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ISSUE 001 2203

LIMITLESS

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of A
Holistic
Banker

The Sky is
Not Your
Limit

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FROM THE EDITOR



We are near the end of FSSTEP, and I can't help but notice this bittersweet feeling in the air. Very soon we will be back to our individual sponsoring institutions, contributing and making an impact through our separate ways.

But first, my team and I are proud to present to you this magazine: it contains the write-ups, reflections and ramblings on many things we learnt throughout the programme. This issue contains articles on soft skills, financial issues, career experiences and our efforts towards environmental sustainability. We hope that you will enjoy reading it—maybe learn something new too.

I think it's only right that I express my gratitude to my team for trusting me with this position that I have come to appreciate so much. Art and design is something that I have a burning passion for, and being able to contribute to the team in this manner is something I will cherish forever.

Last but certainly not least, I'd like to thank everyone in my team for your unwavering support and encouragement. I feel blessed and humbled in being able to work alongside a team full of ambitious, capable people who deliver excellent results on a consistent basis. I have learned a lot from this treasure trove of experience—more than any of you will ever know. Thank you for the support and friendship. I really appreciate all the good times we shared together. Best of luck in future aspirations.

Till we meet again, this time at the peak!



Vanessa Lau Ying Xin
Editor-in-Chief



Dressing For SUCCESS

Did you know that seven seconds is all it takes to create a first impression? Fret not, however, as we take you through the DOs and DON'Ts of Corporate dressing. Corporate dressing refers to the art of proper dressing in a corporate setting that is aligned with one's organisation culture. Dressing well is a sign of respect for the people who interact with you, as well as a sign of confidence. This is crucial in creating good impressions. While eccentricity might be embraced in some settings, be mindful of incorporating too much of it in a professional setting where it is always safer to be conservative. As a guideline, always think about your audience, and what would make you stand out and look good to them.

Another useful tip on picking the right outfit to wear is identifying whether you are cool or warm toned. According to research, autumn and spring colours look better on people with warmer skin tones, while winter and summer colours look better on people with cooler skin tones. Ultimately, there is a great variety of clothes one can wear to the office, the trick is finding a combination that works. While these guidelines work, do not forget to incorporate a bit of your personality into your outfit and have fun! Remember that dressing is an art of self-expression, so be yourself, just a better, more polished version of your self!

“ **Get Up,
Dress Up,
Show Up** ”



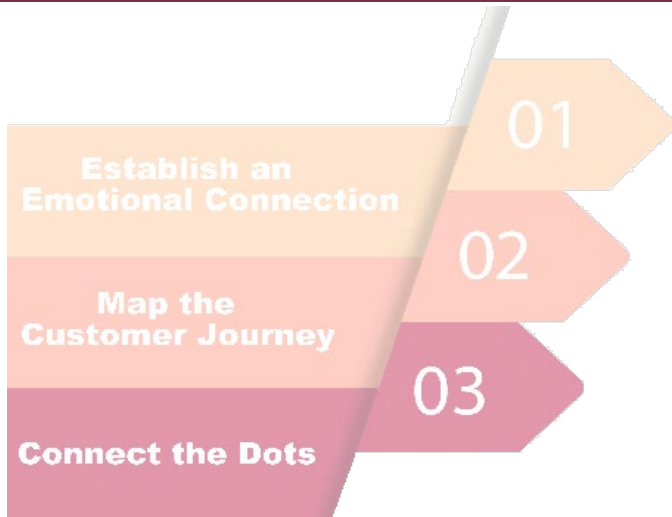
MEN

For men, attire is usually straightforward: a long-sleeved, collared shirt accompanied with a suit and basic ties that reaches the waistline is universally accepted. This will pair well with dark-coloured shoes, sock and belt that match the suit or slacks. Socks should be long enough to extend above your pant cuff when seated so as not to reveal the skin on your legs. Men should also refrain from wearing jewellery apart from a watch or a ring.

WOMEN

When it comes to women, there are more dressing options. Through mixing and matching pieces, one is able to create the illusion of a larger wardrobe. Clothes should not be too tight, short or revealing. As for accessories, less is more. Ideally, jewellery or scarves should complement the outfit without being too flashy. Pick simple earrings and bracelets that are not too noisy or distracting. For shoes, closed-toe, closed-heel shoes that are dark-coloured or nude will match most outfits.

GO BEYOND MARKETING



It's Not About the Destination, It's About the Journey!

