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# THRIVE

*forging our future*

**BATCH 18**

11Sept'19 - 9Dec'19

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LES TIGRES PRODUCTION

DIGITAL  
MAGAZINE



My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humour, and some style. //

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EDITOR'S NOTE | DEC 2019

# LES TIGRES



To live meaningfully, one should be thriving in life and living it with passion, compassion, humour, and style. This quote describes very well with the way

I live my life and it resonates with our team, Les Tigres (The Tigers).

Les Tigres created this magazine with absolute passion and style, coupled with contents developed out of compassion with hints of humour. We want to share our experiences by bringing our FSTEP 18 journey to live.

Our magazine, THRIVE, bears an upward strike of the letter 'V' (We) symbolizes that our team will continue to thrive in our lives and surging upwards is the only way we aim. Until we reach our personal definition of success, we will persevere with fortitude.

I feel very fortunate to be the chief editor of our class magazine. Thinking back, I have always been drawn to the design and quality of a magazine during my primary school days. I remember cutting out photos that I was attracted to and pasting them on white pieces of A4 paper and hand-wrote the contents. It was one of my earlier hobbies that I enjoy as it allowed me to express my thoughts and

experiences into a fancy handmade "magazine". Fast forward to the present, I am thrilled that I can actualise this hobby into the creation of this FSTEP 18 magazine - with a very personal touch. In this magazine, I am eager to share with you the personal mottos my team and I have lived by and still hold dearly to thrive in life.

Words cannot describe how grateful I am for my team, Les Tigres, for being incredibly driven, cooperative and supportive. They have made my FSTEP 18 journey fun and memorable. Also, I am thankful to Aris, Chee Onn, Emma and Loo Han for guiding and providing us with meaningful insights throughout our learning journey.

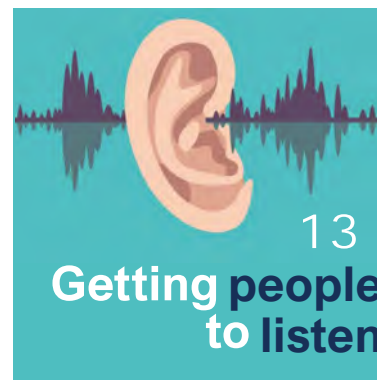
Special thanks to Overseas-Chinese Banking Corporation (OCBC) Bank for accepting me to be part of this invaluable journey. A heartfelt thanks to Professor David Colyn Gardner (CEO, Asian Banking School), Dr Paramsothy Vijayan (Director of Graduate Training & FSTEP), the trainers and every training agency that took part in this remarkable venture.

To FSTEP Batch 18, we hope you remember that no matter what kind of downfall or distractions we encounter in our lives, we must never lose focus on chasing our dreams.

With Love,

*Vivien Wong*  
Editor-in-chief

# Contents.



# In the last 10 Years,

**the world of business and commerce have seen numerous routine shake-ups in almost every aspect of operation and structure.**

Operationally, the advent of the internet and the Internet of Things (IOT) have introduced quicker, more efficient business processes; eagerly accepted by millennials flooding the supply and demand sector of businesses. This trend shift has been glaringly visible, with direct impacts on consumerism as a whole. Less visible is the paradigm shift in business structures, concerning the attitudes and behavioural patterns of the workforce. This article seeks to address and highlight the recent paradigm shift in leadership patterns, in hopes that an understanding of the modernised work environment will allow the young workforce to thrive in the business environment in which they are inadvertently shaping.

Through the 80s and 90s, Generation X heavily favoured the authoritarian traditional leadership models with clear vertical power structures. As millennials began to flood the workforce, the established status quo is being side-lined in favour of a more collaborative leadership structure.

## **T**raits Leadership

Traditional leadership centres itself around the concept of supervisory control over employees; control being the crux of the style of leadership. Trait leadership models concern itself with innate qualities possessed by great leaders of the past and as such, draws its conclusions from the analysis of the leaders of ages past. This school of thought deduces that

leaders are born with certain behavioural and physical qualities; evident in the candour of Mahatma Gandhi, and the commanding presence of Alexander the Great.

## **B**ehavioural Leadership

Where trait leadership derives authority from innate traits, behavioural leadership draws upon the more explicit authority as granted by the differences in level between supervisors and the supervised. This form of leadership varies in degree of autocratic control.

The autocratic stance vests all decision making within the leader, with decisions handed down to subordinates as veritable commandments, cast in stone with little to no degree for input. Democratic leaders tread the middle ground, engage group participation in decision making, albeit retaining final say in the direction of the unit.

## **L**aissez-Faire Leadership

On the other end of the spectrum lies laissez-faire leadership, with maximum authority granted to the followers. This style warrants little interference from the leader, save for ensuring the direction of the unit does not stray far from the set true north. The democratic school of behavioural leadership, respecting input from followers, is argued to be the most effective form of traditional leadership; this leads to an interesting segue to contemporary leadership models, and could foster an understanding of the shift in favour of leadership styles over the past decade.

In stark contrast to the rigid leadership systems of yesteryears, contemporary leadership models argue that effective leaders are those who have the cognitive and behavioural capacity to react to complexity in their environment, honing their team to achieve their potential through effective guidance, as opposed to blind direction.

Written by:

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## Transformational Leadership

Such is the transformational leadership style, which empowers participants in the process, forming not just a more capable and effective team, but hones the potential of the individuals in every hierarchy of the team. With the style of transactional leadership, leaders are implored to first identify what motivates their team, in order to lead in a mode that bestows favour in exchange of services, such as meeting deadlines.

While this may seem an arbitrary purchase of hard work, such a style leverages on the human reward system, eventually fostering a personal drive for each team member to contribute to the team of their own will. Anticipation of reward is after all a better motivator than fear of punishment. Contemporary leadership as such has shifted the focus on the innate characteristics of leaders to the effect said people have upon their followers, allowing for a much more inclusive style of leadership.

Understanding the concepts as above then begs the question; which style of leadership is best suited for the emerging workforce today?

With more millennials entering the workforce, an understanding of the demographic is key to answering the question. A key difference between millennials and the preceding generations is the impact of social media, and its effects thereupon on the psyche of the demographic. With the rampant, and even wanton, sharing of one's personal

**Leaders instil in their people a hope for success and a belief in themselves.**

**Positive leaders empower people to accomplish their goals.**

life on such platforms, it becomes evident that the demographic craves inclusivity and peer acceptance. This need for assimilation is then exacerbated by a corresponding aversion to hard authority; seen as an infringement on inclusion and one's sense of belonging. In light of said observations, it only logically follows that the emerging workforce be more responsive to contemporary styles of leadership, probably leading to the advent of the emergence of such a style in the first place.

