

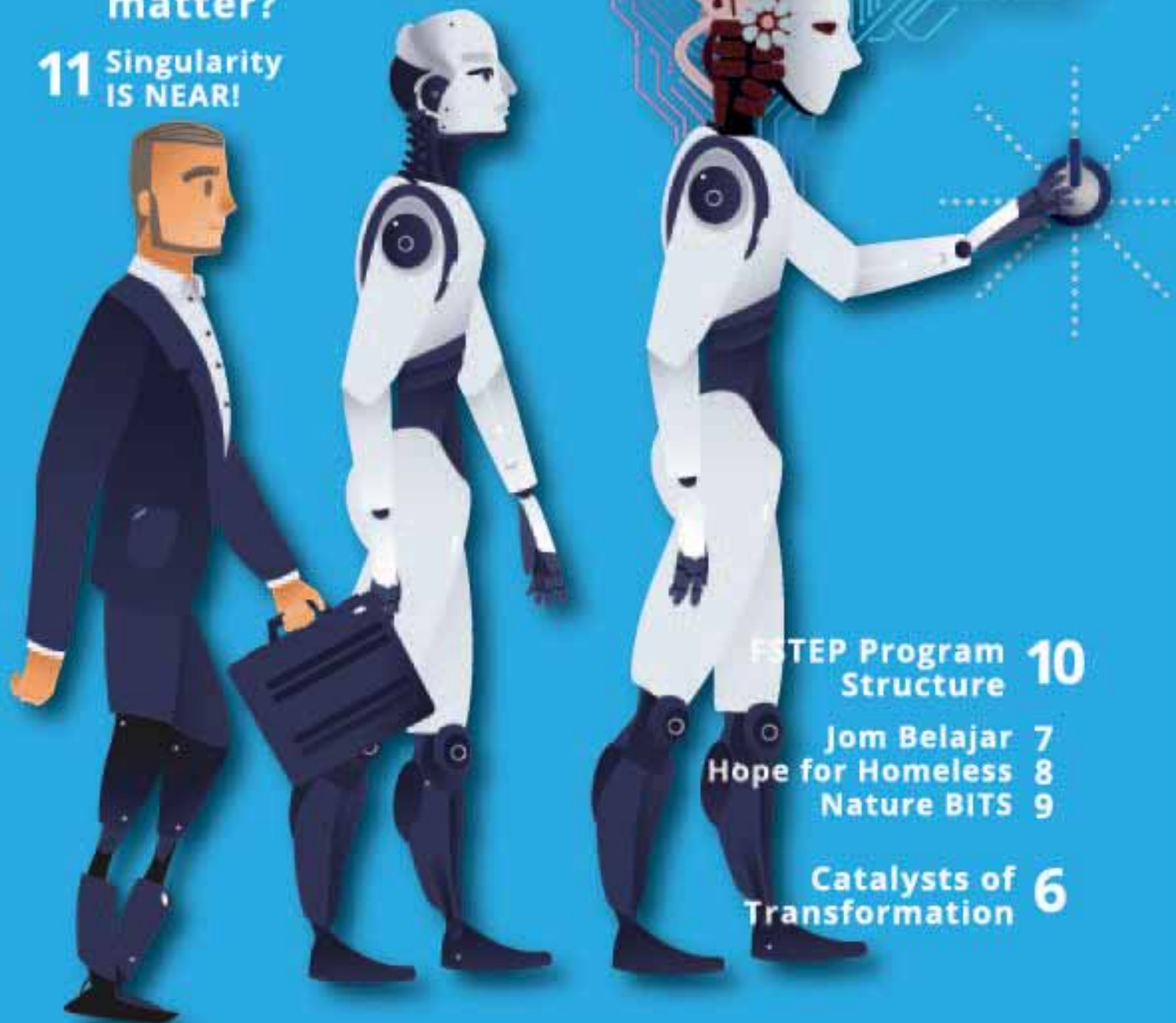
# FUTUREPROOF

MAGAZINE FOR FUTURE BANKERS

**3** Future Proofing  
Your Skills

**4** Mattering  
Does it really  
matter?

**11** Singularity  
IS NEAR!



FSTEP Program  
Structure **10**

Jom Belajar **7**  
Hope for Homeless **8**  
Nature BITS **9**

Catalysts of  
Transformation **6**

# CONTENTS



- 3 Future Proofing Your Skills
- 4 Matterings! Does it really matter?
- 6 Catalysts of Transformation
- 7 Jom Belajar!
- 8 Hope for Homeless Malaysia (H4HM)
- 9 Nature BITS Maybank Urban Farm
- 10 FSTEP Program Structure
- 11 Business Simulation Boardgame Singularity is Near
- 12 Fintech & Digital Banking Great Work Great Career
- 13 Design Thinking
- 14 Trainers Profile