Businesses cannot solely exist to generate profit - well not for an extended period anyway. Uninspiring bombardments of flashy "Buy this, buy me..." advertisements or emails have to make way for mattering strategies that can drive more emotional connection, higher engagement, and ultimately brand love. "Are you improving my quality of life?", "Are you shaping me to be environmentally friendlier?", "How your products will benefit society?", "Do you represent my values?" - these are some of the purchasing triggers points of today's ever-changing customers.

“ Stop telling me you have *great customer service, high-quality products, fast delivery, lower prices*, I **EXPECT** this.
Tell me something else. ”

Stand Up and Stand Out

In the age of competitive positioning, this space presents lucrative opportunities for those who can encompass sustainability and customer-centric proposition in their business models as the traditional approaches that hinged solely on philanthropy and CSR are no longer sufficient. One company that continuously harness the potential of mattering is Unilever's Lifebuoy. Their "Help a Child Reach 5", which aim to reduce child mortality through hand-washing, managed to garner 3.2 million views, 800,000 Kenyan Shillings and 12% engagement rate in just 18 days. Other successful brand who deploy similar strategies are Unilever's Dove, Proctor and Gamble's Pampers, Barbie, BT's Barefoot programme, et cetera.

In the financial industry, firms could emulate Triodos Bank's strategy to attract higher deposits from consumers who are socially and environmentally conscious by only finance companies and projects that add cultural value and benefit people and the environment.





The Holistic Banker

“People are usually afraid of change because they fear the unknown,” said Yuval Noah Harari, author of *Homo Deus: A History of Tomorrow* (2015). “But the single greatest constant of history is that everything changes.” And, like much of everything else, the banking industry is no exception.

The future, so fraught with disruptions technological in nature, calls for a new generation of bankers resilient enough to survive the waves of change. We call them “the Holistic Bankers”: individuals of generation Y and Z, characterised by excellent human skills and their knack for reinventing themselves. These allow for them to thrive in an automated workplace, while living meaningful and fruitful lives.

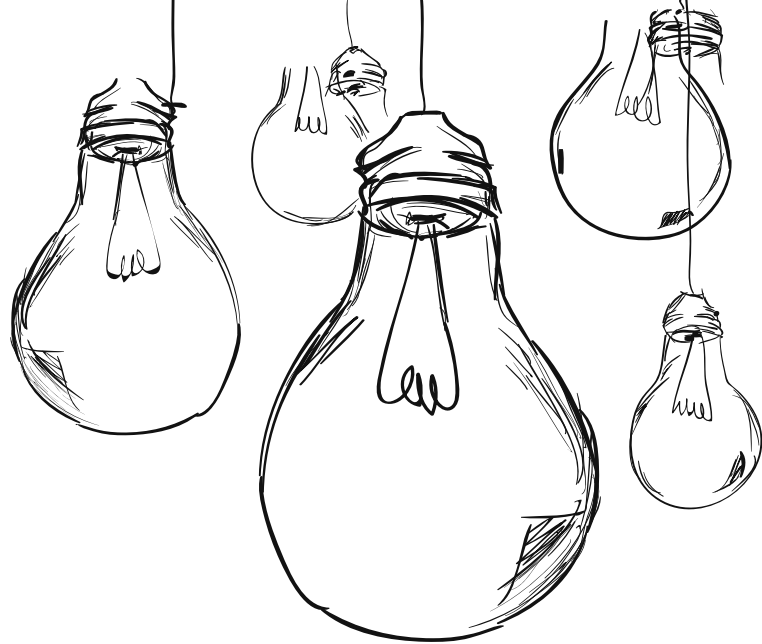
“

The dollar bills the customer gets from the teller in four banks are the same. What is different are the tellers.

-Stanley Marcus-

”

So, what are some qualities of the Holistic Banker?



01. Have a Growth Mindset, Keep Learning

First and foremost, the Holistic Banker practises a growth mindset attitude. He or she believes that most skills can be developed. Failures are treated as part of the learning process; unlike their predecessors, failure does not discourage them quite as easily. This, coupled with a capacity to learn quickly, allows them to stretch their abilities to the very limit. They are able to master skills relating to banking as well as keep up with technological trends, making them extremely agile workers. Adaptation is especially crucial in today's fast-paced world only quick learners will be able to survive and thrive.

