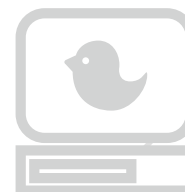


# GRADUATE TRAINING & FINANCIAL SECTOR TALENT ENRICHMENT PROGRAMME (FSTEP)



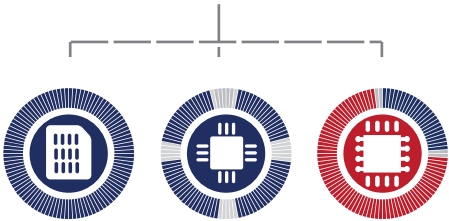
*Uberisation of Banking and Workplace Learning*



# 1. WHAT WE DO



## GRADUATE TRAINING & FSTEP



### INTENSIVE FLEXIBLE HYBRID

We offer customised in-house graduate training (GT) programmes that are designed to shape young graduates and entry level professionals into future bankers by imparting 21st century knowledge and skills.

We can customise the training programme to match institutional learning objectives, programme format and duration. Programme lengths can range from intensive modules to flexible modules, spread over several months.

Customised training programmes take advantage of our in-house consultancy team and offer a broader network of practitioner-instructors, both local and abroad.

We prepare young graduates for the financial services industry by providing an intensive 3-month public training for graduates aged 30 and below, sponsored by financial institutions.

Started in 2007, the Financial Sector Talent Enrichment Programme (FSTEP) is offered in collaboration with Bank Negara Malaysia; an industry-driven initiative, it is entrusted with equipping young talents with the right skills and knowledge for their transition into the financial services industry.

We collaborate with the world's best consulting firms in order to provide you leading evidence based HR solutions.

With access to our team of consultants, we are able to deliver practical and innovative training programmes tailored in the areas of Talent Management & Engagement, Organisational Effectiveness, Rewarding for Performance and Transformational Change Management.

We also develop content and training focusing on Ethics, Risk and Compliance (ERC) Culture awareness. Topics include: Leadership, Risk Management, Organisational Communication and the development of ERC culture toolkit.



# GRADUATE TRAINING

We believe in giving people the opportunity to make an early impact, maximising their talents and supporting their individuality in the organisation.

## List of Modules



### TECHNICAL ACUMEN LEARN TECHNICAL COMPETENCIES IN BANKING & FINANCE

Elevate your credibility and expertise in the financial services industry by mastering specific domains. Go in-depth with professionally developed courses taught by industry practitioners you can bank on.

- Conventional Banking
- Investment Banking
- Islamic Banking
- Insurance & Takaful
- Financial Regulations
- AMLA/CFT/KYC/CDD
- Payment Systems
- Banking/Finance Operations
- Business Simulation
- Retail Lending
- Business Lending
- Risk in Financial Services
- Selling & Marketing
- Customer Relationship
- Corporate Governance
- Professionalism & Business Ethics
- Consultative Selling of Financial Products



### FLAME (Future Leaders & Managers Enrichment) LEARN HOW TO MANAGE & LEAD

Inspire extraordinary results by leveraging on organization's biggest asset - people. Work your magic through human psychology, team synergy and strategic execution to manifest what was once impossible.

- Learn to be Great Leaders by First Learning to be Great Managers
- Essential Skills in Execution
- Develop Personal & Professional Goals
- Mindset Transformation: Leaderpreneur
- Speak Up and Out, Like a Leader
- Performance Improvement Coaching
- Discover Leadership Code & Style, Structured and Unstructured Way
- Leading with EQ
- Effective Negotiation Skills
- Learn to Think & Act like a Manager/Leader
- Handling Difficult Colleagues and Customers
- Critical Thinking & Creative Problem Solving for Leaders through Detective Lens
- Managing Employee-Employer Expectations
- Leading by Connecting and Managing in ASEAN



### EXECUTIVE PRESENCE LEARN HOW TO BRAND YOURSELF

Let your presence light up the room! Master the art of standing out through an authentic, consistent and powerful character that draws strength from within.