## Sponsoring Financial Institutions



*Note : The above are the sponsoring financial institutions from the recent batches*

**OCT 2019**  
**FUTURE PROOF**  
 Magazine for future bankers

**Editor**  
 Loo Han & Mool Chee Onn  
**Co-Editor**  
 NuruzNaimah Mohd Ali  
**Design & Layout**  
 Mool Chee Onn

**Contents Ideation**  
 Dr Vijayan Parameswthy  
**Contents Writer & Contributors**  
 Elizabeth, Johan, James, Nicholas, Yogen, Nisha, Amalsha, Gan & Jane (FSTEP Batch 16), Calvin Swah, Isaac Thong (FSTEP Batch 17), Loo Han



# Future Proofing Your Skills!

AI is now used in chatbots, facial recognition and identifying suspicious transactions. E-commerce and e-wallets have given rise to companies like Alibaba and Tencent which are competing with banks. Traditional branch banking is shrinking every year. If the last 50 years is of any indication, the next 50 years will see even more disruption to the financial industry.

In order to ride the waves of change & navigate through uncertainty, the financial sector crucially needs to equip its workforce with future-proof skills. It is either that, or face the possibility of being gradually phased out of the market.

## 6 SKILLS TO HELP YOU FUTURE-PROOF YOUR CAREER

### AGILE ENTREPRENEUR THINKING

The ability to apply innovative, iterative and collaborative principles and methodologies to bring business value.

### RISKS & GOVERNANCE IN THE DIGITAL WORLD

The ability to manage risks arising from new technologies.

### DIGITAL AWARENESS

The ability to keep up with new technologies and understand their value to businesses.

#### FUTURE-ENABLED SKILLS



AGILE  
ENTREPRENEURIAL  
THINKING



DATA DRIVEN  
DECISION MAKING



RISK &  
GOVERNANCE IN  
THE DIGITAL WORLD



HUMAN  
CENTRED DESIGN



DIGITAL  
AWARENESS



FUTURE  
COMMUNICATION

### DATA DRIVEN DECISION MAKING

The ability to use data analytics to gain business insights and solve problems.

### FUTURE COMMUNICATION

The ability to apply innovative, iterative and collaborative principles and methodologies to bring business value.

### HUMAN CENTERED DESIGN

The ability to design products and services from an end-user's perspective

Source : The Institute of Banking and Finance Singapore | <http://ibf.org.sg>





# MATTERING

## DOES IT REALLY MATTER?

### MARKETING



*Focuses solely on increasing sales and profits*

In 2014, 30,000 respondents from the UN Global Compact-Accenture Study on Sustainability largely believe that brands are performing well on core factors of quality, value for money and the provision of 'innovative' products. Yet they feel brands underperform on six of the top ten factors that are motivating them to purchase specific products and services and are important to long-term loyalty and brand reputation.

The factors of perceived underperformance relate to both personal and societal well being; sustainable products are simply not making the links clear or are failing to

deliver against genuine priorities.

#### **Unmet needs relating to people's expectations of personal wellbeing:**

- Helping me stay healthier
- Helping me manage my spending
- Helping me to be more environmentally friendly

#### **Unmet needs relating to the role brands should play in society:**

- Creating jobs
- Benefiting the Economy
- Better for the Environment

### MATTERING



*Focuses on solving real problems and improving the quality of life*

Another research found that businesses that do 'mattering' generate five times the revenue of those that don't and 55% of consumers globally are willing to pay extra for products and services from companies committed to positive social & environment impact.

“ We need to build brands with purpose. We need to go from 'marketing to consumers', to 'mattering to people'. ”

*Keith Weed - CMO Unilever*



Another research found that businesses that do 'mattering' generate five times the revenue of those that don't AND 55% of consumers globally are willing to pay extra for products and services from companies committed to positive social & environment impact

### Clearly, it does matter.

The businesses that are winning are typically those who are leveraging a higher purpose over their core service or product offering in order to stand out from the crowd. Great brands not only have heart and soul, they are also more than just the product or service they provide – and they stand up for what they believe in.

In the financial industry, banks such as Santander, NatWest, Nationwide are overhauling their marketing strategies, going from functional to emotional by showing off their quirky history or their efforts to make the world a slightly better place. And given the distrust within the industry attributable to the negative headlines from yesteryear's financial crisis, mattering campaigns are now important as ever to rebuild the favourable impression of a brand.

