

# WOLF OF WALLSTREET

VIRES IN NUMERIS

BANKING JUST GOT  
COOLER

FUTURE OF FINANCIAL  
INSTITUTIONS

REACHING

GOOD V. BAD

GEN Z

PAWWSOME



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**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

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# WHY WOLF?



**S**trong jaws that are made up of maximum 42 sharp teeth in total can make the largest bite pressure of any canid. Its sense of hearing can hear well up to the frequency of 25 kHz, as far as six miles away in the forest. A pair of inquiring eyes that is able to see its prey at long distances even in poor light. Yes. Those are some of the features of the great wolf.

Why wolf? A wolf is a symbol that best represents our code of honour- **T.I.A.R.A**

## T.I.A.R.A.

Code of Honour

### TEAMWORK



A research was made to study the performance of wolves and dogs on their behavioural test. Findings showed that wolves did very well compared to dogs. Indicating that wolves are able to understand situations and respond quickly, while communicating between each other.

### INTEGRITY



In the life of wolves, integrity plays an important role when it comes to the pack. Separation of young wolves is vital in sustaining the integrity of the wolf population. Without the integrity of their pack, they wouldn't be able to survive.

### ADAPTABILITY



Wolves physical characteristics enables quick adaptation to harsh conditions of the extreme conditions, and cunningness that helps them survive in the changing environment.

### RESPONSIBILITY



Wolves as a pack work together in ensuring that the elder is cared for whilst the pups be trained and educated. Ensuring that each wolf in a pack carries a certain degree of responsibility that needs to be upheld.

### ASPIRE



The objective of pups is to grow up, branch out and enable them to start their own pack. This aspiration comes from its Alpha, allowing these pups to eventually become Alphas and Betas of their own, leading a pack of wolves of their own.



# BANKING JUST GOT COOLER!

Have you ever imagined doing banking transactions anytime and anywhere? New technology will make it easier than ever to do your banking transactions without ever visiting a branch! These are new technologies you will see in the next five years.



## BLOCKCHAIN TECHNOLOGY

This technology decentralizes financial management from a central authority to a widespread network of computers. Financial transactions are broken down into encrypted packets or 'blocks', which are then added to the 'chain' of computer code and encrypted for enhanced cybersecurity.



## WEARABLES

Smartwatches are poised to become the future of retail banking experience. For example, banks could use Bluetooth beacons to push personal greetings to customers' smartwatches when they enter a banking location.



## UPGRADED ATMS

Next revolution in ATMs is likely to involve contactless payments. Much like Apple Pay or Google Wallet, soon you'll be able to conduct contactless ATM transactions using a smartphone.



## MOBILE & DIGITAL BANKING

Customers use mobile, web or digital platforms to use banking services. Artificial intelligence solutions, such as chatbots, often assist customers in simple tasks such as making payments.

Consumer behaviour and smart device trends are steering banking technology advances in the direction of convenience. From your email inbox to visiting an actual branch, you can expect to encounter a whole new customer experience, perhaps even sooner than you think!

# What the **Gen Z** Wants in a Workplace

Millennials have been in the workforce for over 15 years and now Gen Z is knocking at the door. In order to avoid being behind the curve, it is vital for organisations to engage with Gen Z and to understand what they really want in the workplace.

## Top 4 Things **Gen Z** Wants:

### Digital Savvy

While millennials are known as tech savvy, Gen-Z are tech native. They are extremely devoted in technologies due to having grown up with constant access to technology. They are incredibly resourceful and pragmatic as they can quickly find information with only a single tap on smart screens. Hence, they expect frequent access to multiple technology solutions and devices to get work done.



### Engaging Events

Gen-Z are said to be creative, innovative and full of entrepreneurial spirit. They live for lively experiences and always desire more interactions in the workplace. Gen-Z calls for organizations that able to support their innovative and entrepreneurial spirit, just as FSTEP programme encourage us to participate in not only work-related programme but also CSR project.



