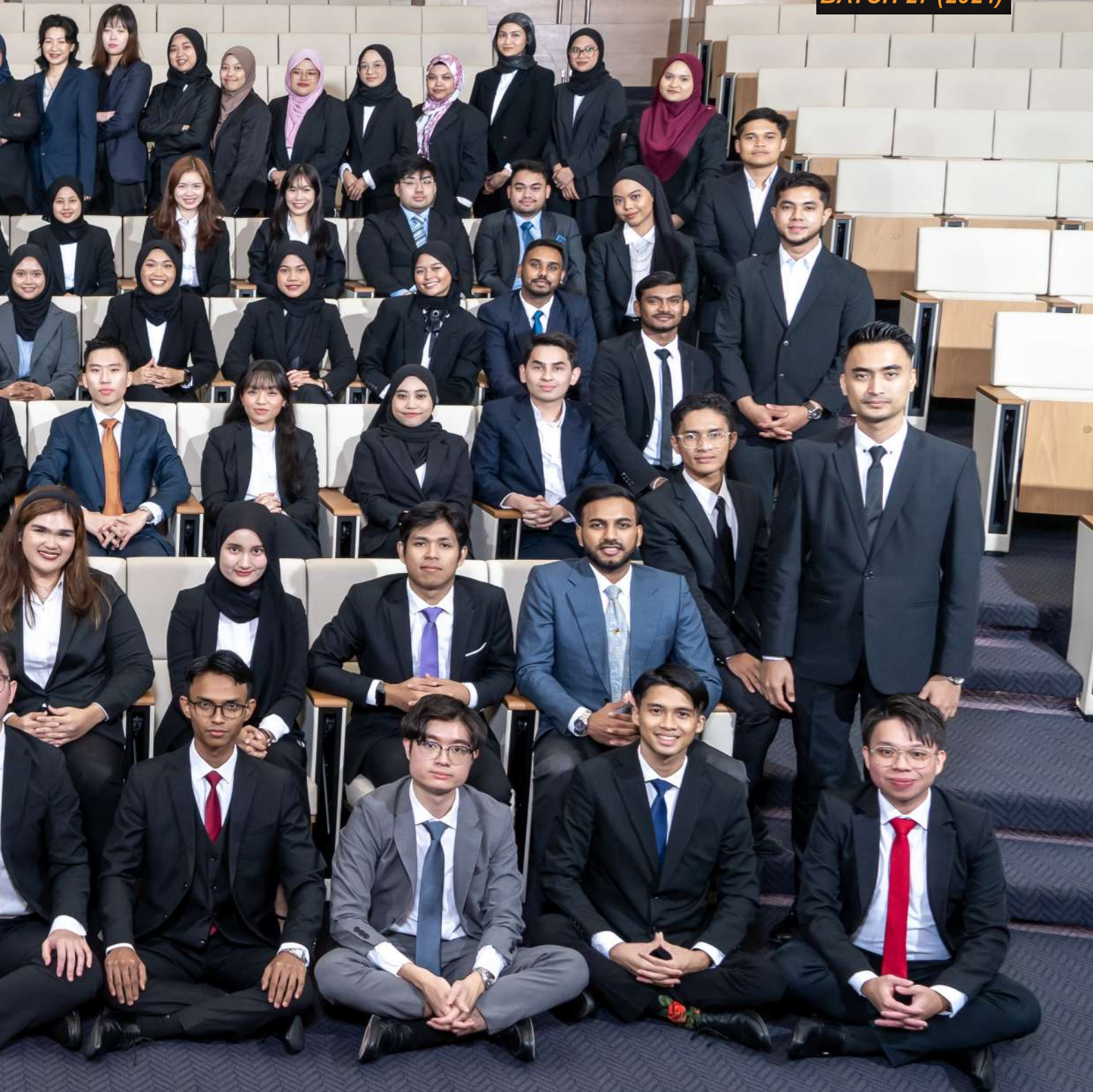





FUTUREPROOF

MAGAZINE FOR FUTURE BANKERS

BATCH 27 (2024)



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Participating Financial Institutions



Note : The above are the participating financial institutions for the current batch FSTEP Batch 27.

SEPTEMBER 2024

FUTURE PROOF

MAGAZINE FOR FUTURE BANKERS



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PEER SUPPORT

Making Financial Literacy Fun!

“We want you to do a project, and this project needs to be BIG, IMPACTFUL, AND SUSTAINABLE!”

Those words from Loo Han rung in all of our ears as we sat in a circle inside the first floor seminar room.

Everyone was dumbfounded by the instruction given out by the trainers. We were only given a couple of months to run a project that was big, impactful, and sustainable.

