

# COMPANY PROFILE

**KARIM** Consulting Indonesia

2026

**KARIM** Consulting Indonesia is a civil partnership company that has been established since August 2001 and is a consulting service provider specializing in finance and Islamic banking. Supported by almost 90% of full-time employees, including professionals in fields such as: Sharia Economics, Sharia Banking, Sharia Insurance, Sharia Capital Market, and also have special qualifications in Financial Fiqh, Market Research, Business Strategic, IT, Islamic Accounting and Human Resource.

Armed with more than 20 years of experience as a consultant in Islamic economics and finance, and with the spirit to continue to develop Islamic economics and finance, as well as the support of dynamic and experienced professionals, KARIM Consulting Indonesia is here to continuously provide innovation through independent, professional and academically accountable services to clients and other parties. KARIM Consulting Indonesia will always be an important contributor to the development of the Islamic finance industry in particular, and the Islamic economy in general, both locally and internationally.

## OUR VISION

It is an important contributor to the development of Islamic economics in general, Islamic banking and finance in particular ---

## OUR MISSION

Providing the best service by offering innovative products, which are delivered professionally and are academically justified ---

## OUR ACHIEVEMENT



## OUR SERVICES

### 1 BUSINESS CONSULTING

- Strategic Business & Management
- Corporate Plan
- Business Model
- Business Process
- IT Consultation

### 3 HUMAN RESOURCES

- Organizational Structure
- Job Analysis
- Job Description
- Recruitment & Outsourcing
- Sharia Spiritual Quotient

### 5 ISLAMIC FINANCIAL LITERACY

- Islamic Finance Education
- Islamic Finance Socialization
- Islamic Financial Assistance

### 2 CORPORATE FINANCE

- Fixed Income Instrument
- Equity Fund
- Fund Restructuring
- Fund Development

### 4 TRAININGS

- Islamic Business & Finance Training
- Islamic Competency Training
- Islamic Business & Product Development Training
- Islamic Soft Skill Training

