

TRANSITION

**10 Tips
for
Young
Leaders**

**Gearing Up for
The Real World**

**AOC Knows
No Fear**

**Too Young to
Lead?**

**Fun
Fintech**



"YOUR LIFE DOES NOT GET BETTER BY CHANCE, IT GETS BETTER BY CHANGE."

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FROM THE EDITOR'S DESK



Welcome to our FSTEP 17 journey! This magazine is a three months summary of the Agents of Change (AOC), transitioning from fresh, young graduates to being the future leaders in the financial industry. The financial industry has been disrupted by new technologies and innovations resulting in rapid changes over the past years. Thus, we are required to constantly adapt and embrace these changes to stay relevant.

April was the month that marked the beginning of our journey in FSTEP where the endless opportunities are ahead of us. With that, changes are inevitable!

I always feared being at the frontline and leading. Coming from a data analysis background, being creative is not my forte. Thus, being chosen as the chief editor of this magazine was an unexpected opportunity. I took it as a challenge because I craved for a change. Without a change, you will forever be stuck in your comfort zone. The experience was bittersweet.

But somehow, the cluelessness, the constant worrying and endless research about magazines would become the sweetest memory. Most importantly, I am grateful to have a team that is very helpful, fun and supportive because alone we can do so little, together we can do so much. Not forgetting, Chee Onn, Emma, Loo Han and Aris for guiding us to improve ourselves throughout the journey.

Last but not least, a million thanks to Professor David Colyn Gardner (CEO, Asian Banking School), Dr Paramsothy Vijayan (Director of Graduate Training & FSTEP), the trainers and all agencies that took part in this memorable endeavour. Special thanks to Affin Bank for believing in me to be part of this precious journey. To my batch, especially the AOC, all the best in the real working environment. Remember to always have fun!

With love,
Farah Hanim

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GEARING UP FOR THE REAL WORLD

By: Farah Zainal

“Welcome to the Financial Sector, leave your ego at the door.”

If you believe you're "good enough" to be in the financial sector, you probably are. The barriers to entry in the financial sector are lower than ever for fresh entrants. However, the industry's environment today is turbulent, as rapid development and intense competition calls for ever-increasing levels of innovation. This is why nowadays, "good enough" simply isn't good enough.

The team behind FSTEP recognises that the industry doesn't need individuals with a specific aptitude anymore; it needs individuals with the right attitude. Understanding the challenges and needs of the industry, they created a training program that is designed to shape us into individuals who not only do the job, but also bring value to our companies. The main ingredient of this, as we've come to find, is doing away with our long-standing egos.



Ego: We Don't Need It

From the start, Dr Vijay made it clear: "Whatever you learned in university is good, but it's not enough." The program exposes us to the financial environment in Malaysia and globally, with an emphasis on the growing influence of technology and digitalisation. Beyond that, however, the program strives to shape the leaders that the industry needs. We are learning to continuously learn from, and adapt to the environment and make small, but positive changes wherever we can. In such an environment, there is no time or place for ego.



Prof Murali from MMU opined that "Ego and creativity are two things that cannot co-exist," as he constantly reminded us to stay open-minded throughout our Design Thinking course. To punctuate this point, he played a video on how kindergarteners systematically beat CEOs in building the tallest tower that could sustain the weight of a marshmallow with random materials. The kindergarteners jumped right into the task without thinking too much, building the most ambitious tower they could imagine. The CEOs over-analysed and underperformed. A hard, but valuable lesson: don't let your ego stop you from learning from others, even if they're tiny, unassuming pre-schoolers.





Taking The Bull by Its Horns

Apart from building bizzare things, we have also become all too familiar with mahjong papers and impromptu presentations. Not quite the average person's cup of tea, but we've done a lot of it. As said by Loo Han, our FLAME trainer, this is all part of "rising up to the challenge", or in other words, taking the bull by its horns, which is a crucial part of being a leader. FSTEP has afforded us many opportunities to cultivate this mindset. The activities, however minute, have collectively instilled a new-found confidence and readiness in us, which has shined through the other work we do in FSTEP: Project Catalyst, the class magazine, and performing the Best of Me sketch (to name a few).