However, we hardly knew each of our classmates; how can we be

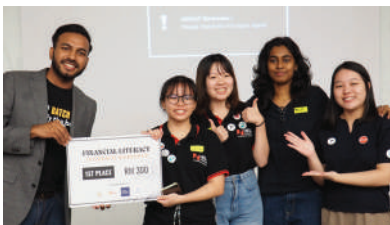
sure that we can work together on something as major as this?

“First of all, find something that is meaningful to YOU.”

Chee Onn wanted us to find a cause that we were passionate about – a common issue or concern that was relatable to all of us. But there were 28 FSTEPians in Group 1, which meant that there was going to be 28 different ideas and causes that carried different weights and meanings to each and every person.



Talk by AKPK



Winner of Cashflow Game

While we were brainstorming, one of us mentioned that we had to do something that reflected our identities as young bankers, just fresh out of university and into the corporate world. That’s when the idea of our financial literacy project came to be.

The rate of personal bankruptcy among youths is increasing at an alarming rate, with the Credit Counselling and Debt Management Agency (AKPK) reporting that 53,000 individuals under 30 are burdened by nearly RM1.9 billion in cumulative debt.

Furthermore, AKPK also reported that 28% of working adults in Malaysia have borrowed money to purchase essential goods.

The statistics from AKPK’s report really had us in a chokehold, and after hours of deliberation, we all agreed that doing something about financial literacy among the youth is something we were all passionate about.



Emcee



Media Team

F

inancial literacy

Outreach workshop



1st Runner Up CashFlow Game

Cash F.L.O.W (an acronym for Financial Literacy Outreach Workshop) is an initiative from our group to help raise awareness among university students on how they can better plan their finances once they've joined the working world. In collaboration with HELP University, we managed to get around 50 students to sign up for our one-day program held at the university's Subang campus. The process of making our idea come to life was full of toil.

One of our proudest achievements is getting AKPK and Maybank to send their representatives to give a talk on how scamming works and how students can prevent themselves from falling victim.

Other than that, we came up with a game called the 'Spending Simulation', which involved the participants having to visit different booths (insurance, investment, housing, and car) and make a decision on where they should spend their money. On top of that, we added a special segment called 'Crocodile Tank' (taking inspiration from the popular TV show Shark Tank) where each group of participants was required to come up with innovative business ideas and pitch those ideas to the judges. The winning groups then received 'investments' from our judges to help launch their mock start-up companies.



Game Simulation

Session with Maybank



Although planning out this project was a nerve-wracking journey, the actual execution of this program turned out to be enjoyable for everyone involved! The participants gave us satisfactory feedback, and we all had fun talking to the students and educating them on how they can better manage their finances in the future. Representatives from HELP University, AKPK and Maybank congratulated our group and told us that what we were doing should be an ongoing effort, and those words were like music to our ears.



For weeks on end, our Group Leader, Project Leader, Secretary and Treasurer had to go back and forth between the Asian Banking School and HELP University Subang campus to check on the logistics of our upcoming program. Among the class, we divided ourselves into small teams that would take on roles for special tasks pertaining to the project, such as teams assigned to contacting stakeholders, getting sponsorships, and buying necessary items for each program segment.

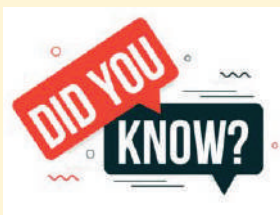


Members of 1Conic

Don't you find it funny that every person who happens to be a university student is always 'broke'? Even if you come from a well-off family and have mega-rich parents, you'll always be considered as having no money the minute you register for college. Oddly enough, even with allowances from family members, or student loans from bodies like PTPTN and JPA, or scholarships from organizations like MARA and Khazanah, it seems like being a student means that the money you have will never be enough.

Here are some interesting insights about the money-student relationship that you can ponder on:

Student loans given out by specific bodies are primarily intended for tuition fees, and living costs such as for accommodation, food and transportation often exceed what is left of the loan money afterwards. To cover the extra living costs needed, students often find part-time jobs to help sustain their daily expenses.



Less than half of Malaysian students fully understand financial services like loans, taxes, or retirement savings.

However, everyone knows that working part-time jobs especially in labor-intensive industries such as F&B can only make them minimum wage. The students become tired from spending all their energy on going to classes, completing assignments, and doing side-hustles, that they barely have time for a social life with friends and family.

And yet, they still can't make enough money to have a comfortable college lifestyle! econdly, some students might practice frugality so that they can put money into their savings account. For example, that one guy might skip the occasional mamak-night-out with his buddies so that he won't have to spend RM15 on a meal when he can just cook instant noodles at home.

Some people might think he doesn't have any money to spare and that he's starving himself to make ends meet, when in reality, he's just putting aside some cash for a rainy day. Smart guy.



Last but not least, the problem with students never having enough money at the end of the month is because of their own reckless spending habits. In other words, people who overspend week in, week out are lacking some serious level of financial literacy. What does it mean to be financially illiterate?