# OUR INVOLVEMENTS

## INVOLVEMENTS



THE PROMINENT  
ISLAMIC ORGANIZATION  
IN INDONESIA

NATIONAL COMMITTEE  
ON GOVERNANCE  
POLICY IN INDONESIA



THE FINANCIAL  
SERVICES AUTHORITY  
IN INDONESIA

THE CENTRAL BANK  
OF INDONESIA



Ikatan Akuntan Indonesia

THE INSTITUTE OF  
INDONESIA CHARTERED  
ACCOUNTANTS

ASSOCIATION OF  
SHARIA BANKS IN  
INDONESIA



THE ISLAMIC ECONOMIC  
COMMUNITY IN  
INDONESIA

CERTIFICATION BODY FOR  
LABOR IN THE SHARIA  
FINANCIAL SECTOR IN  
INDONESIA



INDONESIAN ASSOCIATION  
OF SHARIA RURAL BANKS

## STATE AGENCIES & STATE-OWNED ENTERPRISES OF INDONESIA

CENTRAL BANK OF THE  
REPUBLIC OF INDONESIA



INDONESIA FINANCIAL  
SERVICE AUTHORITY



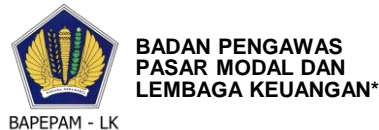
MINISTRY OF FINANCE  
REPUBLIC OF INDONESIA



MINISTRY OF  
RELIGIOUS AFFAIRS  
REPUBLIC OF INDONESIA



CAPITAL MARKET AND  
FINANCIAL INSTITUTIONS  
SUPERVISORY AGENCY\*



HAJJ FUND  
MANAGEMENT AGENCY



**BAPPENAS**  
Kementerian Perencanaan Pembangunan Nasional/  
Badan Perencanaan Pembangunan Nasional



**KNEKS** Ekonomi Syariah  
Komite Nasional Ekonomi dan Keuangan Syariah



MINISTRY OF NATIONAL  
DEVELOPMENT PLANNING/  
NATIONAL DEVELOPMENT  
PLANNING AGENCY

NATIONAL ISLAMIC  
ECONOMIC AND FINANCE  
COMMITTEE

INDONESIA INSPECTION  
AND SUPERVISION  
SERVICES

INDONESIA POST  
COMPANY



PUBLIC HOUSING  
SAVINGS ORGANIZING  
AGENCY



GOVERNMENT  
INVESTMENT CENTER



**LEMBAGA  
PENJAMIN  
SIMPANAN**

INDONESIA DEPOSIT  
INSURANCE  
CORPORATION



INDONESIA  
INFRASTRUCTURE  
GUARANTEE FUND



SPECIAL MISSION VEHICLE  
(SMV) FOR INFRASTRUCTURE  
INDONESIA



LABOR SOCIAL SECURITY  
ORGANIZING AGENCY



CIVIL SERVANT PENSIONER  
SAVING AND INSURANCE

## INTERNATIONAL EXPOSURE

ASIAN  
DEVELOPMENT BANK,  
PHILIPPINES



**USAID**  
FROM THE AMERICAN PEOPLE

UNITED STATES AGENCY  
FOR INTERNATIONAL  
DEVELOPMENT

ALINMA BANK,  
SAUDI ARABIA



THE GERMAN SOCIETY  
FOR TECHNICAL  
COOPERATION

THE INTERNATIONAL  
ISLAMIC FINANCIAL MARKET



INTERNATIONAL  
INSTITUTE OF  
ISLAMIC THOUGHT

INTER-AMERICAN  
DEVELOPMENT BANK



FINANCIAL GROUP SAVINGS  
BANKS FOUNDATION FOR  
INTERNATIONAL  
COOPERATION

ISLAMIC  
DEVELOPMENT BANK



CRDB BANK PLC,  
TANZANIA

**COMMERCIAL BANK**

**REGIONAL DEVELOPMENT BANK**



# OUR CLIENTS (4/9)

## ISLAMIC COMMERCIAL BANK



Bank Muamalat

mandiri syariah

BCA syariah

BRI syariah

BNI Syariah

syariah btpn

BANK MEGA SYARIAH

bank victoria Syariah

BANK Syariah BUKOPIN

Aladin Bank Syariah Masa Depan

PaninBank Syariah

Maybank syariah

BSI BANK SYARIAH INDONESIA

KB Bukopin Syariah



PermataBank Syariah

nanobank syariah

OCBC NISP Syariah

Danamon Syariah

bii syariah

BTN

CIMB NIAGA syariah

HSBC Amanah

LB Salam LippoBank SYARIAH

## ISLAMIC REGIONAL DEVELOPMENT BANK



Bank Aceh Syariah Kepercayaan dan Kemitraan

bank kalsel SYARIAH

bank bjb syariah

bankjatim syariah

BANK DKI syariah

Bank Sulselbar Syariah

Bank Nagari SYARIAH

BANK SUMSELBABEL SYARIAH

Bank Jateng SYARIAH

bankaltimlara Syariah

BANK KALBAR Syariah

bankriaukepri syariah mitra syariah terpercaya

BankSUMUT Syariah

BANK BPD DIY SYARIAH

**ISLAMIC INSURANCE**

Logos of Islamic insurance companies in the left panel include: AIA, Allianz, Prudential, BNI Life, Bumiputera syariah, Great Eastern, Astra Life, AXA, Manulife, Asuransi Sinarmas, Equity Life Indonesia, FWD, Chubb, WanaArthaLife, BRI Life, JMA Syariah, MAA Assurance, Sun Life Financial, Avrist, MSIG, Mandiri, Mandiri inhealth, and PT Asuransi Jiwa Syariah AL AMIN.

Logos of Islamic insurance companies in the right panel include: Sompo Insurance, Chartis, AIG, ACA Asuransi Syariah, Asuransi Jasindo Syariah, Jaya Proteksi Takaful, Chubb Syariah, Relindo Syariah, Adira Insurance, Asuransi Astra Syariah, Indonesia Re, TRIPA, Asuransi Asei, ASKRIDA Syariah, ASKRINDO Insurance, Marein, Dayin Mitra General Insurance, Nasionalre Reinsurance, Tugu Insurance, Asuransi Bintang, BRI Insurance, and Jasa Raharja Putera Insurance.

