

Mah Yik Choong

Engineer turned banker. Digital banking, payments and lending.

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Based in Malaysia

In banking since 2014, after five years as a mechanical design engineer. I have launched a mobile bank, redesigned how loans get approved and priced a new Premier banking fee at its cost to serve. Formerly Head of Digital Banking at RHB Bank Cambodia. Now Project Director on a Tier-1 Malaysian bank's payments system migration.

ROLE

Head of Digital Banking and Project Director, RHB Bank Cambodia

REPORTED TO

The CEO. Presented to the board, usually every quarter.

TEAM

19 staff and 7 technology partners

ACCOUNTABLE FOR

Customer growth and app usage, supporting the bank's deposits

Track record

80%

Mobile bank launch

Live within a year of central bank approval. 18 months after launch, 80% of new customers were opening their accounts online.

RHB Bank Cambodia · [Read the story](#)

At cost

Premier banking fee

A new monthly fee for customers below the Premier balance, priced at about what it costs to serve them. Approved by Bank Negara Malaysia and rolled out across all 9 regions.

RHB Bank Malaysia · [Read the story](#)

1 visit

Faster loan approvals

Designed the loan process on the bank's new platform, so approval, account opening and disbursement happen in one branch visit. Online applicants from three comparison sites, including RinggitPlus, got a decision in real time instead of days.

RHB Bank Malaysia · [Read the story](#)

Builds

Rentlo

A rent collection app for landlords, live with a free pilot in Malaysia. therentlo.com

Datum

A programme planner I built for my own work.

Tessera

A concept for configurable loan origination and credit decisions. [Try the demo](#)

Experience

2026 to now	Tier-1 Malaysian bank Project Director, payments system migration (contract). Leading governance and go-live.
2025 to 2026	Panda Commercial Bank, Cambodia Head of Cards and Payments. Ran the card portfolio and cross-border payments, including the move to Cambodia's updated national QR standard, KHQR 2.0. A cashback campaign tripled monthly Visa card spending within six months, above target.
2024 to 2025	RHB Bank Cambodia Head of Digital Banking, and Project Director for the digital programme. 18 months after launch, customers were making 15 times as many app transactions a month as at launch, mostly QR payments.
2021 to 2024	RHB Bank Cambodia Head of E-Banking, seconded from RHB Bank Malaysia. Led the digital programme that launched goWave: account opening in about 10 minutes, down from 30, and more than 3x the first-year target for merchants accepting QR payments.
2014 to 2021	RHB Bank Malaysia Product and programme roles, Group Retail Banking. Designed the loan process on the bank's new loan platform, and introduced a monthly Premier fee priced at about the cost of serving a Premier customer, rolled out across all 9 regions.
Before 2014	Mechanical design engineer Design and automation engineering.

Recognition

Award	Most Improved Mobile Banking Application, Cambodia 2023 International Finance Awards, for goWave by RHB
Speaking	Panellist, IBTSS 2024 International Conference American University of Phnom Penh

Education

Degree	Bachelor of Engineering, Mechanical and Manufacturing System Engineering Sheffield Hallam University
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Full stories, sources and the Lab

Scan the code or visit mahyc.me

