



A MAGAZINE FOR YOUNG BANKERS

ASSEMBLE

APRIL - JULY 2019

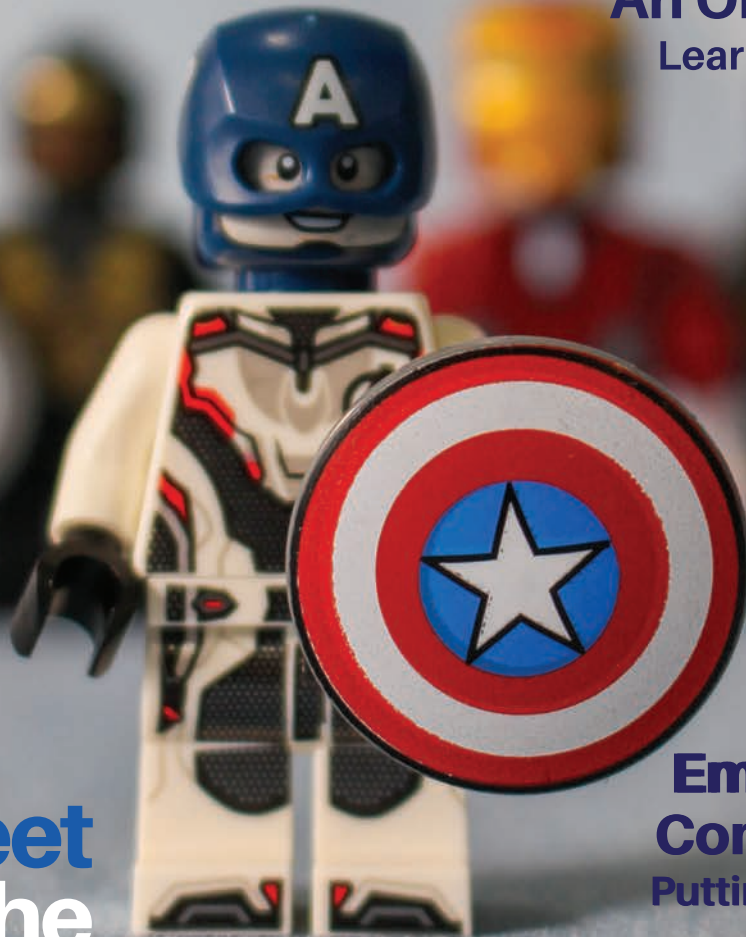
BATCH 17

Modern Day Banking: Going Digital

The good,
the bad and the
future

FSTEP: An Origin Story

Learn, unlearn and
relearn



Winter is Coming Surviving the Tech Storm

Meet
the

Avengers Empowering Communities Putting people first

AVENGERS

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In collaboration with



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Editor's Note

I've always admired graphic designers and people who are good with Adobe Creative Cloud (Adobe CC) so I impulsively bought the software and told myself that before I graduate and get a job, I will master Adobe CC. Of course, I didn't - everything looked so intricate and it was overwhelming, I didn't even bother trying (I was a bit busy trying to graduate then).

When Chee Onn first introduced the magazine project I got a bit excited because finally there's a push for me to start using Adobe CC. I knew nothing then but thanks to this magazine (and a lot of YouTube tutorials) I learnt a lot, had a lot of practice and I feel like I'm slowly getting there.

Working on a magazine has never been something I see myself doing. This area feels foreign but I'm lucky to have my classmates (The Avengers) with me. It's comforting to know that they'll always have my back. I've also enjoyed getting to know them better while working with them.

We owe many thanks to Dr. Vijay, Chee Onn, Loo Han, Aris, Emma, Edwin, our trainers and everyone who helped us throughout the process of completing this magazine. It wasn't an easy ride, but you made it a lot easier for us.

To my fellow Avengers, thank you for the past three months, it has been wonderful to work and be friends with all of you.