# OUR CLIENTS (6/9)

## INVESTMENT MANAGEMENT



## SECURITIES HOUSES



## ISSUER



**MULTIFINANCE COMPANY**

**RURAL BANK**

**MICROFINANCE INSTITUTION**

# OUR CLIENTS (8/9)

## IT COMPANY



## FINANCIAL TECHNOLOGY



## ELECTRONIC MONEY



# OUR CLIENTS (9/9)

## PROPERTY



## MULTI LEVEL MARKETING



## PAWNSHOP



## OTHERS



## PARTNERS



### **ADIWARMAN A. KARIM** *Founding Partner (Non-Active)*

Mr. Adiwarmarman Azwar Karim is an icon of Islamic Economics and Finance.

He earned degrees from Institut Pertanian Bogor, Universitas Indonesia, European University (Belgium) and Boston University (USA). Then he was appointed as a Visiting Research Associate at Oxford Center for Islamic Studies in UK.

Formerly, he was on the management of Bank Muamalat Indonesia. He is the author of five best selling books in Islamic Banking, Islamic Economics and History of Islamic Economics. He wrote more than 70 papers and presented in the third, the fourth and the fifth International Conference on Islamic Economics sponsored by IDB, the 76<sup>th</sup> Annual Conference of the International Western Economics Association and other international & national forums.

He was appointed as Vice Chairman at the Council of the Working Committee National Sharia Board of The Republic of Indonesia from 2015 to 2020 and assigned member of the National Sharia Board since 1999. He was a Sharia Supervisory Board of Great Eastern Syariah Insurance, HSBC Arnanah Sharia, Prudential Life Assurance, BNP Paribas Investment Partners (Fortis Investments) and UFO-Multi Level Marketing Company from 2002 until 2015. He is appointed as Sharia Supervisory Board at PT Veritra Sentosa Sejahtera and PT Sarana Multi Infrastruktur on 2016.



### **MIRZA A. KARIM** *Partner*

Mirza A. Karim received his degrees from the Faculty of Law, University of Indonesia (S.H.) and American University in the field of International Business Transaction (LL.M.). A member of the Indonesian Bar, He also sits as Arbitrator for the National Shariah Arbitration Board and as Mediator in the National Mediation Centre, and teaches Islamic Finance and Resources Law at various institutions in Jakarta and elsewhere in the archipelago. He also studied capital market legal consultancy at the Financial Management and Accounting Institute. In 2005, He attended the Entry Course of The Chartered Institute of Arbitrators and two years later He took the exam at the National Mediation Center with a passing predicate. Previously, He had a career at Caltex Pacific Indonesia for twelve years with his last position as a senior legal officer. Since 2000, He has continued at Karim Sani Law Firm and four years later, He continued at the company He also leads at KarimSyah Law Firm until now.

Mirza Karim is recognized as one of Indonesia's leading lawyers in Sharia financing and transaction, having assisted most Indonesian banks in its Sharia transactions. His primary practice areas include resources and energy, transportation, general corporate, investment, Islamic finance, forestry, real estate, employment and in the field of Legal Audit, such as pre-IPO, debt restructuring, capital and holding ownership. He is also pursuing studies of Islamic financial institutions and corporations, including the issuance of sukuk, shares and investments.



## DIRECTORS



**RD. AGUSTIO SUPRIYADI**  
*Operations Director*



Mr. RD. Agustio Supriyadi joined **KARIM** Consulting Indonesia as a Senior Consultant in November 2007, Deputy Director in 2008 and becoming Director in 2017.

He graduated from Universitas Padjadjaran, Faculty of Economics, and Master Degree from IPWI.

He has banking experiences for more than 16 years, whereas 10 years experiences in Bank Muamalat Indonesia, and more than 6 years experiences in Bank Danamon. His extensive experiences range from Branch Manager.

