



WINNING FORMULA *for*
A BETTER TOMORROW

**THE BOLD
NEW WORLD OF
DIGITAL REVOLUTION**

Creating one of the **most transformational times** in human history

DURATION TAKEN FOR THESE TECHNOLOGY TO REACH 50 MILLION USERS



68 YEARS

for **airlines** to reach
50 million customers



18 YEARS

for **ATMs** to reach
50 million customers



12 YEARS

for **mobile phones** to reach
50 million customers



1 YEAR

for **WeChat** to reach
50 million customers



19 DAYS

for **Pokemon Go** to reach
50 million customers

INDUSTRIAL REVOLUTION 4.0 WAS FUELLED BY:



ARTIFICIAL INTELLIGENCE

80% automated
occupations by 2040



ADDITIVE MANUFACTURING

80% cost savings remove
intermediaries



DIGITISATION

30 billion connected
devices by 2020



INTERNET OF THINGS

USD 14.4 trillion
estimated value by
2020

Shaping and redefining our **daily lives**

CHANGING THE WAY WE...

DO BUSINESS



First Rank Among Top e-Commerce Malaysia

57.8 MIL

Monthly visits in 2017

21%

Malaysia's e-Commerce growth by 2020

GET ENTERTAINMENT



115.11 MIN

Average viewing per day

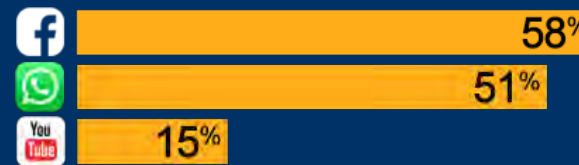


21 MIL

On Demand programmes downloaded in 2017

CONSUME NEWS

Primary news source for Malaysian youths



65%

Malaysians use smartphone for news

MAKE PAYMENTS



Facial recognition



e-WALLET

Provides **mobility**, eliminates the physical cash that might be inconvenient



authenticate passengers at airports

▶ **Impacting POLITICS, CULTURE, VALUES and SOCIO-ECONOMIC LANDSCAPE**

Enabled by increasing **digital penetration** globally

TOTAL POPULATION



INTERNET USERS



ACTIVE SOCIAL MEDIA USERS



UNIQUE MOBILE USERS



ACTIVE MOBILE SOCIAL USERS



URBANISATION

PENETRATION

55%

53%

42%

68%

39%

76%

79%

75%

68%

69%



▶ 1 in 3 Malaysians are inter-connected

Evidenced by changing **customer's behaviours and preferences**

HOW YOUNG MALAYSIANS USE DIGITAL TECHNOLOGIES



7.1 MIL

of Malaysian population
are Millennials and Gen Z



74%

of Malaysians
shop online at least
once a month



35%

Millennials are
interested in virtual
or online banking

THE DIGITAL NATIVES



Think the Internet
makes them closer
to people

61%



of Malaysian Gen Z
are addicted to
gadgets and fear
of being offline

55%



Are constantly
connected
online

51%

▶ The average daily time spent using internet is **8 HOURS and 27 MINUTES**

Propelling emergence of *new business models*

CHINA – ONE OF MOST INNOVATIVE NATIONS



**FASTEST EVER
DELIVERY**

First order was delivered in

12 MINS 8 SECS

(USD 18 billion sales in one day Single's Day)



**AUTONOMOUS AND
SMART FACTORY**

Handles 200,000 orders with only 4 employees

**FULL - FLEDGED
ROBO - FACTORY**



Tencent 腾讯

**EXCLUSIVE
MOBILE PAYMENT SYSTEM**

From shops to roadside stalls

**USD 790 BILLION
TRANSACTIONS**

(11 times more than USA)

Examples of how technology affect us



Aibo
BY **SONY**

- ▶ **MAKING FRIENDS**
with real dogs and teach them social skills

Robot.he
BY **Alibaba.com**

- REPLACING WAITER** ◀
in Shanghai, China restaurants



BUT...
AT WHAT COST TO
HUMANITY?