### The four imperatives for business include:

- Commit to honesty, communicate and act with transparency
- Work to improve equity, prosperity and livelihoods
- Enhance credibility through communicating real, tangible impacts
- Gain credibility and impact by involving stakeholders – especially consumers – in participation

### Consumers worldwide identify critical challenges for business to address



Data from Havas Media/Accenture survey of 30,000 consumers worldwide

### Pampers - Educating Mothers

Proctor and Gamble's Pampers website is much more than just a shop window for babies' nappies, it is a portal that offers well-researched advice and education for mums-to-be from early pregnancy stages right through to pre-school, and even provides support for families living with the post-natal depression.



Pampers on Educating Mothers during their pregnancy stage

### Lifebuoy - Did You Wash Your Hands?

Diarrhea still kills 1.1 million children annually in developing countries. Lifebuoy believes this can be averted by the simple act of hand washing with soap. Lifebuoy created heat stamps capable of leaving a simple message on a fresh roti, "Did you wash your hands with Lifebuoy?" and served over 2.5 million fresh roti, reaching out to over 5 million visitors at the Maha Kumbh Mela.

### Triodos Bank - Banking as a Vehicle for Change

A sustainable bank that only finances companies and projects that add cultural value and benefit people and the environment. They are pioneers of green funds, microfinance investment funds & sustainable trade fund. Their clear and transparent reporting on all their lending activities lead to higher deposits from consumers who are socially & environmentally conscious.



Triodos bank which only finances companies that benefits people and environment

Did you wash your hands with Lifebuoy?







# CATALYSTS OF TRANSFORMATION

Something quite unusual about FSTEP is the amount of emphasis given on developing an all-rounded individual. One element that really sets the program apart is the 3-month long Project Catalyst. This initiative aims to build qualities that enable FSTEP graduates to become not just high performing executives, but catalysts of transformation within their organisations and the larger community.

On top of their regular learning hours, FSTEP participants work on real-world projects in collaboration with selected NGOs and social enterprises. This forces participants to think more strategically and create key tools that lasts beyond their time in FSTEP.

Some of the community and causes that have benefited from this initiative are:

SINGLE MOTHERS
HOMELESS PEOPLE
ORANG ASLI (INDIGENOUS COMMUNITY)
EDUCATION
MENTAL HEALTH
ENVIRONMENT

## Project Catalyst is driven by 2 key philosophies



### LEARNING BY DOING

By getting involved in a real-world project, FSTEP participants are no longer in a controlled environment like a classroom or even a simulation. They are pushed to create real value & solve real problems in an ever-changing landscape - just like in the corporate world.

Participants have to deal with multiple stakeholders, market acceptance, tight deadlines, limited budget, authorities & regulations, different team personalities, unexpected setbacks, uncertainties and making tough decisions. It's not an easy journey, but the participants come out of the experience stronger, wiser and much more competent.



A key differentiator with regular CSR programs is that these projects aim to create long-term, sustainable impact instead of just one-off events



Loo Han, Co-founder of Symphony Learning Solutions



### BANKING WITH HEART

The financial services industry is deeply interconnected with a myriad of industries, businesses and people - all of which comes with varying needs, challenges & background. In order to make good decisions & serve these markets well, executives will need to develop a key ingredient called empathy.

The Project Catalyst is designed such that participants need to go on the ground, get their hands dirty and meet various communities to create something that truly benefit their community and cause. We believe that this experience will not only broaden the horizons of the participants but also instill in them a deep sense of respect, gratitude, compassion and empathy. This will in turn help them make better decisions based on right principles that benefit their organisations as well as the larger communities.



# Jom Belajar!

Empowering Orang Asli through Education



## MISSION

To empower the Orang Asli community in Kampung Sungai Chedon, Tapah through education.

## BACKGROUND

The community of Orang Asli in Malaysia rely heavily on hunting and fruit picking in the jungle for survival but deforestation and development has made it hard for them to continue this way of livelihood sustainably.

## CREATIVE COMMUNICATION

Due to the language barrier, the team used methods such as video storytelling, inspirational role models, games and dream building workshops to connect directly with the audience.

## JOM BELAJAR!

This event aims to engage the community and drive home the importance of education. It was

attended by 50 parents and 63 children. The Orang Asli village head, Tok Batin Bah Kajang, welcomed all participants and praised the initiative. The event was also covered by The Star news portal.

## ELITE HOMEWORK AID

Started by Persatuan Komuniti Elite, the Elite Homework Aid is an after-school program offering free tuition for the Orang Asli children aged 4-12 years old. The target was to enroll at least 2 Orang Asli into the program, but the team got 4 pupils in, bringing the total class size to 15.

## ENHANCE THE SUSTAINABILITY OF THE AFTER SCHOOL PROGRAM

The attendance of students attending the after school program have seen an increase in consistency.