Maisarah Othman
Editor

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Winter is Coming

By Jesseline Yun



In the world of the digital economy, new business strategies like Fintech and Artificial Intelligence (AI) will be the game player and game changer in the banking and financial industry. It started off as an option for digital adaptation, but slowly now it has become a necessity for banking and financial markets. The rise of digital native has given a great opportunity for Financial Institutions (FIs) to join the digital markets. In this era of digitalisation, millennials will be more likely to demand access to digital products and services. In fact, these days, FIs prefer the CEOs and bankers to have the knowledge of technology. With that, FSTEP has included digital and programming courses for all the participants. The financial markets are very competitive and changes happen every minute. Today, the Internet of Things (IoT) has transformed and changed the way FIs operate. Everything is connected, wireless, and wired up. Most of the companies believe that the IoT will be strategically crucial to improve the company's performance.

One must be agile and be curious to stay relevant in this industry. The banking sector will become increasingly more diversified and connected to all the industry including the government system. FIs are now increasing their internal efforts to innovate and incorporate technology into financial activities to help develop the customer's journey. One of the best innovations that has been carried out by a company outside FIs is Grab. The introduction of its e-hailing services has taken over the market of taxis. Grab started off as a platform for transportation but now it has diversified into the e-wallet and food-delivery market. By investing into new technologies and Research & Development, Grab has transformed into the biggest e-hailing company in Southeast Asia. The contemporary world and society involved highly complex systems, requiring more than specialised knowledge especially in the world of FIs.

The FSTEP programme aims to help participants go beyond the limits of banking and financing. One of the mottos that I hold upon is "Success is not a destination but a journey." It is a journey of continuous learning - constant expansion of skills and skill-sets through learning and increasing knowledge. Another thing that I'd like to share with FSTEP participants is to progress and move on in life no matter what obstacles there are. There will be challenges and failures in life, but the most important thing is our attitude and mindset when we handle them. We should take them as a learning platform for our journey that will bring us to the next destination. All in all, we must learn to appreciate our self-progress and achievements.

A handwritten signature in black ink, appearing to read 'P. Vijayan' with a stylized flourish at the end.

Dr. Paramsothy Vijayan
Director of Graduate Training &
FSTEP / Senior Consultant

FSTEP: An Origin Story

By Jeffrey Sani Ting



An amazing start for a man who's ready to make his mark in the financial world

Captain America with his shield, Iron Man with his suit, Thor with his hammer, what about me? Well, I'm all equipped with my knowledge and skills. It all started when I joined FSTEP, a place to flourish and develop my superpowers.

The first week of FSTEP was when I met my fellow Avengers. Despite being strangers then, we succeeded in setting our team's code of honour and even started working on multiple projects together.

I have always thought banking and finance is a complex industry. Throughout the training, I've understood that banking is in fact very simple. One of our trainers, Mr Arnold, broke it down to us: "There are two sides of this industry, the depositors and lenders - the financial institutions act as mediators."

From this concept, both conventional and Islamic banking offer different services and products such as CASA, housing and car loans, investment instruments and many

more that benefit both lenders and depositors.

Learning AMLA and CFT made me aware of controversial money laundering and terrorism financing issues that are happening around the world. As bankers, we may be able to stop these irresponsible acts by just paying more attention when doing our jobs and maintaining a high ethical standard. This is all very important in order to gain the trust of our customers.

Throughout the programme, we learnt so much about so many things. We discovered more about ourselves and learnt how to build healthy relationships with others. We polished our writing, speaking and presentation skills. In addition, we mastered the art of grooming properly as well as acquiring marketing and sales skills that will be useful for us in the industry.

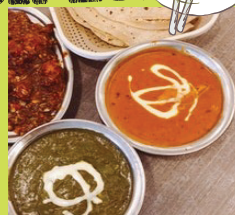
FSTEP is an excellent training ground for me and anyone interested in the financial sector. I highly recommend FSTEP to employers who wish to recruit and train young talents and also to graduates who wish to have a head start in the financial sector. However, true learning never stops. This is just a starting point for me. Now, I'm ready.

