



ASIAN
BANKING
SCHOOL

FUTUREPROOF

MAGAZINE FOR FUTURE BANKERS

BATCH 30 | APRIL - JUNE 2026



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Participating Financial Institutions for Batch 30



BATCH 30 | APRIL - JUNE 2026

FUTURE PROOF

Magazine for future bankers



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The EDUCATION Quality Gap



In Malaysia, scholarships are widely available, yet many students from B40 (bottom 40% income) families still struggle to access them due to fragmented information, low awareness of global funding, and limited guidance on how to apply effectively. For students already facing financial and digital constraints, navigating scholarship opportunities and finding the right one can feel overwhelming.

These challenges highlight the need for a more structured and inclusive support system. Without proper dissemination of information, many scholarships remain underutilised, which limits equal access to higher education pathways. Addressing these barriers is key to advancing SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities), by reducing income-based disparities.



Scholar Buddy: Objectives

Spread Awareness: Share curated scholarship opportunities and resources to increase student awareness and accessibility.

Upskill Students: Equip students with practical knowledge and skills through workshops, helping them search and apply for scholarships effectively.

Sustainability: Ensure the initiative continues over time to progressively reduce the information gap between students and scholarship opportunities.

Addressing The Gap

Scholar Buddy addresses the education quality gap through a holistic approach combining social media outreach, strategic partnerships, workshops, and direct engagement with students.

Financial constraints, poor academic performance, and family obligations are the main reason why 10.1% of respondents will or are inclined to work after SPM



The top 3 contributing factors are external factors that influence the decision of respondents to work after SPM. This underscores the importance of providing inclusive education opportunities, financial assistance and tailored guidance.

Workshop Objectives

- Increase exposure to scholarship opportunities as well as higher education pathways.
- Guide students on the available online tools and resources for scholarship searches.
- Provide mentorship and advice from alumni scholars and experienced individuals to help students navigate scholarship applications with confidence.



Key Events



On **10th April**, our site visit team split into three groups to maximise outreach efforts across multiple locations. We visited SMK Perimbun, SMK Cochrane, and SMK Kelana Jaya to better understand student needs and gather feedback on suitable programme formats such as talks, workshops, and online sessions. We also identified logistical, financial, and knowledge barriers affecting participation. These visits provided valuable insights to help refine our approach in supporting B40 students.

On **21st April**, we connected with our first key stakeholder, EduAdvisor, marking an important milestone in our initiative. Through this collaboration, we learned about resources such as the Scholarship Genie platform and scholarship guidebooks that can help students explore funding opportunities more effectively. The engagement also highlighted the accessibility of private university pathways and opened opportunities to integrate EduAdvisor's resources into our future workshops and outreach activities.

Workshop Day



On **16th May**, we conducted our first workshop aimed at upskilling students on scholarship opportunities. The session provided practical guidance on searching for scholarships, identifying suitable opportunities, and preparing stronger applications, equipping students with useful tools to pursue higher education opportunities more confidently.



Turning Information into Opportunity



What sets our project apart is our focus on simplifying scholarship information by breaking down complex requirements into clearer, more accessible content. We aimed to make the process less overwhelming and easier for students to navigate by centralising scholarship opportunities. We also leveraged social media creatively to share information in a more engaging and relatable way, aligning with how students naturally consume content today.



Our Stakeholders

A workshop like this would have changed a lot for me. The information, the guidance, the people willing to share their experience. This is exactly what students need but rarely get.

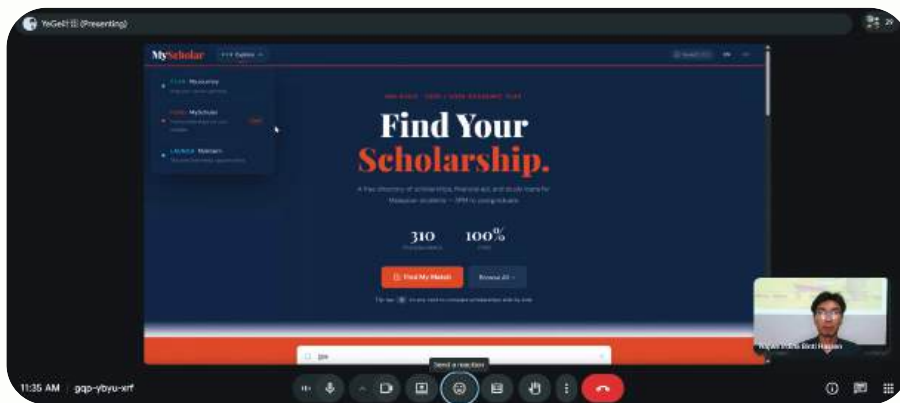
– **Adam Zikri, participant**

This project can make a difference by giving B40 students a fairer shot at quality education, especially for those who may have the ability but not the financial means. I'm hopeful that it will also give parents of these families more confidence that higher education is still possible for their child.