### Mobile Engagement Platforms

Engagement programmes that have features available on mobile devices could engage higher level of work efficiency from Gen-Z. For instance, having documents shared via file-sharing platforms available on mobile devices such as Dropbox, Google-Drive and OneDrive.



### Flexible Remote Work

Organization could allow Gen-Z workforce the flexibility in such a way that can extend the work outside of the office once in a while. This is entirely doable with today's technology where the work is assessable not limit from only the office but anywhere with authorized accessibility via smart mobile devices.



# A GOOD BANKER

## V S

# A BAD BANKER

*The ethical dilemmas bankers this age face.*



Back in the old days, banking sector was a strait-laced industry that most of the bankers really had been focussing on loyalty towards the organisation and its long-term reputation. Loyalty as such the bankers were expected to stay at the bank when they were working with the bank. Presumably, the bankers can be said that they would give their life wholeheartedly to their career, and optimistic to build up a real definition of a very strong profile of a good banker.

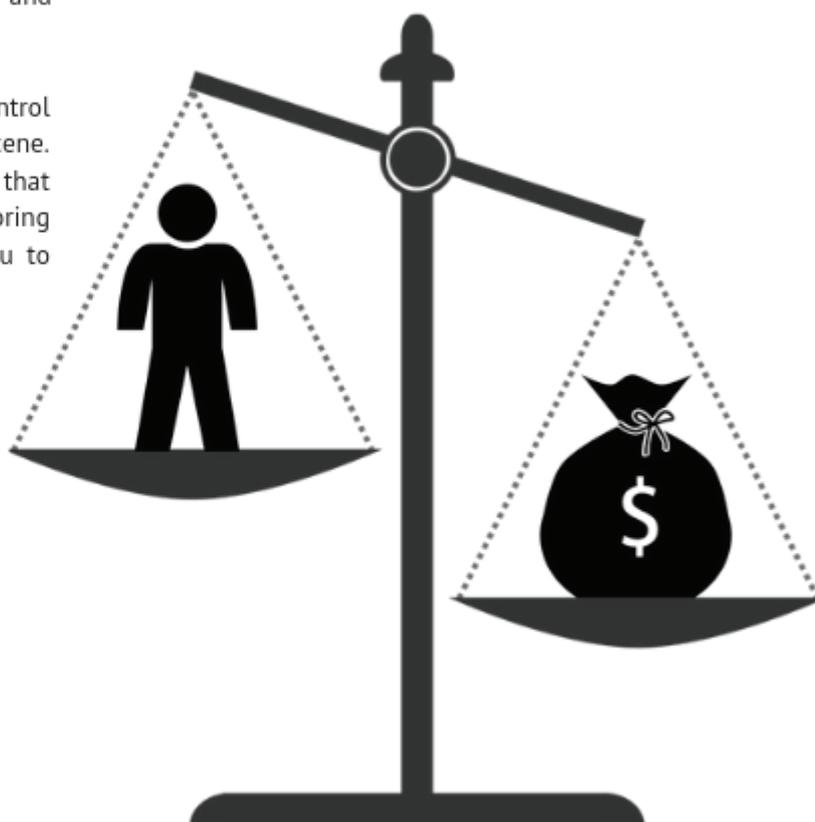
However, from what has been observed, it was very much different and disappointing to say that the industry today has been truly synonymous with society's ills - **GREED**.

Today, it is not peculiar for organisation in the industry whether it is small or large, local or international to use the Key Performance Indicators (KPI) to evaluate and depict their success at reaching targets.

To give a picture of how salient it is to control greediness, let's get ourselves into this one scene. Imagine if you are a banker and the organisation that you are working with is starting to see KPI monitoring as a practice. One day, a customer comes to you to borrow an amount of money from

bank and after you have done the Know Your Customer (KYC), you found out that there is a possibility for him to become insolvent based on the high interest rate that is offered by the bank. A greedy banker would only care about the KPI and put aside the well-being of the customer. He would just proceed with the loan application of the customer and might as well cheat due to the incentive that he could earn. On the other hand, a good banker would be empathetic of the consequences and explain the bitter truth.

