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**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# UNCOVER



## UNLEASH THE LEADER IN YOU

*Discover Your Hidden Potential on the Path to Leadership Excellence*

## WORDS OF WISDOM

*Excerpts from Q&A Sessions with CEOs from Top Banks*

## A CALL TO ACTION

*Financial Institutions for Sustainable Development*



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The philosophy behind our magazine is rather frank, to discover, you must first uncover. This candid remark parallels quite seamlessly with our musings, reflections, and findings, throughout our journey here in FSTEP.

Every page in this issue highlights new concepts and values that we've discovered; from our experiences working with NGO partners, right down to demystifying corporate fashion. Uncover does aim to harness the transformative power of young bankers.

A wholehearted thanks to all Sharks (as a class, it's what we fondly refer to ourselves as) for their constant effort in crafting this issue as it was envisioned. Steadfast support provided by Aris, Chee Onn, Edwin Soo, and Loo Han throughout various stages of this issue has been deeply significant. Lastly, without the excellent graphic work created by Yen Yi and Chun Wai, this issue would not have been the same.

As you continue to uncover, I hope our shared vision and ideas for the future of finance begin to manifest.

JAGDISH SINGH



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## On the Cover

The binding glue of this magazine essentially boils down to a single phrase that still continues to inspire us all; “*to discover, you must first uncover*”. The front cover is meant to visualize the discovery of corporate success; while the back cover illustrates the start of our discovery journey, by uncovering at FSTEP.



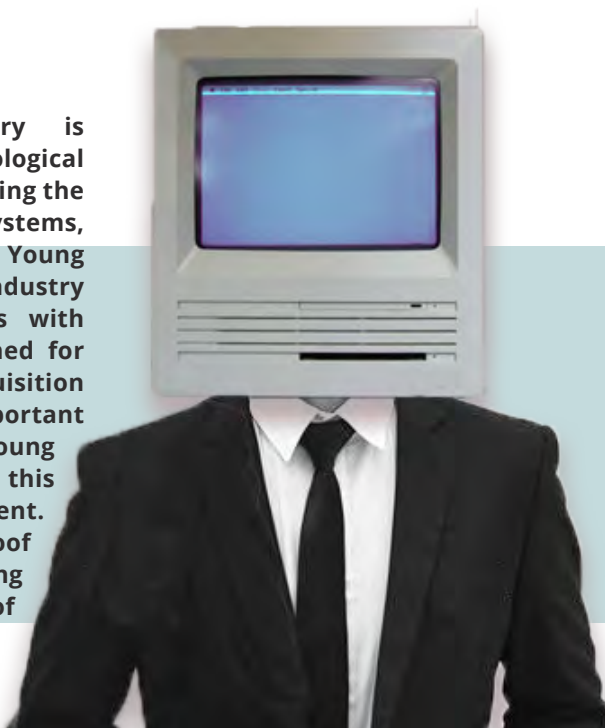
*Empowering Malaysia in achieving quality access to water for all would prove to be a major milestone for the Malaysian financial industry in ensuring sustainable, developmental impact.*

>> see pg 10

# TECH SAVVY BANKERS

## Future-proof skills needed for the dawn of Digital Banking

**T**he banking industry is undergoing technological changes and it is changing the way bankers interact with systems, procedures, and customers. Young bankers in the banking industry have to equip themselves with future-proofed skills designed for digital banking. The acquisition of future-proof skills is important because it ensures that young bankers stay relevant in this rapidly changing environment. Listed below are 4 future-proof skills that can prepare young bankers for the dawn of digital banking.



### Skill #3: Machine Learning Algorithms

The rise of financial technology (fin-tech) players have led to banks needing to remain competitive to satisfy demanding consumers. Fortunately, machine learning, a dynamic subset of artificial intelligence (AI) that utilizes algorithms and statistical models is a solution for that. Machine learning algorithms such as logistics regression and quadratic programming are particularly useful in the banking industry to detect fraud. This is because spending patterns can be analyzed to flag any suspicious behavior and anomalies in customers' spending.