– **Ching Wei Lee, EduAdvisor**

I believe this project can empower B40 students by giving them greater awareness, guidance, and access to scholarship opportunities they may not have known existed. Beyond that, it can inspire them to believe that their background should never limit their future.

– **Muhammad Arsyad, BASE Initiative**



Reflection

This project changed our perspective on education access for B40 students in Malaysia. We realised that barriers extend beyond scholarship availability to include limited awareness, unclear information, and lack of guidance. This experience reinforced the importance of making information simple, accessible and easy to navigate. To sustain the project's impact, we are preparing a PDF guidebook containing the knowledge, data, and insights gathered throughout the initiative. This will be shared with NGOs and published on our social media platforms.

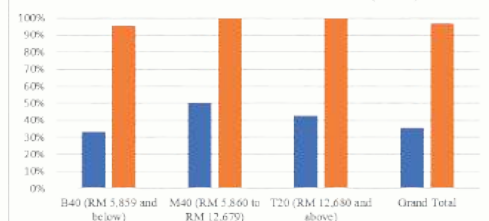
Survey Results



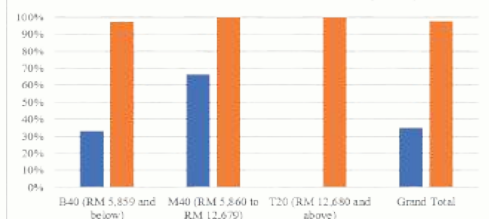
Based on the survey results, we observed a clear increase in scholarships awareness across all income groups after respondents encountered our platform. Initially, only 21 out of 59 respondents (35.6%) knew about scholarships, but after using our platform, the number increased to 57 out of 59 respondents (96.6%).

We found that the main challenges in applying for scholarships are scattered information, limited guidance or mentorship, and uncertainty about where to look for opportunities.

Scholarship Awareness of Participants Before and After Introduction to Guide2Scholars (n=59)



Scholarship Awareness of Students Before and After Introduction to Guide2Scholars (n=40)



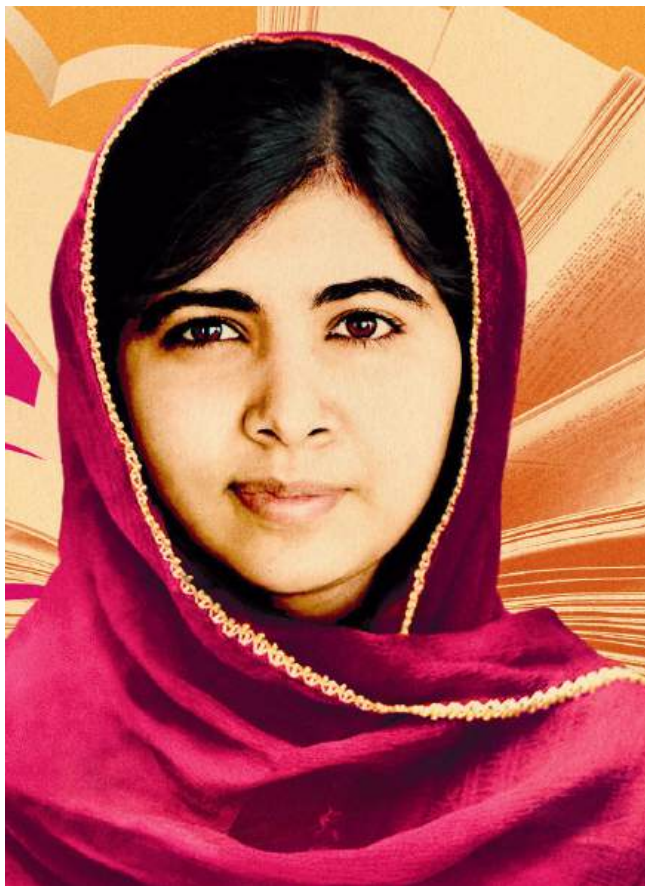
Linktree



One Opportunity

A WORLD OF CHANGE

Malala Yousafzai turned her fight for education into a global movement for girls' rights



"One child, one teacher, one book, and one pen can change the world."