Basically, it means that you fail at creating a budget that caters to the needs and wants that you can actually afford. For example, a person who lacks financial literacy might go out one day and splurge on a cup of Chagee milk tea for RM20, when they know perfectly well that they only have RM100 to spend on food for that particular month.

In conclusion, there are many reasons why a student is perceived as being 'broke' all the time, and they could be both good or bad. But, as youngsters working in the financial industry, it is our duty and responsibility to help our peers with their financial planning, and to make sure that everyone has a fair chance at living the best life possible.



Student Life: Are You 'Broke' or 'Woke'?

FSTEP News

A Real Life Perspective Grim Contingencies

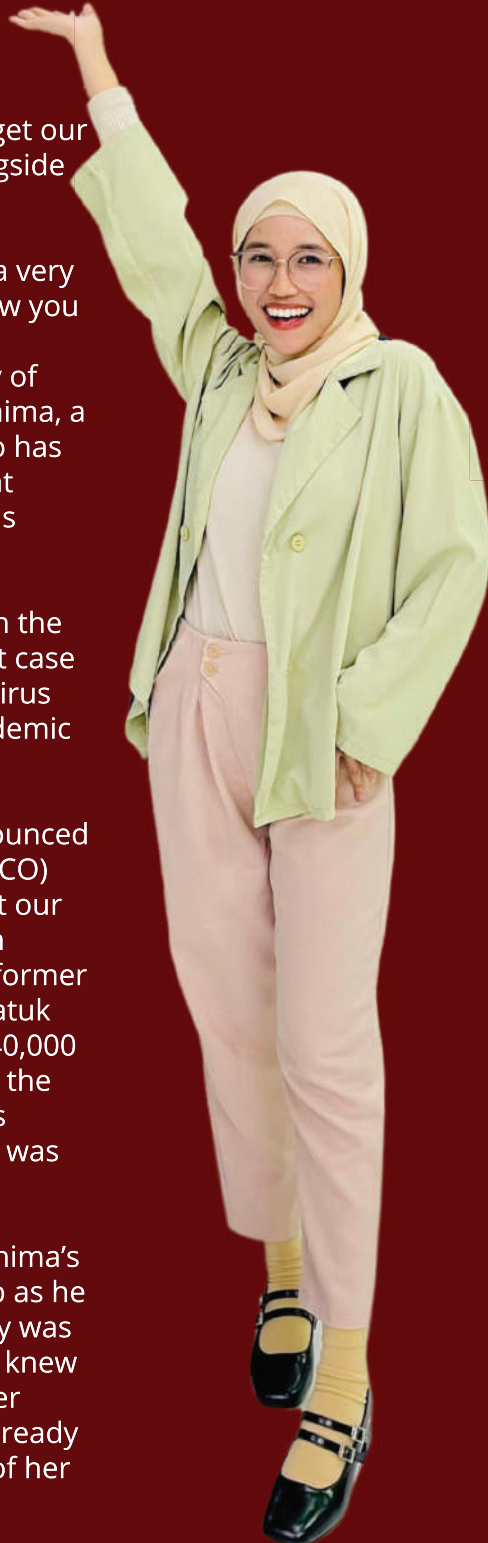
We all want to be successful individuals. We want to be rich, get our dream job, and live happily alongside our loved ones.

But sometimes, life can take on a very unexpected turn, and it can throw you far off course from what you've originally planned. This is a story of our dear colleague and friend Shima, a 26-year-old aspiring banker, who has experienced hardships in life that made her the femme fatale she is today.

The world was hit by COVID-19 in the year 2019, and soon after its first case recorded in Wuhan, China, this virus quickly turned into a global pandemic and sent everyone into a frenzy.

The Malaysian government announced the Movement Control Order (MCO) on 13th January 2020, and it sent our country into both a social and an economic turmoil. According to former Minister of Human Resources Datuk Seri M. Saravanan, more than 140,000 Malaysians lost their jobs during the outbreak. Unfortunately, Shima's father was one of the many who was laid off at that time.

Even after the MCO was lifted, Shima's father had trouble securing a job as he was already in his 50s. The family was struggling financially, and Shima knew that she had to step in to help her parents, as her only sister was already married and had a small family of her own.



Shima landed her first job at a company that manufactured air-conditioners, and for a while, she was earning just about enough to support herself and her parents.

However, she was unhappy with the work environment at the company, and she was under constant stress and pressure until she finally handed in her 2-month resignation notice within just 4 months of her tenure there.

Once she had left the company, she made the decision to pursue a Master's Degree in University Utara Malaysia. Although her family members found it to be rash, Shima stood by her decision to go back to university because she wanted to experience student life once again.

Shima finished her Bachelor's Degree online and at home because of COVID-19, so she felt like her time attending physical classes on campus with her friends just wasn't enough.