### Skill #1: Programming

Programming can be defined as a skill that empowers a person to write computer programs. For example, Python and R programming are the most in-demand programming languages in banking. Python allows a person to develop GUI applications, websites, and web applications. On the other hand, R programming is more suited for statistical analysis. Competency in these two programs will then allow a young banker to create online platforms that offer customized products based on statistical data. Importantly, programming provides the foundation for banking apps, AI chatbots and customer analytics.

### Skill #2: Data Analysis

Data management and data querying through structured query language (SQL), is a language often considered as the "graduated" version of Excel. Knowledge of SQL is a crucial technical skill for young bankers to master insights for decision making and problem-solving. This is because customers' spending patterns and behavior can be tracked, hence recommendations and alerts can be generated to help manage and improve their financial health. It is also important for young bankers to understand data modeling and algorithms structures of big data as the predictions, strategies, and results gained are taking over human roles in investing activities - not just the buying and selling of securities, but also monitoring the economy and allocating capital.

### Skill #4: Visual Communication for UI Design

User Interface (UI) and User Experience (UX) are facets that determine the success of banks from their competitors. Young bankers can improve their visual communication skills by learning graphic design through software such as Sketch by Bohemian Coding. This type of software allows bankers to practice creating and visualizing GUI (Graphic User Interface). Along with that, young bankers should learn about graphic design elements such as colour, typography and shape, as well as graphic design principles. These competencies will allow bankers to create a UI that is attractive and easy to use which will boost customer retention.

# FROM BANKING TO INSURANCE, AND BACK.

*Cross-industry skills you can apply anywhere!*

**T**here are many common soft skills and attributes that different job roles, regardless of industry and organization, require. These skills are known as transferable skills and are necessary for people to stay relevant or even excel in whichever industry or role they choose to pursue. Though the insurance and banking sectors are thought to be the two main branches of the financial services industry, they are distinct entities in terms of its operations, business purpose and product design with interchangeable skills that can be employed when an insurer makes the transition to banking and vice versa.

## 1. Effective Communication

Communication is considered effective when all communicating parties assign similar meaning to the message and when the sender is made to feel heard and understood. This is relevant in both industries because bankers and insurers are constantly required to explain technical concepts with industry-specific jargon to diverse audiences that might not be familiar with the knowledge domain; for example, the C-level executives, middle management, business partners, and clientele. To be an effective communicator, it is advisable to adopt analogy and metaphor in speeches to eliminate complicated terminology. This skill is essential in strategic planning, catalytic roles, and customer-centric roles.

## 2. Design Thinking

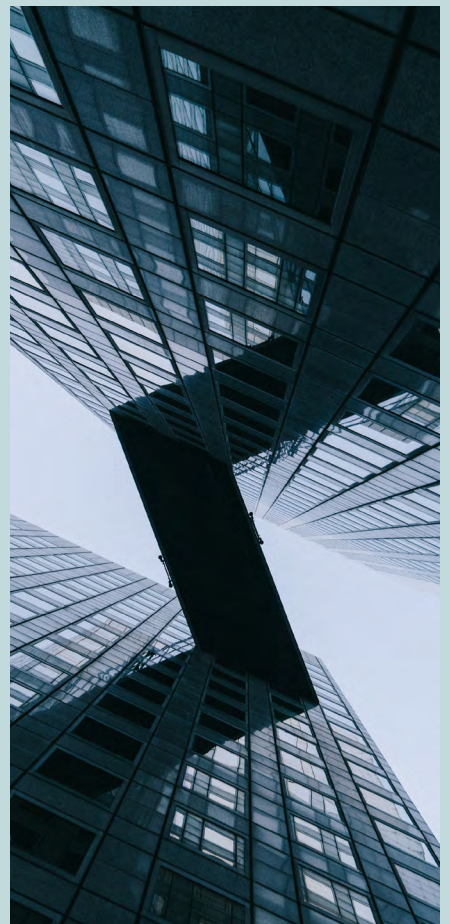
Design thinking is a creative and innovative approach to solve problems by redefining them, understanding the needs of users and challenging assumptions. This is pertinent in both sectors as Industry 4.0 approaches, normalizing technologies such as AI, and IoT. Unique perspectives and approaches to solving modern problems are crucial for the survival of bankers and insurers of the future. The golden rule in design thinking is to stay curious and unconventional while exploring new opportunities as well as continually questioning the norm. This transferable skill is particularly useful in product development, marketing, and underwriting roles.