- Business Etiquette & Professional Image
- English for Effective Communication
- Interpersonal Communications Skills
- Speaking with Confidence
- Essentials in Confident Executive Presence
- Communicate Your Personal Brand with Impact
- Strengthen Your Ability to Connect and Establish Rapport
- Mastering the Art of Impactful Presentation



### FINTECH INNOVATOR LEARN HOW TO BE AN INNOVATOR

Challenge the boundaries of convention, disrupt the market place and blaze a trail for others to follow. Courageously venture forward by cultivating an entrepreneurial and innovative mindset.

- Visit Malaysian Global Innovation & Creative Centre
- Discover Innovation via Design Thinking
- Design Thinking and Rapid Mobile Prototyping
- Discover the Reality of Banking & Finance: Strengths, Weaknesses, Opportunities & Threats
- Awaken the Desire to Create Innovation
- Present Ideas in the Innovation Marketplace & Get Buy-In.
- Lead Agile Innovation Hackathon
- Generate Group Innovative Solutions to Address Marketplace Challenges & Changes in Consumer Behaviour
- Explore the Unknown to Create New Possibilities & Optimise Performance



## FSTEP

An industry driven initiative with participation of banks, insurance companies/Takaful operators and development financial institutions in Malaysia.

### OBJECTIVES OF FSTEP

- To nurture a pool of new talents to meet the shortage of quality human capital in the Malaysian financial services industry
- Act as an incubator and accelerator, supporting emerging staff development in Graduate Training

### AREAS COVERED IN TECHNICAL TRAINING

- Conventional Banking
- Insurance
- Islamic Banking
- Takaful

### KEY FEATURES

TECHNICAL TRAINING	ENGLISH FOR BUSINESS AND FINANCE	FOUNDATION IN FINANCIAL SERVICES	CAREER ENHANCING SKILLS
INNOVATION ACCELERATOR	BUSINESS SIMULATION	SHARING SESSIONS BY PROMINENT LEADERS	LEADERSHIP PROGRAMME



## CONSULTANCY SERVICES

We collaborate with leading management consultancy firms to provide consultancy and innovative training programmes in human resource, ethics, risk and compliance management



### Culture Transformation - Change Philosophy, Strategy and Plan

Assisting senior management in developing an end-to-end robust culture transformation plan



### Transformation Change Management Tools

Change readiness assessment, stakeholder mapping, employee engagement, internal customer satisfaction etc.



### Managing & Engaging Stakeholders

Ability to develop leadership engagement plans for the various levels (BOD, SMT, MM)



### Mergers & Acquisitions

The value add that HR demonstrates during pre, live date and post M&A activities – harmonising and realising financial value from synergy



### HR Transformation

Moving from operational to strategic HR (HR business partnership, HR structure, job design, competency assessment etc.)



### Human Capital Analytics

Using HR and financial data to predict current and future trends for optimisation



### Organisation Design & Restructuring

Restructuring the organisation for alignment to organisation strategy with a focus on growth areas



### Workforce Planning & Effectiveness

Using customised right sizing models to effectively manage resourcing and labour for cost optimisation



### HR Information System (HRIS)

Implementation of high-end and low-end HR systems to drive people efficiency organisation-wide

Attract, develop, retain and engage talent in your business



Ensure right structure, process and support to optimise efficiency and effectiveness



TALENT MANAGEMENT & ENGAGEMENT

ORGANISATIONAL EFFECTIVENESS

Human Resources  
People &  
Organisation  
Consulting  
Capabilities

TRANSFORMATIONAL CHANGE MANAGEMENT

REWARDING FOR PERFORMANCE

Manage change effectively to ensure sustainable long-term benefits



Ensure pay and reward programmes are cost effective and deliver on performance



### Employee Performance Management

Customizing and cascading KPI through a balanced scorecard



### High Potential Identification & Development Programme

Identify and develop high potential for succession planning



### Leadership/Employee Assessment & Development Programme

(360 degree feedback, competency assessment centre, succession planning, career path and IDP)



### Competency-based Learning & Development

TNA, training strategy, plan and measuring training ROI



### Organisation Culture

Creating a high performance culture that drives business value – Branded Employee Experience



### Job evaluation and job Grading

Setting effective grades and levels for career progression and organisation standardisation