02. Apply Both the Left & Right Brain in Problem Solving

The left hemisphere of the brain is associated with analytical, problem solving, and logical abilities; the right with imagination, vision, creativity and holistic thinking. In an increasingly complex world, one has to utilise both sides of the brain to solve problems. Individuals cannot rely solely on rational thinking and technical skills; they must be able to see the bigger picture and connect the dots to gain fresh new perspectives, as well as maintain trust and respect with team members and clients.

03. Develop High EQ

In this day and age, emotional intelligence is critical for personal and professional success. Leadership, giving feedback and positive reinforcement are crucial in bringing the best out of human capital. As Daniel Goleman puts it, "Leadership is not domination, but the art of persuading people to work toward a common goal." The act of negotiation requires substantial social awareness and know-how; to strike the best deals, individuals should have good knowledge of how to communicate and bargain.


04. Strive for Balance

The risk of burnout, which is a state of mental or physical exhaustion caused by prolonged stress, is as high as it has ever been. A faster rate of change and increasing amount of work responsibilities makes it harder for employees to strike the perfect work-life balance. Thus, the holistic banker does not attempt to get too much work done immediately; she instead strives to find balance in a professional sphere and in other areas of life--spiritual, physical and emotional. She acknowledges the importance of playing the role of a sibling, child, parent alongside that of an employee by spending time with family or outdoors. Personal well being is the ultimate long term strategy, and it must be prioritised in order to avoid being crippled by stress.



We exist in an era filled with new challenges and changes, leaving us with no choice but to adapt, or be left behind. Those willing to thrive have to take an entirely different approach to work: They must learn to reinvent themselves in order to achieve an edge over the rest, and in doing so remain relevant.

The Future of ISLAMIC FINANCE: MOVING FORWARD



Islamic finance has been around for many centuries. It started way back since the dawn of Islam in 1400. Before Islam ever existed, trading was conducted in an arbitrary manner and with a lack of transparency. For example, one had to buy an object as soon as one had touched it. The merchants and landlords also put an expensive price on the goods sold. However, in Islam, the belief of afterlife was introduced. The third pillar of Islam, which is Zakat, has caused the conscious of economic and social responsibility to grow. Therefore, this has led to the introduction of Islamic finance which then expanded to Islamic Banking.

According to a report published by Thomson Reuters on the Islamic Finance Industry, Malaysia has been leading the industry for five years in a row. The industry was built on a solid foundation with consistent growth with strong support from the government and Central Bank of Malaysia (BNM).

The Islamic finance industry is growing at more than 10% worldwide every year, with Islamic Banking taking up the largest share within the industry - 71% or USD1.72 trillion of the total industry's assets. As the banking industry moves towards digitalisation, Islamic banks are also catching up. In Malaysia, both Maybank and CIMB are enjoying the benefits as they can lean on their respective parent groups to boost digital innovation. Both banks have also adopted an 'Islamic-first' approach as their growth strategies, therefore, they will benefit the most from the groups' overall digitisation investment. Standalone Islamic Banks such as Bank Islam have committed approximately RM300 million for digitisation in 2019-2021.

Apart from traditional banks, there are also Shariah-compliant investments and crowdfunding platforms being introduced, such as the Investment Account Platform (IAP) and Ethiscrowd. In 2016, IAP was established to channel funds from investors to finance viable ventures and projects. IAP aims to be the leading multi-bank platform for Shariah-compliant mobilisation, supported by a conducive ecosystem. It also promotes the risk-reward payoff.

As of 2018, the platform has managed to raise funds worth RM155 million with partnering banks including Affin Islamic Bank, Bank Islam, Bank Muamalat, Maybank Islamic, Bank Rakyat and Bank Simpanan Nasional (BSN). Ethiscrowd on the other hand, was only a small company when it first started. Since its inception, it has won multiple Islamic Fintech Awards. The company aims to raise funds for projects in Property and is currently focusing on social housing projects in emerging economies like Indonesia. As of today, almost 40 investment projects have been completed, with investor's return as high as 15%, and not lower than 4%.

The efforts shown by the Islamic bank is admirable, however, it is still considered slow in comparison to global digital development.

“Malaysia has been leading the Islamic Finance Industry for five years in a row.”