The adoption of inclusive styles of leadership is already visible in many aspects of the working world; more visibly in start-ups and less organised entities, yet also glaringly prevalent in highly organised financial institutions.

Corporate initiatives like dress-down Fridays and traditional wear days, as well as company organised weekend activities, are attended by all levels of the entity, all the way up to the Chief Executive Officers. Ditching the power suits in favour of a group identity and inclusivity, the proof is in the pudding. This trend was also seen operating over the last decade, as the financial industry has abandoned the tall vertical organisational structure in favour of a more horizontal flow; allowing for lateral decision making within authority limits.

The world has given us space, and now all we have to do is thrive.



Photography by Asian Banking School



# From Marketing- to Mattering

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

**- Keith Weed, Unilever CMO**

The primary goal of microfinancing is to assist individuals living in poverty to elevate their economic status to be financially independent //

## Creation of job opportunities and future investments

Entrepreneurs with access to microfinance will have the ability to create new employment opportunities for others. With an increase in the population of the workforce earning an income, the overall economy of the nation will also benefit through the availability of resources that can flow through local businesses and service providers.

Through the availability of income via microfinance, families will be able to meet their basic needs. When these needs are met, they can focus their attention into investing for a better future that will enhance their living conditions.

It is not just the entrepreneurial level that benefits from job creation through microfinance. Grameen Bank in Bangladesh employs over 21,000 people. Its primary financial products are related to microfinance. That is tens of thousands of jobs that are created to help achieve sustained, inclusive and sustainable economic growth, resulting in full and productive employment for all.

## People will feel like they matter

In many developing nations, the primary recipients of microloans are women. Up to 95% of some loan products extended by microfinance institutions are given to women. Women are key figures in leadership roles in businesses, even in the developed world. Women also develop others more frequently when it comes to entrepreneurial roles.

The feeling of being trusted with credit changes a person's fundamental way of thinking. Instead of focusing on basic survival needs, they will begin to look for ways in which they can thrive better.

The stress of poverty can be overwhelming on some and this may lead to adverse coping mechanisms that could destroy families. By reducing these stress markers, households can focus on the job at hand to provide for themselves. Hence reducing the social ills that are commonly associated with those living in poverty.

## Benefits of Microfinance

The primary goal of microfinance is to assist individuals living in poverty to elevate their economic status to being financially independent. Since a majority of the population is still subjected to surviving on less than \$2 per day, microfinance provides the platform through which they would be able to upgrade their living conditions.

## Individuals are able to provide for their families

The burgeoning cost of healthcare is the primary reason many experience poverty. Microfinance inspires entrepreneurship among individuals which provides them with an opportunity to work their way through economic difficulty.

Furthermore, it provides the necessary resources to families so that they can educate their children. Children living in poverty are far more likely to skip out on school as they have no other option but to work and provide for their families. Research has shown that girls who receive eight years of formal education are four times less likely to get married at a young age.

Written by:  
Elizabeth Leong, Tan Teong Siang &  
Akash Ravindranath  
Layout by:  
Muhammad Faris Bin Zainuddin

**I**n this current day and age where information is readily available, traditional marketing methods are no longer as relevant or effective as they used to be. This has caused businesses and organizations to shift from a conventional marketing approach to utilising tools such as digital marketing and social media.

However, this alone is not enough to help an organization thrive these days. It is also equally important that they focus on what truly matters to their customers. From a bank's standpoint, this would mean switching from advertising their latest credit card, for example, to zooming-in on how they impact the communities they serve. One of the most stirring tools for impacting communities is microfinancing.

## How Microfinance addresses the SDGs

The Sustainable Development Goals (SDGs) - also known as the Global Goals - were adopted by all United Nations Member States in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The 17 SDGs are integrated because they recognize that action in one area will affect outcomes in others and that development must balance social, economic and environmental sustainability. SDGs are designed to bring the world to several life-changing 'zeros', including zero poverty, hunger, AIDS and discrimination against women and girls.

Microfinance refers to loans granted to people who are in social and economic hardships, and to people who want to start micro-entrepreneurial activities without any real guarantees to support their credit.

Microfinance savings and insurance services, as well as non-financial services to people who do not have good creditworthiness and who may be subjected to financial exclusion. This objective is to eradicate poverty and achieve social equality.

Microfinance policies also support the growth of the real economy because they allow financing young people who want to start businesses without any guarantees. In this way, microfinance aims to contribute passing on an economically stable and viable world to future generations.

These innovative initiatives have a significant impact on the growth of the real economy and will contribute immensely to sustainable developments:

## Case of Micro-financing in India

The CRIF High Mark Report states that as of 31 March 2019, the microfinance industry in India has seen a growth of 44% year-over-year. In addition, the number of microfinance accounts has increased from 76 million to 93 million, or by 21.9% according to the Microfinance Institutions Network (MFIN).



In India, more than 200 million people – which makes up almost half the population – do not have bank accounts. If they need immediate financial support, it is more common to rely on informal financing - borrowing small amounts of money from friends, family members or money lenders.

The introduction of microfinancing in India through microfinance institutions (MFIs) has thus been very well-received. It provides safe access to financial resources like microloans

for individuals who were financially underserved or overlooked before. In a rural region of India, a study was conducted to observe the effects of microfinance loans. The results showed that employment in all three villages in the region improved by an average of 31.9%, while the average monthly income saw a dramatic growth as well, with a positive change in income of 154.2%. This success could be directly linked to the sense of empowerment that the villagers gained through their access to better financial resources.

## Case of Micro-financing in Africa

The Forum's findings revealed that the "continent demonstrated an average real annual GDP growth of 5.4 percent between 2000 and 2010, adding \$78 billion annually to GDP. Growth continued at 3.3 percent from 2010 to 2015."

A major reason why Africa experienced these high levels of growth is the recent influx of microfinance institutions providing affordable loans to farmers across the continent. Farming is the primary source of food and income for Africans, and provides up to 60 percent of all jobs on the continent.

The loans have enabled African farmers the opportunities to invest in profit-generating activities that have improved their economic security such as providing better food for their families, improving access to clean drinking water and sanitation, and enrolling their students in school instead of work.





# THE ROAD TO DIGITAL



RM 150

All other products are offered through partnerships with other Fintechs or daily-use companies.



DIGITAL BANKS

RM 220

Challenger banks: Mobile-only banks only offer an account with debit or credit card as their own products.



CHALLENGER BANKS

Written by:

Tang Mun Kit & Ng Yi-Xiang

Layout by: Loo Wei Kheng

**A** digital bank, or more commonly known as a virtual bank, is one that does not constitute a physical presence but entails online delivery of products and services or through mobile platforms.

Digital banking encompasses full digitisation of banks and all its functions, activities and programmes. It is not just about digitising your products and services but also the importance of automating your processes and connecting these worlds with middleware. Full transformation to a digital environment includes frontend and backend. Huge reliance is being placed on big data and analytics while embracing all new technologies to enhance customer's experience.