— Malala Yousafzai

Her Beginning

Malala Yousafzai grew up in Pakistan's Swat Valley, where girls' education became increasingly restricted under Taliban rule. Despite the risks, she spoke publicly about her right to attend school.

In 2012, at just 15 years old, she was shot for advocating her beliefs. The attack brought global attention to her story, but it did not silence her.

The Opportunity That Changed Everything

After surviving the attack, Malala was flown to the United Kingdom for medical treatment. More importantly, she was given the opportunity to continue her education in a safe environment.

With access to schooling, along with international support, including scholarships and placement in a leading UK school, she was given a second chance at life.

Without the chance to continue learning, her voice might have remained limited. Instead, education allowed her to grow, speak, and lead on a global scale.

From Student to Global Advocate

In 2014, Malala became the youngest Nobel Peace Prize laureate for her unwavering advocacy of girls' rights to education.

She later co-founded the Malala Fund, an organisation dedicated to ensuring girls worldwide have access to free, safe, and quality education.

Through this initiative, Malala has helped break barriers by funding education and creating scholarship opportunities for girls in underserved communities, where financial, cultural, and gender inequality restrict access to schooling.



Changing the Narrative on Girls' Education

MALALA's story helped shift global perceptions of girls' education from a local or cultural issue to an international priority.

Her advocacy emphasized that girls' education is not just a personal privilege, but a basic right. Because of Malala, governments, organisations, and communities began placing greater emphasis on improving access to education for girls.

Today, her influence continues to shape global conversations on equality and empowerment for young women everywhere.

Malala's journey highlights that scholarships and educational support are more than financial aid, they are opportunities that remove barriers.



The Power of One Opportunity

They do not create potential, but they allow it to grow. For many students, especially those from underserved backgrounds, a scholarship can mean the difference between dropping out and stepping forward. It provides access, stability, and the chance to dream beyond immediate limitations. Malala's story is proof of what can happen when that one opportunity is given.



A Lasting Impact

Malala Yousafzai's story is not just about resilience or recognition, it is about what becomes possible when someone is given the chance to continue learning.

Her journey reflects a larger truth: when education is made accessible, it can be a powerful tool to create peace, equality, and lasting change in the world.

And sometimes, that change begins with a single opportunity.





Hedriena



 UOB

Ammar



 AmBank Group

Samita



 Great Eastern
An OCBC Company

Qawiem



 AmBank Group

Beatrice



 PUBLIC BANK
大众银行

Xin Yue



 Great Eastern
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Aisyah



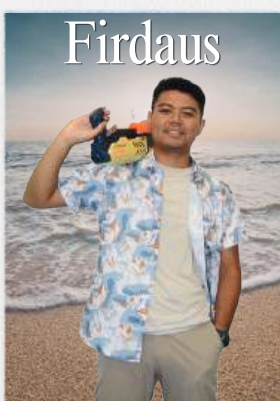
 UOB

Shermaine



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Firdaus



Celine



Chad



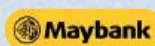
RASBORAS



Yan Qing



Irdina



Winson



Feline THERAPISTS

HOW CATS MAKE HUMANS HAPPY

There is a reason why people spend hours watching cat videos, visiting cat cafes and feeling instantly calmer when a furry friend curls up beside them after a long day. Cats are not just cute pets with dramatic personalities and questionable sleeping habits, they may also be tiny dopamine machines that quietly improve our mental health.

In today's world filled with endless deadlines and burnout, cats have become tremendous emotional support systems for working professionals. Studies have found that our relationship with cats goes beyond surface-level companionships. Interacting with cats can actually stimulate dopamine, one of the brain's most important "feel-good" chemicals.



DOPAMINE: THE BRAIN'S REWARD CHEMICAL

Dopamine is a neurotransmitter associated with pleasure, motivation, drive, and reward. It is released when humans experience enjoyable activities.

Interestingly, spending time with animals, especially cats, can activate this same reward system. According to research in psychology and neuroscience, positive human-animal interaction may increase dopamine while reducing stress hormones such as cortisol, that negatively affects our physical and mental health (Beetz et al., 2012).