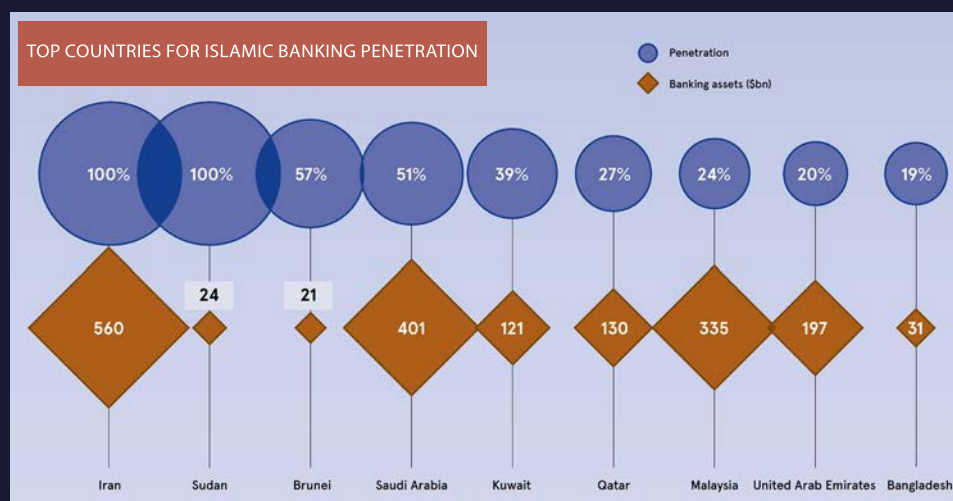
This is probably due to the extensive discussions required to avoid Shariah-compliance issues. Nonetheless, it is believed that with innovative Islamic finance professionals around the world, more advancement in digitalising Islamic finance is bound to happen in the future!

How the inception of Islamic Finance began in Malaysia?

The concept of Islamic finance in Malaysia first started in 1963 when Ungku Abdul Aziz suggested setting up Tabung Haji to accommodate the Hajj Pilgrim which will water to savings, Hajj services and investments of the depositors. Muslims had to sell off their lands and properties to defray the expenses of performing pilgrimage before Tabung Haji existed. The proceeds from the investments will then be used to subsidise the total expenses for the pilgrimage, subsequently lifting the financial burdens of the depositors.

Twenty years later, the Malaysian government introduced Bank Islam and Takaful Malaysia as the first full-fledged Islamic bank and takaful operator to operate in Malaysia. Both institutions were given a grace period of 10 years to operate as the sole Islamic bank and takaful company before other conventional banks and insurance companies are allowed to open their Islamic Finance Services arm. The Islamic Finance industry has been thriving in Malaysia and is recognised as number one, leading many other countries including the Gulf Corporation Countries (GCC).

Growth Potential



The size of the Islamic finance industry has more than doubled since 2009. Awareness of Sharia-compliant banking and finance has risen markedly over recent years, helped by rising per capita income and wealth of Muslims worldwide. While growth has slowed since financial crisis, the industry is now worth more than \$2 trillion and has plenty of scope to grow further, evidenced by a growing gap between the actual and potential size of the industry. Malaysia is one of the top countries for Islamic banking penetration in the world.

SOURCE: RACONTEUR, 2018

THE SKY IS NOT YOUR LIMIT

“
Have the courage to follow your heart and intuition. They somehow already know what you truly want to become.
”
-Steve Jobs-

For most of us, working in our field of study upon graduation would seem like the most reasonable route of progression. However, in the FSTEP programme, it's apparent that a number of participants come from traditional business or financial backgrounds. We wanted to know more about the thought process behind these fateful cross-industry leaps, so we sat down with four of our friends — Luke, Yugen, Laura and Firah — to learn about their individual journeys to get where they are today.

MEET OUR CANDIDATES



Luke Ratnasingam
Bachelor in Mechanical Engineering



Nur Zafirah Binti Muhamat
Bachelor and Master in Biological Science



Laura Lim Tsu Huey
Doctor of Medicine



Yugendran Murugiah
Bachelor in International Business and Marketing

What made you decide to switch to banking?

LUKE:

A year and a half later, I realised that I was not learning anything new nor could I see a future in the company. Hence, I decided to venture into a completely different industry which I find a lot more structured. This provides me with a better sense of direction for my career advancement.