There are a myriad of reasons on why digital transformation becomes increasingly important in the banking industry:

1. To reduce costs - elimination of costly back-office processing operations, fewer errors and less staff required.
2. To increase revenue - gather customer intelligence across all lines of business to develop upsell-cross-sell opportunities
3. To attract and retain customers and stay ahead of the competition - personalised and enhanced customer experience to sustain long-term relationship
4. To remain compliant with new legislation - streamlining associated processes allows adherence to compliance and legislation such as PSD2 and GDPR
5. To explore the benefits of new technologies - enhance agility through data analytics, open APIs, blockchain and cognitive banking which highly impact banking business models

**QUESTION:**  
What is the Difference Between Online and Digital Banking?

For the most part, these two words are synonyms.

But, we define online banking more narrowly: online banking primarily focuses on remote deposits, money transfers, bill pay, and basic online management of accounts.

Other synonyms for online banking include internet banking, virtual banking, and e-banking. So, online banking focuses on digitising the "core" aspects of banking, but digital banking encompasses digitizing every program and activity undertaken by financial institutions and their customers.

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**N26**

CHALLENGER BANK

A real life example of a challenger bank is N26 one of the largest non-banks in Europe.

If a player owns all the sites of any colour group, the rent is doubled on unimproved sites in that group.

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**TransferWise**

TRANSFERWISE

An international money transfer application focusing on a single product or service, at a low cost.

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**fintonic**

FINTONIC

Spanish application Fintonic, which allows clients to organise their bank accounts and manage their savings more easily.

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**Kabbage**

KABBAGE

Kabbage, an American small business lender capable of gathering large amounts of data using artificial intelligence to grant credit in just ten minutes.

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WHAT SHOULD WE LEARN FROM BANKING DISRUPTORS

**?**

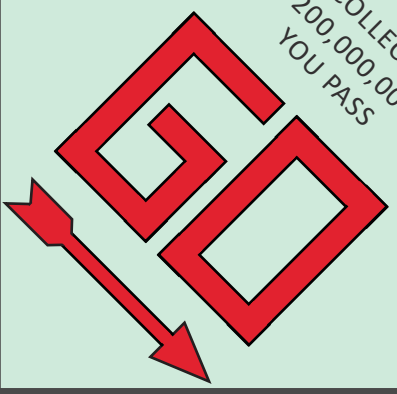
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**3 THINGS TO LEARN**

1. They focus on a single product or service, at a low cost.
2. They have clear customer orientations.
3. They use advanced technology to achieve a competitive advantage.



COLLECT  
RM 200,000,000 AS  
YOU PASS



TECHNOLOGY

RM 420



DISRUPTORS

RM 650



SEARCH

RM 630



SOCIAL  
MEDIA

RM 420



RETAIL

FREE  
PARKING

**BUILDING BLOCK 1**

Flexible and modular architecture, infrastructure and software delivery

**BUILDING BLOCK 2**

Autonomous and cross-functional teams anchored in customer journeys, products and services

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**HOW TO THRIVE IN  
DISRUPTIVE INNOVATIONS?**

**BUILDING BLOCK 3**

A management system that cascades clear strategies and goals through the organisation, with tight feedback loop

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**BUILDING BLOCK 4**

Agile, customer-centric culture demonstrated at all levels and role modelled from the top

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**4 BUILDING BLOCKS**

**ANT FINANCIAL**

An example of technology disruption is Ant Financial/ Alibaba, a high tech company that allows hundreds of millions of users to pay immediately.

Users can borrow money/invest in just **3 minutes**.

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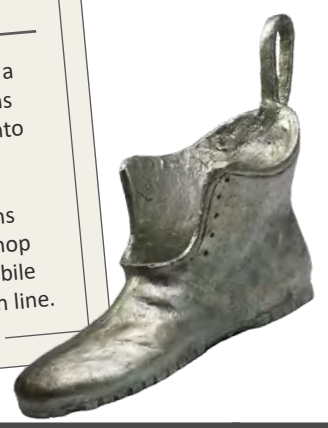
**BARCLAYCARD**

Barclaycard in the U.K. has a **Grab+Go** feature that turns customers' smartphones into wallets.

Customers can scan items into the app while they shop and then pay through mobile checkout without waiting in line.

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**EXAMPLES OF TECH DISRUPTORS**



AREAS OF  
DISRUPTION

**PAYMENTS**

86%

**MOBILE WALLETS**

78%

# the Q&A with

Written by:

Tan Waei Jin & Yeap Kit Loong

Layout by: Corinne Noronha

Photography by: Sabrina Hasnul

**A**s young bankers setting foot in the financial industry, we are in the midst of one of the greatest (and most volatile) technological advancements of our generation. As more eyes become fixated on what technology and automation can do to improve the financial sector, the financial institutions have initiated developing new customer-oriented services. But there still exists a vacuum in which new fintech players have found their footing to meet today's new breed of customers. It is important to understand and prepare for these accelerated technological developments which we find ourselves in.

**What are these new Fintech companies doing? Where do we stand amongst all these changes? And are we equipped with the necessary skills to handle the changes?**

We spoke with Wong Wai Ken, the country manager of StashAway Malaysia, to help us answer some of these questions. We discussed investing digitally with StashAway and the receptiveness of investors towards using digital investment platforms. We also touched on technological trends like automation in the financial industry, and how we can ensure that young banker can develop the necessary skills to future-proof their careers in the midst of this technological revolution.

**Q: THANKS FOR HAVING US HERE WAI KEN TO ANSWER SOME OF OUR QUESTIONS. SO, WE'RE GONNA START OFF WITH WHAT IS STASHAWAY AND WHAT MAKES IT DIFFERENT FROM TRADITIONAL FORMS OF INVESTING?**

**A:** In its essence, Stashaway is a robo-advisor investment platform, built on the premise of offering investment solutions to help build people's wealth. Though there are some concerns regarding our legibility, I want to post out that we are licensed by the Securities Commission. Our investment strategy is simple: we invest in ETFs across different asset classes, and offer tailored investment portfolios based on each individual



WONG  
WAI  
KEN

goal. Goal-based objectives include saving up to afford home downpayment, or saving up for a holiday trip.

The entire process of Stashaway is digitized and automated, which can be split into 2 parts: Firstly, the investor's portfolio is recommended based on analysing their risk preferences.

Secondly, investments are allocated into various asset classes through our ERAA investment algorithm, which helps us monitor economic trends and valuations to focus on economic fundamentals and ignore short-term, volatile market activity, and ultimately form management decisions for our investment portfolios. Also, we would conduct portfolio rebalancing to ensure our investment portfolios return to their

*Today, people date people they meet online. Fintech is just an extension to the shifts we observe today, and its riding a wave of increased digitalisation.*

designated asset allocation, in case the allocated weight of any given asset increases due to any drastic increase in asset prices. This helps us maintain the target portfolio allocation across all our portfolios.

