Datuk Adissadikin Ali
CEO and MD of Exim Bank gets...

SOO EWE JIN

DATUK Adissadikin Ali has a lot on his plate. He travels a lot in the course of work, so it is hard to get an appointment with him. The chief executive officer (CEO) and managing director (MD) of Exim Bank lives by his father’s advice to work tirelessly for what he seeks in life.

His career has taken him through various positions. His first job was as a management trainee back in 1994 with the Renong Group.

“There I was exposed to all aspects of operations from finance, HR, audit, project management to marketing. I was able to see the big picture of what makes up an organisation, the things that gel them all together, and the controls and systems that ensure everything is working in unison,” he tells StarBizWeek.

In 1999, he joined Danaharta where he learnt about banking, in specific, though unconventional, way.

“While managing and recovering the bad loans acquired by Danaharta from the banking system, I was able to learn from the pitfalls experienced by the banks and their customers. Essentially, it was an on-the-job training (pure experiential learning) based on real life cases,” says Adissadikin.

It was clear that his career was on the ascent and in 2003, he left Danaharta for Bank Muamalat Malaysia Berhad to be the special assistant to the CEO/MD and head of corporate planning.

The move, says Adissadikin, or Adi as he is called by friends, was more of a pull factor “because I got the opportunity to have first-hand experience working closely with the No 1 person running the Bank.”

He did not know at the time that a day will come when he will be the No 1 person of a bank as well.

Although StarBizWeek had sent its request to interview Adissadikin some time back, it was a recent meeting over lunch that expedited the process. Over a Japanese lunch at a hotel in Kuala Lumpur, Adissadikin was very relaxed as he shared about his work and life beyond work.

He was particularly excited to talk about the recent Malaysian F1 where he got the best seat in the house – the paddock of Team Caterham, formerly Team Lotus, where Tan Sri Tony Fernandez is the team principal.

“I was there with my son and it was really a thrilling experience,” he says.

And while he was there to relax, the CEO in him could not resist picking up some management lessons from the experience.

“I used to follow the Formula 1 racing quite closely some years back but I could never find the time to stay up late at night to watch the races live. So when I was invited to be in the paddock, I watched closely how pit crew functions,” he says.

“The unpredictable weather conditions certainly put the team’s strategy to the test. In the corporate world, especially in recent times when economic cycles are less predictable, it is imperative that CEOs be agile in order to maneuver the company through the peaks and troughs of the economy. Those who are rigid in their strategy setting and execution will be the least likely to thrive.

“Another perspective that I observed in the pit stop is that while each person is focused on his individual task, the teamwork is tremendous. Each person tries his best to deliver his job with perfection and they all work in unison.

“The level of trust is very high as even when there is any slight glitch, the team keeps their cool while the race is in session. They do not lose their focus on the overall objective of delivering a better job the next time the car comes in for a pit stop.”

Adissadikin explains that in a corporate setup, when things did not go as planned, there was a tendency for human nature to take control and the blame game started.

“Negativity will be prevalent and the positive energy that should be used to correct things is wasted,” he says.

It was in 2005 that Adissadikin joined Bank Islam Malaysia Berhad as part of the new management tasked to turn around the ailing bank. He was at the bank for three years and his last position there was as acting chief financial officer and general manager, special projects.
In 2008, he accepted the offer to be chief operating officer of Exim Bank. Together with the CEO then, they were tasked by the Government to turn around Exim Bank and take it to a higher level.

It is still work in progress and for Adissadikin, becoming the No 1 man in late 2010 after the CEO left proved to be a natural progression.

Asked about his unusual name, Adissadikin says his parents were inspired by the renowned Indonesian statesman, Ali Sadikin, who was the mayor of Jakarta at the time he was born. Furthermore, the word “Sadikin” in Arabic means “the righteous”.

For Adissadikin, being at the top means one must be able to always see the big picture.

“We need to have a vision. At the personal level, I have always aspired to be the numero uno. It has always been my dream to become a CEO... a real CEO who makes a difference. “At the start of my career, I already had a clear view of what it takes to be one. I have charted my career path, identified the essential requirements such as additional paper requirements and the necessary exposure to be gained to be prepared for the top job.

“My career moves were more driven by the need to learn new things to make up the pieces of the jigsaw puzzle that completes the picture of the CEO that I aspire to be. Basically, money is not the prime mover. I treasure the learning experience more. That accumulated wealth of exposure and experience has somehow added value to my professional worth, to date.”

Adissadikin is a fervent believer in the human touch.

“As much as there could be scientific views about management, there is a lot more art to it. These involve human issues such as trust, respect, teamwork, motivation, leadership and others that come along with it. These are things that you can’t learn in business school.

“We must also have a never say die attitude in life. The easiest thing to do is to throw in the towel and give up in the face of adversity.”

Adissadikin shares the few failures in his life, including his attempt to study medicine.

“I went to a top secondary school in Malaysia. I did matriculation with a view of taking up medicine. Unfortunately, I dropped out halfway. That was quite a painful experience. It made me feel so insignificant and ashamed. It took a lot of courage and self motivation for me to bounce back. I switched to study business/finance and I must say that I did fairly well in my studies.”

For Adissadikin, the experience taught him that nothing was impossible if one was willing to work to make it possible.

Throughout his career, he had his share of going through bad patches, some of which were a real mess, as employees started to lose trust in the company.

On Exim Bank, which is not so known to the general public, Adissadikin explains that it was a bank focused on serving the needs of Malaysian companies in cross-border business ventures.

“Though we do not deal with individuals and the general public, we view the general public as our important stakeholder,” he explains.

“As a government-owned bank, we play quite an important role to help Malaysian businesses become competitive in the international business arena. When these companies do well, Malaysian export volumes rise and there will be higher influx of foreign exchange into our economy. Thus, the general public stands to benefit from the prosperity of our country.”

Adissadikin believes in having a good work-life balance.

“In going about doing my job, I hold on to this belief that I shall not be stressed-up over things that are not within my control. Each day, I will do my utmost to settle all the important and urgent matters within my control even if it requires long hours. When things need to be done, it will get done.
"Once I am done for the day, I will leave my office together with all the issues which are important but not urgent. These can wait and will be dealt with accordingly the next day.

Still, Adissadikin confesses that he has very little free time beyond work and family.

"Having growing-up children means that they will occupy most of my time, whenever I am not working. I do travel overseas a lot, in the course of my work. Thus, I will try to spend whatever time I have with my family."

Adissadikin picked up golf two years ago and he enjoys the game. Ever the CEO, he says golf is also about strategy, execution and mental preparedness. He also likes to read, but mostly management and leadership related books.

Born: June 5 1970
Family: Eldest (and the only son) out of six siblings. Both parents are retired teachers. Married with three children, two girls and a boy.

Qualifications: MBA (Finance), University Malaya; Bachelor of Business (Banking and Finance), Monash University, Australia; Diploma in Investment Analysis, UiTM

Favourite Food: Fish head curry
Favourite holiday destination: Gold Coast, Australia. Quite a complete holiday destination for the whole family. Especially for families with relatively young children like ours.

Book currently reading: How to Lead, by Jo Owen

Values: Do the right thing, always. Even when I have to choose between being fair and being right... I choose to be right. With faith and a clear conscience, God will take care of the rest.

Inspiration: My father. To others, he may seem to be an ordinary person. To me, he has taught me an invaluable lesson in life – know what you want in life, work for it tirelessly, stay true to your objective and have faith, because when all is lost, faith will keep you going.
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