LAURA:

I have always been inspired by my dad to read and learn about finance since young, looking back it seems like medicine was never for me. When I was 17, I had a much narrower outlook on life and conformed to social pressures when choosing my career. I realised that I would not be able to perform at a sufficiently high standard in my job if I had no passion for it in the first place. I spoke to my cousin's sister (who works in the banking industry) and received thoughtful advice and encouragement. With hard work, time and a burning desire to learn, I firmly believe that

FIRAH:

Before finishing my Masters, I was actually offered to further my studies and ironically, it was also the moment that made me pause and reflect on whether a career in research was what I truly wanted. After much consideration, I thought that I would like to explore other options, thus starting my career in a management programme. Long story short, after several interviews - I finally settled with the decision of venturing into the banking

YUGEN:

I always wanted a career in the corporate environment and I know that I am able to add value to the organisation that I am attached to.



How did the people around you react when you decided to join banking?

LUKE: I was lucky enough as my family and friends were incredibly supportive of my decision.

LAURA: My mom advised me to finish housemanship first and then pursue a career in lecturing at a university or in sales among pharmaceutical companies. While my dad allowed me to pursue a career in banking, he would ensuingly cut off my insurance and credit card under his name; after that, we did not talk for a few months. I understood that their reaction was out of love and they all wanted me to lead a secured life.

FIRAH: My friends were surprised that I am willing to give up the path that I have been training for. But my family members have been supportive and, in a way, they thought that banking would suit me better.

YUGEN: My decision was well received by my family members and previous employer. I feel like I was able to bring opportunity into fruition through the power of positive affirmation.

What would be your advice to non - finance graduates looking for a finance job ?

LUKE: I stand by these 3 principles: First, staying curious and wanting to learn more will definitely help you stay relevant. Secondly, accountability is vital. You have to understand that no organization will expect you to be perfect fresh out of university, making mistakes is a given but to own up to it. Learning is the most important aspect in life. Lastly, is to have a strong sense of integrity and practice it

LAURA: You must know what you want and willing to pay the price of hardwork and endless learning. Also, not to forget to have a strong case to present during interview and think of whats your value creation to the industry.

FIRAH: I would say, do enough research to know if this would be something for you. If you are not willing to start from scratch and start learning again, you might want to rethink about your options.

YUGEN: Knowing exactly what you want is the first step to succeed. Also don't be afraid to fail. Our biggest asset is not our education or experience, rather it is our age! So don't be afraid to try out new things, there's a possibility it might actually work!

What do you hope to bring from FSTEP to your sponsoring institution?

YUGEN:

I hope to bring a very clear direction of what I would like to explore in the bank. As banks are constantly evolving, it is pivotal for employees to be constantly learning on the job. Before all that can happen, one should clearly identify what he or she wants to create and accomplish in order to truly succeed.

LUKE:

Be able to bring soft skills like taking minutes professionally and apply technological knowledge at my workplace.

LAURA:

An improved version of myself, in terms of banking knowledge, leadership and softskills.

FIRAH:

I'm hoping that with the training I have from FSTEP, it wouldn't be too difficult for me to learn on the job and also to teach myself to never stop learning, so that one day I can contribute ideas to my sponsoring institution.

LIMITLESS

DO NOT LIMIT YOUR CHOICES



Do you limit your options when you don't have to?

Midday in a crowded coffee shop in the heart of Kuala Lumpur, and my friend eyes the bowl of prawn noodles in front of him. It has been a stressful week for the bank he is part of, and he is eager to vent.

Conversation touches on a myriad of subjects so relevant to those new to the workforce: the weather, the economy, relationships, and, with a hint of gloom, our jobs and futures. "I've started working a month ago and I'm already stuck," he says of career progression. "From where I'm at, there are only two ways forward; and I already know I'll hate them both." He speaks briefly about those options before we exchange goodbyes.

Upon reflection, it's clear that my friend's stress largely stems from a mental trap that most of us have fallen for: As humans, we tend to simplify uncertain or complicated circumstances by defining them as a choice between a limited set of options. In most cases, it works. It's a useful heuristic that saves time and mental energy when a number of options are, for the most part, beneficial. But what if none of the immediate options seem good?

Too often we forget the fact that better, smarter pathways exist. This cognitive distortion makes us fall victim to poor decision making when we opt for inferior choices. We feel victimised when life forces us down gloomy forest trails; in reality, the yellow brick road lies some metres off, but nobody's proactive enough to use a map. And therein lies the root of all our problems.

I caught up with my friend last week and, once again, our conversation veered towards future plans. But this time, it is not without a hint of optimism. "After thinking about it, I realise that might have been a bit too pessimistic," he reflects. "There are so many options to explore, it just didn't seem like that at the time."

