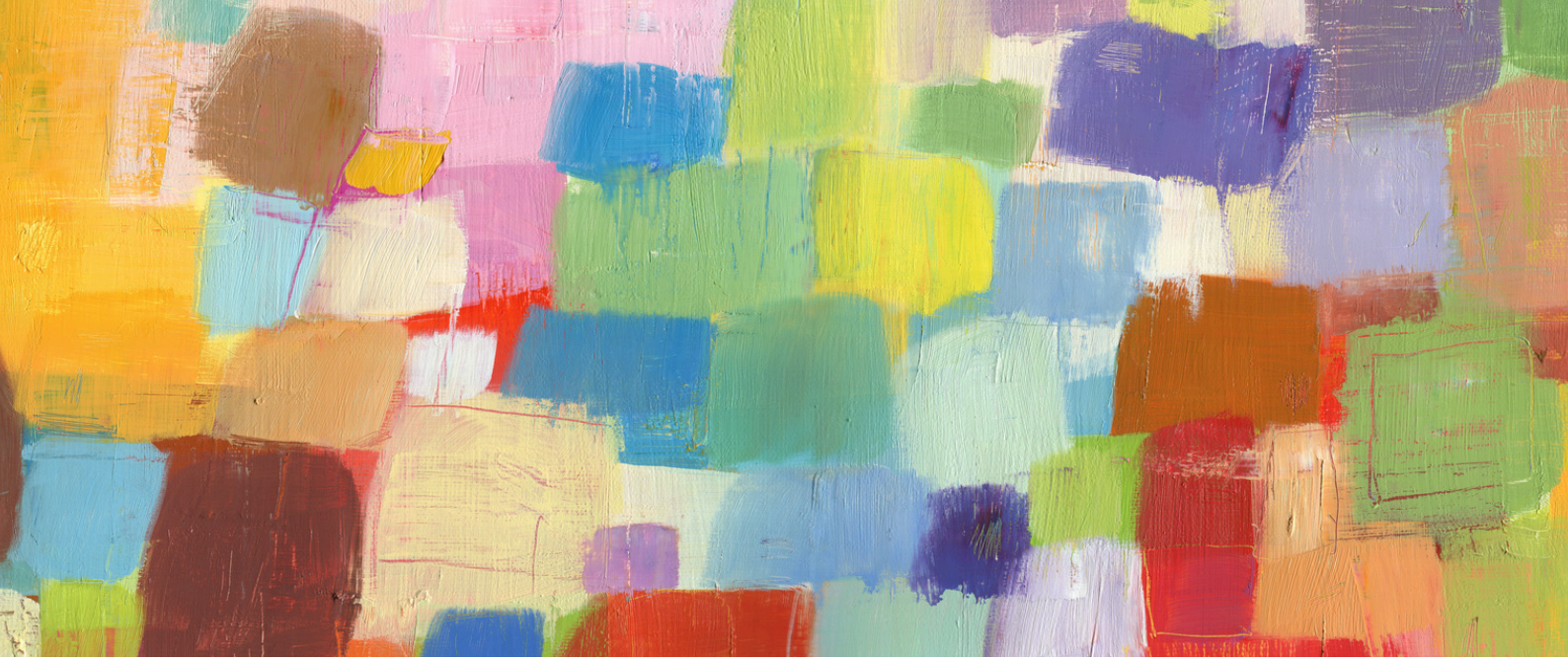


Symphony Digest

CRITICAL THINKING



TOOLS FOR THE CHALLENGING FINANCIAL SERVICES INDUSTRY

Learn how to make the best informed decisions

Whether you are a frontliner or in backroom, the financial services industry is very challenging with the added need for compliance. This course will help you look at issues critically and differently so you can make informed decisions easily.