## 3. Analytical Skills

This skill requires the ability to collect, gather, visualize and analyse information to see the bigger picture or trend behind facts. It is highly sought after in both industries because companies in said industries are concerned with the mitigation of risks and the identification of profitable opportunities to ensure sustainability and growth. Thus, the ability to identify, analyse and evaluate risk exposure and potential opportunities are deemed necessary. To improve and strengthen the analytical mind, engage in mind games that feature evaluating pieces of information and identifying trends and strategies such as Sudoku and chess. Analytical skills are especially applicable in risk managing roles in both industries.

## 4. Interpersonal Skills

In any sector of the corporate world, ownership of interpersonal skills is vital to be competitive. It includes leadership, teamwork, communication skills and more. It is transferable due to the strong need for teamwork within both industries; as insurers and bankers are encouraged to build good working relationships, manage conflict, improve teamwork and increase engagement at work. To harness interpersonal skills, show real interest and make a conscious effort to understand the meaning, context, and undertones behind a message. Interpersonal skills are indispensable in any setting that focuses on everyone working together, regardless of roles and departments.

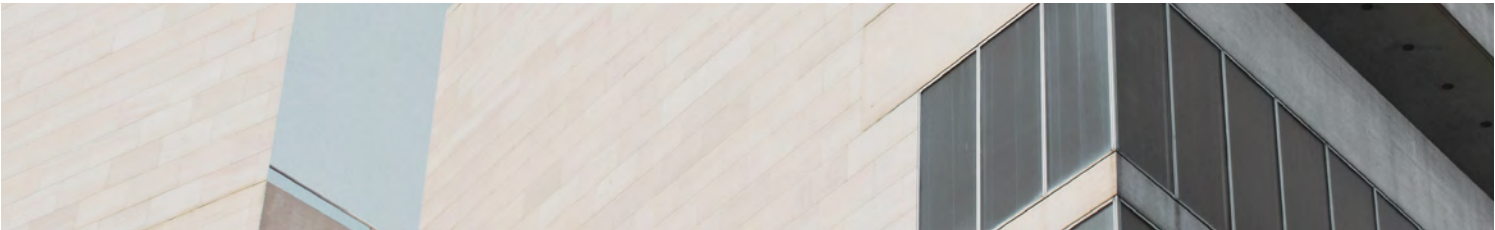






# UNLEASH THE LEADER IN YOU

*Discover your hidden potential on the path to leadership excellence!*



*“Age is just a number, not a state of mind or a reasonable excuse to stop youths from charging into the future.”*

Certain people are born with characteristics and qualities that make them natural leaders. Intelligence, self-confidence, and a driven, outgoing personality are early indicators of potential success as a leader. However, good leadership can also be developed. A series of Future Leader and Management Enrichment (FLAME) activities were held throughout the FSTEP program to develop strong leadership skills to improve our skills and abilities in areas such as presentation techniques, group dynamics, and lean-thinking to hone our business acumen.

Young leaders must acquire a sound understanding of group dynamics, and the role it plays in management. Group dynamics can be understood as to how team member's distinct roles and behaviors impact other group members and the group, as a whole. Leaders who understand group behavior and structure can use this understanding to create, guide, and manage cohesive and productive groups.