“ Banking is in fact very simple:

“there are two sides of this industry, the depositors and lenders and we act as as mediators.”



WHAT'S FOR LUNCH?



Singh Chapati House
(RM 3-10)

If you don't feel like packing lunch or fast during the day, make sure to check out these places! They are all within walking distance with ABS (and pretty affordable too!)

We're including 3 of our top restaurants in this issue - flip through the pages and look for green polaroid films.

Digital Transformation

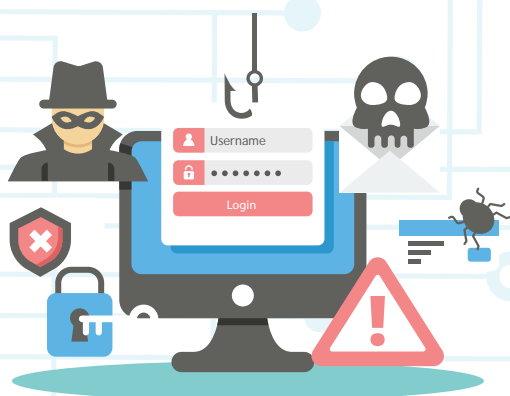
The good, the bad and the future of digital banking

By Khoo Jia Ming & Siti Syahira

In this era of technology, we simply cannot survive without the internet. We bring our smartphones everywhere we go and depend on them no matter what we do: talking to friends, sharing photos, looking at the map, listening to music and many more. Even today in the banking industry, customer's demand for digital banking is increasing. They would prefer monitoring their accounts or making transactions via mobile internet instead of going to the branch as it's a lot more convenient and efficient.

Digitalisation in the banking industry is also used to attract and retain customers by staying ahead in the market. From the customers' perspective, the digitalisation of financial institutions enables them to enjoy a real-time banking experience. For example, customers can easily transfer money to their friends' bank accounts using DuitNow Online and mobile banking via apps. They can now make a transaction anywhere, with responses and updates in real time.

Despite that, we need to remember, as consumers, there are several risks and drawbacks of digital banking that we need to know and be aware of. There are numerous cases reported in regards to identity theft in Malaysia.



Since transactions can be done from anywhere, as long as these criminals possess one's personal information, he is still exposed to the risk of having his funds transferred out of his accounts. There are also incidents where criminals applied for loans and credit cards using someone else's details. It is apparent that the advent of digital banking also brings harm to some of its users.

When technology advances, the ways people commit crimes would also improve. It is important for banks and users to be one step ahead. There are many ways one could prevent fraud, here are some tips that were shared by our cybersecurity trainer, Dr. Vik Tor Goh.

STEPS TO PREVENT FRAUD:

1. Use strong passwords with a mixture of upper and lowercase and alphanumeric characters. Check password strength at: <https://howsecureismypassword.net/>
2. Keep track of your spending regularly
3. Ignore fraud calls or hang up immediately. For assistance, call CSM 24-hour emergency hotline: 019-2665850

Even with numerous training like Artificial Intelligence, Design Thinking, Big Data, and FinTech, there's no way of telling what is the future of digital banking. However all of the lessons emphasised on gathering data and understanding users' experience. With the data, great and creative ideas could be generated to establish features, functions, and elements that would solve the issues faced by the customers. There will be bigger cybersecurity issues that institutions need to prepare for in the future.

No one knows exactly what the future of digital banking holds, but all we know is digital banking plays an important role to serve today's tech-savvy consumers in managing their daily finances. One day we might even have robots as our bankers or there'll be no such thing as going to the branch anymore - let's just wait and see.

WHAT'S FOR LUNCH?



Sithique Nasi Kandar Pulau Pinang (RM 4.50-10)

Saving the World

with

SUPERMUMS!

