

XIAN HUANG, MSc.

Rotterdam, The Netherlands | Hong Kong ID Holder | Dutch Nationality
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Fluent in English, Dutch & Chinese Cantonese

EXECUTIVE PROFILE

International business transformation leader with 15+ years of experience across Europe and Asia-Pacific. Specialized in large-scale transformation, operational excellence, AI-enabled process innovation and cross-border stakeholder management. Worked with leading financial institutions including HSBC, Rabobank, ING, Standard Chartered and BNP Paribas, as well as non-financial organizations such as Cathay Pacific, CHANEL and a leading Malaysian telecommunications company. Recognized for bridging European governance and operational excellence with the commercial and innovation-driven environment of Hong Kong and APAC. Experienced in connecting international teams, cultures and stakeholders across Europe, North America and Asia.

CORE EXPERTISE

- Business & Digital Transformation
- Target Operating Model (TOM)
- Wholesale, Retail & Commercial Banking
- Customer Experience & Process Optimization
- AI Solutions & Process Innovation
- Operational Risk & Governance
- Cross-Border Program Management
- Europe–Asia Business Bridging

PROFESSIONAL EXPERIENCE

Rabobank – Wholesale & Rural Banking | Netherlands | 2022 – Present

Senior Business Change Manager / Global Product Owner

- Leading Target Operating Model implementation for Rabobank's global core banking transformation.
- Managing operational risk, governance and process transformation across Europe, North America, Africa and Asia.
- Leading international stakeholder alignment and a team of 5 specialists.

MLC Consulting | Hong Kong | 2021 – 2022

Digital Transformation Lead

- Led AI-enabled and BPM transformation initiatives for Standard Chartered Bank.
- Managed delivery from Proof-of-Concept to MVP using ARIS and process mining solutions.

Synpulse Consulting | Hong Kong | 2018 – 2021

Program & Project Lead

- Delivered transformation programs for HSBC and international banking clients.
- Focused on customer experience, AML/FEC, operational risk and digital banking.

Compare Global Group (MoneyHero Group) | Hong Kong | 2017 – 2018

Director of Operations

- Led operations and scaling initiatives across 15 international markets.
- Managed multidisciplinary teams of ~65 professionals across Product, UX/UI and Technology.

Capgemini Invent | Netherlands / Singapore / Hong Kong | 2010 – 2017

Product Owner / Project Manager / Consultant

- Led banking transformation programs for ING, ABN AMRO, BNP Paribas and HSBC.
- Delivered digital banking, customer experience and operating model initiatives across Europe and APAC.

SELECTED INTERNATIONAL PROJECT EXPERIENCE

- ING Netherlands – Product & customer experience transformation for 8M+ customers.
- HSBC Hong Kong – Global FX and international banking implementation across 30+ countries.
- BNP Paribas APAC – Digital banking rollout across 12 Asian markets.
- Standard Chartered – Operational excellence and process transformation initiatives.
- Cathay Pacific – Global change management program across 50+ locations.
- CHANEL – APAC customer journey and CRM transformation.
- ABN AMRO & Royal Bank of Scotland – Post-merger integration across 20+ markets.

THOUGHT LEADERSHIP

Published contributor on fintech, wealth management and transformation topics in publications including South China Morning Post, Finews Asia and Hubbis. Advisor to HKU MBA FinTech curriculum and speaker at APAC banking and fintech forums.

EDUCATION

Erasmus University Rotterdam – The Netherlands

MSc. Economics & Business (Cum Laude – Top 10%)

BSc. Economics

International Academic Programs – United States

University of San Diego – Graduate & MBA Curriculum

Robinson School of Management – International Program

CERTIFICATIONS & TOOLS

PRINCE2 | Agile Delivery | Strategic Analysis | Data Analytics | IMD Switzerland Leadership Training

ARIS BPM | Azure DevOps | MS Office Suite

International Value Proposition: Experienced in helping organizations connect Europe and Asia through transformation, operational excellence and international stakeholder leadership across financial and non-financial sectors.