Fundamentally, lean thinking revolves around the concept of transforming the way organizations operate. Banks generally adopt lean thinking to be more productive, improve the health of the organization, or increase revenue. However, lean thinking is not simply about improving metrics or moving the needle on specific indicators; it is about transforming the culture, and that usually begins with leadership. Young leaders are in a unique position to champion lean thinking as they are unburdened by traditional practices or workflows that have remained the same for decades.

Possessing high adaptability and with a tech-savvy outlook, young leaders stay organized and up-to-date with ideas, solutions, and innovations that can boost business profitability and operational effectiveness. Young leaders who are equipped with these qualities can generate various benefits to the banking industry, that range from a knack for innovation, to humanizing banking and its vast activities. This incredible potential can only be harnessed if young leaders acquire strong leadership skills, qualities, and techniques.

## 1. Identify Your Leadership Style

Leadership styles vary depending on the individual. Therefore, via self-reflection and external input, an understanding of one's leadership style can be established. Your style defines your values and perspective, and being aware of it will aid your ability to guide others. Remaining open to adjusting your leadership style, (eg. from a democratic to autocratic style) depending on the team and project, promotes effective management.

## 2. Be Versatile

Good leaders often have a deep understanding and possess the skills and abilities that members of their teams are functioning with. The need for versatility becomes increasingly apparent in giving direction, coaching, developing trust, and recognizing when to give more responsibility to their teams. Versatility enables clear communication and establishes better relations with colleagues and subordinates.

## 3. Actively Listen

Although, communication is a two-way interaction, the ability for the leader to listen is particularly critical. Practicing active listening is essential for leaders who want to build trust, inspire their teams and constantly provide balanced responses. When employees and other stakeholders feel like their feelings and concerns are understood, they feel heard, accepted and understood whilst remaining highly engaged and committed to their work.

## 4. Be Self-Motivated

Motivation plays a critical role in productivity, quality and speed of work. Hence, the first step is to ensure that as a leader, you are motivated. A zealous and passionate leader will create an environment of excitement that motivates team members to deliver their best. Once leaders are self-motivated, only then can they motivate others to achieve their goals and to harmonize their personal goals with the common goals of the bank.



## 5. Crave Feedback from Others

Great leaders crave feedback and recognize that without making course corrections, achieving ones' full potential is difficult. Feedback can illuminate blind spots about behavior that is often not realized. With accurate feedback, leaders may adjust in the best direction, expend effort in the right places, and create an actual impact on others. Feedback fosters change; setting measurable goals against it and tracking your progress is highly encouraged.

## 6. Challenge Yourself

The best leaders understand that every improvement comes with stepping out of their comfort zone because for most things to change, they must be challenged. You could start by pursuing new skills, gaining formal education in your field of interest or even participating in activities that push your corporate profile. Try to not only immerse yourself in challenging projects but also try to surround yourself with people who will challenge you. Constantly challenging yourself and succeeding, will only serve to strengthen your ability to lead.



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# WORDS OF WISDOM

Excerpts from Q&A Sessions with CEOs from Top Banks



Datuk Abdul Farid Alias,  
Group President & CEO,  
Malayan Banking Berhad



Dato' Yusof Annuar bin Yaacob,  
Chief Executive Officer,  
Deutsche Bank Berhad



Dato' Ong Eng Bin,  
Chief Executive Officer,  
OCBC Bank (Malaysia) Berhad

## **What would be a key skill every young leader should have?**

Don't be afraid to speak up or to make and admit mistakes. I have made and admit to many mistakes both in personal and professional life. It's also important to over-communicate with people so that they feel comfortable sharing more with you as well.

— Dato' Yusof

The keenness to succeed must always be there, self-motivation cannot be circumstantial. Gravitate towards your passion as you progress in your career. However, young leaders should also realise that to be passionate about something, you must spend the time to understand it. Leaders aren't all born smart, they spend a lot of time reading and learning through books and conversations.