On our platform, investors can tailor-make their investment portfolios to accumulate funds towards a financial goal. Goal-based objectives include saving up to afford home downpayment, or saving up for a holiday trip.

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Secondly, investments are allocated into various asset classes through our ERAA investment algorithm, which helps us monitor economic trends and valuations to focus on economic fundamentals and ignore short-term, volatile market activity, and ultimately form management decisions for our investment portfolios.

**Q: WHAT ARE YOUR THOUGHTS ON THE MINDSETS OF MALAYSIANS WHEN IT COMES TO INVESTING DIGITALLY?**

**A:** I believe that in terms of investors and investing in Malaysia, is that it's clear that financial literacy and awareness are rather uneven. To say that it's high or low is oversimplifying the issue. There are many factors which play a role in this, which can be differences in experiences, perspectives on risk appetites, and financial knowledge. Focusing on digital adoption of financial services, people living in urban areas have a huge advantage when it comes to investing online, and it's clear to see that the adopters are skewed towards the younger generation. We see that people today have more trust towards mobile banking and its services, but having them to invest via a digital channel creates a slight change in behavior. Back then, people were more used to meeting people and having relationships make a difference. We do foresee a challenge in changing the behaviors of people, but this is true in every



*From a banking and credit perspective, a lot of AI models coming into the industry will help you with finding more creditworthy clients*

industry - old and new. Last time, fewer people shop online, now more and more do. Today, people date people they meet online. Fintech is just an extension to the shifts we observe today, and it's riding a wave of increased digitalisation.

Photography by Sabrina Hasnul



**Q: LOOKING AT YOUR BACKGROUND AND PAST EXPERIENCES IN INVESTMENT BANKING, WHAT MADE YOU TAKE THE LEAD TO JOIN ROBO-ADVISING/FINTECH?**

**A:** I was actually very happy in investment banking, had a very good boss, a good team, salary wasn't bad and I always wanted to be an investment banker. I grew up watching Wall Street and wanting to be like Gordon Gecko. But then my friend in Singapore who works in a Venture Capital company told me that Stashaway is going to Malaysia but it didn't interest me initially. Fintech, it's so much hype, so I didn't really reply to him. Two days later he called and asked for my CV and asked me to just check it out. So I went to the website and I saw the Monetary of Singapore logo there so I told myself that this Fintech company is licensed, so that's very interesting, it means they are very legit and operate with high compliance standards. So I can grow a business using this product, you need good product to start a business to meet a real need.

So people, product and legitimacy. I would say people should be number one, and a very close second is the product because if you like the people but they are selling shoes shine and you don't care about shoes shine, then don't work for a shoe shine company. So product is a close second. Do you see yourself pushing this product to grow a business? I care about product.

**Q: IN THE CURRENT AGE OF DIGITAL BANKING, WE SEE TECHNOLOGY REPLACING FRONT AND BACK END PROCESSING OF FINANCIAL ACTIVITIES OF BANKS THROUGHOUT THE WORLD. IN YOUR OPINION, WHAT ARE THE POSSIBILITIES OF AI REPLACING THE TRADITIONAL WORKFORCE IN BANKING?**

**A:** I think it's already happening. The first job to go will be the ones with minimal low skilled labours, those that are very administrative in nature.

There is a lot of urgency for companies to do that because it is a cost center. A lot of the motivation currently is how do we increase our return on equity and for shareholders how do we minimize costs. Especially during the tough time, how you expand your revenue is basically by minimizing your costs. For example, if you are an investment manager and you spend a lot of time in analyzing what stocks to buy or sell in your portfolio, you can use technology to cut out a lot of the rudimentary admin and research.

From a banking and credit perspective, a lot of the AI models coming into the industry will help you with finding more creditworthy clients.

What if I said that for certain small loans you can just give access to your phone and based on that you get access to different dataset which may tell where you are living whether in affluent neighborhood or are you doing activities that correlate to you being able to pay back.

**Q: WITH SO MUCH CHANGE GOING ON IN THE INDUSTRY, WHAT SKILL SETS DO YOUNG BANKERS NEED TO EQUIP THEMSELVES WITH IN ORDER TO THRIVE IN THIS FAST-PACED ENVIRONMENT?**

**A:** I think learning how to code is a big trend nowadays and is definitely good to pick up with a lot of different languages. Ultimately, in terms of your career, soft skills are still very important like leadership, problem solving, having a network of friends you can trust and get the best out of is something technology cannot replace. Soft skills are still very high in demand and I would say that if you take high risks you can also get higher returns in your career. So in terms of skills set, for young people you should have a higher risk appetite than normal you will achieve higher returns in your career. You should have a higher risk appetite than normal because you have a long time before you retire.

When you hire someone it has to be specific to the role, but what makes a talent very attractive is actually the fact that firstly, do they have the traits you personally have in your company that you need more, the qualities that you like. The second one is do they have the qualities that the firm does not have but you really need, for instance do you speak a different language, do you have experiences in a different kind of company or do you have experiences in tech that the current team doesn't have.

*Special Thanks to Wong Wai Ken and the StashAway Team as well as our own Gan Jia Min and Wong Vivien.*



Written by: Siti Sarifah Binti Suhami  
Layout by: Corinne Noronha

# NATURE BITS: MNS



## SCAN FOR THE FULL VR EXPERIENCE

**N**ature Bits is an initiative by the participants of FSTEP 18 to digitalise information of nature, especially flora and fauna. In collaboration with the Malaysian Nature Society (MNS), the Nature Bits team focused on raising public awareness of wetland biodiversity through modern technologies and applications.

The Kuala Selangor Nature Park (also known as Taman Alam Kuala Selangor) was established in 1987. The area was initially earmarked for a golf course development. However, the Malaysian Nature Society (MNS), together with the Selangor State Government, rescued the 800-acre coastal site from that fate and instead set up this lovely nature sanctuary. The Kuala Selangor Nature Park consists of three ecosystems - Mangrove Forest, Man Made Lake and Secondary Forest.

Presently, our country's national parks rely heavily on guides to provide tourists with relevant information. However, not all guides are fluent in English and they may not all possess consistent information. Thus, Nature Bits is a platform that aims to digitally document and provide information on the flora by identifying 15 salient tree species in the Kuala Selangor Nature Park (KNP).