When a person strokes a cat, hears it purr, or receives affection from it, the brain interprets the interaction as emotionally rewarding. As a result, dopamine levels rise, creating a feeling of happiness. That's why even a few minutes with a cat can improve our mood after a rough day.



CATS AS STRESS RELIEVERS

Cats are often viewed as independent and selective with their affection. Ironically, this may be part of what makes interactions with them feel so rewarding.

Psychology tends to value rewards that feel "earned." When a cat voluntarily chooses to sit on your lap or rub against you affectionately, this experience makes your brain scream "The cat chose me!", and that feeling creates a strong emotional reaction in the brain.

Furthermore, cats are able to create calm environments. Their soft movements and rhythmic purring naturally influence human emotions. According to the National Institute of Health, the sound frequency of purring may have calming effects on the nervous system and may contribute to stress reduction.

For busy professionals working in high-pressure environments, this quiet companionship can become a great form of emotional comfort.



QUIET COMPANIONSHIP: HUMANS AND CATS

Cats offer a unique emotional balance. They provide companionship without constant social pressure. Unlike human interactions, cats do not expect polished conversations, perfect appearances, or professionalism. They simply exist beside us, sometimes judgmentally, but still peacefully.

For those who are navigating emotionally exhausting schedules, this kind of quiet presence is deeply comforting. A cat sitting nearby while someone works late into the night can create a deep sense of emotional companionship.



Digna & Mochi

KHAI AND HIS 15 CATS



Khai & Random Cat

“
Whenever you're sad,
have a cat
”

If you still don't believe that cats are amazing companions, take a look at our teammate Khai and his love for cats. It's no surprise that he has such a gentle personality when he cares for 15 cats of his own!

To Khai, cats are the purest creatures in the world. They bring him happiness in the simplest ways, through their funny actions, calm presence, intelligence, and undeniable cuteness. Loving cats has become such a big part of his life that he even named his cats after the characters he loves most. Elsa was named after watching Frozen in 2013, MJ was inspired by Michael Jackson, and Yoda came from his love for Star Wars.

What makes his story even more interesting is that he's actually allergic to cat fur. Despite that, his love for cats never faded. He was even willing to undergo sinus surgery twice just so he could continue living with them.

Before adopting his first cat, he also argued with his family, who were worried about his allergies. But eventually, his love for cats, and their undeniable adorableness, convinced everyone.

Khai became known in our team for having 15 cats, showing incredible patience, compassion, and dedication. While many people may see cats as “just pets,” cat owners understand that they quickly become family. Caring for so many cats requires time, sacrifice, and unconditional love, which is what makes stories like his so inspiring.

Cats may not speak our language, but they comfort people in ways words sometimes cannot. A purr, a small paw resting on you, or simply their presence can brighten the hardest days.

CATS ARE MORE THAN PETS

At first glance, cats may seem lazy or dramatic, but beneath the midnight zoomies and chaos lies something meaningful.

Cats remind us to slow down and be happy. Through simple things like a gentle purr or slow blink, they bring comfort and calmness into our lives.

So when someone says their cat is their therapist, they may not be joking. Just look at Khai.



KHAI

AMBANK



NAJWA

AMBANK



HAFEEZ

UOB



DANIA

GREAT EASTERN



ADHAM

MAYBANK



NORIS

UOB



AMISYA

PUBLIC BANK

2GE



AMEEN

MAYBANK



UZAIR

UOB



ESLEEN

AMBANK



SARA

UOB



AIN

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ADLINA

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AIRA

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THER
4EVER



DIANA

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LILY

AMBANK



LATICIA

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FSTEP BATCH 20 CLASS OF 2020



BATCH 30
SEP 2026



ACCESSABLE: YOUR GUIDE TO A SAFER EXPERIENCE

AccessAble bridges Malaysia's urban accessibility gaps by crowdsourcing real-time path and transit updates.



For thousands of disabled Malaysians, senior citizens, or parents pushing strollers, a routine urban commute is a stressful trial against infrastructure gaps.

While our malls and trains look modern, the paths connecting them tell a different story. A shopping mall might have perfect elevators inside, but if the sidewalk leading to the nearest LRT or MRT station is broken or unsafe, a person using a wheelchair or a cane can never reach it.

We call this the "broken journey." It means that a single broken link in the path is enough to trap vulnerable people at home and completely cut them off from society.



The Hidden Information Gap

The real barrier keeping people with disabilities home is a lack of reliable, centralized information. Data about working lifts or ramp safety is outdated and inaccurate. Without clear updates, many people with disabilities choose to stay home rather than face a potentially unsafe trip that is full of unpredictability. This leads to isolation for people with disabilities and lost of business for malls.