— Dato' Ong

## **What is your greatest strength that makes you a great leader today?**

People say I smile a lot. I am quite thick skin. I always trust that something positive will happen. You must have tenacity and perseverance to weather the storm. That is what got me through the 1998 Asian financial crisis.

— Dato' Ong

I am cool under pressure. As a leader, I always take a step back to be conscious of what I say because I am providing leadership that will manifest itself in the company. I am thus conscious about the way I communicate with other people and am not flippant. As my words carry weightage, I am careful to protect the brand.

— Dato' Yusof

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**Disclaimer:** The responses and contents of this article have been transcribed, edited, condensed and paraphrased for length, copyediting and entertainment purposes. As such, the responses may not accurately reflect its intended meaning. The information contained in this article also has no guarantee of completeness, accuracy or usefulness and should not be treated as any form of professional advice. The author or any party affiliated to the author assumes no responsibility or liability for any errors in the content.



## ***What is the best advice you have ever received?***

I was given a good piece of advice during my time under training in Hong Kong, with Goldman Sachs. My staff and I were told that both people and companies have biases they are either blind to or refuse to admit. This will lead to inefficiencies within an organisation. Thus, my advice to you is this, learn to recognise and show your bias. Do not be dishonest and blind to your bias, it will only bring you down.

— Dato' Yusof

Well, we all aspire to be leaders, don't we? Because leaders can change the world. One skill needed to do that is humility as it will provide you with ample opportunity to learn. If you live life with humility, you will step aside when someone better comes along. Along with this, you will become more self-aware of your character and capabilities.

— Datuk Farid

”

**GROWING PEOPLE IS MORE  
GRATIFYING THAN GROWING  
DOLLARS AND CENTS.**

— Dato' Ong Eng Bin

## ***What can young bankers do, to prepare for the challenges and changes currently facing the banking industry?***

The pendulum has swung the other way around, as banks used to be able to do much more, with greater freedom. Nowadays, more approval is needed. To face this change in the banking environment, instil a view that the client is at the heart of everything you do. Think of the client's interest all the time, this will help and guide you throughout your banking career.

— Dato' Yusof

In the old days, banking followed the Milton Friedman theorem; that an organisation's sole purpose is profit generation for shareholders. This represented a simpler task for organisations because there is only one party to care about. However, the number and demand of various stakeholders have increased in modern days. The fundamental rule of banking has changed. As such, embark on understanding digitalisation early on. It will be the driver that further transforms banking.

— Datuk Farid

“

# A CALL TO ACTION

## *Financial Institutions for Sustainable Development*



### **SDG 1: NO POVERTY**

The weather extremities in Malaysia have caused our farmers, fishermen, and smallholders to remain trapped in poverty despite existing policies. Farmers are hit hard by prolonged dry weather whereas creeping monsoon seasons force fishermen out to sea amid difficulties such as haze. Due to these conditions, they are often forced to spend months with little to no income. Insurance companies should offer micro-income protection insurance with premiums within the financial ability of poor households.

Likewise, flexible premium payment schemes, for example, a grace period of several months and a flexible schedule adjusted to harvesting season may counter concerns of fluctuating income. At times when they are incapacitated, the protection schemes are substantial to those straddling the line between subsistence and vulnerability to poverty.



### **SDG 4: QUALITY EDUCATION**

In Malaysia, rural schools lack proper infrastructure and basic amenities (MESTR Malaysia 2018). Financial institutions in Malaysia should support the funding of education-related infrastructure (such as schools, public libraries, and sports centers) and additional tertiary education scholarships to improve quality and access to education.

Financially supporting the national Technical & Vocational Education and Training (TVET) initiative, which provides youths access to various technical courses in areas such as IT. This exercise would be beneficial to FIs as hiring fresh talents could come from a larger digitally savvy talent pool, that FIs have directly contributed towards.