Impact of greater adoption of technology in lives



1

**DETERIORATING
MENTAL HEALTH
GLOBALLY**



2

**JOB DISPLACEMENT
AND INCREASE
INEQUALITY**



3

**LOSS
OF PRIVACY, TRUST
AND VALUES**

Impact of greater adoption of technology in lives



1

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AND INCREASE
INEQUALITY**



3

**LOSS
OF PRIVACY, TRUST
AND VALUES**

MENTAL ILLNESS on the rise, partly due to digital

1

DETERIORATING
MENTAL HEALTH
GLOBALLY

KEY STATISTICS



1 in 3

Malaysians commit suicide due to mental health

Source: World Health Organisation, 2018



300 MIL

People of all ages suffer from depression

Source: World Health Organisation, 2018



4 in 10

Malaysians face mental health issue

Source: International Medical University

DIGITAL DOPAMINE



SAME CHEMICAL
in drugs, or when a gambling addict has a win at poker

EFFECTS

FOMO
FEAR OF MISSING OUT

- ▶ ANXIETY
- ▶ LONELINESS
- ▶ LACK OF SLEEP
- ▶ DEPRESSION

▶ Connected yet **isolated**

Impact of greater adoption of technology in lives



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**DETERIORATING
MENTAL HEALTH
GLOBALLY**



2

**JOB DISPLACEMENT
AND INCREASE
INEQUALITY**



3

**LOSS
OF PRIVACY, TRUST
AND VALUES**

UNCERTAINTIES in job creating anxiety among people

2

JOB DISPLACEMENT
AND INCREASE
INEQUALITY

HIGHER UNEMPLOYEMENT



NET LOSS of over
7 MILLION JOBS
in the world economies

Source: World Economic Forum



30% - 50%
Jobs could be **DISPLACED**

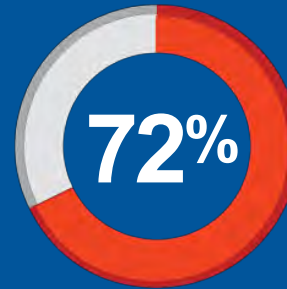
Source: Khazanah Research Institute



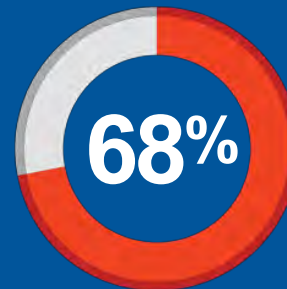
1 in 2
unemployed in **TRADITIONAL WORK**

Source: World Economic Forum

RISING DISCONTENT AMONG MALAYSIANS



Malaysians worry about losing jobs due to
LACK OF SKILLS



Malaysians worry about losing jobs due to
AUTOMATION

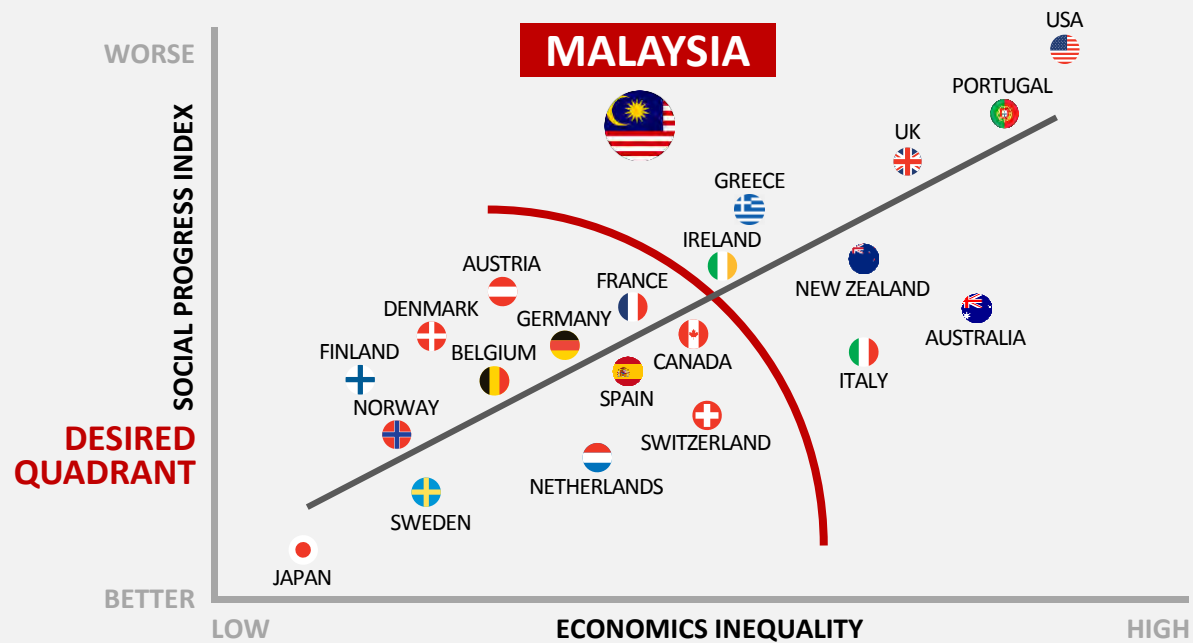
▶ Machines are **more efficient** than humans at **repetitive tasks**