One of the main modules in FSTEP is English for Business. Most university graduates might roll their eyes and wonder why they're still learning English at this level. But when presented with the opportunity to learn, why not?

Johnny Chin, our lively (and jokingly vain) English teacher took us through detailed and fascinating lessons on vocabulary, grammar and pronunciation. After all, it's these seemingly small aspects of our communication that will really set us apart from others. Even if the English proficiency levels might vary among us, we share one thing in common: that we all have lots of room for improvement.



If there's anything that can be said about FSTEP overall, it's that it has left a lasting impression as an empowering, but equally humbling experience for all of us. Sure, we may not be full-fledged leaders fresh into the scene, but we've definitely begun our journey on the right foot. The financial sector better be ready for us: a new breed of leaders who are fueled by a thirst to learn, adapt and create, and not by ego or fear of failure.



TOO YOUNG TO LEAD?



"I'm not a great manager; I try to be a good leader."

Evan Spiegel,
CEO of Snapchat



"The youth should never be an aftertaught, but a priority in the nation building process."

YB Syed Saddiq,
Minister of Youth & Sport

By: Hafizuddin Rakbi



Leadership is one of the major aspects that was constantly emphasized on at FSTEP. A series of practical sessions called Future Leaders and Managers Enrichment (FLAME) was held throughout the programme to guide us in establishing strong leadership skills in the workplace. We were trained to identify our strengths and weaknesses in order to leverage them. Our leadership skills were constantly being challenged as we were assigned to tackle various projects such as a community service project, a magazine project and different types of presentations throughout the three-month intensive programme. Every individual was required to be committed and creative under high pressure environment.

We were taught that anyone can be a leader, but is it true that anyone can be one? Have you ever been excluded from a certain position just because you are not experienced enough? "Young people are too unpredictable," or "they are not up to the challenge." The stigma against the newcomers by the senior management has become a dreadful issue. The generation gap which values things differently, including lifestyle, work ethics and technological advancement, may be the major reason of such cases. Thus, it is our role to prove the opposite.

Gen Y is often criticized for lacking relevant experience, skills and knowledge at work. Growing up with technology, they have become heavily dependent on search engines such as Google in everything they do, making them incompetent when it comes to corporate world. Employers are looking for people who possess critical thinking and problem solving skills to keep up with the rapid changing and dynamic work. However, it is believable that most employers consider the Gen Y as people with poor attitudes, slow-moving, unwilling to learn, want things easily, demanding and constantly requires people to spoon feed them.

"Everyone thinks of changing the world, but no one thinks of changing himself."

— Leo Tolstoy

We must accept the fact that in order to change the perception of others, we must first change ourselves. We might not be the fittest among our peers but we must embrace changes and strive to be better. FSTEP has given us the opportunity to constantly play above the line. Every participant was trained to be agile and lead in various tasks.

01

Be Confident

Followers would only want to follow leaders who are reliable, trustworthy and accountable. Do not be afraid to lead and be confident!

05

Communicate

Making decisions is one of the hardest things to accomplish, even senior management find it hard sometimes. Leaders should communicate openly to avoid disengagement and hold back ideas for fear of retribution.

02

No Excuses

Embrace challenges! Doing various tasks can help develop your problem solving and critical thinking skills which makes you a better leader.

06

1+1>2

Synergy means one plus one produces a result that is greater than two. Teamwork is essential hence to be a leader, don't try to be a dictator!

03

Learn and Explore

Be hungry to learn! Listen to people from different backgrounds and absorb all the good qualities.

07

Building Good Rapport

Negotiating to win even in a lose-win situation was inculcated in the young minds of FSTEP participants. Get connected with more people in order to build a lasting relationship.

04

Encourage and Motivate Others

Encourage participation from every team member, listen to their ideas and get them involved. Involvement will motivate them to work voluntarily towards the common goal.