**85%**

Top 10% of the riches hold 85% of world's total wealth

**108 YEARS**

It will take another 108 years to gender parity

**264 MIL**

264 million children are not going to school

**172 MIL**

172 million people are unemployed globally

**2.4 BIL**

2.4 billion people lack access to basic sanitation & safe water

**>1200**

More than 1200 children under 5 die every day due to poor sanitation

**800 MIL**

800 million people are vulnerable to climate change impacts



## SDG 6: CLEAN WATER & SANITATION

Financial institutions can provide financial support through borrowing, corporate funding or other means to support agencies that aim to upgrade and maintain water infrastructure in marginalized communities. The Jabatan Kemajuan Orang Asli (JAKAO) is one such agency that aims to provide access to clean water for Orang Asli communities.

Apart from that, FIs in Malaysia should fund more research and development water projects to promote new waste treatment technologies, that have the potential of revolutionizing sanitation standards and practices. Empowering Malaysia in achieving quality access to water for all would prove to be a major milestone for the Malaysian financial industry in ensuring sustainable, developmental impact.



## SDG 8: SUSTAINABLE JOB CREATION

The latest national youth unemployment rate currently stands at 10.9%, a gradual rise over the past decade (International Labour Organization 2018 report). In the finance industry, there is a prevalent need to develop a sustainable employment framework to generate a continuous stream of holistic individuals into the industry. These could entail associations with educational institutions such as Asian Banking School (ABS), which delivers tailor-made training programs to equip young graduates with the relevant skills to thrive in the financial sector.

Additionally, FI's could promote development-oriented policies that support traditional micro-sized industries, such as the local Batik industry. Local FI's in collaboration with the Kementerian Pelancongan, Seni dan Budaya could cooperate in providing locals the opportunity to remain sustainable by empowering them to plant and harvest their own cotton for traditional weaving. It provides the community with an economic alternative beyond operating within tourism.



## SDG 13: CLIMATE ACTION

In a recent press interaction, BNM Governor, Datuk Shamsiah Yunus highlighted the burgeoning role of FI's in creating a positive impact on climate change. This progressive mindset is shared across FI's nationwide; many having recently made huge strides towards financing mitigation and adaptation projects geared towards supporting the shift to the low carbon economy.

In addition to this, financing for natural disaster prevention measures is another approach to tackling climate action. Malaysia has been no stranger to climate-related disruptions such as floods and landslides in the recent past hence, sponsoring the construction of flood control mitigation systems and climate-resilient buildings could be a major contribution from the financial industry.





# DEBUNKING CORPORATE FASHION

*Be different, be you.*

People form impressions of you within the first 7 seconds of meeting, and mostly through things you have control over. Thus, it is of utmost importance to make sure your personal presentation is at its highest standard from the way you dress, smile and carry yourself. Strive to better your body language, social demeanor and mannerisms and be sure it tells people exactly what you intend to portray. A strong image branding is crucial to a successful career, regardless of your age, gender and industry.

## BUSINESS CASUAL

## SMART CASUAL



### ACCESSORIES

Man: Watch belt, pocket square, tie, pen  
Woman: Handbag, necklace, bracelet, ring/watch/earring

### ACCESSORIES

Man: Watch, belt  
Woman: Handbag, necklace, bracelet, ring/watch/earring

# THE DOPE TEST

*A bird-based personality test for self-discovery*



## DOVE

- Peaceful & Friendly
- Loyal & Trustworthy
- Easygoing & Patient
- Responsive to strong implementations skills

### How to Communicate with Doves:

Be loving & empathetic to Dove. You should use a friendly tone when communicating with them and give them step by step instructions if they need guidance.