Income insecurity creating larger gaps between the haves and the have nots

2

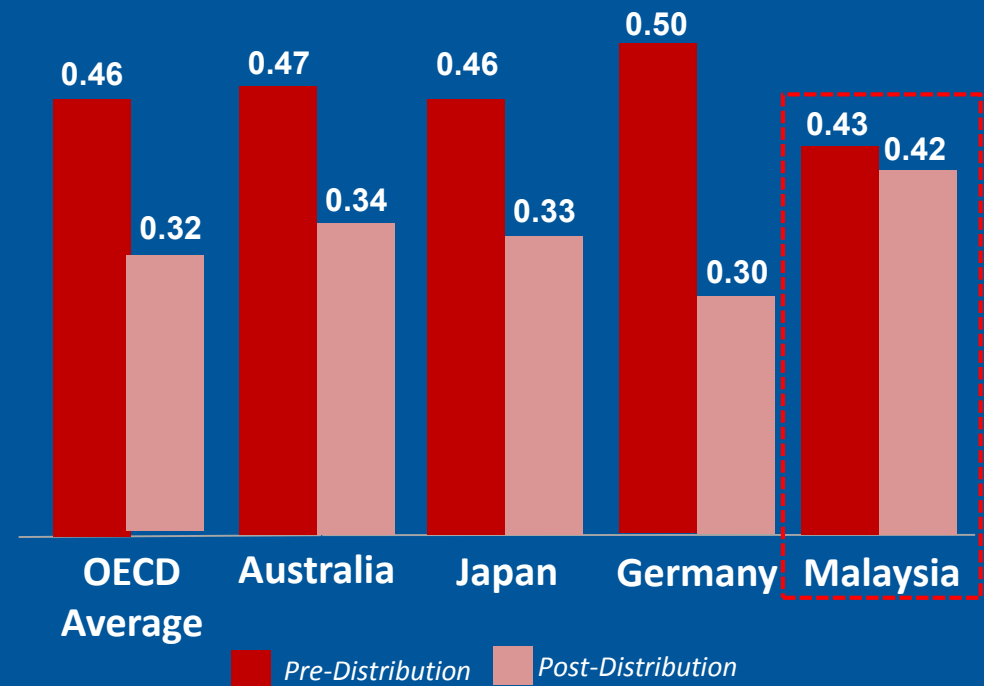
JOB DISPLACEMENT AND INCREASE INEQUALITY

ECONOMICS VS SOCIAL INEQUALITY



Source: Richard Wilkinson, Ted Talk

Gini Coefficient (Pre vs. Post Redistribution)



Impact of greater adoption of technology in lives



1

**DETERIORATING
MENTAL HEALTH
GLOBALLY**



2

**JOB DISPLACEMENT
AND INCREASE
INEQUALITY**



3

**LOSS
OF PRIVACY, TRUST
AND VALUES**

Living in a **NAKED WORLD**, one **WITHOUT PRIVACY**

3

LOSS OF PRIVACY
TRUST AND VALUES



Increase in **hacking activities**

RM12.2 BIL
4% of GDP
In economic losses due to **cyber attacks**

Source: Frost & Sullivan



Technology owns every details of humans

- ▶ **DETERIORATING TRUST**
- ▶ **DECREASING PRIVACY**
- ▶ **DIMINISHING VALUES**

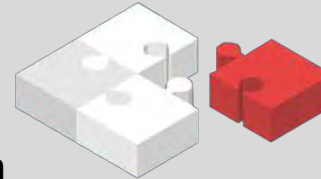
Source: Google, New York Times



1 in 2

- ▶ **DISTRUST** the institutions of government, business, media and NGOs
- ▶ Believes in lack of **INJUSTIVE, HOPE AND CONFIDENCE**