After much conviction, her family finally agreed to let her go back to university. Her father had found a steady job, and despite not earning much, it was enough to sustain their family's expenses.

Being the independent daughter that she is, Shima did not wish to burden her parents at all with her financial needs to continue her studies.

In light of that, she applied for a student loan and took on 3 different

FSTEP News

part-time jobs at university. She managed car rentals, helped other students with their assignments, and personally tutored a student from China. The loan was solely spent on tuition fees, while the extra money she earned from her side-hustles were spent on her daily expenses. She was faring pretty well, and she was happy to be following her dreams of getting a Master's Degree.

But then her world crashed once again. In the midst of her postgraduate studies, she received news that her mother had been diagnosed with stage 1 breast cancer. She had to quickly pack her bags and return to her home in Kuala Lumpur to take care of her mother. She once again had to opt for online classes and assignments, but she was happy to be at her mother's side at that moment.

The first surgery to remove the cancer cells went well, however just shortly after, her mother had to go through a second surgery as the cancer cells had spread in her chest area. In the end, the family decided that a breast removal procedure was the best option. Shima's parents had set up a savings fund for when they wished to perform Umrah, but sadly enough, all their savings went to covering the cost of her mother's double-surgery instead.

During that difficult time, Shima had to postpone one semester of her studies because she didn't have enough money to pay her tuition fees. She spent those 3 months at home just sending out job applications to every employer she could find in the Klang Valley. Of course, it was hard for her to land a job as she had near to zero years of working experience, and she still hadn't completed her studies then.

When she finally secured a position as a secretary to the CFO of a company, she finally had enough room to breathe and she was back to earning a steady income. She then became the breadwinner of her family, putting aside monthly commitments to pay for her family's house and car.

Six months later, she was offered a position to join FSTEP, and she even managed to complete her Master's Degree. The rest, as they say, is history!

An Inspiring Story



CLASS OF

SHARIFAH AQEELA



SOFIA SHEREEN



FARHAH SAHIRA



NAZEERA



MUHAMMAD AMIERUL



KOH EN LAI



NIMALAN



NAZIRUL MUBIN



HAWA IZLYN



DESALINI PRIYA



IZZA SHAZANA



AIN FADZLEEN



NURATUN LAZIMA



YI NING



1CONIC '24

CHARMYN



JOB BANK

KAK YEE



HONG LEONG

NURUL AWANI



MAYBANK

ALYSSA DANIA



HONG LEONG

ZE KAI



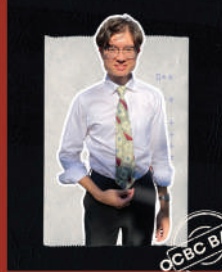
HONG LEONG

MUHAMMAD UWAIS



PUBLIC BANK

ZAVIER



OCBC BANK

MUHAMMAD DANISH



GREAT EASTERN

NI'MATUL AIN



CGC MB

HAZIQ NAIM



SME BANK

MUQLIS QAYUMM



BANK ISLAM

NUR ATHIRAH



MAYBANK

PEGGY KONG



JOB BANK

ARFAH ALYA



SME BANK

Empowering Caregivers: Building a Stronger, Supported Community

What Does it Mean By I'm A Caregiver?

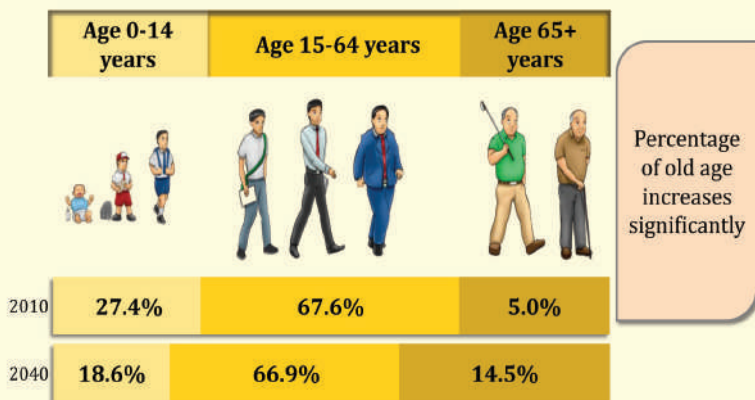
"I'm a Caregiver" is a compassionate initiative committed to supporting those who give essential care and love to another individual, such as family members, friends, or loved ones facing illness, disability, or aging-related challenges.

Who Are The Potential and First Time Caregivers?

Caregiving takes place in an unexpected environment; it frequently falls on people who may have not expected or prepared for this position in many families. As such, many people now have no choice but to become caregivers, which renders them incapable of handling the complex demands of caregiving.



Findings On Caregiver in Malaysia



According to the Department of Statistics Malaysia (DOSM), between 2024 and 2040, the proportion of the population that is 65 years of age or older is expected to increase from 8.1% to 14.5%. In addition, as the number of elderly people increases, age-related illnesses including dementia and Parkinson's disease are becoming more prevalent.