## OWL

- Task-Oriented
- Logical & Intelligent
- Meticulous
- Discipline
- Occasional perfectionist
- Slow decision making

### How to Communicate with Owls:

Be systematic, thorough & precise in your work. When having discussions, prepare logical reasons, facts and accurate data as they need "why" and "how" answers.



## PEACOCK

- Extrovert
- Showy & Optimistic
- Good communicator
- Filled with curiosity
- Acts spontaneous and impulsively

### How to Communicate with Peacocks:

Be enthusiastic, open & responsive to them. Provide suggestions on what they should do as they tend to ask for help on various topics.

## EAGLE

- Stimulated by challenge
- Bold & Decisive
- Aggressive & Fearless
- Agile & Persistent
- Blunt & Stubborn

### How to Communicate with Eagles:

Be direct & avoid being chatty to Eagle. Provide concise, precise & organized information & talk about expected results



# Education Through Biodiversity



## WHAT WE DID?

### EVENT SUPPORT

Collaborated with few NGOs such as Lions Club, GEC & Taman Tugu Nursery for educational outreach

### OUTREACH TO SCHOOLS

Promoted the adoption of RIMBA, via telephone and email to **57** schools

### CONTENT CREATION

Created marketing collaterals such as brochures, info sheet with QR codes

Created social media content worth 15 months use

### DIGITAL MARKETING

Set up an official RIMBA Facebook page with automated chatbot

Drive awareness through interactive contents and ran Instagram Ads

**WATCH  
OUR  
VIDEO!**



## RIMBA

To generate greater awareness on biodiversity issues, the first Malaysian card game centered around Malaysian wildlife, known as RIMBA, was developed by social enterprise, Ecocentric Transitions. RIMBA: The Community Building Card Game aims to cultivate our love for Malaysian natural heritage via principles of gamification, experiential learning and group social interaction.

RIMBA features 30 endangered Malaysian animals with 4 modes of play. It can be incorporated into many different ways as a learning tool to explore the ecosystem. The cards have a few unique features:

- I. Information card with IUCN Red List rank indicating their extinction level;
- II. COLORADD® symbol allowing color blind players to identify the color card for inclusivity;
- III. Information card with both Bahasa Malaysia and English descriptions to engage both rural and urban audience.



- 1. Conducted gameplay session & promoted RIMBA on Taman Tugu Eco Day.**
- 2. Participated in the official launch of RIMBA The Card Game at Black Box, Publika.**
- 3. RIMBA The Card Game**



# Project S4CC: Support for Community Craft



**P**roject Support for Community Crafts (S4CC) is a project under Global Environment Centre (GEC), an international organization established in Malaysia in 1998 with a mission to support the protection of the environment and sustainable use of natural resources through strategic partnerships with communities and like-minded organisations. GEC believes that environmental problems can be minimized through the empowerment of indigenous community. Hence, Project S4CC aims to answer this call by promoting community handicrafts and raising awareness on environmental sustainability.



## CERITA ALAM

### ACHIEVING ENVIRONMENTAL SUSTAINABILITY THROUGH EMPOWERMENT OF INDEGENOUS COMMUNITY.

Followed by the tagline “Reconnecting people to nature”, Cerita Alam is a brand created to provide an identity to the indigenous community. The intuition behind this is to foster and nurture a sustainable environment where humans and nature can coexist harmoniously. What have we achieved throughout the project are as follows:

#### 1. DIVERSIFIED PRODUCTS

Created a product catalogue comprising of 12 handicrafts produced by the Orang Asli.

#### 2. E-COMMERCE PLATFORMS

Established Shopee and Lazada sites to promote the products to the public; a portal on GEC website to target corporates' bulk purchases.



#### 3. SOCIAL MEDIA

Launched Instagram and Facebook exclusively for Cerita Alam and produced 3 months worth of content in advance.