In **KARIM** Consulting Indonesia, he has more than 18 years working experiences in Islamic Banking, Insurance and other Financial Institutions projects. He is actively involved in, establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process, establishing Sharia Unit for financial institutions in Indonesia.

He is one of Instructors for Islamic Banking Training specialization in financing training such as: financing analysis, financing restructuring. He has key qualification in Islamic Banking, Operational Bank, Management Information System, and Financing.



**SUBKI MATSYAH**  
*Business Services Director*



Mr. Subki Matsyah joined **KARIM** Consulting Indonesia as a Sharia Banking Specialist in August 2016 and became Director in 2023.

He graduated from Institut Pertanian Bogor, Faculty of Economics.

He has banking experiences for more than 30 years, whereas 13 years experiences in Bank Syariah Mandiri, 11 years in Bank Universal and more than 5 years experiences in Bank Bukopin. His extensive experiences range from Group Head Business Banking.

In **KARIM** Consulting Indonesia, he is actively involved in developing corporate plan project, establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process, and establishing sharia unit business for banks and unit sharia business of pawn company.

He is one of Instructors for Islamic Banking Training specialization in funding and financing training such as: funding and financing analysis, financing restructuring, and including selling skill and service excellent. He has key qualification in Islamic Banking, Financing, and Funding.



**EMMY HARYANTI**  
*Training Director*



Mrs. Emmy Haryanti joined **KARIM** Consulting Indonesia as a Business Specialist in January 2020 and become Director in 2025.

She graduated from Trisakti University, Majoring Economic Management.

She has banking experience for more than 32 years, whereas 4 years experiences in Bank Mega Syariah as President Director, 15 years experiences in Bank Mega, 11 years experiences in Bank Pinaesaan. Her extensive experiences range from Regional Manager to President Director.

In **KARIM** Consulting Indonesia, she is actively involved in projects related to Banking and establishment of sharia services of BPJS Ketenagakerjaan, Full-Fledge Islamic Financial Institutions through spin-off and conversion process



**NUREVA DWINANTISARI**  
*Marketing Director*



Mrs. Nureva Dwinantisari joined **KARIM** Consulting Indonesia in October 2005 as Secretary and become Director in 2025.

She graduated from Akademi Sekretaris Tarakanita, now she is taking bachelor degree in STIA LAN.

She has more than 5 years working experiences in marketing departement in PT Patra Telekomunikasi Indonesia.

In **KARIM** Consulting Indonesia, she has more than 16 years working experiences in marketing and corporate secretary. She is actively involved in marketing activities and corporate events in Islamic Banking, Insurance and other Financial Institutions clients. She is also as Co PM in establishing sharia business unit of general insurance and establishing sharia unit of entrepreneur property Indonesia.

## BUSINESS EXPERT



**ANDRIADI**

*Subject Matter Expert*



Mr. Andriadi joined **KARIM** Consulting Indonesia in 2016. He graduated from Sekolah Tinggi Informatika dan Komputer, Jakarta.

He has experiences for more than 19 years in IT Operations and Internal Auditor in Bank Muamalat, and 8 years in PT Multipolar Corporation and Bank Pacific as Data Center and Programmer.

In **KARIM** Consulting Indonesia, he is actively involved in implementation of Core Banking System, preparation of bank corporate plan, and as specialist for **KARIM** Consulting Indonesia project related a to IT in Sharia Banking and Sharia Insurance.



**DEWI KURNIAWATI NIDAR**

*Subject Matter Expert*



Mrs. Dewi Kurniawati Nidar joined **KARIM** Consulting Indonesia in March 2020. She graduated from STMIK – YPTK Padang Majoring in Informatics and Master Degree in Universitas PTIQ Jakarta – Sharia Economics.

She has 13 years working experiences in Marketing Business Development and as Project Management Office (“PMO”) in varieties Multifinance at PT Mandala Multifinance, PT Wahana Ottomitra Multiartha Finance, and PT Adira Dinamika Multi Finance, 12 years experiences in Programmer & IT Division PT Astra Credit Companies (ACC) Jakarta and 2 years at the tourism ministry (PMO) in the DPP Government Project.