These species are *Nypa Fructicans* (Nipah), *Acrostichum Speciosum* (Swamp Fern), *Hibiscus Tiliaceus* (Sea Hibiscus), *Excoecaria Agallocha* (Milky Mangrove), *Terminalia Catappa* (Sea Almond), *Bruguiera Gymnorrhiza* (Bakau Besar), *Bruguiera Parviflora* (Lenggadai), *Bruguiera Cylindrica* (Bakau Putih), *Rhizophora Mucronata* (Bakau Kurap), *Rhizophora Apiculata* (Bakau Minyak), *Sonneratia Alba* (Perepat), *Avicennia Alba* (Api-API Putih), *Morinda Citrifolia* (Noni), *Avicennia Officinalis* (Api-API Ludat) and *Ficus Microcarpa* (Malayan Banyan). The information gathered through interviews with park rangers, websites and journals is documented in the Nature Bits website.

... the Nature bits team is enthusiastic to leverage on technology to thrive and initiate the digitalisation of information...

The primary goal of improving the Kuala Selangor Nature Park's visitor experience with a QR code unravel interesting flora facts. We hope to achieve our objectives by:

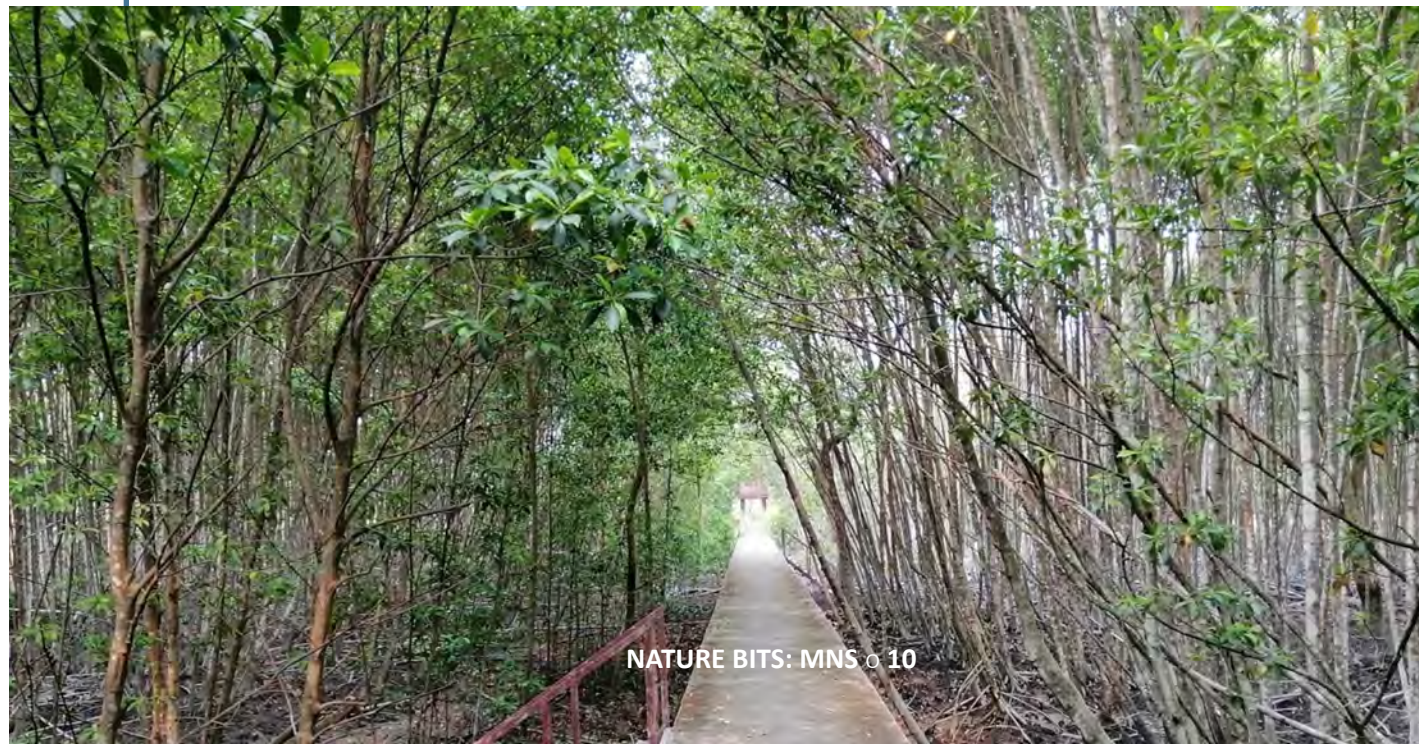
1. Digitalising and categorising the flora species
2. Improving the accessibility of readily available information of the flora species
3. Increasing media outreach for awareness of the importance of the flora and its surrounding ecosystems

Embracing the tides of mobilization of information and technology, the Nature Bits team is enthusiastic to leverage on technology to thrive and initiate the digitalisation of information by building a database of the variety of species in the Nature Park.

As our main goal is to improve the visitors' experience, we created a QR code for convenient usage of smartphones and a website which provides fascinating facts of the diverse flora in Malaysia.

Our long-term hope is that more parks will be interested to be involved in this initiative. It will be an important database for information of the flora and fauna in Malaysia.

*Special Thanks to Maichal Isthbyen Sawairnathan and the MNS Team.*





// We looked at the pain-points in door-to-door knocking and streamlined the process... to help people understand what we will be doing. //



KPI of 150 installations and there was a lot of planning and input from the whole team by making sure that everyone contributed an idea. We looked at the pain-points in door-to-door knocking and streamlined the process by creating a laminated graphical poster and a video to help people understand what we will be doing. We also distributed waterproof stickers for the children. We had achieved our KPI on the third weekend.

To the FSTEP thimble team who gave up much to be in service to others, thank you. We have built a camaraderie and friendship that will go beyond FSTEP.

To GEC's Sathis and Muniandy: Thank you for helping and guiding us through something that really brought us out of our comfort zone. It really opened our eyes to so many things and made us realising how lucky we are today. However, the story does not end here. Why are thimbles so important?

Whilst I grumbled of another lost weekend, I had an epiphany how Gandhi's quote had resonated with me. I realised that it brought me an internal satisfaction and fulfilment as we thrived to help others, to see the smiles on their faces, to hear their stories, to share their cherished values and to witness that what we did had truly changed someone's life positively.

The WATERLESS Project is an important aspect that your everyday Malaysian should be aware of - especially in the state of Selangor. Selangor sources 97.41% of its water from the Selangor River. How scary is that? Pressure will start mounting on Selangor's water supply as the population of Selangor increases, exacerbated by a 25% increase of water consumption by 2050. Imagine this - what if one day something were to happen to our major water supply?