“We are dedicated to raise awareness about the importance of education for the children in the future among the community of Orang Asli, besides educating them on the opportunities available in the city”

Alice Lim (Project Manager with Pertubuhan Komuniti Elite)



If you are interested to know more about this project, kindly visit us here:

[Pertubuhan Komuniti ELITE](#)

[www.elitekomuniti.org](http://www.elitekomuniti.org)

<http://tiny.cc/jombelajar>

017-3733303 (Alice Lim)



Pupils attend after school programme





# Hope for HOMELESS Malaysia



## MISSION

To create a platform for homeless communities around Klang Valley to have easy access to clean showers on a regular basis via the Lite Shower (portable shower)

## RAISE FUNDS

The target was RM3,000 to fund the production of the Lite Shower. The team raised a whopping RM6,652 which went into upgrading the Lite Shower as well as providing the additional necessities and donation to KASEH4U.

## STRATEGIC PARTNERSHIP

Rejected 5 times before finding the right NGO to carry on the mission - KASEH4U. Partnered with Nimroc Barbershop to provide free haircuts.

## ON-GROUND SHOWER SESSION

Initial target was just 1 shower session with a minimum of 4 people. The team

managed to organise a total of 3 shower sessions, benefitting over 60 homeless people.

## SOCIAL MEDIA AWARENESS

The team wasn't satisfied with just providing shower sessions - and so they created a social media campaign to raise awareness of this cause and attracted over 400 likes on last count.

## PROVIDE "COMPLETE SERVICE"

Beyond clean showers - the team provided free haircuts, clothes, towels, dental kit, body wash, shampoo & backpacks.



If you are interested to know more about this project, kindly visit us here!

[f Hope 4 Homeless Malaysia](#)

[kaseh4u.wordpress.com](#)

<http://tiny.cc/h4hm>





# Nature BITS

Written by Ian Tan

## Digitalisation Nature in Kuala Selangor Nature Park



### MISSION

To protect Malaysia's flora & fauna by creating a knowledge bank on natural parks and making them easily accessible.

### BACKGROUND

Most of our country's national parks rely on guides and simple info boards to provide information. However, not all guides are fluent in English & the information given may not be consistent. Over time, the knowledge of Malaysia's rich flora & fauna may be lost.

### KUALA SELANGOR NATURE PARK

This will be a pilot project to first identify & compile accurate information on 15 salient tree species. Information will be gathered through interviews

with park rangers & consolidating research from relevant websites and journals.

### COMPREHENSIVE WEBSITE

A website will be created to make the information easily accessible. We hope more parks will come onboard in the future and it can act as an important database for anybody looking to study the diverse flora & fauna of Malaysia.

### AUDITORY GUIDES

On top of that, we realized that the park was lacking any form of auditory guides. Therefore, we decided it would be an excellent idea to integrate an audio guide into the website.

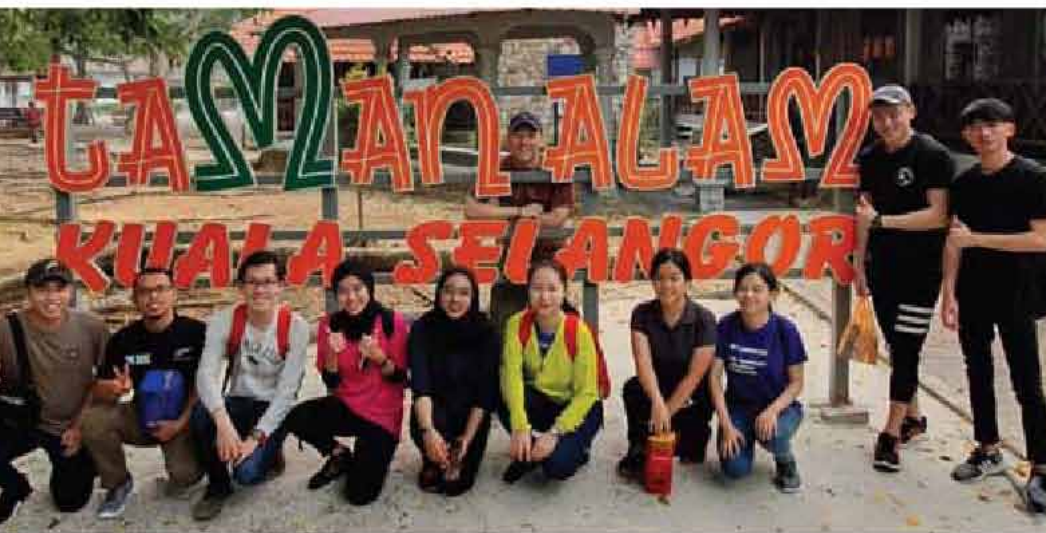
### QR TAGGING

We will install QR codes in the park that

will link to the relevant pages on our website to provide consistent and accurate information.