You are what you are today because of the choices you made yesterday. With that in mind, let's be more responsible for our own lives; remember, we are the makers of our own destinies.

***Proactivity** is an awesome, empowering concept. It implies that we, as human beings with free will, are responsible for our own lives--that by taking initiative we can improve our quality of living. The idea is implicit within the word "responsibility" itself: "response-ability", the ability to choose one's response. By choosing our responses to stimuli, we can make changes that actually benefit ourselves instead of feeling victimised and wallowing in self-pity.*

In the context of this mental distortion, being proactive prompts us to look for alternatives to pre-existing options. These may not be immediately obvious; often, it requires one to view the bigger picture or an entirely different perspective. A good brainstorming session or having friends with fresh, interesting ideas may provide useful solutions.

A good starting place in our shift to a more proactive mindset is through tweaking our language--it makes us sound more able, thus empowering us to act. After all, the language that we use on a daily basis reflects our thoughts, mindset, values and beliefs.

THE MIND OF A CRIMINAL IN MONEY LAUNDERING

Money laundering has been perceived as a complicated and highly intelligent crime and deemed as a deliberate act to disguise the source of money obtained through illegal means. It simply means money that was generated from drug trafficking, terrorism, fraud, bribery, corruption and robbery. Money laundering is getting more and more sophisticated, with money launderers utilizing new technologies and unexpected venues for advancing their schemes. Once the money is “cleaned” it’s difficult to detect it. The ultimate goal is to get the “dirty money” into the financial system using various techniques.

Staying two steps ahead

Both financial and non-financial organizations can be directly and indirectly impacted by these crimes. The consequences of not compliant to Anti-Money Laundering regulations can be as severe as revocation of licenses to operate. All organizations should stay two steps ahead of today’s sophisticated money launderers.

Organizations should enable two lines of defence against money laundering: Know Your Customers (KYC) and know what your customers are doing. The organizations must gather information in relation to due diligence and make sure they are updated as appropriate; for example, the customer must present valid identification, issued or recognized by public authorities. Organisation ought to take the time to identify the real beneficiaries of a deal or the exact nature of a business relationship between the two parties. By having these two lines of defence with predictive analytics can enable businesses to effectively protect themselves money laundering schemes.

From reactive to predictive and proactive

We all know that crime does happen, instead of blaming the other party, and merely reacting to the situation that has occurred, organizations should be proactive to deal with the issue.

A “backward” KYC initiative that bases decisions on historical customer information carries a lot of risks. For the reason being, you will need a mechanism that allows you to collect real-time information on your clients, get real-time notifications on any suspicious dealings, and apply analytics to detect fraud before it happens.

Information gathered in relation to due diligence is updated as appropriate; for instance, the customer must present valid identification again if previously presented identification expires while the business relationship is on-going.

Advanced predictive analytics can help your organization to obtain full and real-time visibility into the money flow and information exchange among your clients. It allows you to extract actionable information from a massive amount of data and be able to pinpoint where fraud can possibly be committed.

Money laundering is a global threat and it can be hard to eliminate totally. But you should be proactive in addressing the problem, because failing to do so can be catastrophic and devastating – to your clients, your organization, and the international community.

Is your organization reacting or responding to all these sophisticated money laundering schemes?

In collaboration with Urban Hijau

THE *FUTURE* IS GREEN

We are Greater Green. As youths passionate about the environment, we choose to play our part in spreading awareness on sustainable living methods. We also gauge the awareness level of Malaysian youth on current environmental issues through the use of surveys. We work in collaboration with Urban Hijau.

To learn more about Urban Hijau, please visit:

Jalan 3/71b Kampung Sungai Penchala,
Taman Pinggir Tun Dr Ismail, 60000 Kuala Lumpur
<https://www.uhijau.org/>



Mr Muneeb was an inspiring character by showing us the different ways, significant or minute, on how we can create an impact on the environment through our daily actions. He taught us how to redistribute waste from our leftover food, waste paper, cardboard, and wood chips to be composted, leading to an increase in the supply of soil nutrients, further benefiting our local produce to the community.



WHAT IS URBAN HIJAU?

Urban Hijau is an urban farm in Taman Tun Dr Ismail. According to Mr Muneeb bin Yousof, one of the co-founders, its primary mission is to promote the philosophy of permaculture, which promotes working with nature rather than against it. It focuses on understanding how plants and animals interact with one another to create a self-sustaining ecosystem, instead of relying on a single product system.

WHAT DID WE DO AT THE FARM?