08

Influence and Convince

"The strongest power is the power to influence." Regardless of age, always develop your character and personality to be above others.

09

Be Enthusiastic and Agile

Be passionate in all things that you do as optimistic thinking drives one further. At the same time, be flexible and readily accept all challenges that you have encountered.

10

Have the Right Attitude

Be humble and always respect people!

10 FSTEP TIPS FOR YOUNG LEADERS



AOC KNOWS NO FEAR

By: Muzzammil

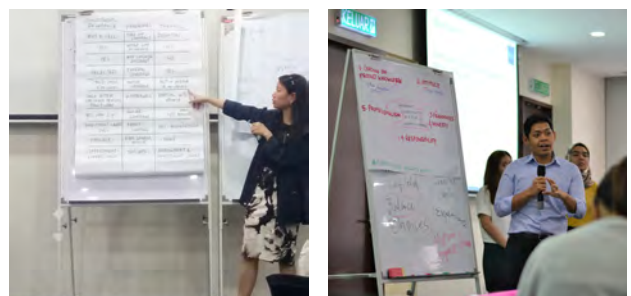
Let's face it, we all possess a fear of some sort, be it the fear of heights or the fear of being left behind. Some of us find public speaking and communicating with others to be terrifying, which is totally normal! Even some of the great figures have found this to be daunting. An archetypal example is King George VI, the King of England who was remembered for botching his speech during the British Empire Exhibition in 1925. Growing up with a terrible stutter, he loathed public speaking and was particularly shy. Nevertheless, fear not, for all fear, no matter how immovable it seems to be, can be toppled!

Basic Communication

In FSTEP, all participants have been geared for their careers by given the lessons on presentation and communication skills. Fresh from universities, graduates often discover that networking with others can be challenging, as they find themselves running out of things to say. From the lessons given in FSTEP, the AOC have been taught the skill of building rapport. Building rapport is a process of finding a common ground with the person or the party whom we interacted with in order to initiate and ease the communication. A common ground can be anything, for example it can be people sharing the same passion! The technique of building rapport may lead to maintaining a meaningful and lasting relationship which should be enhanced by the participants.

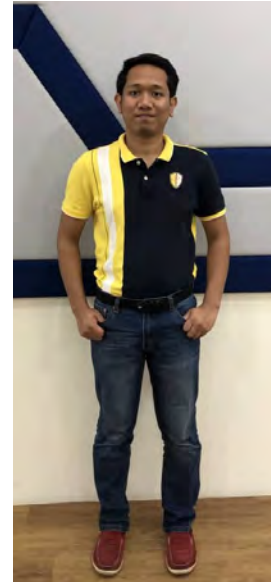
Up Your Presentation

Furthermore, most fresh graduates seem to know presentation skills by heart as they have been presenting their ideas and solutions throughout their tertiary studies. However, they are culpable of being too dull and rigid in their movement and being guilty of merely reading from the slides when delivering their presentations. The AOC have been taught on how to deliver effective and impactful presentations, which is the combination of body gestures, the way to address the audience, and how to deliver key points in an accurate and concise manner! It is normal to be nervous before and during a presentation, but it is a sin to admit that you are nervous! After all, only a tiny percentage of our nervousness is shown at the front without us realising it. In order to overcome nervousness, Celine Dion, for example, is often seen banging her chest before performing live on stage, which can be used by us to reduce our nervousness and anxiety. Put on that mask and conquer the audience!





WOMEN's dress code. Business professional means a business suit or pants suit, skirt or an appropriate dress and jacket. While business casual is a shirt with a collar and/or a sweater, khakis or dress pants, moderate-length dress or skirt and nice shoes.



MEN's dress code. Professional dress means a business suit or a blazer, dress pants and a tie. While business casual is a polo shirt or shirt with a collar and/or sweater, khakis or dress pants and dress shoes. No tie is required.