### UNITED NATION'S SUSTAINABLE DEVELOPMENT GOALS (SDG)

This project ties in with SDG15 – Life on Land & SDG13 – Climate Action. We believe that the first step to make an impactful change is by being aware of our surroundings and the issues affecting them. Once we acknowledge that these issues exist, experiencing it and learning about it will bring about empathy which in turn brings about a desire for change.



If you are interested to know more about this project, kindly visit us here:

Kuala Selangor Nature Park  
www.mns.org.my  
016-3826297 (Maichal)



## A DAY AT MAYBANK URBAN FARM

Urban farming is a critical component cited by the UN in their Sustainable Development Goals towards making urban areas more self-sufficient and reducing the level of damage to the earth caused by conventional agriculture.

It can inspire communities to come together and take ownership of their local environment, connect back to the earth and be custodians of our future. In the long run, urban farming may be able to reduce urban poverty and the lack of food. It also plays an important role in enhancing urban food security.

Inline with this year's theme on Sustainability, FSTEP has scheduled a session to visit the Maybank Urban Farm located at Maybank Academy, Bangi which exposes the FSTEP participants to the concept of urban agriculture.

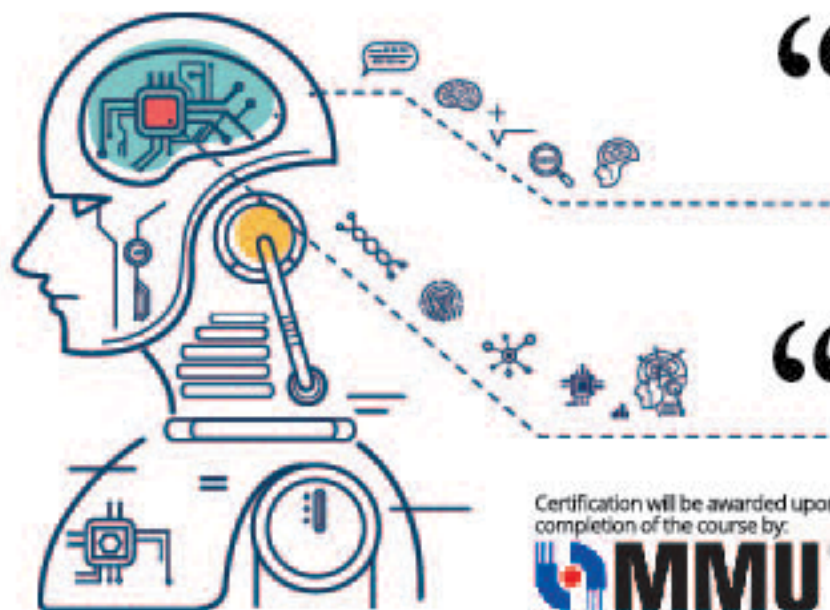
Maybank has always been supportive of environmental cause in its CR programmes. Through the Maybank's Urban Farming Corporate Responsibility (CR) initiative, it encourages all their staff to grow their own food through urban farming for self-sustainability whilst greening the earth for our future generation. Aligning with their humanising mission to be at the heart of the community, proceeds from the urban farmings are donated to beneficiaries from Rumah Titian Kasih and Tong Sim Senior Care Citizen Centre to upkeep their livelihood.





# DESIGNthinking

## & HUMAN-CENTRED DESIGN



“Human-Centred Design is an approach to problem solving which involves starting with the people you’re designing for and ending with a solution which fittingly suits their needs.”

“Design Thinking is a systematic approach for solving problems in innovative ways. It helps you think “outside the box” and stimulates unconventional thinking.”

Certification will be awarded upon completion of the course by:



MULTIMEDIA UNIVERSITY

**EMPATHIZE:** Allows you to gain an empathetic understanding of the problem you’re trying to solve, typically through user research. Empathy is crucial to a human-centered design process like design thinking because it allows you to set aside your own assumptions about the world and gain real insight into users and their needs.

**DEFINE:** Accumulate the information you created and gathered during the Empathize stage. You analyze your observations and synthesize them to define the core problems you and your team have identified so far. You should always seek to define the problem statement in a human-centered manner as you do this.

**IDEATE:** Designers are ready to generate ideas as they reach the third stage of design thinking. The solid background of knowledge from the first two phases means you can start to “think outside the box”, look for alternative ways to view the problem and identify innovative solutions to the problem statement you’ve created

**PROTOTYPE:** This is an experimental phase, and the aim is to identify the best possible solution for each of the problems identified during the first three stages. Design teams will produce a number of inexpensive, scaled-down versions of the product (or specific features found within the product) to investigate the problem solutions generated in the previous stage.

**TEST:** Designers or evaluators rigorously test the complete product using the best solutions identified in the Prototype phase. This is the final phase of the model but, in an iterative process such as design thinking, the results generated are often used to redefine one or more further problems.