Transforming single mums into supermums

By Atiqah Batrisyia

SuperMum Bakery is one of the Corporate Social Responsibility (CSR) projects initiated by Rotary Club Petaling Jaya (RCPJ), Sun Media and Sweet Passion Corner. SuperMum Bakery was commenced in early 2015 when Harjit Singh, the former president of Rotary Club Petaling Jaya (RCPJ) wanted to ship a total of RM120,000 commercial-scale baking equipment to Aceh, but due to strict and lengthy procedures, the project took place in Malaysia instead.

The objective of this programme is to train single mothers to bake bread, cookies, and cakes with the goal of setting up their own business. The trainees will undergo a four-month training to ensure that they are ready to enter the workforce. As part of the initiative of Asian Banking School to make a positive impact on the society, team Avengers was assigned to untangle the existing issues of the programme. We revised the recruitment process, training materials and post-training opportunities. RCPJ hopes that more single mothers will come forward to utilise this platform to build a stable and sustainable future for themselves and their loved ones.

Jeffrey Sani Ting, a fellow Avenger, shared “I understand the struggles of being a single mother better now. A single mother will always need to have a good balance between working to earn a sufficient income and taking great care of her children by themselves independently. I strongly believe that this

project is a very positive cause, giving the opportunity for single mothers to learn new skills, to help and support their earnings”.

During our visit to the bakery, we met Venni. After being widowed for two years, Venni decided to master a new skill to ease her grief. “I lost my husband due to a car accident and need to take care of my two children.

Fortunately, I discovered SuperMum Bakery Project through my acquaintance.” She was delighted that the programme not only helped her therapeutically but also gave her an opportunity to learn how to bake and earn from it. Venni is a part time florist and with the baking skills she got from the programme, she is now including cakes to her flower delivery service.

If you like to help single mothers like Venni, drop by SuperMum Bakery and try out their baking goods. If you know anyone who might be interested in joining the programme, do let them know about this SuperMum Bakery Project.



SS24/1, Taman Megah
47400 Petaling Jaya, Selangor



012 - 3038126 (Rianne Chin)



RCPJ Supermum



Group photo with Supermum Bakery team during our visit to the bakery.



Our Project Manager, Aisyah Syahira (right) with one of the Supermum Bakery trainees, Venni.

AVENGERS,

FSTEP, we love you 3000

Aisyah Syahira
Bank Islam

The programme has not only been a push to go beyond limits but a comprehensive introduction to the future of banking and great leadership.



Ong Ding Chi
United Overseas Bank

I learned various new things I didn't learn in university. Upon FSTEP graduation, I am now well-equipped with additional banking knowledge.



Aiman Arief
Maybank

Stay calm, maintain your cool & have a coffee break!



Siti Syahira
Affin Bank Berhad

I enjoyed attending meaningful and impressive classes. I gained a lot of new knowledge which I can practise them in my workplace later on.



Annmarie Phillips
Mitsubishi UFJ Financial Group

I like that FSTEP is very interactive. It also encouraged me to forget 'the box' and think creatively.

Katherine Yap
United Overseas Bank

Being a part of FSTEP has certainly been delightful to me - it's filled with unlimited learning and growing.

Khoo Jia Ming
United Overseas Bank

Decisions determine our destiny. FSTEP enabled me to grow and understand more about the banking world.

Maisarah Othman
United Overseas Bank

The programme made me realize there's much more to a banker than just knowing how the industry works.

Farah Aidede
Maybank

As a Biotechnology graduate, FSTEP enlightened me with many theoretical and practical knowledge in the financial sector. I am grateful for this wonderful journey.

Atiqah Batrisyia
Affin Bank Berhad

Comprehended a wide variety of skills and knowledge that helped me to become a more marketable employee.

ASSEMBLE!

By Chiew Shi Wai & Siti Hajar Mushar

Uzair Azizi
AmBank

Enlightenment - FSTEP trainers showed me the paths to succeed in the banking world.



Calvin Swah
AmBank

As we keep learning, we keep on earning. That is what we do repetitively.

Masnee Yusof
AmBank

A very beneficial programme for fresh graduates to start their careers in the industry. Perfect to grow, discover hidden potentials and build new connections.