It is saddening to say that as of today, we can say that the corporate culture is somehow encouraging the bankers to cheat if they really have the greediness spot in themselves because they will get to add a plus point for their KPI. As a result, this encourages them to cheat again and again in the future.



# PROJECT CATALYST: PAWWSÖME

Love them or hate them, cats bring joy to our eyes but not always to our lives. Overpopulation of cats is a pressing issue that should be a major concern to everyone. These furry little-friends may seem harmless, but in large numbers they can disrupt the ecosystem and cause hygiene issues, among others.

In Malaysia, there is an oversupply of cats in animal shelters. Evidently, there is an increase in complaints of feral cats by households to the Shah Alam City Council from 1,065 in 2017 to 1,635 in 2018. Consequently, many humane societies, animal shelters, and rescue groups have already been urging cat owner to spay or neuter their domestic cats. This is to prevent births of unwanted kittens and accidental litter that could contribute to issue.



## Activities

## OBJECTIVES

Raise awareness of neutering cats to the country's demography with low awareness level; The people of the rural areas, the baby boomer generation, and also the Malay-speaking communities. Our team aim to make the most out of the available resources, with ten manpower, 1,500 Malaysian Ringgit and just shy of three months period. We set out to target the demography that brings the largest impact, the Malay-speaking community.

### Animal Adoption Drive

Supplying manpower to set up the booths. We are also able to understand and learn on the process of conducting such event as well as network with other independent rescuers and NGOs

### 3R Execution

Applying what we learned to rescue the cats. Each of the cats were applied a different method of rescuing, from befriending, to capturing

### Pamphlet Distribution

The distribution of pamphlet was targeted on Malay prominent areas. Our aim is to raise awareness among the community on how to apply 3R in your own neighbourhood

### Social Media and Website

In order to reach the tech-savvy generation, it was important for us to use the right medium to spread the awareness by creating videos and a platform to convey relevant information

## Lessons & challenges

There were many obstacles along the way, but it all came together due to strong personal-leadership qualities embedded in each of our team members. Strong team dynamics were also prevalent due to various obstacles. Everyone are helpful and willing to give more than what's expected of them and made the pain and sweats easier to live through this entire project. Not to mentioned, clear and effective guidance from the project manager, Mr Chew and Ms Tanti whom put their heart and soul into this project together with us. The most important lesson from this CSR project is that teamwork makes the dreamwork!



[rebrand.ly/pawwsomec3r](https://rebrand.ly/pawwsomec3r)



Catbnb (PLUM Kota Damansara)



## Contact



**LEE KAI SING (HAPPY)**

(UOB BANK BERHAD)

*A KNOWLEDGE BANK THAT  
WILL BLINK YOUR FUTURE  
- ABS -*



**LOKE MUN HON  
(MICHAEL)**

(OCBC BANK (MALAYSIA)  
BERHAD)

*IT DOESN'T MATTER THAT  
YOUR DREAM CAME TRUE IF  
YOU SPENT YOUR WHOLE LIFE  
SLEEPING.*

**AHMAD ARIEFF BIN  
AHMAD AZRIFF**

(MALAYAN BANKING BERHAD)

*KEEP DOING WHAT YOU LOVE  
AND YOUR TIME TO BLOOM  
WILL HAPPEN SOON.*



**IZZAH NABIHAH BINTI  
AB RAHMAN**

(AMBANK BERHAD)

*GO BIG OR GO HOME*

**ADRYAN BIN ROSLI**

(GREAT EASTERN ASSURANCE  
BERHAD)

*WISE PEOPLE THINK ALL THEY  
SAY, FOOLS SAY ALL THEY  
THINK.*



**NUR AMILIA BINTI ABD  
MUTALIB**

(UOB BANK BERHAD)

*FSTEP IS AN AWESOME  
KICKSTART FOR A CAREER  
BREAKTHROUGH IN FINANCIAL  
FIELD.*

**NUR SYAZWANI BINTI  
ZAINAL**

(AMBANK BERHAD)