Work is long and laborious but ultimately gratifying. Our duties include making and turning compost (using the Berkeley method), as well as harvesting crops and preparing seedlings using the aquaponics methods. Mr Muneeb also taught us about different types of trees, shrubs and shoots and their environmental and health benefits.



WHAT DID WE DO OUTSIDE URBAN HIJAU?

We prepared a survey to gauge the awareness of Malaysian youth on environmental issues and their sustainable practices. This was done via google form. We utilised social media (facebook and instagram), approached schools and universities as well as distributed leaflets in order to gain participants. This data would help us form programs that could help educate the general public, increase awareness on the different NGOs and their actions.

TAMAN TUGU ECO DAY

We contributed towards the Taman Tugu Eco Day on the 19 October 2019 where we learnt more of the different organisations pushing to be more environmentally friendly. While we may all be different as individuals, we all shared the same love for the earth and wanted to play our part while also learning on the new ways to be environmentally friendly and build a more sustainable world.



In collaboration with EcoKnights

SUSTAIN MALAYSIA

**Educating The Community For A
Greener Future**



It is one thing to practice sustainability, but to advocate and educate the people around you to join the sustainability bandwagon isn't as simple as you think. Therefore, a group of us at Asian Banking School, in collaboration with environmental NGO "EcoKnights", have developed a digital platform, which intends to educate the community on current environmental issues, and take action for a more sustainable future. As we progress into a more digital world, with everyone is glued to their smartphones every hour of the day, it is crucial for environmental information and issues to be addressed quickly and effectively.



We developed an Instagram profile under the name of Sustain Malaysia containing educational info-graphic content to inform the community about top environmental concerns we are facing currently. We also interviewed three completely different eco-warriors, who shared their stories on how and what motivates them to practice sustainability.

What was the main purpose to develop an Instagram account for Sustain Malaysia?

We created this digital platform on Instagram mainly to address the Sustainable Development Goals curated by the United Nations, particularly to tackle the plastic pollution issue we have in Malaysia. After the news broke out that Malaysia was seen as a dumping site for many countries, we knew that something had to be done immediately! Thus, our focus is to educate the community on reducing plastic usage through

various ways: through content posts, pop-up quizzes on IG story and fun social challenges. We not only want people to take action but also to have fun while they're at it. So our primary focus is to keep it amusing for all our followers, and develop their passions for sustainability, rather than treating it like a chore.

Who says recycling has to be boring?

What was the most exciting part of this project?

What brought the most excitement to the team was getting everyone to participate in our #CrazyGreenAsians challenge. #CrazyGreenAsians is a social challenge that aimed to tackle the plastic pollution issue in Malaysia through reducing the use of plastic usage by instead drawing focus to reusable items—these include metal straws, tumblers, Tupperware and tote bags. We saw some creative ideas where one participant brought his own tumbler into a bubble tea store, and then had the staff transfer the tea into it instead of using a plastic cup. It doesn't end there; he then used his own metal straw instead of plastic version provided by the store. And simply like that, two single-use plastics were reduced! This sent a great message to all our followers demonstrating that every little bit counts, even if you start small.

Another fascinating experience was managing the interview with Susee Ramjaram, who was the Managing Director of Guardians of Mother Earth. Guardians of Mother Earth is a community-based sustainability initiative that aims to reconnect people with nature and to educate them on appreciating Mother Earth's role in providing for our vital needs.

It is important to always be mindful of what we do as recycling physically is unfortunately not enough. But should you devote your whole heart and mind into it, it would no longer seem like a chore, but ultimately develop into a lifestyle that focuses on a strong passion for practicing sustainability. An inspiring quote from Susee was "We only have one Earth, so we need to protect it and play our part as Guardians of Mother Earth".

What challenges did you face during this project?

The most challenging part was having to maintain followers on our Sustain Malaysia IG profile. It was crucial that our content remained entertaining whilst not being too repetitive. Therefore, it was paramount for our content team to remain creative and develop new ideas constantly. For example, we continued to capture our followers'

attention by creating relatable content such as providing a DIY face mask recipe which only used organic ingredients. We used a different theme each week to make it more interesting; one week would focus on sustainable clothing, and another week on sustainable beauty products.

What was the biggest takeaway from this project?