# BUSINESS SIMULATION BOARDGAME

'Making Sense of Business' is a 2-day business simulation board game looking to teach players the ins and outs of launching and running a business without any of the actual risk involved. 5 teams would compete against one another for resources and profits across multiple business scenarios.

Each team will need a strategy and approach, as well as taking into consideration their risk appetite - low risk, steady growth or risk it all for glory! The simulation trains participants to make strategic decisions while managing business operations and being financially accountable.

This not only tested their commercial reasoning and thinking skills but it also gave them an understanding of a bank's corporate customers. This understanding is vital in banking sectors such as commercial and business banking, where good understanding of a business' requirements such as working capital & business cycle is crucial in credit lending decisions.



The Business Boardgame is a fun and easy way to learn about Business and Banking processes

“The simulation would also be quite useful for entrepreneurs, who want to explore what it's like to run their own business, as well as new entrants to the banking and financial industry.”

## SINGULARITY IS NEAR!

Singularity discusses the exponential growth in technology that is irreversible and uncontrollable, hence might have an impact on human civilisation. As we move from digitalisation to digital transformation, there are possibilities that these superhuman computers might end our human era.

A good way to understand the singularity is to imagine explaining the internet to somebody living in the year 1200. Your frames of reference would be so different that it would be almost impossible to convey how the internet works, let alone what it means to our society. You are on the other side of what seems like a singularity to our person from the Middle Ages. But from the perspective of a future singularity, we are the medieval ones. Advances in science and technology mean that singularities might happen over periods much shorter than 800 years. And nobody knows for sure what they'll bring.

Started in 1983, Vernor Vinge was one of the few that made popular the topic by addressing it in the issue of Omni magazine in January 1983. He imagined that "humans will create intelligence greater than our own... and the world will pass far beyond our



understanding." In 1993, he wrote an article The Coming Technological Singularity: How to Survive in the Post-Human Era.

As banking is one of the constantly changing and fast-growing sectors in this era, without a doubt singularity will affect the industry. We have already seen people not going to the bank because of internet banking. Also, payment experience built into e-wallet app platform is taking over. Now what is next? Some have predicted the death of human advice in bank branches to shift to AI financial system as machines are fast outperforming humans. Can humans survive the shift in the next 30 years?

The singularity changes everything, and your opinion of what comes after that totally depends on how you feel about technology. Technophobic people will see an apocalyptic dystopian future,

whilst technophiles may see a future with multiple worlds and realities for them to interact. A world without hunger, starvation, disease or death where they can just explore and create for as long as they are choosing to exist. Technology accumulated through human history, and change brings about the unknown.

As banking is one of the constantly changing and fast-growing sectors in this era, without a doubt singularity will affect the industry. We have already seen people not going to the bank because of internet banking. Also, payment experience built into e-wallet app platform is taking over. Now what is next? Some have predicted the death of human advice in bank branches to shift to AI financial system as machines are fast outperforming humans. Can humans survive the shift in the next 30 years?





# FINTECH & DIGITAL BANKING

Digitalisation enable banks to explore the benefits of new technologies such as AI, big data, data analytics, cryptocurrency, blockchain and cognitive banking. What are some of the trends we can look forward to?

## AI in Banking

Most digital transformation projects within the banking space in Malaysia focused on mobile apps & chatbots (2017-2018). While easing customer satisfaction, this is just scratching the surface. It is very likely to see banks use AI in areas like fraud prevention & credit risk, where AI is able to churn out analytics of large amounts of data to assess credit-worthiness and detect irregular behavioural patterns.

## Cybersecurity

A recent study by Frost & Sullivan showed that cyber-security incidents can cause a potential economic loss of up to 4% of Malaysia's Gross Domestic Product (GDP). This risk will drive consumers to pick institutions that they trust. Therefore, a bank's emphasis on security, protection & trustworthiness may ultimately make or break it.

The demand for cybersecurity professionals is also expected to continue rising in the financial sector.

## Blockchain

The value proposition of blockchain network in banking & finance is very enticing - safe, secure, decentralised, transparent and relatively cheaper. However, for this blockchain network to truly succeed, it requires participation from everyone, banks & non-banks alike. Therefore, most blockchain initiatives in Malaysia are expected to only emerge in the medium to long-term range.



FSTEP introduced FINTECH & Digital Banking to prepare participants with knowledge on cryptocurrency, blockchain and the Fintech ecosystem.