The On-Site Reality

Our research and national data highlight three major accessibility gaps.

First, infrastructure deficits remain a significant issue. National audits indicate that nearly 75% of public premises in Malaysia do not meet basic accessibility standards, reflecting widespread limitations in inclusive design.

Second, there is the "final-mile" challenge. Field audits show that while some shopping malls provide internal accessibility features such as wheelchair rentals, critical pathways leading from transit points are often neglected. Features like step-free access and tactile paving for blind users are frequently missing along these approaches.

Finally, transit anxiety remains a persistent concern. Reports from SUHAKAM highlight that navigating public transport hubs can still be an exhausting and unsafe daily experience for many vulnerable commuters, reinforcing the need for more seamless and inclusive mobility solutions.

AccessAble: Empowering Inclusivity Through Community Intelligence

While rebuilding the sidewalks of downtown Kuala Lumpur may take years, improving access to reliable information can begin today. AccessAble was created to bridge the information gap that often limits mobility and independence for people with disabilities.

The project aims to centralize accessibility information for shopping malls connected to public transportation, creating a single and reliable platform for users. It also encourages community participation by allowing everyday users and volunteers to contribute real-time, evidence-based accessibility updates. Most importantly, AccessAble helps individuals with diverse disabilities make safer and more informed travel decisions by providing clear and accessible information before their journeys begin.

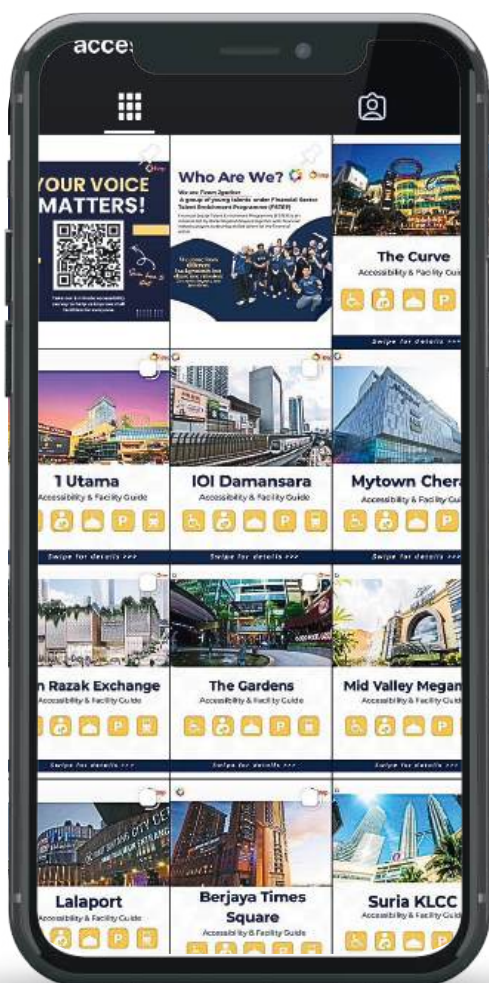


How the Platform Operates

Instead of relying on slow municipal surveys, AccessAble uses a faster community crowdsourcing approach to provide real-time accessibility information. Everyday commuters, volunteers, and people with disabilities can contribute updates instantly at busy transit-connected shopping malls such as Suria KLCC, NU Sentral, and The Exchange TRX.

The platform operates through three simple features. First, live photo uploads allow users to share real-time images of pathways, entrances, and surrounding facilities. Second, targeted tags enable contributors to identify specific accessibility needs, including step-free wheelchair ramps, tactile paving for visually impaired users, and quiet zones for neurodivergent children. Finally, end-to-end mapping helps track the complete journey from transit stations into shopping malls while highlighting potential obstacles such as broken escalators, non-functioning stairlifts, or missing curb cuts.

Through these features, AccessAble aims to create a more informed, inclusive, and accessible experience for all users.



Scan to access real-time accessibility updates and help make every journey more inclusive.



The Invisible Barrier: A Gap in Perception

To uncover the ground reality of urban mobility, AccessAble surveyed 161 residents across Kuala Lumpur. The data revealed a striking truth: our city's infrastructure isn't just a matter of concrete—it's a matter of independence.