We are extremely grateful to be given the opportunity to work with EcoKnights on such an altruistic and fun project. FSTEP has provided us with valuable experience and knowledge that is easily transferable to the banks we are working for, where potentially larger-scale CSR projects will be handled. On a personal level, I chose the role of being the Secretary, IG account holder, and Podcast Interviewer for Sustain Malaysia. Although I had little or no experience in any of those

roles, I remained committed and determined to learn and deliver the highest results for my team. Not only that, but I discovered new things about myself! After playing the role of an interviewer, I learnt that I really enjoyed talking on a podcast show, which is something I normally would not have done. Thus, it is important to step out of your comfort zone and to just do it, because you will never know if you like something until you try.

Who We Are:



CHANG WEI JANE

Project Manager
OCBC Bank (Malaysia) Berhad
Do something meaningful
everyday!



**MUHAMAD AIMAN FITRI
BIN ABD RAHMAN**

Assist. Project Manager
AmBank (M) Berhad
Do not take life too seriously,
you'll never get out of it alive!

VANESSA LAU YING XIN

Editor in Chief
Standard Chartered Bank
Malaysia
Live the life you love.



**NUR ZAFIRAH BINTI
MUHAMAT**

Head Photographer
AmBank (M) Berhad
Live a happy life. That's all that
matters.



ALIF SYAFIQ BIN DZULKIFLI

Public Bank Berhad
No time to think, do it now!



**AMREETA KAUR PEDDEH
A/P RAJENDRAPAL SINGH**

OCBC Bank (Malaysia)
Berhad
Life is like a chemical reaction,
you gotta BALANCE it!

CHIA CHIA PEI

OCBC Bank (Malaysia) Berhad
Work for yourself, not others.



CHONG WEE LIAN

MUFG Bank
Difficult roads often lead to
beautiful destinations.



**DAXTER CHUAH TEONG
GUAN**

OCBC Bank (Malaysia) Berhad
When you search for the truth,
don't be afraid to follow the
path you find.



GAN LIJIET

United Overseas Bank
Once you become fearless, life
becomes limitless.

**HAZIQ ADLIN BIN AHMAD
FUAD**

OCBC Bank (Malaysia) Berhad
Don't just follow a path, make
your own trail.



KOK SZE YING

United Overseas Bank
Try to be a rainbow in
someone's cloud.



TIMOTHY LEEM YU XIANG

Standard Chartered Bank
Malaysia
Treat people the way you want
to be treated.



LIM SU THENG

Public Bank Berhad
If the pain is unbearable,
collapse and rise up again!

Dragons of FSTEP 18

 <p>LAURA LIM TSU HUEY Standard Chartered Bank Malaysia What is the gift that you were meant to give?</p>	 <p>LIM YEN YEE United Overseas Bank Don't forget why we started in the first place.</p>
<p>LUKE RATNASINGAM Standard Chartered Bank Malaysia Be kind, everyone has their own battles to fight.</p> 	<p>NICHOLAS NG EE WIN OCBC Bank (Malaysia) Berhad Be stronger than your strongest excuse!</p> 
 <p>NORDIANA BINTI ROSSLEEN Standard Chartered Bank Malaysia The biggest room in the world is room for improvement.</p>	 <p>NUR DIYANA IZZATI BT MOHAMED SHA'ARI Bank Islam Malaysia Berhad Hayya Alal Falah.</p>
<p>NURUL IZZATIL MUNIRAH BINTI RUDDI Malayan Banking Berhad Wherever you go, create your own sunshine.</p> 	<p>SAMUEL WOO CHOONG YI AmBank (M) Berhad Everything you want is on the other side of fear.</p> 
 <p>SAW ZHEN HAN Great Eastern Life Malaysia If Murphy's Law does exist, shouldn't the reverse exist too?</p>	 <p>SHARIFAH ALYSSA RAIHANA BINTI SYED OMAR SHAHABUDDIN AmBank (M) Berhad Don't let anyone treat you like tap water, you are Fiji water!</p>
<p>SITI MARIA ADAWIYAH BINTI ABU HASSAN United Overseas Bank (Malaysia) Berhad Life is a journey, not a competition.</p> 	<p>TAI SIEW QIN OCBC Bank (Malaysia) Berhad Rather be dead than cool!</p> 
 <p>WONG JIE YI AmBank (M) Berhad Keep your eye on the ball.</p>	 <p>YUGENDRAN MURUGIAH Standard Chartered Bank Malaysia Everything you need will come to you at the perfect time.</p>

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FSTEP BATCH 18
Sponsoring Financial Institutions