Professional Image Branding

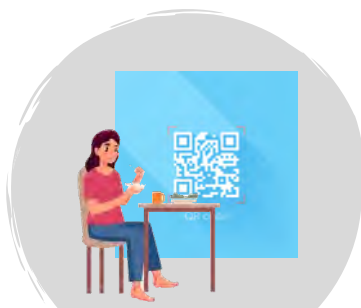
It is important to be well equipped with appropriate soft skills, but it is also equally important to look professional in the way we dress from day to day. As the financial industry is hugely related to serving consumers, it is essential to know that the way people dress reflects the way they want others to perceive them, hence the need of donning an attire appropriately. During the Professional Image Branding session, the participants have learnt the definition of smart business, business casual and smart casual wear, and the correct way of donning the different attire. We have learnt the do's and don'ts for each attire, for example it is not appropriate for men to wear light-coloured pants such as beige for business casual attire, but it is totally permitted for women to do so. After all, first impression matters and it can be a lasting memory to the customers.

We believe that all the skills and knowledge that we have learnt can be applied once we enter the industry and work with our respective financial institutions. Imagine a situation where Darren Choo, one of the AOC members, is tasked to approach a prospective customer to promote a new product launched by his bank. Without the right skills, it can be extremely daunting for him as a fresh player to approach the customer. However, by applying the knowledge learnt in the communication sessions, he can approach the customer and try to find a common ground to build rapport, which inevitably can make the customer comfortable and trust him. Darren can pitch the product by executing appropriate body gestures and simplify his words so that the customer can understand the product better. He can further cement the customer's trust and confidence by wearing appropriate attire during their meeting, which will leave a very good impression to his customer.

"WE CAME INTO THIS PROGRAMME WITH ALL SORTS OF FEAR, BUT WE CAME OUT READY TO FACE THE CHALLENGES THAT THE INDUSTRY HAS TO OFFER. THEREFORE, WE DARE TO SAY THAT A.O.C KNOWS NO FEAR!"



Pass LRT automatic gate using Touch N Go E-wallet



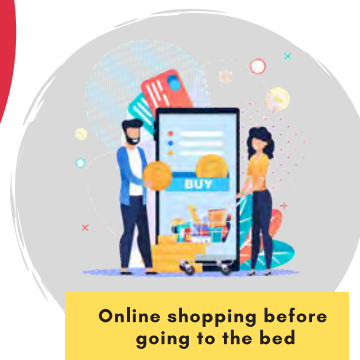
Pay for lunch using cashless payment, two dimensional quick responses (QR)



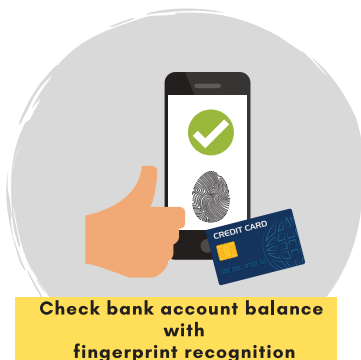
Pay bills, transfer commitment and saving all done using apps



Order e-hailing service to LRT station



Online shopping before going to the bed



Check bank account balance with fingerprint recognition



'WINTER IS COMING', quotes from epic TV series Games of Thrones which represents a warning and to keep a constant vigilance. This is best to describe the future of financial service industry. This industry is experiencing a vast transformation on technological advancement also known as financial technology (Fintech). FSTEP has taken one step ahead to equip the essential skills and instill the mindset of a digital banker among the participants of

FSTEP Batch 17 with interactive learning of digital banking that includes cybersecurity, AI, Python, Big Data, cryptocurrency and blockchain. Therefore, be mindful that all players in this industry should be prepared for the upcoming changes. It is not to resist it but to embrace, adapt and overcome challenges. Now everything is at the fingertips of the users. Fintech can be accessed anytime and anywhere!

24/7

FINTECH

By: Hafiz Amin & Atikah

5 DESIGN THINKING STEPS: HUMANISING DIGITAL BANKING

By: Jessica Chin



1 EMPATHIZE

We started with going all out on the streets to understand customers' needs and wants in the banking products that they are currently using and how we could, as the provider, further improve our product and services to make them happy. From our conversation with strangers, we were able to understand that despite the digitalisation of the banking industry, customers still prefer a human touch.