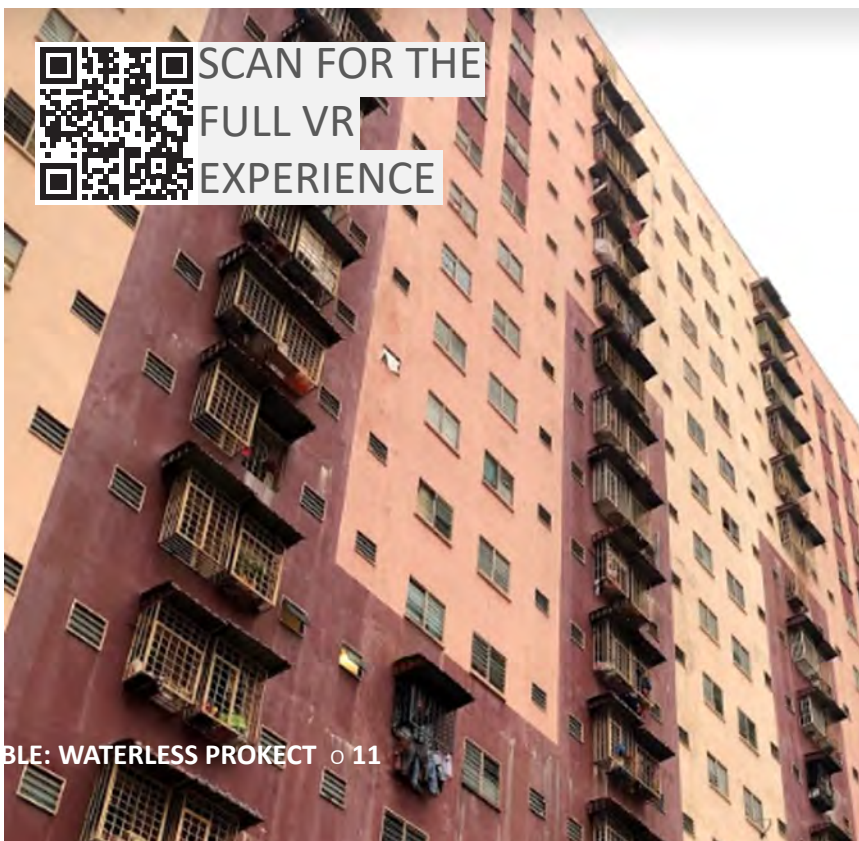
We saw the impact and happiness when we hosted an event to hand out prizes to those who saved the most water and a colouring competition for the kids in a collaboration with RIMBA card games. We had a VR booth teaching kids the joys of VR and the state of water conservation, a RIMBA animal card game booth, an arts & craft booth and lastly a mini stage set by GEC to spread awareness on thimbles and how precious Sungai Selangor is. The competition was a success with a massive turnout by both parents and kids and both had won something. The adults who saved the most water won a food goody bag whilst the best coloring artists among the kids won a Faber Castell colouring set. After the event was done, everyone left with some food and drinks, happy and contented.

Therefore, through our KPI we seek not only to help with the thimble installation but to spread awareness of this ever-increasing problem. Get a thimble and do your part to save the environment today!

**T**he best way to find yourself is to lose yourself in the service of others." A quote by Mahatma Gandhi to ponder as I start my day, another 7 a.m. morning call as I get ready to van my teammates for a Thimble excursion for the third weekend in a row.

A thimble is a water device that looks like an enlarged button with four holes and is made of silicon so that the thimble will last for a while and is safe to use in water. Put it in your tap head and it will decrease the amount of water used. It increases the pressure through the four small holes with the aerator giving the illusion that the water pressure has not changed.

This is very good for the environment but most importantly, vastly beneficial for the water bills of the low-income communities that we had visited. Thimbles have shown to reduce up to 30% in the communities' water consumption and water bills, greatly freeing-up their finances to spend on other necessities. This philanthropism, however, is not only restricted to help the needy as there is a higher purpose to the thimble initiative. The installation for our Thimble project was a whole day 7 a.m. to 5 p.m. affair that took a lot of energy inclusive of the working week. We had a



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**THIMBLE: Waterless Project**

Written by: Calvin Tan Tee Meng  
Layout by: Corinne Noronha

# IMAGE BRANDING

Look the Part to  
Act the Part

**B**usiness attire across different industries has changed over the years and this makes me wonder: What is the deal about business attire? Do we need to follow a certain dress code?

In general, there are four classes of dress code, i.e. business formal, business casual, smart casual and casual. The question is not whether we need to have all four types in our wardrobe but rather what is the appropriate apparel for work and play, being mindful of our culture and industry.

Some industries like banking & finance and legal prefer the more formal business attire whilst start-ups would go for a more relaxed and casual attire. A proper dress code exists to reflect on the organisational values and professionalism. Cultural changes have also influenced most companies to practise "Casual Fridays". However, if the dress code affects and reflects productivity, wouldn't the Casual Fridays be an economic disaster?

// The dress code reflects closely to the image and values of an organisation. //

Despite cultural changes, the practice in the banking & financial industry is to adopt a business formal dress code and the reasons behind this are unsurprising. The dress code reflects closely to the image and values of an organisation. First impression matters and professionalism in dealing with clients comes hand-in-hand with dressing professionally. Besides that, the dress code serves as a guideline for the employees. It is easier to focus on more important things like people's skills and tasks rather than having to scrutinise the way people dress for work.

Make a powerful professional statement through your business attire as it could help to influence how people perceive you. Dress for success! Have fun in figuring out your personal style and thrive by applying the 3S of image branding: simple, sharp and sensible.

Written by:  
Noor Amalina Binti Aziz  
Layout by:  
Soh Wei Han

This is the most appropriate style for business meetings.

It revolves around suits, dark-coloured attire and traditional clothes.

## BUSINESS FORMAL



Photography by Akash Ravindranath

## BUSINESS CASUAL

The term 'casual' in business casual does not mean casual in a literal sense as the word 'business' still carries some sense of professionalism. It is more relaxed than business formal yet still appropriate for daily office wear without compromising a polished image.



Photography by Yeap Kit Loong

## SMART CASUAL

Smart casual gives room for versatility by adding a dash of colour and accessories.

Dark-coloured jeans and collared T-shirts are allowed.

*Special Thanks to our wonderful models Noor Amalina Binti Aziz (Content Writer) and Soh Wei Han (Graphics)*



Photography by Yeap Kit Loong

# Getting people to listen

## FOR DUMMIES®

Layout by: Syazwina Binti Azizi Written by: Siti Nurfahani Binti Abdul Rauf



It is common for anyone not born with natural eloquence to experience fear and anxiety when facing any form of public speaking. Even stage-veteran Eileen Atkins said that she never knew any actors/actresses who are not frightened at some point. It is especially worse for a student who has never done a presentation and is about to do one for the first time!

During the FSTEP programme, we were coached to use numerous techniques to develop our personal speaking styles. We learned many

great tips from Mr. Edwin. The minute he walked into the class, he immediately began by asking everyone to prepare a one-minute impromptu speech. I could feel that my chest tightened - panic and crippling anxiety began to set in.