There are currently approximately 260,000 older adults living with dementia and 1,100 Parkinson's-related deaths every year in Malaysia. As a result, the nation's need for caregiving services is growing.

The Struggles of Caregivers in The Community

Individuals that are new to the role of caregivers tend to frequently struggle finding a balance between their caregiving duties and personal responsibilities. This is usually brought on by the lack of resources, education, and training in the field of caring, as well as a lack of support from family members and professional services.

By educating, empowering, and equipping caregivers with necessary resources, it provides them an opportunity to navigate their emotional, physical, and financial demands of caregiving well.



Common Signs of Caregiving Burnout

Common Signs of Caregiving Burnout



Easily flustered or frustrated



Forgetful or foggy



Quick to anger



Extremely tired



Anxious or depressed



Uninterested in things they used to enjoy



Hopeless or helpless

verywell



Importance of Nurturing Caregivers

Raising awareness and educating potential caregivers on their responsibilities is essential. This includes providing hands-on skills, information about training opportunities, and connecting them with experienced caregivers, medical professionals, and support networks.

Caregiving is a complex and often overwhelming role, especially for beginners. As the demand for caregivers rises, so does the need for increased awareness and advocacy.

In order to prepare caregiver for challenging responsibilities, minimize burnout, enhance care quality, and guarantee resource access, it is essential to nurture them. It also helps with legal and financial preparedness, fosters empathy, and enhances caregivers' own health.

Ultimately, this strengthens the caregiving community, benefiting both caregivers and those they care for.



FALCON



AGENTS





FSTEP BA CLASS C



ATCH 27
OF 2024

I'm A Caregiver

Supporting and Uplifting Elderly Caregivers: A Group Initiative FSTEP Batch 27



Stepping into the role of a caregiver for the first time can be daunting, but Group 2's, "Falcon" from FSTEP Batch 27, is making a difference with their transformative "I'm A Caregiver" project.

It was launched on November 16, 2024, at "Pusat Jagaan dan Rawatan Rumah Orang Tua Al-Ikhlas". Adding to this milestone, our group was proudly featured on "Astro Borak SeeNi", using the platform to champion social responsibility and spotlight the invaluable contributions of caregivers who often go unrecognized.

This project goes beyond awareness by equipping caregivers with practical resources, which in turn makes caregiving less overwhelming and more focused on fostering meaningful connections with their loved ones.



Campaign Objectives & Aspirations

- 1 RAISE AWARENESS**
Educate caregivers on the responsibilities and challenges of caregiving
- 2 EQUIP CAREGIVERS WITH PRACTICAL SKILLS**
Provide hands-on training for effective elder care
- 3 PROVIDE EDUCATIONAL RESOURCES**
Share materials with guidance on training and support services
- 4 FOSTER SUPPORTIVE COMMUNITY**
Connect caregivers with experts and support networks

OUR STAKEHOLDERS



Kendana

Kendana Malaysia, an NGO which empowers caregivers with training, advocacy, and support, transforming caregiving into a respected cornerstone of healthcare. Their ultimate goal is to fully integrate caregiving for both professional and new caregivers to the broader healthcare system, recognizing their contributions as essential to delivering high-quality care.



Astro Borak SeeNI

ASTRO Borak SeeNI, an engaging infotainment talk which highlights inspiring individuals, and trending topics, blending lifestyle discussions with live performances. They provided our group an opportunity to shed light on the challenges faced by first-time caregivers, highlighting their struggles and the need for greater awareness and support.



University Malaya

In partnership with the University of Malaya's Faculty of Medicine and Department of Nursing Science, we participated in an event to honour the dedication and contributions of senior caregivers. The program also sought to create meaningful networks that would encourage seniors, caregivers, and the community at large to support one another.



Pusat Jagaan dan Rawatan Rumah Orang Tua Al-Ikhlas

We were able to firsthand the role of a caregiver and gain insight into the daily responsibilities involved in caring for the elderly. This collaboration deepened our understanding of caregivers' challenges and reinforced our commitment to fostering compassion and community support.

FUNDRAISING



Recognizing that visits and collaborations alone were insufficient, we focused on supporting first-time caregivers by providing essential toolkits. To fund this initiative, we developed two innovative fundraising strategies that raised both financial support and awareness for the vital work caregivers do.

Our fundraising efforts combined creativity and community support through two key initiatives. First, a charity badminton tournament from October 25th to the 26th, 2024, that brought together spirited participants and supporters, raising RM 500.

Next, a food fundraising sale among FSTEP members delighted supporters, adding RM 240 from selling brownies and RM 110 from selling lunch meals.

These initiatives helped us to raise a total of RM850.