3 in 5



- ▶ Concerned on **DISINTEGRATED VALUE** in the country



Propelled by Facebook and Cambridge Analytica debacle and social media revolution

Famous for the sake of being famous - the new inspiration

3

LOSS OF PRIVACY
TRUST AND VALUES

IT'S NOT JUST LOGAN PAUL AND YOUTUBE— THE MORAL COMPASS OF SOCIAL MEDIA IS BROKEN

The ethics of online speech are contextual, and it's time to act like it

By Katherine Cross | Jan 4, 2018. 4:20pm EST



loganpaul

Follow

834 posts

16.3m followers

182 following

Logan Paul

The Maverick. Here to Dent the Universe

maverickbyloganpaul.com



Instagram



danbilzerian

Follow

1,264 posts

23.6m followers

197 following

Dan Bilzerian

Snapchat: dbilzerian

www.ignite.co



pewdiepie

Follow

715 posts

14.2m followers

93 following

PewDiePie

represent.com/store/pewdiepie-wakdonalds



wolf_millionaire

Follow

1,010 posts

324k followers

273 following

The Wolf Millionaire CA

Follow Your Passions & Make

SnapChat: wolfmillionaire

INSTANT FAME

not from values and productive
contributions to the society

ADDRESSING CHALLENGES OF TODAY