The survey split respondents evenly between the general public and the PWD community. When asked to rate KL's transit stations and malls, the averages seemed acceptable at first glance:

- Transit Stations: 3.52 / 5.00
- Shopping Malls: 3.49 / 5.00



However, a deeper dive exposed a sharp disconnect. People without disabilities consistently rated facilities higher. To the average eye, a ramp looks fine. To a wheelchair user, that same ramp might be too steep or blocked by cargo. True accessibility barriers remain entirely invisible to those who don't have to look for them.

Beyond our survey respondents, we interviewed three locals facing these daily urban hurdles:

Noraini (Visually Impaired): "Faded pavement markings and broken curbs blend into the concrete, making it so easy to trip. @accessmapkl gives me the clear, visual heads-up I need before I leave home."

Rosmawati (Completely Blind): "We've been waiting for safe streets since the 2008 PWD Act. Missing tactile tiles can lead me straight into a monsoon drain. Crowdsourcing today is our literal lifeline."

Akmal Zahiruddin (Partially Hearing): "Transit hubs rely entirely on audio announcements for delays, ignoring sensory disabilities. An Instagram platform like @accessmapkl finally gives us the visual alerts we actually need."

Our Hope

Our ultimate hope is to pass down @accessmapkl as a lasting, community-driven database that protects vulnerable commuters for years to come. We want to eliminate the information gaps that trap people at home. We hope this project drives real institutional change toward universal city design, ensuring that future generations can navigate Malaysia independently and with dignity.

Scan for
Resources



The NoNo Zone

Keeping Kids Safe & Strong

A child's world should be shaped by curiosity, trust and safety; not fear, silence or confusion. Yet, sexual harassment and abuse against children remain deeply underreported, often occurring in places where children are supposed to feel safest: at home, in school and within their communities.

Why We Created The NoNo Zone

Against this backdrop and inspired by personal accounts, the NoNo Zone Project was created to focus on prevention through education. The project aimed to empower children with an understanding of body autonomy, consent and the support systems designed to protect them.



The NoNo Zone Project is a reminder that safety begins with awareness and that even the smallest voices deserve to feel safe, heard and protected.



The NoNo Zone



Protect, Respect, Empower

Children deserve to grow up feeling safe, respected,
and confident in protecting themselves.

With this in mind, **The NoNo Zone** was initiated by a team of 17 participants from the **FSTEP Banking Training Program** as a child sexual harassment awareness workshop aimed at educating children aged 7 to 14 about personal safety and boundaries.

Held on **24 May 2026** at **Masjid Al-Hidayah Sentul**, the workshop gathered **54 children** for an engaging learning experience. In collaboration with **BINA Malaysia**, children learned about body safety, good touch and bad touch, personal boundaries, trusted adults, speaking up, and simple self-defence skills. Safety alarms were also distributed as souvenirs to encourage personal safety.

Through interactive activities and open conversations, The NoNo Zone aimed to create a safe space where children could learn, grow, and feel empowered to protect themselves.



Through **The NoNo Zone**, we hope to remind the community that conversations about child safety matter. Teaching children about personal boundaries, trusted adults, and the courage to speak up can help them feel safer and more confident.

Protecting children is a shared responsibility. Even small efforts can create meaningful impact, and together, we can help build safer spaces for every child.

**Creating
Safer Spaces,
One Conversation
at a Time.**

Behind The NoNo Zone

Behind every successful project is teamwork, dedication, and perseverance. Planned and executed within just **two months**, **The NoNo Zone** came with its own challenges, from finding NGOs to collaborate with to identifying communities willing to host the workshop.

As the team hoped to reach children from **B40 communities**, multiple **PPR communities** were approached to make the initiative possible. Despite the tight timeline, collaborating with **BINA Malaysia** and **Protect & Save The Children** made the experience meaningful and rewarding.

Fundraising activities, including **banana cake sales, a coffee booth, and a photo booth**, also became memorable moments for the team. While facilitating 54 energetic children was both fun and hectic, seeing them actively participate made every effort worthwhile.



Fundraising With Purpose

To bring **The NoNo Zone** to life, the team organised several fundraising activities to independently support the project.

A **banana cake fundraising campaign** (@casamamaa) was carried out over three weeks, where pre-orders were collected through Google Forms and delivered every Friday. With strong support from trainers, peers, and friends, a total of 30 loaf cakes were successfully sold.

The team also organised a **weekend coffee booth** (@twcmelawati) and a **two-day photo booth** (@evermoir_photobooth) at the AICB building, where many supporters showed interest in the cause. Beyond purchases, many people expressed encouragement after learning about the project's goal of protecting and educating children.