PROJECT CATALYST DAY 16th November 2024

Our journey began with an effort to revitalize the physical space of the “Pusat Jagaan dan Rawatan Rumah Orang Tua Al-Ikhlash”. Painting the walls and gates served as more than just a beautification project; it was a gesture of appreciation and uplifting the spirits of both the residents and the caregivers, showing their unnoticed dedication.



One of the most impactful parts of our visit was joining the daily activities of the home, which were aerobic-based exercises designed for the elderly.

Participating in these aerobic exercises brought caregivers and residents together in a shared space filled with movement, laughter and connection. The room buzzed with positive energy, highlighting the value of community bonding and shared moments that strengthen both body and spirit.

A Heartwarming Experience of Empathy

Working with the caregivers and residents was both heart warming and eye-opening, highlighting the importance of empathy and community support. This project strengthened our commitment to contributing to society and left us with valuable lessons about compassion, teamwork, and the importance of giving back.



The Silent Crisis: E-waste

A Sustainable Future for Malaysia: Embracing Circular Economy for E-Waste Management

As our world becomes more urbanised and industrialised, the challenge of waste management grows increasingly urgent. Malaysia, like many countries, used to operate on a linear economy characterised by a "take-make-dispose" approach which, while efficient in the short term, has led to significant environmental and social issues including the growing crisis of e-waste. Climate change, which is mainly caused by human activities like burning fossil fuels and cutting down trees is made worse by improper waste disposal.



Health Implications

E-waste contains hazardous chemicals like mercury, brominated flame retardants (BFRs), chlorofluorocarbons (CFCs), and polychlorinated biphenyls (PCBs), which are carcinogenic and can harm human health. Exposure to these substances, especially through unsafe recycling methods like open burning, can cause respiratory issues, neurological damage, and reproductive problems. The neurotoxic substances like lead and mercury can harm the development of children and fetuses, leading to complications like stillbirths and developmental disorders. Strengthening formal e-waste management is vital to reduce these health risks.

Waste management includes household waste such as food scraps, solid waste like plastics and metals and e-waste which is made up of old electronics. Nearly 38,000 tonnes of waste generated daily, Malaysia faces a pressing need to reduce landfill reliance and implement more sustainable waste systems.

There is no such thing as 'AWAY' when we throw anything away it must go somewhere." ~Annie Leonard

Despite the rapid growth in electronic consumption many people still do not fully understand what e-waste is, how to dispose of it properly or how it impacts both the environment and human health. For example, most phones that are disposed of after the average time of using it for 2 to 3 years still work when disposed of or replaced. In 2023, around 53.6 million tonnes of e-waste were generated globally yet only 17.4% was recycled. In Malaysia, each person generates about 14kg of e-waste per year, much of which ends up in landfills where it then leads to toxic pollutants being released.

A Ticking Time Bomb: Impact of E-waste

Environment Endangerment

Improper e-waste disposal allows toxic materials like lead, mercury, and cadmium to contaminate soil and water, causing environmental damage. These substances can degrade ecosystems and biodiversity. In Malaysia, the accumulation of e-waste is growing rapidly, with over 365,000 tonnes produced annually, equivalent to 8.8 kg per person (Business Today, 2023). In 2021, the country generated 2,459 tons of household e-waste. Improper recycling and limited landfills heightens the risk of water contamination, affecting drinking water and agriculture. E-waste also contributes to global warming by preventing the recycling of materials that could reduce greenhouse gas emissions from the extraction of primary raw materials



A GREENER TOMORROW: SUSTAINABLE E-WASTE MANAGEMENT

As e-waste continues to rise at an alarming rate, global projections indicate that the volume of e-waste could soar to an overwhelming 74.7 million tons by 2030. By transitioning from the traditional linear economy where products are used and discarded without much consideration for recovery or reuse to a circular economy model, we can tackle the mounting waste problem.

Implementing circular economy concepts into action is seen as an effective way to manage e-waste. A circular economy for e-waste is designed to keep electronic materials in use for as long as possible. When electronics reach the end of their life, they are recycled, repaired, or repurposed, allowing valuable metals like gold, copper, and other components to be reclaimed and reused in new products. This approach reduces the need for mining new materials, conserves resources, and minimises environmental harm and reduces the economic loss associated with wasted materials, estimated at \$57 billion annually in the e-waste sector alone (EY).



In response to global sustainability goals and as part of Malaysia's commitment to the Paris Agreement, Malaysia has embraced the advice of the United Nations and has developed its Circular Economy Blueprint for Solid Waste (2025-2035). This blueprint outlines Malaysia's vision to transform solid waste management by maximising resource efficiency, minimising waste generation and simultaneously promoting economic growth, social well-being and environmental sustainability by 2050. This shift is vital for long-term sustainability, addressing the rising challenge of electronic waste and fostering resource-efficient practices that benefit the economy, society and the environment in Malaysia.