Challenges facing our members today

1



**CHANGING CUSTOMER
PREFERENCES AND
TALENT READINESS**

2



**LOW FINANCIAL
LITERACY AND
ADEQUATE SAVINGS**

3



**BURGEONING
HEALTH ISSUES**

Challenges facing our members today

1



**CHANGING CUSTOMER
PREFERENCES AND
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2



**LOW FINANCIAL
LITERACY AND
ADEQUATE SAVINGS**

3

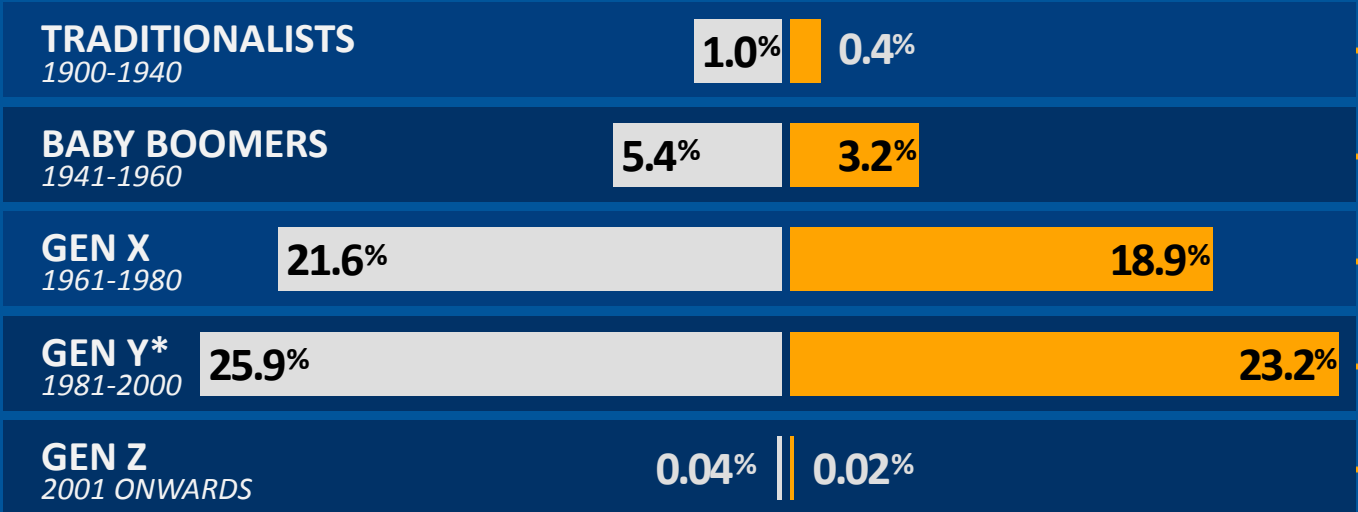


**BURGEONING
HEALTH ISSUES**

Changing preferences and demands by different generations

EPF MEMBERS DEMOGRAPHICS

7.45 MIL MALE FEMALE 6.31 MIL



*Note: Gen Y are Millennials

TRAITS OF DIFFERENT GENERATIONS

DIGITALLY CLUELESS	HOME OWNERSHIP & SETTLING DOWN
DIGITALLY CHALLENGED	
DIGITAL IMMIGRANTS	STABILITY
DIGITALLY SAVVY	CARPE DIEM (ASPIRATIONAL)
DIGITAL NATIVES	

▶ The way customers interact, communicate, engage is **different**

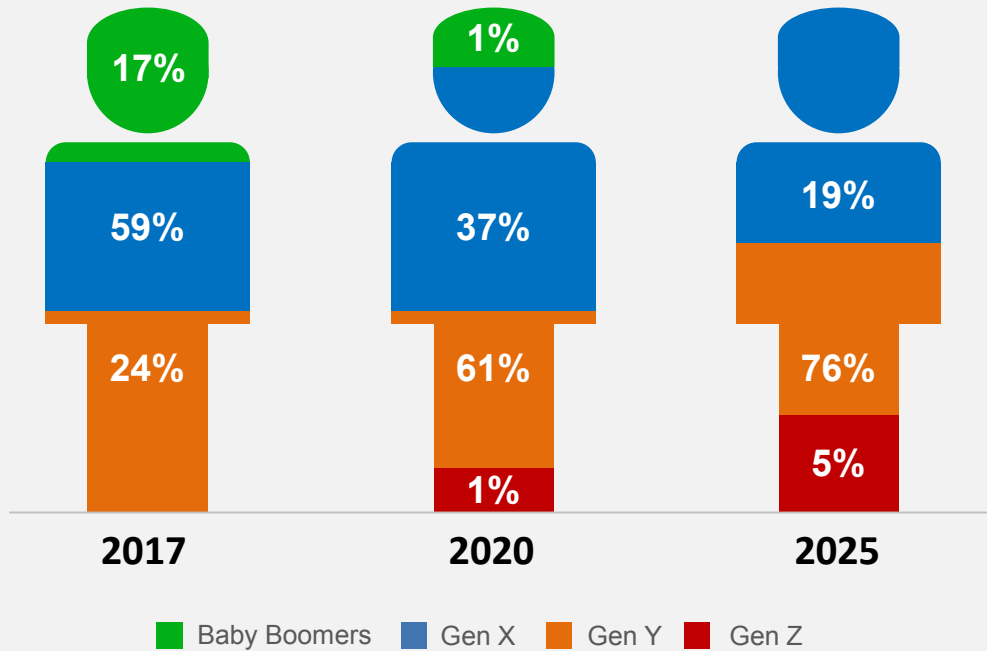
Source: Khor Yu Leng Research, Malaysia's 13th GE: Social Media and Its Political Impact, The Independent and Vox.com

Intergenerational differences leading to mismatched expectations and misaligned values

