'Highest Achiever'