Youth are not just the future —

They are the change-makers of today, challenging old ways and creating new paths for a sustainable world – Ban Ki-moon

Youth today, more environmentally conscious than previous generations, play a crucial role in e-waste management. As the primary users of technology, they contribute to e-waste but also have the power to reduce its harmful effects through responsible disposal, promoting recycling, and raising awareness. With over 50 million metric tons of e-waste generated annually, immediate action is needed to prevent toxic substances like mercury and lead from polluting ecosystems. Youth-led initiatives, fueled by creativity, digital literacy, and environmental consciousness, can drive change by inspiring their peers, influencing policies, and setting a standard of sustainability for future generations.

Youths possess the creativity, determination, and environmental consciousness to influence not only their peers but also entire communities and industries.



Their actions can inspire others to take responsibility for e-waste, helping to reduce its burden on landfills, conserve valuable resources, and foster a culture of sustainability. According to a UN report, young people are driving forces behind environmental movements and are often the primary advocates for policies that lead to cleaner, healthier communities. Youth adopt eco-friendly behaviors when they understand their environmental impact, as seen in global e-waste recycling campaigns. By embracing their role as environmental stewards, the youth can lead the way in transforming e-waste management practices and inspire a global movement toward sustainability.



EWaste4Space

POWERING TOMORROW'S SPACE WITH TODAY'S DISCARD

Through our impactful initiative, EWaste4Space, Hat-Trick from FSTEP is leading efforts to promote safe e-waste disposal across Klang Valley. This project is not just about managing waste, but it is also about igniting a movement. With passion and purpose, we have crafted thoughtful strategies aimed at positioning ourselves as a driving force in e-waste management. At the heart of our mission

lies a commitment to make a meaningful impact, particularly aligned with SDG 11: Sustainable Cities and Communities. By addressing e-waste responsibly, we are not just protecting the environment, but also creating opportunities to uplift communities, reduce inequalities, and pave the way for a brighter, more sustainable future. This project is more than just an effort, but it is a vision of hope and change that we are determined to bring to life.



OBJECTIVES

Our team came together through a shared passion for sustainability and a deep concern for the environmental threat of e-waste. This often-overlooked hazard drives us to take action and inspire others to do the same. We envisioned a project that goes beyond offering

a place for e-waste disposal, but also one that sparks awareness, inspires action, and empowers the community to build a greener, more sustainable future. Together, we aim to create a space filled with hope, purpose, and the power to make lasting change.

OUR MILESTONE

1

One-Time Collection Points

In the Klang Valley, we concentrate on establishing a few one-time collecting locations, including Kepong, Sungai Long, Cyberjaya, and Setapak. This project was carried out in several locations on 26th and 27th November, 2024. Through word-of-mouth and our official social media profiles on Instagram, TikTok, and LinkedIn, all of the information about the collection points is disseminated. We successfully collected around 500 kg of total e-waste to be disposed of!



2

Permanent Collection Bins in Chosen Universities

We also worked with a few universities in Klang Valley, including Taylors University, Heriot-Watt University and AICB building to build and position the collecting bins in the university's compound. This initiative is to encourage the public, especially students, to have a one-stop center to safely dispose of their e-waste. Additionally, we collaborate with Maldici Renewables, our primary partner, who is in charge of supplying recycling bins for e-waste and overseeing disposal for sustainability.



3

E-Waste4Space Carnival Day

Our main event for the project is in Taylor's University, which was executed on 16th November 2024. On the day, we organised a few activities such as;

- **Crash Course:** The crash course is conducted by Maldici Renewables as our main collaborator. The course covers e-waste knowledge, procedures on disposal and pros of recycling e-waste. All of the participants are given certificates at the end of the day.
- **Case Study:** All participants are required to develop an innovative, business-oriented solution for improving e-waste management. Participants are given certificates and the top three winners will receive prize money worth up to RM1,050.



Since launching E-Waste 4 Space, we have collected over 500 kilograms of e-waste and engaged five community members through impactful awareness campaigns. The response has been incredible, with individuals and businesses not only participating but also volunteering to expand our reach. Our dream is for this project to evolve into something even greater, in which it will turn out to be a permanent facility that serves as a hub for education, action, and innovation.

Reflecting on our journey, we have learned that small steps can lead to big change. What started as an idea grew into a tangible impact on our community. Each challenge taught us resilience, and each success showed us the power of teamwork and passion.

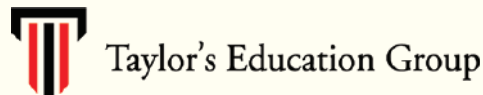
Our advice to others: Don't wait for the perfect moment to act on an idea that matters to you. Start where you are, use what you have, and remember that change begins with action.

