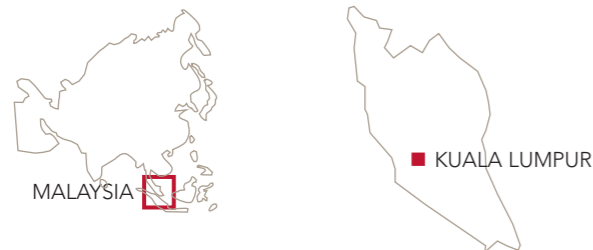


IF YOUR EMPLOYER WAS A SUCCESSFUL DISCOUNT HOUSE THAT SPECIALIZED IN ISLAMIC BANKING AND MADE A POINT OF FLYING ITS ENTIRE STAFF AROUND THE GLOBE ON HOLIDAY, YOU'D KNOW YOU WERE WORKING SOMEWHERE A LITTLE SPECIAL. AT AMANAH SHORT DEPOSITS, THERE'S NEVER A DULL MOMENT FOR IT MANAGER VIVIAN HO; FORTUNATELY, AVANTGARD IS FLEXIBLE ENOUGH TO KEEP UP



"THERE IS NO REAL DAILY ROUTINE – I'LL BE PLANNING AND DEVELOPING ORGANIZATION-WIDE DEPLOYMENTS OF IT SYSTEMS AND SOFTWARE, OR I'LL BE ASKED TO FIX A FAX MACHINE"



As IT manager at fiercely competitive Amanah Short Deposits (ASD), a discount house in the short-term money markets situated in the heart of Kuala Lumpur's business district, Vivian Ho's day is far from predictable. ASD's primary activities are in the money and capital markets, so it relies heavily on automated systems. When Vivian arrives at her desk at 9:00 a.m., the only thing she can be really sure of is that there will be a variety of tasks awaiting her attention.

"My job encompasses so many different aspects of our company that there is no real daily routine, but that's what I most enjoy," explains Vivian. "I head up a team of three people, and we're always busy attending to issues involving software and hardware – basically anything technical. I'll be planning and developing organization-wide deployments of IT systems and software, or I'll be asked to fix a fax machine."

With 29 years at the discount house under her belt, Vivian is the ideal person to oversee the company's technology status and to assist the institution to automate processes to enhance its already highly competitive place in the market.

Although Amanah is small in comparison with some global players, it regularly achieves record profits and has developed some

innovative services as a way to attract new business. It is an important part of its parent company's business, contributing over half of the Malaysian Industrial Development Finance Group's pre-tax profit, and more than two-thirds of its revenue.

#### ISLAMIC INSTRUMENTS

One of ASD's more recent developments has been its Islamic banking service, which was set up in response to an increase in demand for Islamic financial instruments. ASD is the first discount house in Malaysia to participate in Muslim banking operations, with its Skim Perbankan Islam (SPI) unit. This has proved to be an excellent investment, on average contributing 15.5 million ringgits (15%) of the company's profits over the past five years before zakat – the Islamic practice of donating a fixed portion of wealth to the poor – and taxes.

ASD has enhanced this unit, alongside its conventional banking services, with the implementation of SunGard's front-of-house system AvantGard Quantum. AvantGard has helped improve the

effectiveness and efficiency of SPI's business processes, Vivian says, and the system's flexibility meant that ASD's IT department could configure Quantum to meet the specific needs of the company's domestic services.

ASD has identified improving its technology and investing in computerization as a key strategy for growth, and it will go live with an updated version of AvantGard Quantum this year. The company also uses AvantGard Risk to assist with risk management and performance measurement across its physical derivative treasury instruments.

#### SUPPORTIVE CULTURE

Amanah Short Deposits' success is not only due to high levels of automation, but also to its policy of rewarding excellent results and recognizing the contribution of its employees. The corporate culture is supportive, with open communication between staff and managers. Vivian has already received a couple of long-service awards, and her performance for, and loyalty to, the company over the last 29 years will soon be celebrated at a company dinner.

"I've been here for a very long time and I know the company supports me," says Vivian. "When I first started here I was in accounts and then moved to data entry. That's when I became interested in technology. The company encouraged me to go back to study and after completing that, I moved into IT."

But the biggest reward of all has been the annual company holidays abroad. "We've been to so many wonderful places, and the company organizes everything," enthuses Vivian, who has developed a passion for travel. "This year we were in Egypt and, apart from a driving holiday around New Zealand, I think that's been my favorite place to visit – I was enthralled by the history of the

#### HOME LIFE

**FAMILY:** "I have three children: Michele Yeo Tsin Tse, 28 years old; Hazel Yeo Tsin Yin, 25; and Raymond Yeo Pei Wei, 19. Two are working full-time and the other is studying at university.

**HOME:** "I live in Bukit Damansara in Kuala Lumpur; it's the perfect place for me. It takes only 10 minutes to get to work, but it's still a quiet residential area with plenty of places to go walking. I grew up in Kuala Lumpur – it's always been my home."

**PASTIMES:** "I love reading, gardening and walking, but most of my time is spent at church. It's an important part of my life."

**WEEKENDS:** "I like to take advantage of my tranquil surroundings, so I'll always go for a long walk in the hills. Church also plays a big role in my weekend activities."

#### WORK LIFE

**BUSINESS HOURS:** "I'm in the office at 9:00 a.m. at the latest and usually leave around 5:00 p.m."

**LOCATION:** "On the 14th floor."

**DESK HYGIENE:** "When I'm in the middle of an important project things can get a little hectic, but usually I like everything to be in place."

**PERSONAL ORGANIZATION:** "I use an iPaq, which holds everything I need."

**DRESS CODE:** Business casual.

country. I think our company will try and get to see the seven wonders of the world: we've 'ticked off' the Great Wall of China when we visited Beijing; we've seen the Taj Mahal in India; and now we've done the Pyramids. I can't wait for our next trip."

But if you'd told Vivian when she was 20 years old that this was going to be her future, she wouldn't have believed you. Before she became a mother, Vivian thought she'd study nursing in London and certainly never dreamed that one day she'd be responsible for all the IT operations of a successful finance house.

But no matter how hectic her day gets, Vivian makes sure she creates a feeling of calm and peace around her office. "We work in such a busy area," she says. "Even when I look outside my office window there is noise and tall buildings, so I make sure my area has some calm readings and inspirational messages pinned up. If I feel stressed or am getting too anxious, just reading one of these instantly restores my inner calm."

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