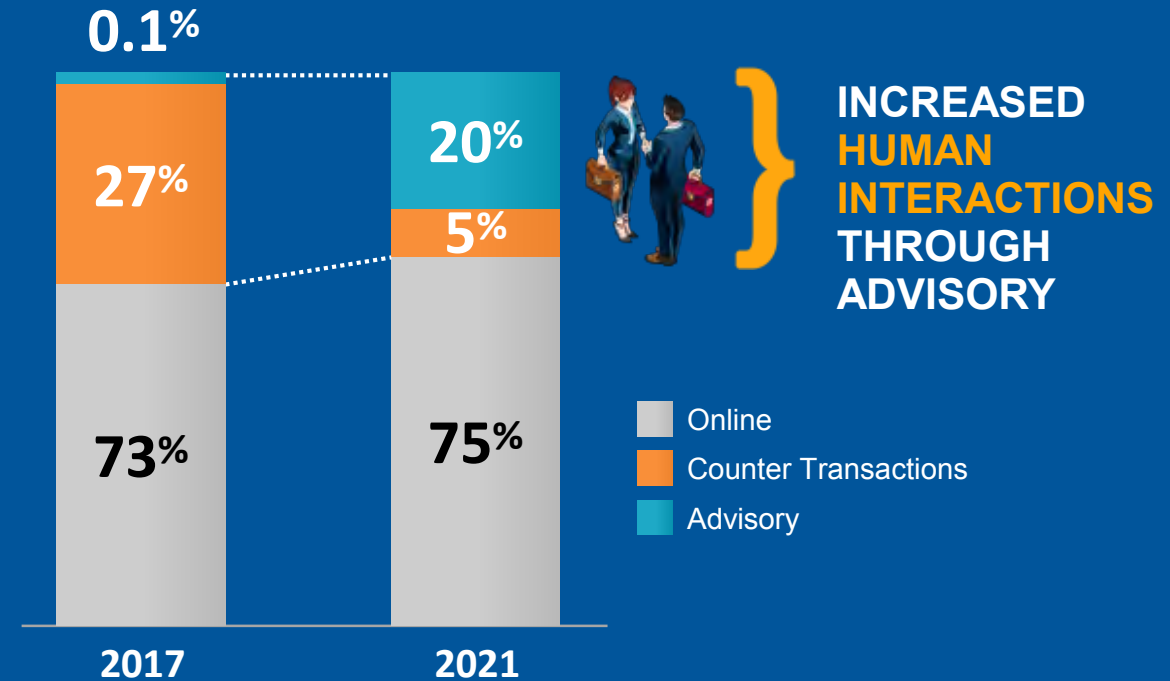
1

CHANGING CUSTOMER PREFERENCES AND TALENT READINESS

EPF EMPLOYEE COMPOSITION



EPF BRANCH SETUP



▶ Changes are needed to meet the expectations of different generations

Every customer is **UNIQUE** → **DIFFERENT** life cycle needs

Suraya, 31
Malay, Kuala Lumpur

Profession: Lawyer
Education: Master

Status: Married with 3 Children



Herni, 31
Malay, Kuala Lumpur

Profession: Hotel Housekeeper
Education: SPM

Status: Divorced with 1 Child



▶ EPF current products **do not add visible value** to their current live

Challenges facing our members today

1



**CHANGING CUSTOMER
PREFERENCES AND
TALENT READINESS**

2



**LOW FINANCIAL
LITERACY AND
ADEQUATE SAVINGS**

3



**BURGEONING
HEALTH ISSUES**

LOW • SALARIES
• SAVINGS
• FINANCIAL LITERACY

HIGH • COST OF LIVING
• SPENDING PATTERN

RESULTING ↑ **DEBT**

2

LOW FINANCIAL LITERACY AND ADEQUATE SAVINGS



of Malaysians earn **BELOW RM4,000**



1 in 2

Malaysians **DO NOT HAVE** a banking account



RM2,700

Income required by **A SINGLE ADULT IN URBAN AREAS** for basic requirements

146%

Malaysia's household debt to household income, higher than US levels



On average, for every **RM1** earned, Malaysians **owe RM1.46**

Source: UNDP Malaysia Human Development Report 2013