Jesseline Yun
Great Eastern Life

Thanks to FSTEP I gained more knowledge about the financial sector and able to sharpen my soft skills to kick-start my career in Financial Institutions.



Chiew Shi Wai
Great Eastern Life

I am eternally grateful for being blessed with an abundance of learning opportunities and new experiences from acquiring powerful business acumen skills to even serving communities.

Siti Hajar Mushar
EXIM Bank

I have learned multiple exciting lessons like cybersecurity and business development. They're not only applicable to my job scope but also my daily life.



Jeffrey Sani Ting
Lonpac Insurance

An awesome journey fueled with a lot of self-discovery, knowledge and nurturing great relationships. A great start to a wonderful career advancement.

Wendy Sim
OCBC Bank

An excellent programme for me to prepare myself competently in the financial sector. I am grateful to have learned throughout this journey.

Wan Redza
Public Bank Berhad

A very informative and an eye-opening programme. It shaped both my technical and soft skills positively.



Aiman Zulkifli
Public Bank Berhad

A world-class programme as I learned a wide range of soft skills that helped me to prepare myself to excel in the financial sector.



Our volunteers were playing musical chairs with Orang Asli children as a part of the CSR program.



Group photo of the project members with Orang Asli children.



The event was featured on The Star Online.

Jom Belajar!

Empowering Orang Asli with education

By Calvin Swah

The community of Orang Asli in Malaysia is encountering several risks that threaten their lives and longevity. They rely heavily on hunting and fruit picking in the jungle but deforestations in the area are making it hard for them to grow food and get a clean water supply. This circumstance is made worse when the community overlooks the importance of education among the younger generation. This situation hinders them from securing a job in the cities nearby.

Empowering Orang Asli is one of the social enterprise projects launched by the ELITE Community Association (ELITE). The premier objective of this association is to create a sustainable life for the Orang Asli community. The project owner, Alice Lim said “we are dedicated to raising 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.”

On 26th of May 2019 (Sunday), we organized a “Jom Belajar” event at Sekolah Vokasional ELITE in Kampung Sungai Chedon, Tapah. The main purpose of this event is to promote the Elite After-School Programme. The After-School Programme is a classroom-based learning session for the children to improve on their academic especially on the subject of English, Mathematics and Bahasa Malaysia. ELITE expects this programme will continue to assist Orang Asli children in learning and discover more potential for their future.

The Orang Asli parents were encouraged to participate more in school activities, interact with teachers and keep themselves updated with their children’s progress. Parents were also encouraged to help their children have an interest in reading to help them speak both English and Bahasa Melayu fluently. Many fun activities were also prepared for the children. The event was made special by the villagers as they came together to cook a meal for all that attended.

If you are interested to know more about the background of ELITE and Orang Asli or if you would like to provide any kind of assistance to them, you are more than welcomed to contact ELITE.

Pertubuhan Komuniti Elite

017 - 3733303 (Alice Lim)

Pertubuhan Komuniti
ELITE

The Best of Us

Presenting the best version
of ourselves to the world

By Annmarie Philips and Calvin Swah

FASHIO POLICE

The Best of Me is a teach back session on the things we have learned on Professional Image Branding and Civility at Workplace training (classes taught by Ms. Geeva Samynathan). We did a fashion show to highlight what is appropriate at the office and what is more suited for other occasions.

IMPORTANCE OF DRESSING WELL:

- First impression counts
- Respect your company's dress code
- It reflects your personality and who you are
- Incite confidence



I'm the Boss: Aisyah is adjusting her actions to deal with her eagle boss



Our Fashion Police, Chi-chi (Ding Chi) and Mak Cik Wan-derful (Annmarie).



For the other training session we did a sketch called I'm the boss. It is a series of flashbacks on how Aisyah was able to wear different hats in dealing with her bosses who have different personalities. The best way to deal with your colleagues and bosses is by recognizing their personality type and adjust your actions according to their preference.