In **KARIM** Consulting Indonesia, she is actively involved as specialist for KCI project related to PMO, IT for Sharia Banking and preparation of bank corporate plan.



**ATHOUF IBNU TAMA**

*Subject Matter Expert*



Mr. Athouf joined **KARIM** Consulting Indonesia in 2021. He graduated from Universitas Indonesia Bachelor in Business Law and Master Degree in Business Law.

He has experiences for more than 30 years in various division at Bank. Extensively in International Banking and Treasury, such as: Panin Bank, Bank of New York, Bank Nusa, Bank Danamon, and the latest of his service he joined Islamic Banks, such as: Bank Muamalat Indonesia, Bank Syariah Mandiri, pan ultimately Head of Sharia Unit Bank DKI.

In **KARIM** Consulting Indonesia, he is actively involved in Financing, Treasury as well as Trade Finance as Subject Matter Expert for KCI project related to Spin-Off Sharia Banking.

## BUSINESS EXPERT



**RAMZI AHMAD ZUHDI**

*Subject Matter Expert*



Mr. Ramzi Ahmad Zuhdi joined **KARIM** Consulting Indonesia specifically as a Sharia Business Expert.

He graduated from Universitas Gajah Mada, Faculty of Economy and Master Degree in Economics, Iowa State University (USA) in 1988.

He has more than 35 years working experiences in Islamic Banking, whereas 31 years experiences in Bank Indonesia as Sharia Dept Head, 7 years in PT. Bank Syariah Mandiri, 5 years lecturing in Universitas Indonesia, and 4 years as head of study program in Indonesia Banking School.

In **KARIM** Consulting Indonesia, he is actively involved in establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process, Sharia Unit for banks and other financial institutions.



**M. BACHRUM ARTADI**

*Subject Matter Expert*



Mr. Bachrum Artadi joined **KARIM** Consulting Indonesia specifically as a Sharia IT Expert.

He graduated from Institute Technology Bandung, Faculty of Civil Engineering and Master Degree in Information Systems, The American University.

He has more than 20 years working experiences in IT Specialisation, whereas 9 years experiences in Multifinance at PT Adira Dinamika Multi finance Tbk and PT Bussan Auto Finance (BAF) and 9 years in IT system Company at PT Price Waterhouse Indonesia Consultant, PT Pentasena Arthasentosa, PT Delphi Automotive System. His expertise as IT Architecture and Planning and Information Technology.

In **KARIM** Consulting Indonesia, he is actively involved in maintain new lead related to implementation of Core Banking System, preparation of corporate plan bank, establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process, Sharia Unit for banks and other financial institutions, and specialist for **KARIM** Consulting Indonesia project related to IT.



**RIDHA ZALMI**

*Subject Matter Expert*



Mr. Ridha Zalmi joined **KARIM** Consulting Indonesia specifically as a Sharia Financial Expert.

He graduated from Universitas Syiah Kuala, Faculty of Economy and Master Degree in Universitas Syiah Kuala.

He has more than 30 years working experiences in Islamic Banking, whereas all his experience in PT Bank Aceh as Sharia Head and he involved corvterion project PT Bank Aceh to PT Bank Aceh Syariah in 2016.

In **KARIM** Consulting Indonesia, he is actively involved in establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process, Sharia Unit for banks and other financial institution. Also he involved in preparation of corporate plan bank.

**BUSINESS SERVICES DIRECTORATE**

**PROJECT MANAGER**



**FARIDA**

Ms. Farida joined **KARIM** Consulting Indonesia as a Finance Staff in 2005, HR Officer in June 2008 and becoming Project Manager in 2013.

She graduated from Universitas Muhammadiyah Jakarta, in Economics faculty.

In **KARIM** Consulting Indonesia, she is actively involved in market research for insurance, establishing Full-Fledge Islamic Financial Institutions (bank, life insurance and general insurance) through spin-off and conversion process, establishing Sharia Unit Islamic Insurance, Islamic Rural Bank and Islamic Multifinance, product development of Islamic Insurance, composing Feasibility study, HR Recruitment and Assessment.