There are several ways to groom your presentation skills. One of the key skills is to find a way to make your presentation clear and concise. Unnecessary long statements will bore your audience and they will lose focus. Next, try to develop your storytelling skills. A good story with elements of suspense and a joke or two will go a long way in capturing your audience's attention.

Presenting is not easy. You do not have to be talented to be good in presenting.

With a lot of practice, you will start to look sharp and be able to present with complete confidence.

“One of the sky skills is to make your presentation clear and concise.”

For bankers, sooner or later at one point you will have to present. It does not matter if you are presenting to your peers or to the Board of Directors, you will still have to be well prepared. In all your presentations, be charismatic! Be ready to master influencing skills to close a deal. Possessing these skills will definitely help you to thrive in the financial industry.

### DO's

#### Be Poised

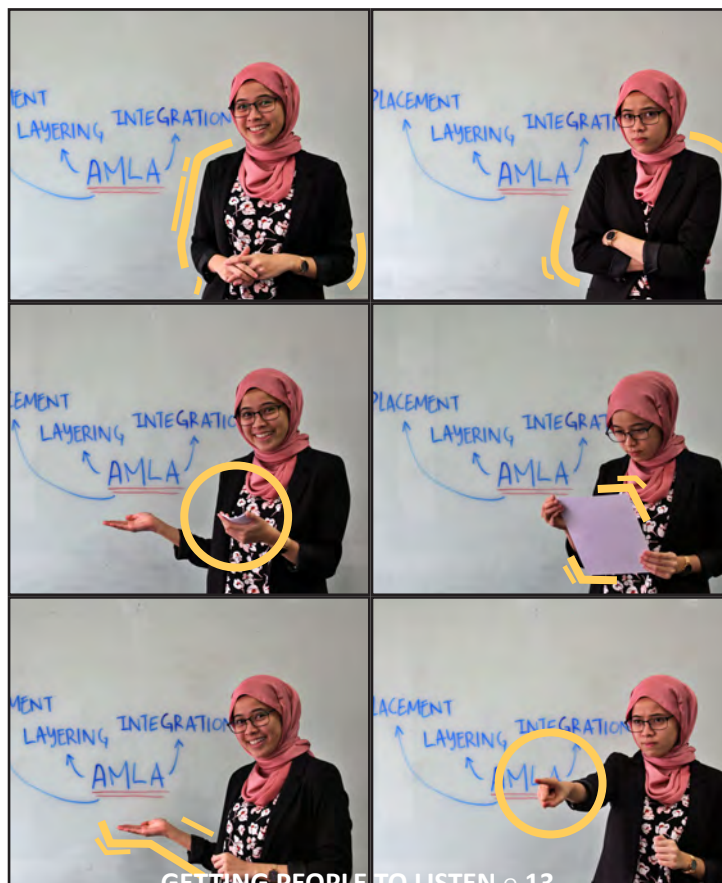
To help convey confidence

#### TINY Cue Cards

Less points, pressure takes off

#### Good gesturing

Primary tool of communication to express your thoughts



### DONT's

#### Slouching

Indicates low self-esteem

#### LARGE Cue Cards

Speaker's focus may be shifted to the card

#### Pointing Finger

Being perceived as rude or aggressive

Photography by Lim Su Jane & Syazwina Binti Azizi

# EMAIL ETIQUETTE

**New Message**

File Edit View Insert Format Tools Message Help

Send Cut Copy Paste Undo Check Spelling Attach Priority Sign Encrypt Offline

From: thrive@fstep.com

To: Thrive Readers [super!!!FUNtimez@thrivereaders.com]

Cc: minyee@fstep.com [Author] ; rui@fstep.com [Designer]

Subject: FTW: E-mail Etiquette (More Than Just Manners)!!!!

Arial 10

**W**hen it comes to your **professional life**, what is the communication medium that you use the most? **WITHOUT A DOUBT**, it is email writing. Email is **the primary tool** of communication at the workplace as it serves as a channel of exchanging messages between colleagues, supervisors, or even clients.

A study done **by Radicati Group** indicates that the average number of business emails being sent and received was approximately 140 per day in 2018. As a result, a good email etiquette is no longer a **"nice to have"** skill. It's a must if you want to thrive in your career.

**An effective email communication represents the sender's manner and professionalism.** Every email that you send will reflect on who you are. People will **judge** you based on how you write an email.

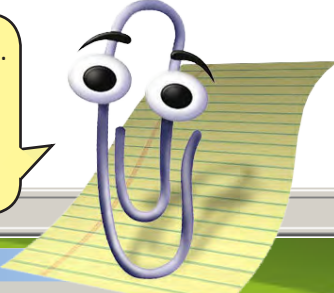
At FSTEP, a class on email etiquette was conducted by **Ms. Ivy Chew**. She stressed that it is crucial in today's world to be adequately equipped with an email communication skills. A proper email etiquette should leave a good first impression on the recipients that the sender is a highly credible professional. **Poor email etiquette can sabotage your credibility.** If your email is scattered, disorganized and filled with mistakes, the **recipient will be inclined to link your personality to these undesirable qualities.**

Let's look into some tips of email etiquette to convey a professional image to recipients in the message box below.

Yours Sincerely,

*Wong Min Yee*  
**Author of Email Etiquette**  
 Fax: +46xxxxxxxxx  
 Phone: +60xxxxxxxxx

This email is for demonstration purpose. In business email, we should try to avoid using **BOLD**, *Italic*, **Highlight**, Underline, etc.




Let's look into some tips of e-mail etiquette to convey a professional image to recipients:

 <p><b>Professional email address</b></p> <p>Always use company email address that clearly identifies your name for business-related email so that the recipient knows exactly who is sending the email</p>	 <p><b>Descriptive subject line</b></p> <p>Craft a specific subject line that reflects the content of the email as it is the first indication to the recipient of how important that email is to be read</p>	 <p><b>Professional salutation</b></p> <p>Always address your recipient by the person's title such as Mr., Mrs., Ms., Miss, or Professor to show your respect and professionalism</p>	 <p><b>Keep it brief, clear &amp; short</b></p> <p>State your point clear and straight to the point in few sentences as most people prefer brief email to long and wordy messages</p>
 <p><b>Proper spelling &amp; grammar count</b></p> <p>Always pay attention to spelling and grammar when composing emails by using spellchecker and re-reading the sentences few times for error-free emails</p>	 <p><b>Review email before you send</b></p> <p>Re-read your email at least twice before you send it to make sure that your email is written with proper grammar and able to clearly communicate its message</p>	 <p><b>Sign off with thank you</b></p> <p>Always end your email by expressing gratitude to your reader or recipient for appreciation of his or her time spent in reading your email</p>	 <p><b>Perfect your email signature</b></p> <p>Always include your signature to tell the recipient who you are with contact information to enable your recipient to contact you easily in urgent situation</p>

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Next >

Cancel



# WORK- LIFE BALANCE



**W**ork life balance is important to reduce stress and prevent us from being jaded and burnt-out. This helps us thrive in our personal and professional lives. A good way to strike this balance is to travel. In this article, we will explore how one can have a quick and enjoyable getaway to Bentong, Pahang. This is suitable for working professionals in the Klang Valley with a busy week and desire a one-day trip at the weekend.