**CHECKOUT OUR VIDEO!**



# MEET THE SHARKS





# “How has FSTEP impacted you?”

**JAGDISH**  
OCBC BANK

*“I’ve developed a tech savvy mindset and a habit for 12:30 pm lunch breaks”*

**YEE JING**  
OCBC BANK

*“I’ve become more people-oriented thanks to my friends in FSTEP”*

**JOHN**  
STANDARD  
CHARTERED

*“FSTEP has been a journey in discovering my inner banker”*

**IVY**  
GREAT  
EASTERN

*“Made me realised my potential and unleashed the best of me!”*

**MEGAN**  
GREAT  
EASTERN

*“Instead of limiting my challenges, I start challenging my own limits”*

**NINA**  
MAYBANK

*“FSTEP has pushed me to do things beyond my capabilities”*

**NISA**  
STANDARD  
CHARTERED

*“To never limit one’s potential because beyond that is a new discovery”*

**JAY**  
STANDARD  
CHARTERED

*“I’m never too early or late, for I dictate my own timeliness of success”*

**GIN ANN**  
MUGF BANK

*“Ready to challenge my limits with the skillsets acquired at FSTEP!”*

**AMIRA**  
AMBANK

*“FSTEP has allowed me to improve my technical and soft skills tremendously”*

**AMAR**  
OCBC BANK

*“FSTEP has opened my heart to loving banking”*

**ALVIN**  
UOB BANK

*“Always remember to learn, unlearn and relearn!”*

**SHANE**  
AMBANK

*“I realize my light, and not my darkness, is what frightens me the most”*

**HANIZA**  
UOB BANK

*“My knowledge in Banking has increased thanks to FSTEP!”*

**JOHAN**  
AMBANK

*“I learnt to push myself, because no one else is going to do it for me”*

**AWATIF**  
UOB BANK

*“I found the courage to forge my own path and make the best of it!”*

**JEEVA**  
STANDARD  
CHARTERED

*“Leadership is doing the right things, not just doing things right!”*

**YEN YI**  
OCBC BANK

*“I learnt to work for the cause, not for applause”*

**CHUN WAI**  
OCBC BANK

*“The beautiful thing about learning is that nobody can take it away from you”*

**CHIA YIN**  
MAYBANK

*“FSTEP thrust me outside of my comfort zone to learn faster!”*

**HASYA**  
AMBANK

*“FSTEP has taught me the true meaning of teamwork and hardwork!”*

**SHI YI**  
OCBC BANK

*“Learning and friendship is a never ending process”*

**JACQ**  
AMBANK

*“Never split the difference between learning and growing”*

**MARISSA**  
OCBC BANK

*“If you want the competition to copy you, you can’t be copying them”*

**SYEUN**  
UOB BANK

*“Learnt to see things from different perspectives!”*

**ANDRE**  
UOB BANK

*“Networking is the number one key to success!”*

**MURSYID**  
STANDARD  
CHARTERED

*“FSTEP has taught me Banking’s past and how to thrive in its future”*

**HONG**  
OCBC BANK

*“FSTEP doesn’t train people, it uncovers their true potentials”*

**JAMES**  
PUBLIC BANK

*“Speak to express, not to impress”*

**MR.**  
**SHARK**

**FSTEP**  
**BATCH 18**  
*“Be the shark among fishes!”*



# The FSTEP Journey

These photographs embody our 12 weeks FSTEP journey, an experience to cherish for many of us! Today's moments are tomorrow's memories!



# 4

## Business Banking Simulation

Acquiring business acumen and financial knowledge



# 6

## Tsunami-Bird-Nest Challenge

Change Mastery

# 01

## IMAGE BRANDING

Developing a professional image in business



## RIMBA

Taman Tugu Eco Day







Cerita Alam

# 12 Urban Farm



# 11

## Service Mind-set

Create service for good customer experience



# 09

## Civility at workplace



## Tower Building Game

Productivity  
Mastery



# 2

## English @ Work

Communication at the workplace





# FSTEP BATCH 18

## SPONSORING FINANCIAL INSTITUTIONS