### Salary Benchmarking

Determining the appropriate pay and salary levels according to market benchmarks



### Reward Strategy and Pay Philosophy

Maximising performance and engagement through differentiating pay philosophies and rewards



### Designing Creative Rewards

Designing and implementing sales incentives, service incentives, productivity incentives & behaviour incentives

# 3. HOW WE DO IT

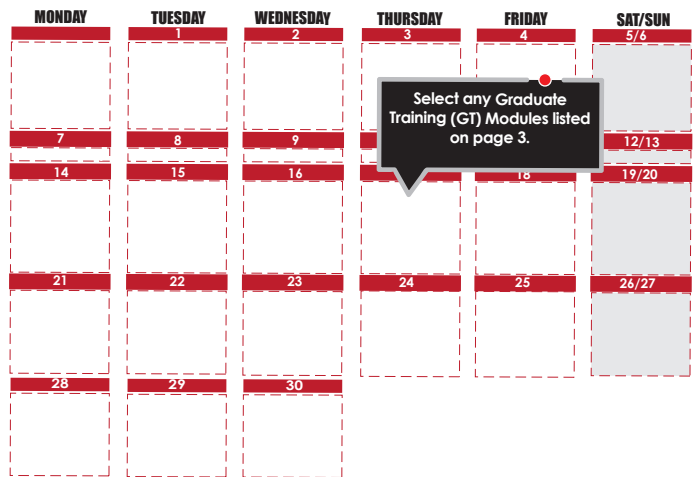
Below are the examples of how we can customise training programme for banks



## INTENSIVE PERIOD 1 to 2 months

- Intensive training over a continuous period of time, normally from 1 to 2 months
- Select from the wide spread of modules available from the 4 categories of modules, the **Technical Acumen**, **Executive Presence**, **FLAME** and **FinTech Innovator**
- Suitable for banks that want to accelerate learning of their graduates over an intensive period of time

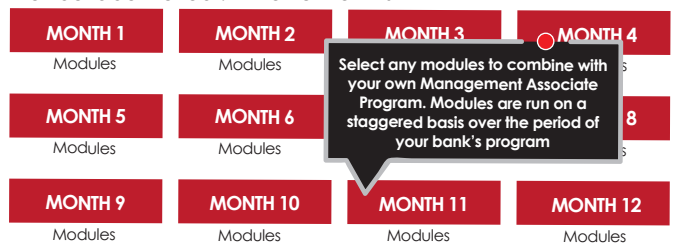
Intensive label Period : 1 to 2 Months



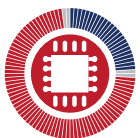
## FLEXIBLE PERIOD 12 to 18 months

- Flexible training over a staggered period of time, normally over 12/18 months
- Select from the wide spread of modules available from the 4 categories of modules, the **Technical Acumen**, **Executive Presence**, **FLAME** and **FinTech Innovator**
- Suitable for banks who have a longer timeframe to accelerate the learning of their graduates and those who want the flexibility for their graduates to return to the workplace during the week or be part of the internal graduate training programme

Flexibe label Period : 12 to 18 Months



Own programme	GT	Own programme	GT	Own programme	GT	Own programme	GT
Own programme	GT	Own programme	GT	Own programme	GT	Own programme	GT
Own programme	GT	Own programme	GT	Own programme	GT	Own programme	GT



## HYBRID

- The hybrid programme offers a combination of public (FSTEP) and in-house (customised programme); i.e. 3-month FSTEP training programme and a customised internal training programme
- Modules in FSTEP + the modules available under the 4 categories modules, the **Technical Acumen**, **Executive Presence**, **FLAME** and **FinTech Innovator**
- Suitable for banks who want to tap on our resources under the FSTEP training programme and want the flexibility to customise part of the training programme