Together with a RM1,000 seed fund, the team raised approximately **RM700** in net profit, which was used for workshop materials, logistics, activities, and safety alarms for the children.



PROTECT & SAVE THE CHILDREN

Shielding the Vulnerable, Nurturing the Future



"Even we [adults] feel **uncomfortable** talking about any sexual content. Imagine a child going through things like that. If you are **not emotionally safe**, that is also a form of **sexual harassment**."



- Mogana Devi Nadesan,
Programme Officer (Podcast)

WHO IS PROTECT & SAVE THE CHILDREN

Established in 1999, Protect & Save The Children is Malaysia's only NGO dedicated exclusively to combating child sexual abuse. The organisation provides prevention education, personal safety programmes, counselling, intervention support, and advocacy for stronger child protection.

HOW PROTECT & SAVE THE CHILDREN HELPS OUR PROJECT

For the *NoNo Zone Project*, P&S The Children collaborated with us through a social media awareness campaign and a podcast discussion focused on sexual harassment awareness among children and young adults. The guest speaker from Protect & Save The Children shared professional insights on child protection, prevention, safeguarding and early intervention, helping to raise awareness about the importance of creating safer environments for children and youth.

KEY TAKEAWAY

The key takeaway? Safeguarding goes far beyond "good touch, bad touch." The speaker emphasized that it deeply covers emotional safety: "If you are not emotionally safe, that is also a form of sexual harassment." Any behavior by an uncle, teacher, or peer that leaves a child feeling scared, confused or unsafe directly violates their rights.

NGO SPOTLIGHT

BINA MALAYSIA

Building Communities, Transforming Lives



"Fun learning is the best way to educate kids on sensitive topics but the ultimate defence relies on breaking down walls at home.

Kids stay silent because they are terrified"

- Mohamed Nazri, Founder of BINA

WHO IS BINA MALAYSIA

BINA MALAYSIA is a grassroots NGO dedicated to uplifting underprivileged communities through housing projects, skills training and youth empowerment programs. Since its founding, the organization has rebuilt over 200 homes and trained 1,500+ volunteers across Peninsular Malaysia and East Malaysia. Their model is simple yet powerful: mobilize local talent, partner with communities and create lasting change from the ground up.

HOW BINA MALAYSIA HELPS OUR PROJECT?

For the *NoNo Zone Project*, BINA Malaysia leveraged its **Project Lindung** experience to co-organize and deliver interactive educational activities. Their sessions focused on personal safety, recognizing risks and empowering children to seek help in a safe, engaging environment.

By tailoring their outreach specifically to children and young adults, BINA focuses heavily on teaching youth to recognize immediate behavioural risks, speak up against predatory actions and locate immediate help when faced with unsafe environments.

IMPACT AT A GLANCE

Through **Project Lindung**, their signature child protection awareness campaign, BINA Malaysia equips community to recognise child grooming indicators, online safety, and responsible digital behaviour. By partnering with schools, communities, and public figures, this initiative teaches youth how to confidently recognise unsafe situations and speak up against predatory actions.



THE LADIES



THE GENTS





ADIB



BRIAN



CARTER



EN YI



FARAH



HAARINY



NK



HAZIM



PRISCILLA

noodlep13



MELANIE



LAILA



HECTOR



IDHAM



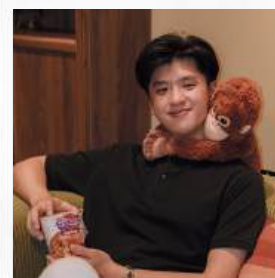
SHERRY



RYAN



SITI



WESLEY

Growing a High Performance Work Culture with HARRISON ASSESSMENTS

with Asian Banking School



Our behaviour is a choice

Identifying and developing talent is key to effective leadership - but not always easy. Many organizations struggle to spot future leaders and invest in the right individuals.

Much of our behaviour is learned, and with the right tools, we can make better, more intentional choices. The Harrison Assessment offers a proven framework to uncover behavioural patterns that drive success.

As part of the FSTEP programme, all participants from partnering Financial Institutions will receive their personalised Harrison profile. Through Future-Ready modules and coaching by Symphony Learning, they'll gain deep insights into:

- Life Themes
- Strengths & Development Areas
- Traits to Avoid
- Blind Spots
- Leadership & EQ Competencies
- Paradox Flips

These insights build self-awareness, align individuals with organisational values, and unlock leadership potential.