*IN THE END, WE ONLY REGRET  
THE CHANCES WE DIDN'T TAKE.*



**BENJAMIN DOMINIC  
MOK KAR MING**

(LONPAC INSURANCE  
BERHAD)

*EMBRACE THE DIFFERENCES  
THAT CONSTITUTES YOUR  
UNIQUENESS.*

**POON ZING MUN**

(UOB BANK BERHAD)

*KEEP THE DREAM ALIVE, HIT  
THE SNOOZE BUTTON.*



**NAZMIE BIN MOHD  
HASHIM**

(MUFG BANK (MALAYSIA)  
BERHAD)

*REASON OVER PASSION,  
CONVICTION OVER  
CONVENIENCE.*

**NUR AILEEN BINTI  
KAMARUDDIN**

(PRUDENTIAL ASSURANCE  
MALAYSIA BERHAD)

*FAKE IT TILL YOU MAKE IT*



**NOR ARISHA BINTI  
AZMIL**

(GREAT EASTERN LIFE  
ASSURANCE BERHAD)

*MONEY TALKS.. BUT ALL MINE  
EVER SAYS IS GOODBYE.*

**SHIM YING KEAT (LEO)**

(PUBLIC BANK BERHAD)

*THE ROAD TO SUCCESS  
IS ALWAYS UNDER  
CONSTRUCTION.*



**AIMAN HAZIQ BIN  
NOOR HISHAM**

(PUBLIC BANK BERHAD)

*IF LIFE HANDS YOU LEMONS,  
BREAK OUT THE TEQUILA!*

**FARIZA SAFIQAH BINTI  
EDISON @ ABDUL HADI**

(EXIM BANK BERHAD)

*NEVER SETTLE FOR SHITTY  
JOBS, SHITTY FRIENDS, &  
SHITTY MONEY.*



**NUR INSYIRAH BINTI  
ABD RASHID**

(AFFIN BANK BERHAD)

*ONE DAY OR DAY ONE. YOU  
DECIDE.*

**MUHAMMAD IQMAL BIN  
ZAKARIA**

(MALAYAN BANKING BERHAD)

*IF YOU LIKE WATER THEN YOU  
ALREADY LIKE 72% OF ME.*



**AHMAD IRFAN BIN  
AMIR HISHAM**

(PUBLIC BANK BERHAD)

*ALWAYS REMEMBER YOU ARE  
UNIQUE, JUST LIKE EVERYONE  
ELSE.*

**CHAN KAR YEE**

(OCBC BANK (MALAYSIA)  
BERHAD)

*FIND YOUR PASSION, THE REST  
WILL FALL INTO PLACE.*



**SITI NURFATHIN BINTI  
MD NOR AZAM**

(EXIM BANK BERHAD)

*LIFE IS FULL OF  
OPPORTUNITIES. GRAB IT  
WHILE YOU STILL CAN!*



# ReachIn

## THE JOURNEY: REACHIN

Nothing in this world can torment you as much as your own thoughts. So through SOLS Health and MYPsychology, they have created ReachIn - a platform where it is the friendliest place online to discuss mental health issues.

Their role in educating public on mental health have played a major role in fighting the mental health stigma in our society.

To be able to promote mental health to the public, first we need to understand it. With the collaboration between SOLS Health, MYPsychology, and our team - Happy Team, we believe that we could provide fresh new ideas for the project due to our differing backgrounds, we will be able to discover how today's society think and act to find an opportunities to promote ReachIn platform and break the stigma on mental health.



### KEY ACHIEVEMENTS

The people we have reached



#### OUR FSTEP JOURNEY

##### SOCIAL MEDIA



For the next 12 weeks, the students will collaborate with SOLS Health in achieving their goals which is getting more audience for ReachIn platform by creating social media to spread the word about ReachIn where they already close to 1000 followers from both Facebook and Instagram

##### VIDEO

Next, fighting a social stigma by creating a video content to educate Malaysian that mental illness is common.