2 DEFINE

We were required to provide an insight of the people whom we met; any surprising stories and facts to share; any assumption in general we could make and the defining statement to be use for our project. For our team, our defining statement was 'humanising digital banking'.

3 IDEATE

All our ideas were written on sticky notes and placed onto a flip chart in which in the end the team will need to pick the best idea to create the new product. Our team suggested a new user interface for our online banking app which will include biometrics, an avatar, and a tracker.

We came up with three ideas to enhance the overall process:

1. Customisation of level security during login process (biometrics/password)
2. Served by avatar (virtual banker) to auto-direct to what transaction the client's require
3. Able to view stage of transaction with help of tracker



4 TEST

We went back to the streets to ask for feedback on the prototype we created. The feedback from the ground were positive but our team made little tweaks here and there to 'perfect' our prototype. We did a short sketch to the class to explain our idea in which we did a comparison between the traditional mobile banking app and the new user face that we created.



5 PROTOTYPE

After deciding on the key features that are needed on the user interface, a prototype is produced. This is the fun part where we put our designing skills into action by using all the given material such as mahjong paper, eye masks, wires, colour papers, play-doh and etc to come out with our prototype. Our team came out with three 2D user interface varying from the traditional user interface that you will find on your banking mobile app, the banking avatar and lastly the tracker for our clients to view the status of the transactions that they just performed.



BEYOND THE CLASSROOM

Bringing Hope to Others #BersamaAin

By: Ariel Cheah & Ken Wong

A shelf decked with canned perishables and diapers on the right, the floor lined with stacks of rice and packs of vermicelli on the left. Those were the first things that greeted us that evening as we entered **Nur Ain's** cosy apartment to observe what goes on under **Bantuan Sementara**. Representatives of families came to pick up necessities from Ain, some tearing up at her generosity.

Having experienced homelessness, Ain strives to change the status of the poor and needy by providing basic necessities to empower them through her Bantuan Sementara project. Initiated in **2014**, operations have been running throughout Peninsular Malaysia. Bantuan Sementara is currently funded by a portion of Ain's business profits, along with contributions from friends.

Operations were made more efficient, to increase awareness of the public to help Ain sustain her initiative. A database was created through Google Forms to allow Ain to enter data and check the validity of applicants. A Facebook page was created as a fundraising hub to attract new donors, as well as for sharing day-to-day activities and volunteering opportunities for Bantuan Sementara.



Wearing the many hats she wears - as a **wife, mother, caterer, and perfume business owner**, there were many great things to pick up from this superwoman. She taught us humility, resilience and flexibility. Most importantly, Ain taught us that in the midst of making money, we are still members of a bigger community. Just as how banking is about connecting surplus and deficits economic agents, Bantuan Sementara gives hope to the less fortunate to rise up and make a change in their lives, with the help of those who have more. Therefore, we believe that we have the responsibility to help those around us in the busyness of our business, even in the littlest ways possible. As the saying goes, a little goes a long way.

For more information, visit :



Bantuan Sementara Bersama Ain

BEYOND THE CLASSROOM

T.A.P.S #CleanPJ

By: Salam

Without unity, there is no strength, no future and we will achieve nothing except inconsistency in actions. In realization of that ambitious hope, Clean PJ is initiated by working collectively to produce sustainable results. This is a community awareness project that is introduced by **Rotary Club of Petaling Jaya** together with the support of **Petaling Jaya City Council**.

For this Rotary Year 2019/2020, an environment campaign, **'Clean City, My Dream City: A Better PJ Starts With Me'** has been commenced with the support of Asian Banking School trainees. It is a follow-up action taken to cultivate a civic mindset among residents and create a continuous awareness to fulfill the vision of making PJ a Clean City by 2028. Our team have come up with key messages for this campaign is **'T.A.P.S'** that refers to **"Think before you throw, Always keep clean, Practice 3R; Reduce, Reuse & Recycle, and Save mother earth"**. This comprehensive key messages hopefully would give a great impact towards PJ community.