5-6 April 2027

9:00 am to 5:00 pm

AICB Centre of Excellence

RM3,960 per participants

016- 606 2816 **fi@symphonydigest.com**
010-393 2800 **clk@symphonydigest.com**

symphonydigest.com
doshu.com.my

REGISTERED HRD CORP TRAINING PROVIDER

Symphony Digest Sdn Bhd 200901027257

Critical Thinking

Tools for the Challenging Financial Services Industry

COURSE OUTLINE

Module 1: Critical Thinking in the Financial Industry

- Critical thinking and sound judgement in financial services
- The three core business areas: Sales & Marketing • Operations • Products/Services
- Facts vs assumptions vs opinions
- Identifying bias, blind spots and gaps in information
- Fiduciary duties and responsibilities
- Understanding business activities within applicable financial services laws, regulations and regulatory expectations (including CMSA)
- AMLA/AML-CFT considerations in business activities and decision-making
- Balancing commercial objectives, customer interests and regulatory obligations

Module 2: Critical Thinking for Problem Solving

- Data collection and evaluation
- Defining the real problem
- Separating symptoms from root causes
- Pareto Analysis / 80:20 thinking
- Root Cause Analysis and 5 Whys
- Identifying regulatory, operational and customer-impact risks
- Generating and evaluating solutions
- Financial-industry problem-solving case study

Module 3: Critical Thinking for Sales & Marketing

- Challenging sales and marketing assumptions
- Customer needs, suitability and potential conflicts of interest
- Fiduciary duties and customer interests
- Sales activities within applicable financial services laws and conduct requirements (such as CMSA)
- AML/AML-CFT considerations in customer and transaction-related activities
- Identifying misleading assumptions, risks and unintended consequences
- Case study

Module 4: Critical Thinking for Product & Service Design

- Creative and out-of-the-box thinking
- Reframing customer problems
- Generating innovative financial products/services
- Challenging assumptions behind new product ideas
- Evaluating ideas through:
- Customer • Commercial • Operational • Regulatory • Fiduciary • Risk
- Considering applicable financial services laws (including CMSA), AML/AML-CFT and conduct requirements
- Testing and validating ideas before implementation
- Product Innovation Challenge

Module 5: Integrated Financial Indsutry Decision Challenge

Critical Thinking
Tools for the Challenging Financial Services Industry

Trainer's Profile

The trainer has over 20 years' experience as a trainer in the sales, service and talent development industry. He has trained and coached over 30,000 people from chefs and clericals to CEOs and senior management of multinational companies. He has given talks in Indonesia and Singapore. His delivery methods are unique and fresh, incorporating 'magic', humor and 'object lessons' to empower participants to discover new learning and perspective.

He brings with him extensive corporate experience in the area of customer services, ISO standardization, banking security, marketing & sales and risk management. He was the chief trainer for Re-Branding Training for CIMB Bank, Re-Branding for UMW and Brand Enhancement programme for Mahkota Hospital. He developed 'Fast Start Development Path' and learning modules for CIMB's Telemarketing Unit and also served as training consultant for their Call Centre Integration project. There he was responsible in looking into their training needs, developing learning solutions, implementation of programmes and return on training investment measurement.

As a certified Instructional Designer, he has designed, developed and delivered impactful programmes for various organization. He had also trained and certified a team of soft skills trainers for the UMW Re-branding Project. He also conducts the certification programme for Certified International Professional Negotiator Workshop (CIPN). He graduated from Leicester University in Human Resources & Training Development. He is a fully certified therapist and coach, a certified Hypnotherapy Instructor, practitioner of NeuroLinguistic programming (NLP) and Time-Line Therapy. He is also a certified facilitator for the Steven Covey's '7 Habits of Highly Effective People' programme

PARTICIPANT DETAILS

Name:

Position:

Department:

Contact Number:

Email:

Name:

Position:

Department:

Contact Number:

Email:

ADMIN DETAILS

Name:

Position:

Department:

Company:

Contact Number:

Email:

Address:

Payment Method: ☐ Direct Payment ☐ Claim HRD

Notes:

- *Cancellations made less than 14 days before the training date or non-attendance on the day of training are non-refundable. Substitution is allowed.*
- *Once registration is confirmed, the client is fully liable for the course fee, regardless of whether payment is made directly or through the HRDC grant, and even if participants do not attend the training.*
- *Clients who opt for direct payment must ensure full payment is made before the training date.*
- *HRDC grant applications must be submitted and approved 14 days prior to the training day. The maximum claimable amount is RM1,750 per participant per day. Any shortfall between the approved grant and the course fee must be topped up by the client.*
- *Should the number of confirmed participants be too low to ensure a meaningful learning experience, Symphony reserves the right to postpone or cancel the training.*