With the solid foundation we have built, we are filled with hope for the future, believing this is just the beginning. We aim to inspire a ripple effect of youth-led initiatives, proving that with passion and teamwork, meaningful change is possible.

OUR PARTNERS



UNIVERSITI
KEBANGSAAN
MALAYSIA
*National University
of Malaysia*





**Nhimai
Hong Leong**



**Asyura
UOB**



**Shakireen
BSN**



**Aimi
UOB**



**Ng Yi Jing
OCBC**



**Irfan
Hong Leong**



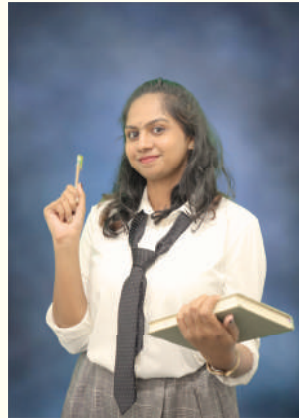
**Cheryl
UOB**



**Chia Kah Jen
UOB**



**Lee Nan Lye
Hong Leong**



**Harani
QBE**



**Nadzeera
SME**



**Sebrina
Maybank**



**Batrizyia
SME**



**Fatin Nasuha
BSN**



**Neko
Public**



**Ainaa
SME**



**Husna
CGC**



**Iqbal
SME**



**Tan Jiun Wei
OCBC**



**Fatin Iman
Public**



**Nabil
Maybank**



**Sifah
Bank Islam**



**Sofea
CGC**



**Sarmad
Great Eastern**



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Growing a High Performance Work Culture with HARRISON ASSESSMENTS

with Asian Banking School



Our behaviour is a choice

We all know that identifying and deploying talented people is an essential skill for any leader. However, knowing how to spot talent can also be a challenge.

Organizations struggle to identify their next-gen leaders, and for good reasons. How do you figure out who has — or can acquire — the right strengths to meet those challenges? Which high potentials will give you the best return on your development efforts?

Much of our behaviour is learned. We choose to behave in a manner that we enjoy doing and over time it becomes our habits. Understanding this allows us to REFRAME how we behave and make different behaviour choices when necessary. As such, we can choose more wisely and differently if we have a framework to make those different behaviour choices. The Harrison Assessment process allows us to identify these vital behaviours.

In FSTEP programme, all talent from all the participating Financial Institutions will be given their Harrisons profile. The Future-Ready modules together with the coaching sessions from Symphony Learning, FSTEP talent would be able to understand their own Harrison unique profile which includes their Life Themes, Strengths, Areas of Development Traits to Avoid, Blind Spots, Leadership Competencies, EQ Competencies, and Paradox flips which will help them to empower themselves to uncover their leadership potentials. This Self-Awareness will help create an environment where employees share a strong sense of purpose and feel aligned with their company's core values. They're productive and motivated to meet and exceed their goals.

We are happy to share with you the Best-Practices on how we inspire the Next-Gen leaders using Harrison Assessments.

**Kindly contact us for more information:
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Encik Aris - 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

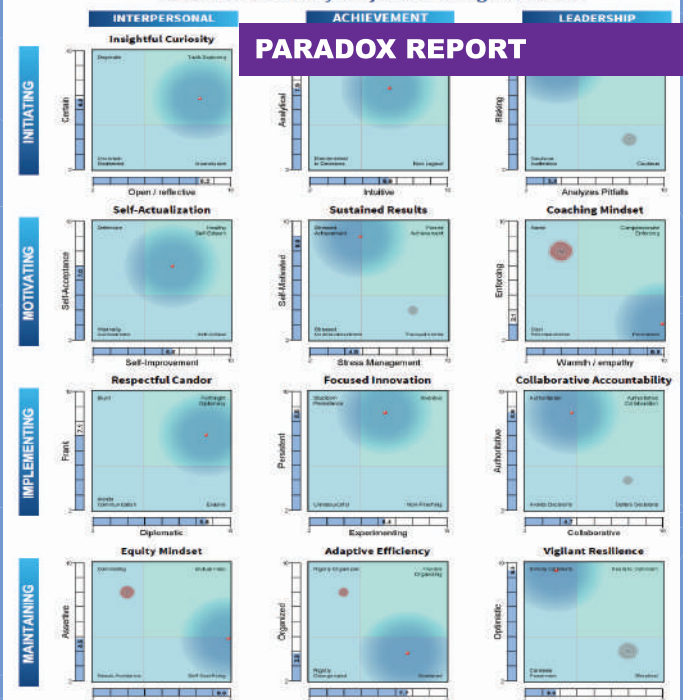
The last section are traits you least enjoy and probably prefer not to do. If these traits are utilized in your job, it will decrease your job satisfaction. Are any of these called upon in your current job? If so, how do you feel when they are required?

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



BATCH 28

FSTEP APRIL INTAKE

April - July 2025



HOW TO APPLY
Scan 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-Skills



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



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