HOW TO HANDLE YOUR BOSS:

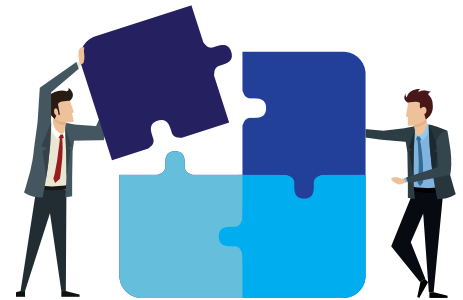
If your boss is...

1. An eagle (dominant personality), complete the tasks given to you and exceed their expectations
2. An owl (compliant personality), go straight to the point - supported by facts and figures
3. A peacock (influencer personality), compliment them before starting any discussions
4. A dove (steady personality), be very loving and empathetic

Avengers' Progress

Find out what the Avengers think about the program as we interview representatives from each institution

By Farah Aideed and Aiman Arief



What do you like most about FSTEP?

Atiqah & Syahira:

The best part of the programme is being able to meet new friends from diverse backgrounds and learning new knowledge about banking and insurance industries through technical classes.

Jesseline & Shi Wai:

All five Prominent Leader sessions were very engaging, inspiring and motivating. The distinguished speakers shed light on both our professional and personal development. It was a good chance for us to network with them too.

Ding Chi, Jia Ming, Katherine & Maisarah:

The 7 Habits of Highly Effective people of Stephen Covey has been one of the most informative sessions. We also learned to encourage one another and create possibilities together.

Which training interest you the most?

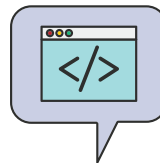
Calvin, Masnee & Uzair:

Microsoft Excel workshop gave us practical training in the real

workplace which helped to provide us a head start in our job.

Hajar:

Python Programming as the programming language can be applied widely in all career paths and it is one of the highly demanded skills of many employers nowadays. It is a new region for me but it's definitely a useful tool to survive the tech storm.



Wendy:

Business Banking Simulation. It is fun to have a hands-on experience of how actual business works. Who thought we could learn so much from playing board games.

What's your biggest takeaway from FSTEP?

Aideed & Arief:

Public speaking is one of the most important skills to excel in communication. A presentation with a high level of confidence will certainly make our communication and the process of sharing ideas more effective.

Aiman & Redza:

Critical thinking skills could be the hardest process to be practised at times but we are very sure it is the most worthy thing to do when we are facing difficult moments.

Any words for future FSTEP participants?

Aisyah:

Capture the insightful knowledge about the banking and insurance operations and try your best to enlarge your circle of social network.

Jeffrey:

Self-awareness is a very powerful tool as it allows a person to recognize what they do best so they can then focus and go hard on those aspects of their lives. I have learnt more about my own strengths and weaknesses that need to be strengthened and improved upon and I believed so for all of you who will be onboarding.