Note : Please refer to page 2 for list of modules

# 4. WHAT CAN BE DONE

## Example of a 24-module Flexible Training Programme

1	2	3	4	5	6
 <p><b>INSIGHT-OUT</b></p> <p>CM CL</p> <p>Overview of the entire programme &amp; what's in it for the participants</p> <p>Looking inside, to lead outside. Explore the various leadership models available and how everyone can lead without a title</p>	 <p><b>CONNECT BEYOND WORDS</b></p> <p>CM</p> <p>Building rapport &amp; deeper relationships</p> <p>Persuading &amp; convincing others</p> <p>Negotiation</p> <p>Listening deeply</p>	 <p><b>STRATEGIC BUSINESS SIMULATION</b></p> <p>CO OE RD</p> <p>Teams will compete face-to-face using a board simulation</p> <p>Each team will have to plan &amp; respond strategically in an increasingly tough market</p> <p>Teams to present their business case, reports &amp; findings from the simulation</p>	 <p><b>THE SOCIAL ENTERPRISE PROJECT</b></p> <p>CM CL LP</p> <p>Understanding the social enterprise framework &amp; how it differs from traditional business / NGO models</p> <p>Crafting a Business Model, Finding a USP, Product Development, Marketing Mix &amp; Project Management. Collaborate hand-in-hand with existing NGOs to give back to the community using the entrepreneurial skills learnt</p>	 <p><b>SUSTAINABLE ENERGY MGT</b></p> <p>RD</p> <p>Time / Priority Management</p> <p>Willpower Management</p> <p>Understanding &amp; cultivating empowering habits</p>	 <p><b>MALAYSIAN FINANCIAL SYSTEMS &amp; REGULATORY FRAMEWORKS</b></p> <p>MF</p> <p>An introduction to the workings of the Malaysian Financial Systems</p> <p>Understand the role of financial institutions and the financial markets</p> <p>Payment systems and the implications of emerging financial technology (FinTech)</p> <p>Financial Regulations and Anti-Money Laundering</p>
7	8	9	10	11	12
 <p><b>BRICK BY BRICK</b></p> <p>OE RD</p> <p>Learn the techniques of strategic implementation &amp; articulating a strategy into organisational action</p> <p>Understand the dynamics of execution &amp; how to keep projects &amp; people on track</p>	 <p><b>SELLING &amp; MARKETING</b></p> <p>BA CO</p> <p>Identify selling and marketing opportunities; identifying gaps in competitor.</p> <p>Design own consultative approach to selling &amp; marketing based on interaction with competitors</p>	 <p><b>ISLAMIC BANKING</b></p> <p>BO</p> <p>Distinguish between conventional and Islamic Banking</p> <p>Describe the key Shariah principles and Shariah Compliant contracts</p> <p>Identify the main financing products offered by Islamic Banks</p>	 <p><b>BUSINESS ETIQUETTE</b></p> <p>CM CO</p> <p>Develop a powerful professional corporate image</p> <p>Exhibit correct professional behaviour for career success</p> <p>Foster better relationship with people at work</p>	 <p><b>DIGITAL FINTECH</b></p> <p>FT LP CO</p> <p>Identify the opportunities that FinTech may bring in the financial services industry.</p> <p>Acquire practical industry, investor, financial and entrepreneurial knowledge &amp; skills</p>	 <p><b>MANAGING 360</b></p> <p>OE RD CL</p> <p>Manage upwards, downwards &amp; laterally as a young leader</p> <p>Learn to handle a multi-generational &amp; multi-cultural workforce sensitively and effectively</p>

**CORE COMPETENCY**

- BA Business Acumen
- CO Customer Orientation
- OE Operations Excellence
- CM Communication
- RD Results Driven
- CL Collaboration
- LP Leaderpreneur

**TECHNICAL COMPETENCY**

- MF Compliance, Regulatory, Financial Systems, Anti-Money Laundering, International Banking
- CL Customer Relationship, Financial Analysis, Risk, Credit
- FT Consumer Behaviour, Selling & Marketing Techniques, Analytics, Financial Technology
- BO Product Knowledge, Financial Institutions, Business Process, Treasury, Bank Management



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**THE MAGIC EXPERIENCE!**



Field trip to Malaysian Global Innovation & Creativity Centre (MaGIC) - a hub for entrepreneurs, innovators, leaders & inventors

Network with various startups & entrepreneurs to understand the process of entrepreneurship

TED-inspired talks on the topics such as design thinking, entrepreneurship, FinTech, app-coding & gamifying learning

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**CATCH ME IF YOU CAN**



See the use of critical thinking & creative problem solving through the lens of a detective

Analyse evidences, interview suspects and link fuzzy clues to reverse engineer an adrenaline-pumping crime scene

Cut through the clutter and make sound judgement in a world filled with noise

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**BANKING OPERATIONS & PROFESSIONAL ETHICS**



Introduction to how commercial banks (conventional & Islamic) operate in Malaysia

Conventional Banking products & services

Islamic Banking products & services

Ethical principles related to banking to finance

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**COFFEE WITH LEADERS**



One of the best ways to get inspired is to learn from the masters themselves!