## Fintech

- Introduction to Fintech & Fintech EcoSystem
- How Fintech is shaping the Financial Services
- The Structure and Disruption in Financial Services
- The Regulatory Framework
- The Innovative Financial Solutions & Trends in Fintech
- Cyber & Data Security Overview of Crowdfunding
- Introduction to Cryptocurrency & Blockchain
- Economics value of cryptocurrency & blockchain
- Risks and rewards trading cryptocurrency
- Investing and trading strategies
- Blockchain technology, application & Security
- Development & Application of Blockchain and Cryptocurrency

## GREAT Work GREAT Career

### Delivery Excellence by Making Extraordinary Contribution.

An effective employee must be able to deliver the delegated tasks and tick all the boxes in the job description. However, if everyone can achieve this, you need to go beyond that to be different and exceptional. Think and act exceptionally. Your organisation would appreciate an employee who is willing to learn, take charge, contribute fresh ideas.

### Offer A Unique Combination of Talent, Passion, and Conscience to The Workplace.

Knowing your strengths is an important aspect of self-development in achieving a great career. When you recognise what are your strengths, utilise it to create solutions to problems or issues at the workplace. Be a solution, not a problem to employers.

### Explore The Challenges and Opportunities The Business World Has to Offer

Never stand still and do not be afraid to ask questions! Being proactive helps to discover potential challenges and opportunities that are available out there. This will enable you to maximise your self-potential as well as to take part in a cause that is close to your heart.

### Create A Community of People Who Can Help

There is nothing more comforting than knowing that you have a good support system to strive for your career development. Learn to "Build a Village" networking. A good network goes a long way and you will never know when you might need a help from your community and when you could do someone a favour too.

### How to Create Your Ultimate Job and Make an Extraordinary Contribution







# PROGRAM

## STRUCTURE

Financial Sector Talent Enrichment Programme (FSTEP) is a graduate training programme designed to kick-start your career in the Financial Services Industry.

This programme is open to graduates aged 30 and below from all disciplines. It provides 3-month intensive classroom training followed by the 9-month on-the-job training with the respective sponsoring Financial Institution. FSTEP participants will receive a minimum monthly allowance of RM 2,600 throughout the 12-month programme.



### ONLINE LEARNING

Get an exclusive online access to the insights of digital trends, technological innovation and how these are affecting bank activities, programmes and functions on all service delivery platforms and channels. At the tip of your finger; you can learn it when and wherever you want!



### TECHNICAL ACUMEN

Develop a solid foundation in the key areas of banking and finance. Go in-depth with professionally developed courses taught by panel trainers with vast experiences in the financial industry.

- ⊗ Conventional Banking
- ⊗ Islamic Banking
- ⊗ Investment Banking
- ⊗ Insurance and Takaful
- ⊗ Foundation in AML/CFT
- ⊗ Foundation in Regulatory Compliance
- ⊗ Professionalism and Ethics



### DIGITAL BANKING

Future-proof yourself to stay relevant in a fast-changing industry. Challenge the boundaries of convention, disrupt in the market place and blaze a trail for others to follow. Courageously venture forward by cultivating a digital and innovative mindset.

- ⊗ Python Programming
- ⊗ Fintech
- ⊗ Big Data & Analytics
- ⊗ Artificial Intelligence
- ⊗ Human Centred Design & Design Thinking
- ⊗ Cybersecurity
- ⊗ Business Model Canvas
- ⊗ Bankerpreneur Boot Camp



### FLAME LEADERSHIP PROGRAMME

Embrace the leader in you! Fast track your career towards management roles using timeless leadership principles that inspire performance, develop teams and influence decisions.

- ⊗ Problem Solving Mastery
- ⊗ Change Mastery
- ⊗ Emotional Mastery
- ⊗ Productivity Mastery
- ⊗ Team Mastery
- ⊗ Live Experiential Project



### ENGLISH@WORK

Communicate with ease using the language of business and project a professional image. Stamp your mark on the corporate world through effective workplace communication.

- ⊗ Grammar for Business
- ⊗ Email and Business Writing
- ⊗ Practical Communicative English for Executives
- ⊗ Pronunciation and Articulation
- ⊗ Business Vocabulary



### EXECUTIVE PRESENCE

Let your presence light up the room! Master the art of standing out through an authentic, consistent and powerful character that draws strength from within.

- ⊗ Great Work, Great Career
- ⊗ Professional Image Branding
- ⊗ Basics of Communication
- ⊗ Up My Presentation
- ⊗ Civility at Workplace
- ⊗ Service Mindset



### BUSINESS SIMULATION BOARDGAME

Enter the financial services industry with a keen understanding of how businesses operate, what their needs really are and what makes them tick in an intensive, experiential simulation.



### SHARING SESSION WITH PROMINENT INDUSTRY LEADERS

Take a peek into the minds of industry leaders and get inspired by how they think, act and ultimately, made their way to the top in the financial industry!