She is one of the Instructors for soft skills in Islamic Banking Training and Islamic Insurance Training



**INGGRITIA SAFITRI**

Ms. Ingridia Safitri graduated from Universitas Gunadarma, and Master Degree in Universitas Indonesia majoring in Sharia Economic and Finance.

In **KARIM** Consulting Indonesia, she is actively involved in market research, business plan, composing Spin off Study for Insurance (Life and General), and establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process for Bank.



**YOGA ADITYA HERLAMBAANG**

Mr. Yoga Aditya Herlambang graduated from UIN Syarif Hidayatullah Jakarta, Faculty of Sharia & Law, and Master Degree at University of Muhammadiyah Jakarta.

In **KARIM** Consulting Indonesia, he is actively involved in market research for Insurance, developing business plan, Review SOP, Financial Projection, , establishing Full-Fledge Islamic Financial Institutions (bank, life insurance and general insurance) through spin-off and conversion process, implementation of Core Banking System, and also establishing unit sharia business of pawn company.

He is also an Instructor of Islamic Banking and Islamic Insurance Training.



**RACHMAT NAFAH RIZALI**

Mr. Rachmat Nafah Rizali graduated from University of Indonesia, Faculty of Economics and Business majoring in Islamic Economics.

In **KARIM** Consulting Indonesia, he is actively involved in implementation of Core Banking System, business plan, market research for Islamic financial institutions feasibility study for Islamic insurance Spin Off, establishing Full-Fledge Islamic Financial Institutions (bank, life insurance and general insurance) through spin-off and conversion process.



**FIKRY MUSTHAFA**

Mr. Fikry Musthafa graduated from Universitas Indonesia (Diploma), Faculty of Economy, Universitas Trisakti (Bachelor Degree), Faculty of Economy – Accounting and Master Degree in INCEIF – Master of Islamic Finance Practice.

He has more than 14 years working experience, as Auditor at Ernst & Young also at INAA Group.

In **KARIM** Consulting Indonesia, he is involved in developing standard operating procedure for Islamic Banking, implementation of Core Banking System, preparation of corporate plan bank and establishing Full-Fledge Islamic Financial Institutions through spin-off and conversion process for Bank. He has key qualifications in Islamic Banking Accounting in Islamic Finance.



## BUSINESS SERVICES DIRECTORATE



### RIFAL NUR ALAM

Mr. Rifal Nur Alam graduated from Institute Tazkia of Islamic Business and Management and a Master Degree in UIN Syarif Hidayatullah majoring in Islamic Finance.



### HARDIYANTO PUJI WIDODO

Mr. Hardiyanto Puji Widodo joined **KARIM** Consulting Indonesia as Consultant in 2022.

He graduated from Politeknik Negeri Jakarta Faculty of Accounting.



### ARIQ NABIL

Mr. Ariq Nabil graduated from Politeknik Negeri Jakarta Faculty of Accounting.



### NISRINA FACHRIANI

Mrs. Nisrina Fachriani graduated from Universitas Pancasila Jakarta, Faculty of Economic majoring in Management.

She has working experience at Bank Mega Syariah as Retail Funding Officer And Prudential as Junior Associate.



### ELGA INGRID WARUWU

Mrs. Elga Ingrid Waruwu graduated from Universitas Gunadarma Faculty of Computer Science and Information Technology.

She has working experience at Bank KB Bukopin as Senior Customer Services.



 KB Bukopin



### LISDA QOTRUNNADA

Mrs. Lisda Qotrunnada Nabila Putri graduated from Bogor Agricultural Institute (IPB) Faculty of Economics and Management and Master Degree at Indonesia Banking School (IBS).



### RISKA PERMATALIA

Ms. Riska Permatalia graduated from Institute Agama Islam Negeri Curup Bachelor of Islamic Banking and UIN Sunan Kalijaga Yogyakarta Master of Islamic Economic.



### ALWI ABI AZHAR

Mr. Alwi Abi Azhar graduated from Tazkia Islamic Institute Faculty of Islamic Economy and Business.