##### COLLABORATION



Collaborating with Teepee Land by opening a booth promoting mental health awareness in which they have distribute and reach out more than 800 people over the 3 days event that took place on 14-16 June 2019 at Sunway Velocity Mall

##### REWARD

At the end of the day, we want people feel good about themselves especially if they get help early on.



##### MEDIA REACH



@reachinonline

@reachin



www.reachinonline.com



# THE BEST JOB IN THE WORLD

The financial sector is the most **popular** amongst graduates today

Bank is interested in employing and training people who are **passionate** about learning and working. the only things that matter are your **attitude** and **aptitude** that will determine your success in this industry

This sector is international in nature and it can offer excellent **opportunities** for travelling and working in other countries.



Put your mind at rest. Working in this industry will definitely offer huge opportunities, good career progression and good pay as well as other benefits. remember, the winter is coming, so always prepare yourselves for a challenging profession.

## DIE DIE MUST TALK

THRIVING AS AN INTROVERT IN A CORPORATE ENVIRONMENT

### Introverts make great leaders

There is a misunderstanding that introvert couldn't lead a business. In fact, there are many famous entrepreneurs in the world are introverts. For example, **Bill Gates**, **Mark Zuckerberg**, **J.K Rowling**, **Warren Buffett**, and even **Elon Musk**. Mark Zuckerberg said, "Not many people know that I am, but indeed, I'm an introvert. But as the CEO (of Facebook), you kind of have to rally the troops, motivate your people, and push for results."

Dont be afraid to lead

Small talk build rapport

Think first, talk later

Eye contact matters

Adapting proactively to changing circumstances

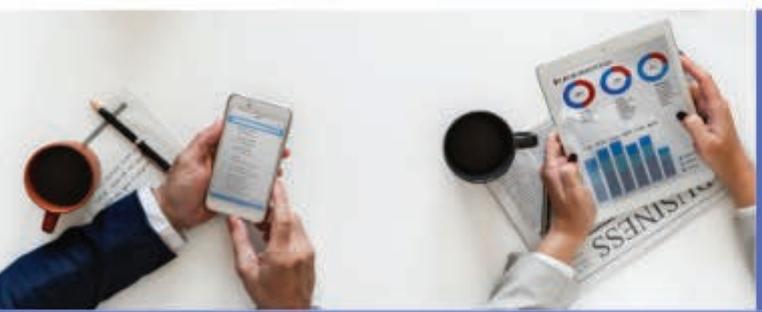
Practice makes perfect

PREP is robust!  
Point, Reason, Example, Point

Become a social introvert



# FUTURE OF THE FINANCIAL LANDSCAPE: SAFE SHELTER OR RED ZONE?



Cryptocurrency, digitalisation, peer-to-peer lending, fintech and microfinancing are the new players that are disrupting the traditional mode of financing, that is, borrowing and lending. People are no longer facing the sole option on depositing money at the bank. Thus, this has led to the question, if the trend of the financial industry remains as sound and steady, or is it transforming into something more vibrant?

## Banking 4.0

"Banking is everywhere but never at a bank" says Brett King. The uprising scene of scholars and industrial experts are now sharing the same insights with King. They believe that the financial institutions are undergoing a rather disruptive mode of transformation – digitalisation. From having 20 bank tellers in a banking branch it has now been shrunken to mere 2 to 3 bank tellers, if not less. It is an inevitable force that can longer be neglected, where the usage of mobile application is more favourable by the millennial on conducting basic financial transactions. On the bright side, banking 4.0 has bring an unprecedented advance in operational efficiency to the traditional mode of banking. People no longer need to wait for long queue for remittance, while every basic functions of a bank are being 'placed' at their fingertips. Evidently, CACI has found that customer visits to branches are set to drop 36% in the next three to five years, while mobile transactions rising 121% in the same period. On top of that, the demand for paper currency has also declined, with the rise of internet banking. As a result, some of the bank's departments have been aggressively restructured to suit the workforce demand and supply.