⊗ Certification will be awarded upon completion of the course by:



⊗ The course is designed based on the book of "How to Create Your Ultimate Job and Make an Extraordinary Contribution" by world renowned self-help guru, Dr. Stephen Covey and Jennifer Colosimo



# TRAINERS profile

## DR. VIJAYAN

- Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School.
- Started his career in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK.
- Holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia.
- Executive Education - Leading into Digital Futures (University of Cambridge)
- A designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning.

## GORDON REID

- An experienced management and soft skills trainer, as well as an English teacher and writer/editor.
- Gordon has an honours degree in languages and European politics, as well as CELTA and TESOL qualifications.
- He was a Director of Trade & Investment at the British High Commission in Kuala Lumpur from 2003 to 2007, with extensive management and public relations responsibilities as well as regular dealings with both Malaysian and British business.
- Gordon now delivers a range of courses, focusing in particular on communication (including public speaking), negotiation, leadership and motivation, technical and business writing, and networking.

## VICTOR FOO

- Has more than 30 years of experience in Senior Managerial positions in an oil and gas industry.
- Started venturing into coaching for the past 14 years, focusing on Executive Performance and Organizational Development.
- Graduated as a Mechanical Engineer and holds a MBA-MSc from Imperial College, London University.
- A Certified Performance Coach with The International Coaching Federation.
- During his coaching years, he developed a specific module of Business Board Simulation Game to speed up learning and understanding of banking operations for the entry-level executives.

## PROF. DR. MURALI

- A certified NLP Practitioner and a Specialist in Directive Communication using Colored Brain and Emotional Drivers. Currently a Fellow at MIM and a certified Design Thinking Trainer by Stanford d.School.
- A Rhodes Scholar (Oxford University), and a Fulbright Fellow. Holds an MBA from Imperial College of Science, Technology and Medicine, UK, MSc in Human Capital Management from the London School of Economics, and a doctorate in Management Information Systems, from Claremont Graduate University, USA.
- Have trained for more than 17 years, with prior consulting experience with Accenture Consulting.
- Published more than 100 papers in International Journals and International Conferences, including one book authorship to his name.

DR. VIJAYAN



GORDON REID



VICTOR FOO



PROF. DR. MURALI







**KEW YOKE LING**



**XAVIER LEONG**



**AIDA LIM**



**MARK VICKERS**



## KEW YOKE LING

- The founder and executive director of KewMann Sdn. Bhd., a big data analytics and behavioral science company headquartered in Singapore, with offices in Malaysia and Hong Kong.
- Has more than 19 years of experience working with the financial services sector and government organizations to provide innovative solutions.
- Before founding KewMann, Yoke Ling held management positions in CallidusCloud (Asia Pacific), and was with Oracle for more than 8 years.
- Assisted multiple clients with their digital transformation needs, from the on-premise era to cloud or mobile applications, from data mining to artificial intelligence.
- Holds a BSc (Hons) in Computing, and a post-graduate diploma from the Chartered Institute of Marketing (CIM).

## XAVIER LEONG

- A data scientist providing data intelligent solution in big data platform managing business operation in telecommunication and logistics industry.
- Over 18 years of experience in the software industry, including business operations optimisation, IT software solution for digital economy and business automation using business intelligence.
- Has extensive exposure in big data technology, manufacturing, machine learning and artificial intelligence in business process optimisation.
- Holds a Master of Science degree in Mathematics and Statistics (with Distinction) from University of Malaya, Bachelor of Engineering degree (with Honours) from University of Science Malaysia and is a Certified IT Architect (Associates Level) (CITA-A) from the International Association of Software Architects (IASA)
- One of the pioneers in Malaysia MDEC Data Scientist Certification Program

## AIDA LIM

- Over 25 years of hands on and managerial experience gained from a diverse range of institutions; from Malaysia's largest audit firm, top financial institutions to GLCs and regulators, including Bursa Malaysia and Securities Commission Malaysia (SC).
- Her financial and capital market experience range from audit, asset management, Forex and money market trading, corporate finance, merger and acquisition, corporate reporting, investment analysis, revamp of Bursa's Listing Requirements to regulating conduct of public listed companies and corporate governance.
- A regular speaker and corporate trainer in many government and professional institutions, GLCs and higher learning institutions.

## MARK VICKERS

- FCA trained and qualified with Deloitte.
- After qualifying, Mark became an accounting and taxation lecturer and has been closely involved in student training for many years in both the banking and accounting sectors.
- He has been the Finance Director at DC Gardner Group (banking training) and a number of other publicly quoted companies.
- A highly sought-after trainer both in the United Kingdom and internationally because of his unique experience as a practising accountant, public company finance director, corporate financier and educationalist.



The illiterate of the 21st century will not be  
those who cannot read and write, but those  
who cannot learn, unlearn and relearn

- Alvin Toffler