### NAUVAL A. AFIANDY

Mr. Nauval Abdullah Afiandy graduated from Universitas Al Azhar Indonesia Faculty of Accounting.



## TRAINING DIRECTORATE

### PROJECT MANAGER



**SAFI'I NUGROHO**



Mr. Safi'i Nugroho graduated from Sharia Economic of Banking Institute, Faculty of Islamic Economics and KAIFI Motivator School and a Master Degree in Indonesia Banking School (IBS) majoring in Risk Management.

In **KARIM** Consulting Indonesia, he is involved in developing business plan, marketing research for bank in Indonesia, Conversion Bank, Spin Off UUS bank and insurance, Payment System and Fintech, implementation of Core Banking System, assitancy and implementation of spin-off and conversion process in life insurance, and also establishing business sharia unit of pawn company.



**ARCCI AQILAH**



Ms. Arcci Aqilah graduated from Binus University, School Of Business Management and a Master Degree in Indonesia Banking School (IBS) majoring Risk Management.

In **KARIM** Consulting Indonesia, she is actively involved in establishing Full-Fledge Islamic Bank, Conversion Bank, Market research for Banking and Insurance, establishment of sharia MLM, Product Development of Social Security Administration Body for Employment, Merger Bank, preparation of corporate plan bank, establishment of sharia services of BPJS Ketenagakerjaan, and also Entrepriise Risk Management Policy.

## MARKETING DIRECTORATE

### MARKETING MANAGER



**AHMAD BELKAULI HARAHAAP**



Mr. Ahmad Belkauli Harahap joined **KARIM** Consulting Indonesia as Consultant in 2018 and become Marketing Manager in 2025.

He graduated from Trisakti University Faculty of Economics majoring Accounting and Master of Economics at Trisakti University majoring in Islamic Economic & Finance.

He has working experience at PT OYO Rooms Indonesia as Business Development Manager, IBS Group (Aqobah Travel) as Marketing Manger, Welding Study Center as Marketing Supervisor, and Lecturer at STAI Al-Marhalah Al-Ulya and STIES Mitra Karya.

In **KARIM** Consulting Indonesia, he is involved in developing corporate plan, for Bank in Indonesia, Spin-Off UUS Bank, Assistency and Implementation of Spin-off Process, and also Market Research & Survey of Pawn Company.

## OPERATIONS DIRECTORATE

### HR & GA



#### DEVVY ZULFITRIE

Mrs. Devvy Zulfritrie joined **KARIM** Consulting Indonesia in 2020 as GA & HR. She has work experiences at Bank Muamalat as Sub-Branch Manager and ASABRI as Head of Services.

She graduated from STIE Gotong Royong, Faculty of Management.

In **KARIM** Consulting Indonesia, she actively involved in Human Resources & General Affairs.



### TAX & FINANCE



#### MIHDA THURISAINA

Ms. Mihda Thurisaina joined **KARIM** Consulting Indonesia in 2020 as Finance & Tax Staff.

She graduated from Al-Azhar University, Faculty of Business & Economy.

In **KARIM** Consulting Indonesia, she actively involved in Operational as Tax & Finance Staff.



### GENERAL AFFAIRS



#### AGUS ABDUL BASITH

Mr. Agus Abdul Basith joined **KARIM** Consulting Indonesia in 2012 as IT Support.

Now, He is studying at Pamulang University, Faculty of Computer Science.

In **KARIM** Consulting Indonesia, He actively involved in Operational as General Affairs.



#### WAHYU SETYO

Mr. Wahyu Setyo joined **KARIM** Consulting Indonesia in 2013. He actively involved in Operational as General Affairs .



#### RIDWAN ARYA M.

Mr. Ridwan Arya joined **KARIM** Consulting Indonesia in 2019. He actively involved in Operational as General Affairs.

### SECRETARY



#### NOVIA LESTARI

Ms. Novia Lestari joined **KARIM** Consulting Indonesia as Consultant in 2022.

She graduated from Tazkia Islamic Institute, Faculty of Accounting.