## AI-Driven predictive banking to be the 'norm'

Artificial Intelligence (AI) has disprove the long-standing view of the exclusivity of the financial institutions. Throughout the past few years, fintech companies have been investing heavily in data analytics to predict the preference of the market, or to reduce any underlying operational risks. Non-banking companies such as Apple has also joined into the table by launching their first financial product known as Apple Card. The Apple Card offers user a personalized experience when purchasing its affiliate products. Further, Google may also be introducing 'Google bank' which might disrupt financial institution in four areas – payments, money management, product comparison and financial advice, all of which will squeeze profit margins out of the traditional banks.

Bill Gates once said, "**Banking is necessary, but banks are not**". Bill Gates himself is a firm believer in Fintech and see a future where banks and Fintech companies go head to head on a level playing field. Undeniably, the future in banking is gravitating towards AI-driven, where banks utilise more IT-expertise into their operation and products. The future of banking is exciting for the general consumers. However, it is proving to be daunting and challenging for the traditional financial institutions



## ADVICE FROM FSTEP TRAINERS

### → Edwin Soo

"Welcome and overcome challenges. The more you do, the closer you are to achieving your targets."

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### → Encik Hamidun

"We take life insurance not because we are going to die, but because our beloved family members must go on living."

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### → Ivy Chew

Learning is not a spectator sport.  
~ D. Blocher

*"If you want to master English, get involved and practise as much as possible."*

---

### → Paul Chan

"In whatever career in the bank and where ever you are, may it be Retail branch operations or front end, in short call Retail Hunters or Farmers, you are the Master Cook. You determine you own Destiny. Play hard, Work Hard and Street Smart is the tall order of the day."

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### → Ms Intan

"Many people under estimate the positive emotional impact effective listening can do to the people around them. It's the easiest to do, yet it is what most people take for granted. Effective listening starts at home. If you want to be a great listener at workplace as a leader, you must apply the same attitude of listening with your family and friends such that it becomes a habit."



## A PICTURE WORTH A THOUSAND WORDS

To a stranger, this picture may have little to no meaning at all, but to me it speaks a thousand words.

A brief context of the picture: Early April, It was the first week of FSTEP program. Everyone around me were not friends, not enemies, but acquaintances with common interests and goals. Probably in the very first English@work class. Cold as usual, and probably more so that day. We were tasked to form a group of five to work on a given topic before presenting it to the whole class.

I am one of the person in the picture. Seemed calm, poised and all focused, but the truth is, there were a lot going through my mind at that moment. Nervous, anxious and afraid. These are the feelings I get when working with new people, especially in groups. What fuelled these feelings were the fear of judgements, fear of making mistakes, and fear of rejection by the others.

Working with new groups of people everyday is never easy, we can all agree to that. A person's character plays a big role; collectively it has a big impact on the group dynamics. Being a freshie in FSTEP, I was lacking self-confidence as well as the technical know-how of financial institution. Despite that, I managed to pull through very well, and along the way, learnt that success is built on struggles, dedication, persistence and sometime sacrifice for that matter. Just like the iceberg principle, this picture only shows the tip of the iceberg, and much of the hardships are the missing from visuals.

Speaking of hardship, every time someone mention that word, this picture comes to mind, and when someone mention the word "enjoyment", this picture too comes to mind. I will always be reminded by this picture that with every steps that I take in my career, there will be challenges, obstacles, there will even be doubters that will push me out of our comfort zone. They are all the hardships that I just have to brave through to improve as person. All I have to do is to face it with the proper mindset and attitude. Hence why this picture is worth a thousand words, not just a mere picture of me working side by side with whom I now call friends. At least that's to me.

# ADVICE FOR FUTURE FSTEP TRAINEES

As been quoted by Francis Bacon, 'knowledge is power' and by that, he meant that a person with knowledge can outwit physical strength of any other person. Not only this program has help trainees to understand the knowledge of banking and financial industry, it has also help trainees to build connections with new people from different background. Hence, there are three main things that future FSTEP could do to stay great throughout the program:

## Always be prepared

"Prior coming to class, you have to do early readings regarding on the subjects' matter to get insights while also familiarise yourself with the topic. While in class, you could ask questions for things that's unclear so that you could close any open loop that you have. Relax, and remember to always participate and give your best when doing activities in class.