We have worked in various ways to encourage higher awareness and more discussion about the cleanliness of PJ. Several social media platforms were created to promote the campaign. It is a part of our strategy to raise awareness and encourage better attitudes towards cleanliness. We also get to engage with people around PJ and approach the commercial centres to distribute posters and fliers. Additionally, we have worked together with RCPJ for three months to design a half-day event for five different residential associations in PJ. We were delightful to meet **Mr. Lee; the Chairman of SS2 RA** and his team to propose our ideas and getting their constructive feedback in organizing the upcoming event. Other than that, we also managed to meet the authoritative body especially **State Assemblywomen of Kampung Tunku (YB Lim Yi Wei) and Bandar Utama (YB Jamaliah Jamaluddin)** to get their endorsement in supporting our campaign and get their perspectives about environmental issues especially in PJ areas.

Our hope for this campaign is none other than to make a difference, even the slightest to encourage more discussion as well as a shift in mindsets towards PJ's cleanliness so that the people of PJ will come together to bring positive changes to PJ's landscape and preserve it for future generations.

For more information, visit :



JOIN THE T.A.P.S MOVEMENT:



THINK
BEFORE YOU THROW



ALWAYS
KEEP CLEAN



PRACTICE 3R
(REUSE, REDUCE & RECYCLE)



SAVE
MOTHER EARTH





MUZZAMMIL
PUBLIC BANK

Enriching, fulfilling and memorable experience, now bring it on!



JESSICA CHIN
OCBC

FSSTEP gives me a helicopter view of banking.



IFWAT HANAFI
PUBLIC BANK

A great program that helped me to gain knowledge and confidence.



KEN WONG
LONPAC INSURANCE

Acquired knowledge of the financial sector and more prepared for digitalization.



HAFIZ AMIN
MAYBANK

Training scheduled was excellent and instructive plus outstanding networking opportunity.



CYNTHIA ONG
UOB

It allows me to have in-depth understanding of the banking industry.



ATIKAH AZIZ
MUFG

A holistic program that allows me to grow and learn.

WHY FSSTEP?



HAFIZUDDIN RAKBI
BANK ISLAM

Exposed participants to technical knowledge and soft skills development.



POLLY HO
UOB

FSSTEP builds up my banking knowledge, networking and confidence.



ABDUS SALAM
EXIM BANK

Intensive and well-structured program that assisted me to gain knowledge and develop soft skills.



FARAH ZAINAL
GREAT EASTERN

FSSTEP has opened my eyes to new horizons and has made me a more empathetic thinker.



HARIS KADIR
PRUDENTIAL

FSSTEP has given me the opportunity to understand and appreciate banking.



AINA AQILAH
AMBANK

Prepared me to be a part of the new banking generation.



FARAH HANIM
AFFIN BANK

FSSTEP has challenged me to break out of my comfort zone.



SHAHRUL
AMBANK

Enhanced networking and improving the value of knowledge and experiences.



ARIEL CHEAH
GREAT EASTERN

Walking away with deeper insight, momentous experiences and camaraderie.



DARREN CHOO
UOB

A program that made me a better person and employee.



EVANGELINE
UOB

Each day in FSSTEP is filled with thousands opportunities.



ABDULLAH KAMAL
AFFIN BANK

Thrilling and comprehensive, everyday is full of joy and opportunity.



The best thing about
MEMORIES
 ... is making them!



Knowledge . Teamwork . Openness . Fun . Trust

A.O.C

MOVE TOGETHER



"A TRANSITION THAT SHAKES YOU TO THE CORE IS A SIGN OF THE GREATNESS THAT'S ABOUT TO OCCUR."

AFFINBANK


AmBank Group

BANK ISLAM

EXIM BANK

 **LONPAC INSURANCE**

 **Great Eastern**
A member of the OCBC Group

 **Maybank**

 **MUFG**

 **OCBC Bank**

 **PRUDENTIAL**

 **PUBLIC BANK**

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