Prepare thoughtful interview questions and pick the brains of industry leaders

Share each other's findings and learn from other teams

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**DELIVERING SERVICE EXCELLENCE**



Defining excellent customer (internal & external) service and why is it important to achieve service excellence

The Customer Journey and what's important to them

Delivering consistent customer service

Techniques to deal with stressful customer interactions

18



**CREDIT, LENDING & RISK IN FINANCIAL SERVICES**



Underlying principles of credit & lending

Retail & Business lending

Types of risk in the financial services

Key element of risk management & assessment

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**LIFELONG INNOVATION**



Cultivating the Culture of Innovative in the organisation

Focus of changing of the mind set and attitude towards creativity and innovations

A practical exercise where all participants are required to generate new ideas on the spot

20



**KEEPING YOUR COOL**



One of the most challenging & frustrating obstacles to success as a team is difficult & seemingly uncooperative individuals

Learn to deal with & work with various difficult people

The other common productivity-killer is stress! Employ some of these simple, but smart techniques to bust unhelpful stress

21



**DESIGN THINKING AND RAPID MOBILE PROTOTYPING**



Acquire design thinking methodology. Increase innovation capacity. Rapidly develop mobile prototype.

Using the technique of accelerated learning, Heuristic techniques & Experiential Learning model.

22



**LEADERSHIP & EQ**



Get to know the concept of Emotional Intelligence and how does it affect you as a person & your leadership capabilities

Know the areas of EQ and what you can do to train yourself through mindful practices

23



**TRANSCENDING SELF**



Coaching, Counselling & Mentoring to develop more leaders, not followers

Presentation of results & lessons learnt from the Social Enterprise Project after 15 months

Reflect back on the past 18 months of the programme and what have you learnt

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**MINDFULNESS: HEIGHTEN AWARENESS, FOCUS & CLARITY**



What does Google, Target & the British Parliament have in common? They've all tried & seen the benefits of mindfulness.

Discover how mindfulness can boost your clarity, focus, productivity, EQ & stress management.

## 5. ABOUT ABS



The **ASIAN BANKING SCHOOL (ABS)** is the industry provider of premium professional certification and capability development programmes. Dedicated to developing talent, it specializes in professional banking education and serves as a channel for intellectual content and thought leadership for the banking sector.

Created for the industry by the industry as an independent entity, ABS was built upon the decades-long experience of the Institute of Bankers Malaysia (IBBM) in delivering professional qualifications and training programmes. It was registered in 2012 and after its official launch by the Bank Negara Malaysia Governor at the end of 2013, ABS started full operations in August 2015.

At the helm of ABS is Chief Executive Officer Professor Colyn Gardner, who has had a long illustrious career immersed in banking. He has been a practising banker, a banking consultant to many of the world's largest banks and organisations, an innovative training course developer, a professor of banking, a successful Conference Speaker on banking topics and a corporate client of banks. He founded and built several companies that have listed on the London Stock Exchange, including DC Gardner Group plc; the largest and leading banking training consultancy of its time, and a name that is still respected around the world today. His entrepreneurial and innovative spirit, commitment and strength in the areas of talent development will see him steering ABS towards its strategic direction in delivering highly regarded training for banking professionals internationally.

As one of the industry's preferred partner in learning and development, ABS offers industry relevant training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of our clients; with executive education offerings already being planned for in the near future.

ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training and exams for professional qualifications developed and awarded by the professional body.

ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP).

Guided by the transformation blueprint for the Malaysian banking education landscape, it is the aim of ABS to innovate the approach of developing talent, and in turn raise the calibre and dynamism of professionals in the industry.

For more information, kindly scan the QR Code



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