## Build connection and ready to share

"It is not WHAT you know, it is WHO you know." This might sound cliché but it is the truth for this industry. The person that you sat with today might be the person that sit above you in the future or vice versa. This means that there is always something that you could learn from each other either through their experiences or their future goals.

## Enjoy yourself and do not stress out

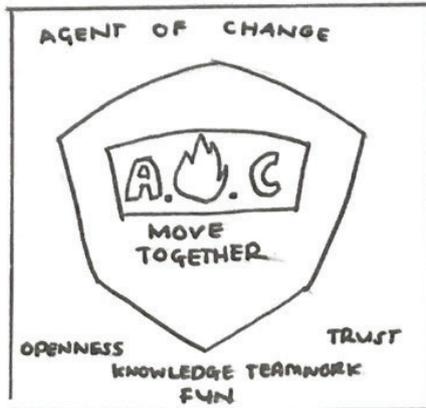
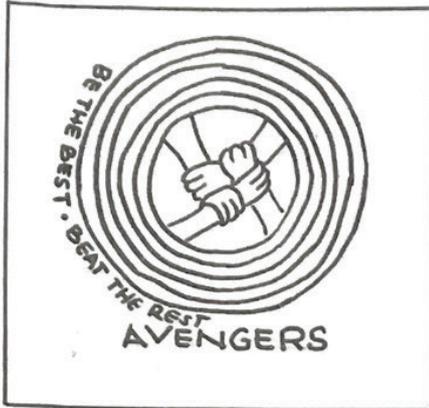
Being able to learn new things and enjoying yourself at the same time sounds like double blessing! Do not forget to make yourself happy while learning and never be too hard on yourself. Know when to take a break and reward yourself at the end of the day.

"It is not WHAT you know. It is WHO you know." This might sound cliché but it is the truth for this industry.

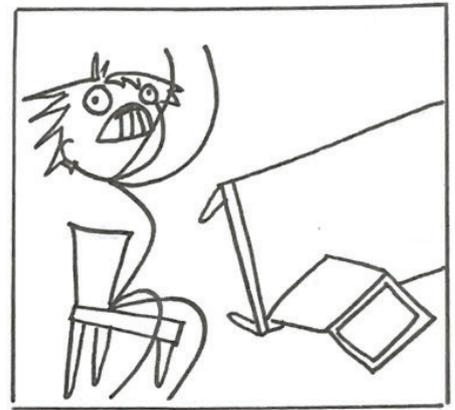


# OUR FSTEP JOURNEY

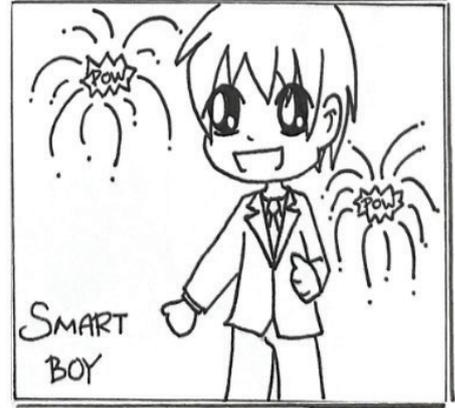
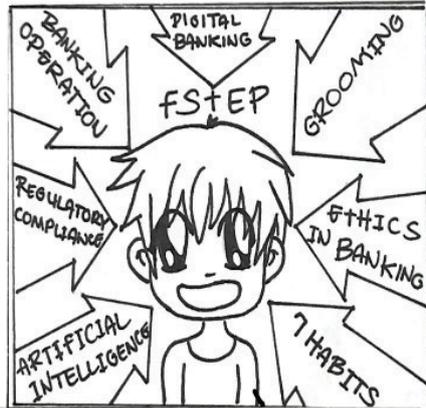
## Classes of FSTEP



## Digital Banking



## Transformation



## Our Family