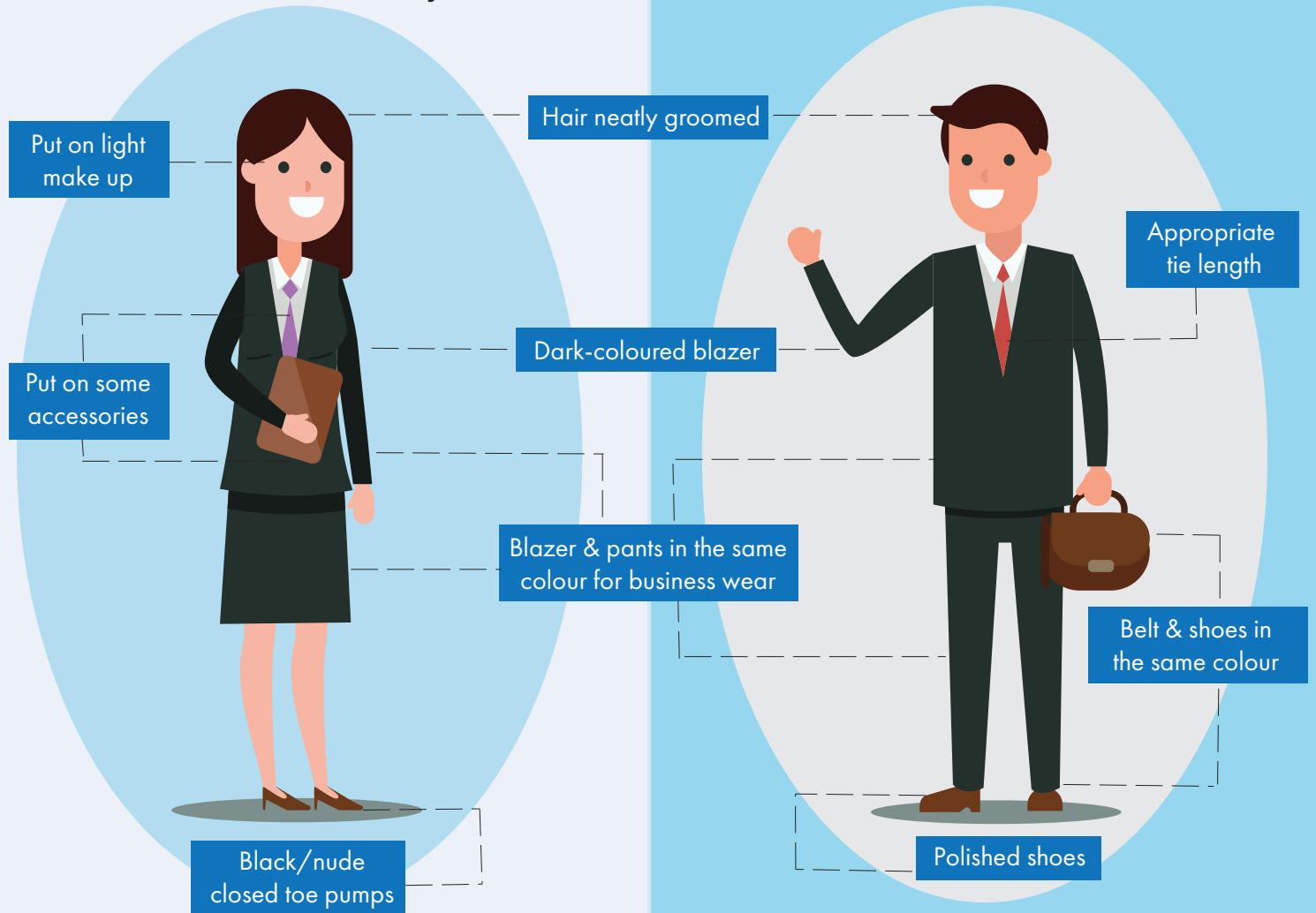
Annmarie:

Don't be shy to voice out your opinions and learn from your mistakes. Most importantly, make friends and grow your network here.

Dress *for* Success

All of the classic components you need to put together a timeless business wardrobe

By Masnee Yusof and Wan Redza



More Tips

- 01 Choose colours that are suitable with your skin tone to appear fresher (and healthier!)
- 02 Choose tasteful, non-distracting accessories
- 03 Do not wear large number of accent colours and avoid overstuffing your pockets

WHAT'S FOR LUNCH?



Platinum Thai
(RM 10-20)

3 Months in Review

3 months, 13 weeks, 91 days.

We've come so far and so our journey begins

By Aiman Zulkifli & Wendy Sim

Branch Operations
Life & General Insurance
Takaful Insurance & Reinsurance
Civility at Workplace

Design Thinking
Cybersecurity
Islamic Banking
Marketing of Islamic Products

Investment Banking
Sales & Marketing
Basics of Communication

AML/CFT
Digital Banking
Banking Operations

Great Work, Great Career
Ethics in Banking
Conventional Banking
Up My Presentation