We're excited to share how we develop next-generation leaders using Harrison Assessments.

Kindly contact us for more information:

Aris Masrur Sofiyan
arisms@asianbankingschool.com

I am struggling to identify my next-gen leaders!

Does my next-gen leaders inspire confidence in his or her decision making?

Can my team lead through persuasion and influence?

How do I know if my talent pool are those people who take charge and make things happen?



Harrison Assessments A tool to help you grow your talent

Traits

The traits are listed in order of your preference and they are divided into sections.

The first section, Life Themes, shows your top 5 on your life. If these traits are utilized in your job to use these in your current job?

TRAITS & DEFINITION REPORT

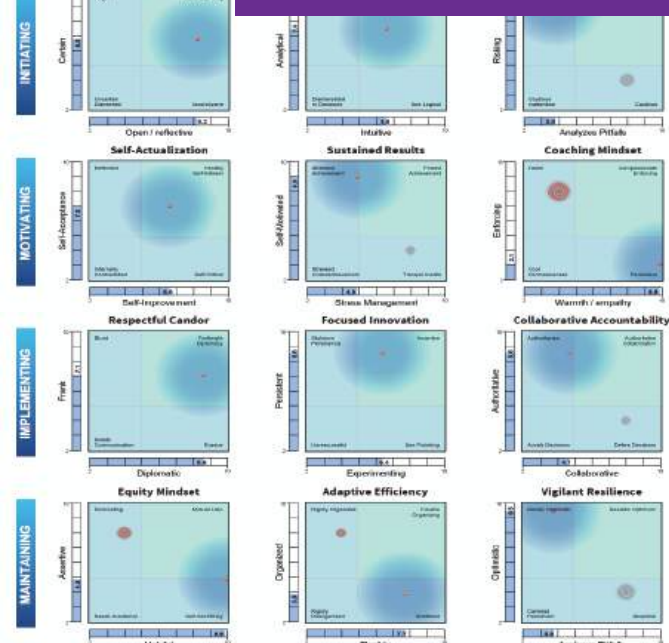
The last section are traits you least enjoy and probably prefer not to do. If these traits are utilized in your job, it will decrease your job satisfaction. Are any of these called upon in your current job? If so, how do you feel when they are required?

Life Themes - Andrew's life themes, highest values, key potential strengths

Trait	Score	Description
Helpful	9.9	The tendency to respond to others' needs and assist or support others to achieve their goals
Warmth / empathy	9.9	The tendency to express positive feelings and affinity toward others
Wants Autonomy	9.6	The desire to have freedom or independence from authority
Optimistic	9.5	The tendency to believe the future will be positive
Wants Challenge	9.4	The willingness to attempt difficult tasks or goals

Overview Ordered by Subjects and Stages of Action

PARADOX REPORT



FSTEP BATCH 31 NEW INTAKE

APPLICATION : JULY – SEPTEMBER 2026
TRAINING : SEPTEMBER – DECEMBER 2026

HOW TO APPLY



Scan this QR code or visit
www.intake.fstep.org.my

ABOUT FSTEP

FSTEP is an intensive graduate training programme designed to equip talent with the right skills and knowledge for their transition into the financial services industry.

It is an industry-driven initiative with the participation of banks and insurance companies in Malaysia to help fresh graduates jump-start their career through a 3-month period of comprehensive and interactive classroom training followed by a 9-month period of on-the-job training with the respective participating financial institutions.

WHY JOIN US



GET ENRICHED

with technical, personal and leadership skills to succeed in your career



GET PAID

a minimum monthly allowance of RM2,600 by the respective participating banks or insurance companies throughout the 3+9-month programme



GET CONNECTED

with a network of banking and insurance professionals in Malaysia



GET A HEAD START

in launching your career in the financial services industry

PROGRAMME STRUCTURE

The 3-month classroom training includes training in:



Banking & Insurance



Digital Banking



Future-ready



Executive Presence



Communicate with Impact



Prominent Leader Session

ADMISSION REQUIREMENTS

- Malaysian citizen
- Degree of any discipline with a minimum CGPA of 3.00 or professional qualification (e.g., ACCA, CIMA)
- Fresh graduate or work experience not exceeding 3 years
- Age 30 and below
- Active involvement in co-curricular activities
- Proficient in English



Managed by



Supported by



In collaboration with



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

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