GRADUATE TRAINING & FINANCIAL SECTOR TALENT ENRICHMENT PROGRAMME (FSTEP)

Uberisation of Banking and Workplace Learning
1. WHAT WE DO

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.
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/GF/KYC/CDD
- Payment Systems
- Banking/Finance Operations
- Business Simulation
- Retail Lending
- Business Lending
- Risk in Financial Services
- Sales & 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

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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

Attract, develop, retain and engage talent in your business

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Human Resources
People & Organisation Consulting Capabilities

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

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

TALENT MANAGEMENT & ENGAGEMENT
Manage change effectively to ensure sustainable long-term benefits

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

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

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
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

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### 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

### 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. INSIGHT-OUT
   - Overview of the entire programme & what’s in it for the participants
   - Looking inside, to lead outside. Explore the various leadership models available and how everyone can lead without a title

2. CONNECT BEYOND WORDS
   - Building rapport & deeper relationships
   - Persuading & convincing others
   - Negotiation
   - Listening deeply

3. STRATEGIC BUSINESS SIMULATION
   - Teams will compete face-to-face using a board simulation
   - Each team will have to plan & respond strategically in an increasingly tough market
   - Teams to present their business case, reports & findings from the simulation

4. THE SOCIAL ENTERPRISE PROJECT
   - Understanding the social enterprise framework & how it differs from traditional business / NGO models
   - Collaborate hand-in-hand with existing NGOs to give back to the community using the entrepreneurial skills learnt

5. SUSTAINABLE ENERGY MGT
   - Time / Priority Management
   - Willpower Management
   - Understanding & cultivating empowering habits

6. MALAYSIAN FINANCIAL SYSTEMS & REGULATORY FRAMEWORKS
   - An Introduction to the workings of the Malaysian Financial Systems
   - Understand the role of financial institutions and the financial markets
   - Payment systems and the implications of emerging financial technology (FinTech)
   - Financial Regulations and Anti-Money Laundering

7. BRICK BY BRICK
   - Learn the techniques of strategic implementation & articulating a strategy into organisational action
   - Understand the dynamics of execution & how to keep projects & people on track

8. SELLING & MARKETING
   - Identify selling and marketing opportunities; identifying gaps in competitor.
   - Design own consultative approach to selling & marketing based on interaction with competitors

9. ISLAMIC BANKING
   - Distinguish between conventional and Islamic Banking
   - Describe the key Shariah principles and Shariah Compliant contracts
   - Identify the main financing products offered by Islamic Banks

10. BUSINESS ETIQUETTE
    - Develop a powerful professional corporate image
    - Exhibit correct professional behaviour for career success
    - Foster better relationship with people at work

11. DIGITAL FINTECH
    - Identify the opportunities that FinTech may bring in the financial services industry
    - Acquire practical industry, investor, financial and entrepreneurial knowledge & skills

12. MANAGING 360
    - Manage upwards, downwards & laterally as a young leader
    - Learn to handle a multi-generational & multi-cultural workforce sensitively and effectively

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

TECHNICAL COMPETENCY
- CL: Customer Relationship, Financial Analysis, Risk, Credit
- FT: Consumer Behaviour, Selling & Marketing Techniques, Analytics, Financial Technology

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13  THE MAGIC EXPERIENCE!
    Field trip to Malaysian Global Innovation & Creativity Centre (MaGIC) - a hub for 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

14  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

15  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

16  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

17  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
    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

19  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, daily practices

23  TRANSCEENDING 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

24  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