Future Leaders and
Managers Enrichment
Professional Image
Branding
English

Week 1



Week 2



Week 3



Week 4

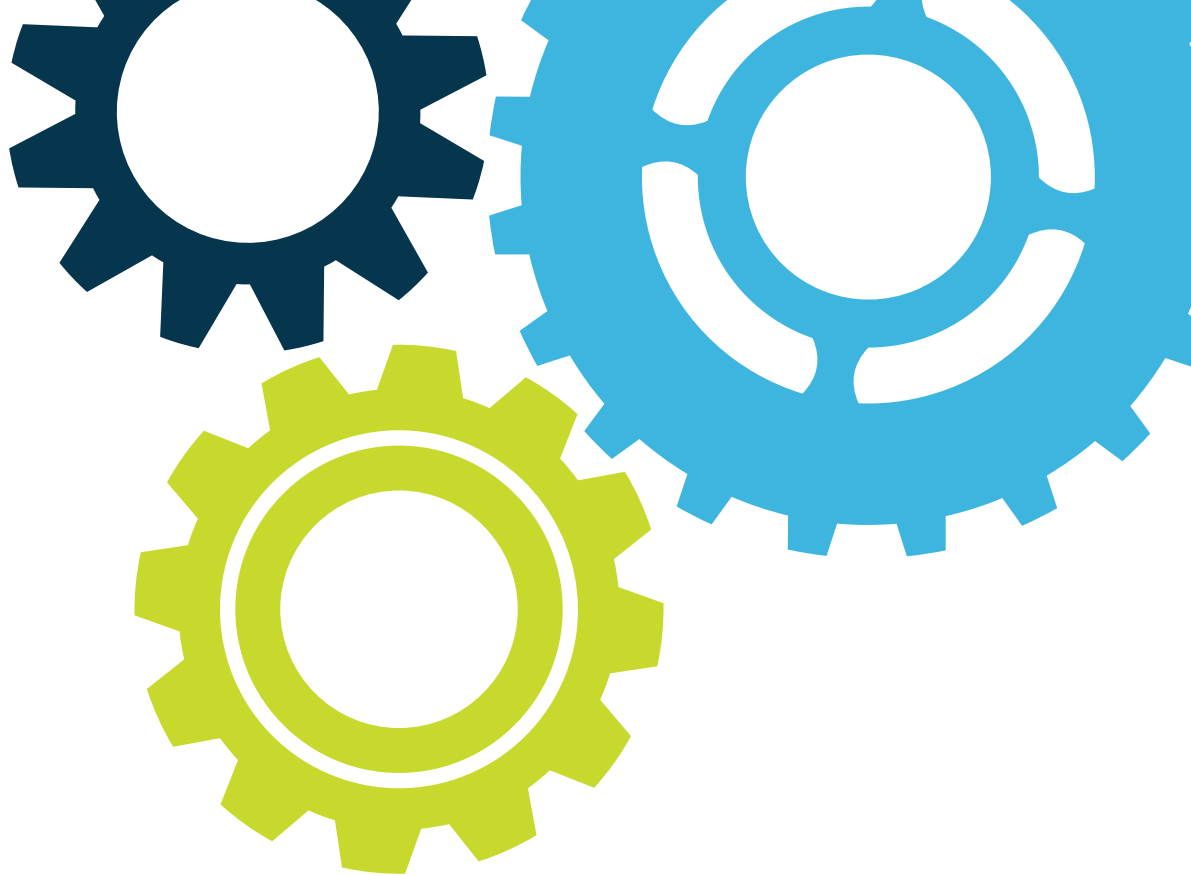


Week 5



Week 6





Regulatory Compliance
Business Banking
Simulation

Retail Lending
Business & Credit
Lending
Artificial Intelligence
Real Deal

Week 7

Week 8

Raya Celebration

Week 9

Microsoft Excel
Leadership Mastery
Service Mindset
Management Mastery

Week 10

Python
Big Data
The Best of Me

Week 11

Week 12

FinTech
Cryptocurrency
Blockchain





GET A HEAD START!

Launch Your Financial Career with FSTEP

