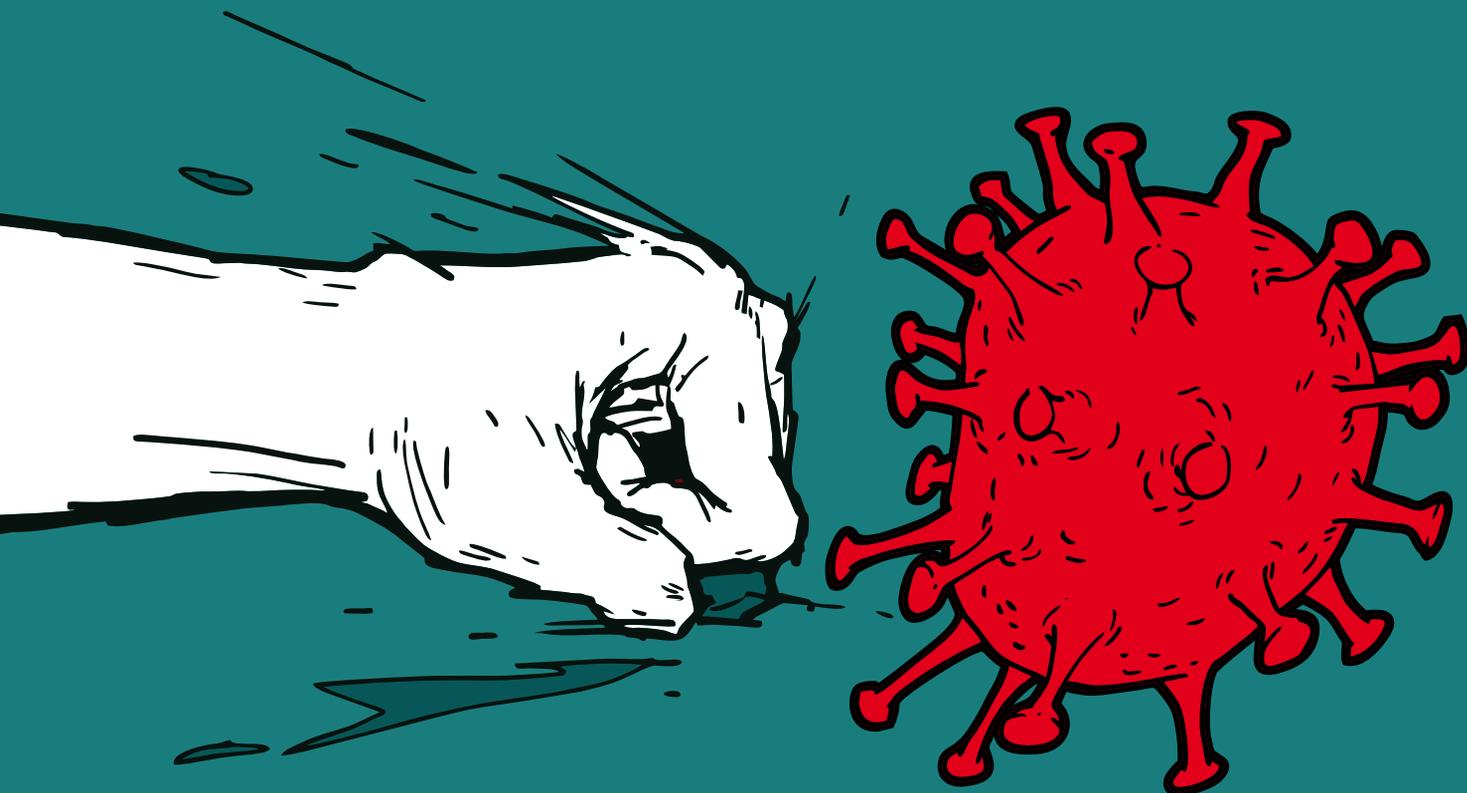


BANKING INSIGHT

IDEAS FOR LEADERS | DECEMBER 2020

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Winning the Battle and the War

Wresting fatigue determines whether this crisis marks your finest hour or the darkest day.

Sustainable Lending: The New Normal?

THE POST-COVID OPPORTUNITY FOR BANKS

A PUBLICATION OF



WHEN OPEN BANKING BECOMES A REALITY



We're delighted to catch up with Chartered Banker, **DATUK NORA A MANAF**, Group Chief Human Capital Officer at Malayan Banking Berhad and member of the Board of Examiners at the Asian Institute of Chartered Bankers. With 25 years of talent management experience and recognition as a Global Top 50 Human Resource Professional, her insights into the science of building people is a steer for Chartered Bankers to embody the gold standard of the profession.

BANKING IS ABOUT
**Expanding
the Possibilities
of Humanity**

Reporting by the Banking Insight Editorial Team

Q *The unprecedented scale of the pandemic marks an opportunity for banks to rebuild their reputations and redeem public trust. Inclusive and responsible banking, a hallmark of every Chartered Banker, must come to the fore. How do you suggest bankers help steer public opinion in the right direction?*

In essence, bankers need to take a leadership role and utilise their banking services, products, and relationships to support and accelerate the fundamental changes necessary to achieve shared prosperity for all stakeholders. These economically dire times are also when banking institutions can demonstrate placing community needs upfront, e.g. through reliefs such as moratoriums, targeted loans, or other aids such as donations.

Crisis aside, change has always been afoot though, with consumption patterns and business culture disrupted by millennials and Gen Z, rapid digitalisation, and economies striving to go greener. With that, banks and individual bankers too need to outline and uphold their role and responsibilities in shaping a sustainable future through acts such as inclusive, customer-centric services, and responsible lending and investing.

At the root of it, as the saying goes, “You can’t build strong buildings without strong foundations”. Similarly, bankers must be impeccable in their professional conduct, with a deeply ingrained culture of integrity, underpinning the tenets of responsible banking in order to uphold public trust. A crisis such as the pandemic only serves to heighten this aspect even more, with the public facing economic disruptions and an uncertain future.

In the long term, through their support of society, customers, and communities by facilitating the changes required for sustainable and socially purposeful finance, banks and bankers are then able to



continuously put up the building blocks for public trust, supported by governance and transparency. Providing service solutions and products that align with environmental, social and governance (ESG) criteria is critical moving forward, for this generation and the next.

Q *A financial steward is one who has the dedication and discipline to protect the long-term interests of others. What is your personal ethos or philosophy in ensuring this value is retained for clients?*

Most may perceive businesses, including banking, to be only about profit, but at its best, it is about expanding the possibilities of humanity, by being a responsible corporate citizen. That’s why to me, putting profits before all else, especially anything that can potentially jeopardise the livelihoods of our clients or employees, even if it benefits some stakeholders, is an absolute no-no. Doing the right thing, which includes ensuring customer rights are preserved, I believe is a discipline that

is to be upheld at all times, especially as a banker.

As a humanising banker, we anticipate customers’ and society’s needs, hence the creation of products and services that cater to their needs no matter the environment. Even more so at times of crisis such as the current pandemic. For example, for us at Maybank, one of our efforts was through empowering the community to make a living via the *Sama-Sama Lokal* platform. Originally launched to help local hawkers who were facing difficulties amidst the Movement Control Order (MCO), the platform evolved as recovery mode kicked in to include a wider range of businesses. To further help preserve the safety of customers and the community, we also introduced Maybank EzyQ, an online appointment management system that enables customers to lessen their waiting time and prioritise personal safety.

Ultimately, preserving the long-term interests of others means our business continuity practices must be in line with ESG considerations as a whole. This



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