We recommend setting off for Bentong early in the morning. The first place to visit as you head to Bentong from KL is the Kolam Air Panas Bentong. At this hot spring, you can chill by the embankment and dip your legs in the warm water. If you are up for it, you can even enjoy a quick swim. There are also colourful murals around the area to admire.

Next, drive to Thong Kee Cafe in Bentong town to for breakfast. Famous for its 1+1 signature drink and butter kaya croissants, Thong Kee Cafe has branches in Pandan Indah, KL and Seapark, PJ. After a hearty breakfast, take a short stroll into the Bentong Day Market. At the market, you can buy local produce such as ginger, white corn and durians. You can also admire some street art at the nearby Bentong Walk.

Next, head to the Chamang Waterfall which is a 15 minutes from Bentong town. The cool waterfall is popular for camping and swimming. If you choose to swim, be careful of the rapid water and sharp rocks in the surrounding areas. There is a suspension bridge linking the two riverbanks of the waterfall. Across the bridge, there is a 2.5 km hiking trail which gives you a breathtaking view of the waterfall.

After the market and the waterfall, you probably would have worked up an appetite

Written by:  
Gan Jia Min &  
Wong Lai Yin  
Layout by:  
Pang Zheng Rui

just in time for lunch. We recommend Hooi Kee Wanton Noodle in Bentong town. The portion is quite small as compared to wanton noodles in Kuala Lumpur but this just leaves you space for dessert! A great place for dessert is Kedai Kopi Kow Po - delight yourself with heavenly homemade ice-creams and flavourful *ice kacang*.

For more delicious food, you can head over to Jimmy's Durian Orchard. We highly recommend this during the durian season (June and July). This is because the prices are cheaper. Some of the popular durian varieties are *Musang King*, *Tekka*, *D101* and *D24*.

For non-durian fans, visit Melipoly Stingless Bee Farm. At the farm, you can observe and learn about Malaysia's tropical stingless silver bees. These bees pollinate vegetation and are harmless because they have no sting. You can also learn about the process of harvesting honey and how bees are cared for. Pure raw honey harvested from these bees can also be bought at the store at the farm.

For those who desire a sporty recreation, head over to Bilut Extreme Park. In the park,



you can ride ATVs through an oil palm estate. The park offers ATV ride packages from beginners to advanced levels. The ATV ride includes a shallow river crossing. During the ride, you will trail the ATV which is driven by a guide. The ATV can emit a lot of dust through the wheels. You will be provided with a face mask to protect against the dust. This extreme park also offers other activities like archery.

All these activities should take up a full day. We hope that this travel guide will be useful to whoever who desires a quick break from the hustle and bustle of Kuala Lumpur.



SCAN FOR THE  
FULL VR  
EXPERIENCE

THE BEST CLASS IN ABS  
HISTORY, LES TIGRES

# About



**Adam Rabani  
Bin Azmi**  
Bank Islam

" Failure is not the opposite of success, it is part of it. "

**in adamrabani**



**Akash  
Ravindranath**  
Standard Chartered

" If at first you don't succeed, then skydiving definitely isn't for you. "

**in akash-ravindranath**



**Noor Amalina  
Binti Aziz**  
Ambank

" Do unto others as you would have them do unto you. "

**in nooramalina-aziz**



**Syazwina  
Binti Aziz**  
Ambank

" Joey doesn't share food. "

**in syazwina-azizi**



**Calvin Tan  
Tee Meng**  
Standard Chartered

" All the world's a stage, And all the men and women merely players. "

**in cttanm**



**Ng Yi-Xiang  
(Cedric)**  
OCBC

" You can't get the ass you want by sitting on it. "

**in cedricnyx**



**Corinne  
Ashley  
Noronha**  
Ambank

" If you want to lift yourself up, lift up someone else. "

**in corinne-noronha**



**Muhammad  
Faris Bin  
Zainuddin**  
Ambank

" Right now is the oldest I have ever been, and the youngest i will ever be again. "

**in mfaris-zainuddin**



**Ahmad  
Khairul  
Hafeez**  
Maybank

" Happiness is a choice - not a result. "

**in ahmad-khairul-hafeez**



**Siti  
Nurfahani**  
Maybank

" The most important thing is to enjoy your life - to be happy - it's all that matters. "

**in fahanirauf**



**Hetish  
Menon**  
OCBC

" You miss 100% of the shots you don't take. "

**in hetish-menon**



**Ian Tan  
Kay Meng**  
Ambank

" Above all else, be kind. "

**in iantan96**



**Lim Su Jane**  
OCBC

“ The biggest adventure you can ever take is to live the life of your dreams. ”



**Gan Jia Min**  
OCBC

“ If you want the rainbow, you have to put up with the rain. ”



**Yeap Kit Loong**  
OCBC

“ You only live once. But if you do it right, once is enough. ”



**Elizabeth Leong**  
Standard Chartered

“ No one is in charge of your happiness except you. ”



**Wong Min Yee**  
Public Bank

“ A great journey comes from every small step. ”



**Tang Mun Kit**  
OCBC

“ No matter how you feel, get up, dress up, show up, and never give up. ”



**Pang Zheng Rui**  
Standard Chartered

“ If you put a small value on yourself, rest assured the world will not raise the price. ”



**Nur Sabrina Hasnul**  
Standard Chartered

“ Be curious, not judgmental. ”



**Wong Lai Yin (Stephanie)**  
UOB

“ Live a life that's worth living, one where you do what you want to do. ”



**Tan Teong Siang (Tris)**  
MUFG

“ Attitude is a little thing that makes a big difference. ”



**Wong Vivien**  
OCBC

“ He who has a why to live can bear almost any how ”



**Tan Wai Jin**  
Great Eastern Life

“ A little bit of pain goes a long way. ”



**Siti Sariah Binti Suhaimi**  
UOB

“ Never stop being a good person because of bad people. ”



**Soh Wei Han**  
UOB

“ I want to thrive, not just survive. ”



**Loo Wei Kheng**  
Public Bank

“ If it comes; let it. If it goes; let it. ”

“We are not going in circles, we are going upwards.  
The path is spiral, we have already climbed many steps”  
~ Hermann Hesse ~



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