Source: Bank Negara Malaysia

2 in 3 EPF members to have low level of financial literacy

2

LOW FINANCIAL LITERACY AND ADEQUATE SAVINGS

EPF FINANCIAL LITERACY SURVEY 2018

SAVINGS



Save their money in **TABUNG HAJI / ASN / ASB**

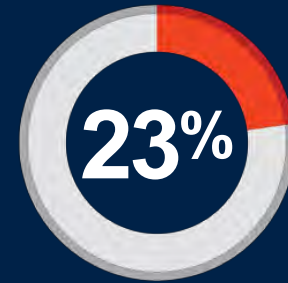


MEMBERS have no other savings apart from EPF

INSURANCE

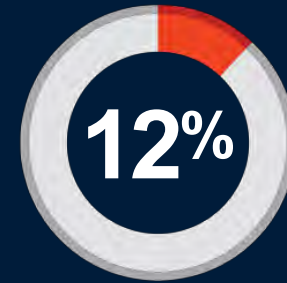


DO NOT HAVE any insurance plan

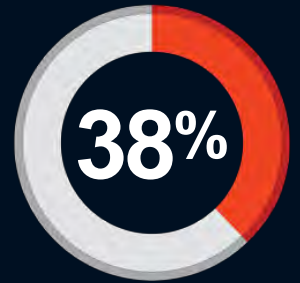


ESTIMATED INCOME REPLACEMENT RATE should be more than 60%

RETIREMENT



Confident can **ACHIEVE AT LEAST 60% INCOME REPLACEMENT RATE** at retirement



Indicate their retirement income can cover for **BASIC LIVING EXPENSES ONLY**

▶ **Poor financial literacy** leads to poor decisions and behaviour

Challenges facing our members today

1



**CHANGING CUSTOMER
PREFERENCES AND
TALENT READINESS**

2



**LOW FINANCIAL
LITERACY AND
ADEQUATE SAVINGS**

3



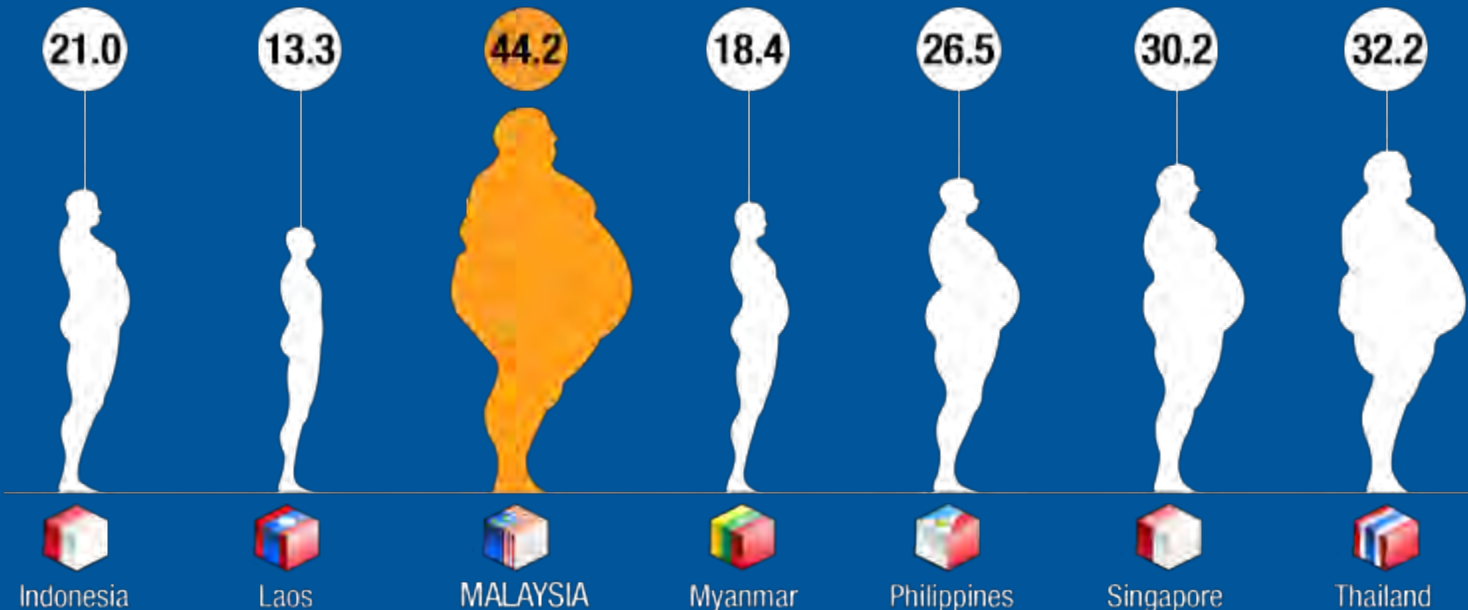
**BURGEONING
HEALTH ISSUES**

Burgeoning health issues due to **unhealthy living**

3

BURGEONING HEALTH ISSUES

OVERWEIGHT PREVALENCE (%) FOR ADULTS OF BOTH SEXES (BMI > 27KG/M2)



Source: WHO Non-Communicable Diseases Country Profiles, 2011

6 IN 10

Malaysians face non-communicable disease (NCD)



1 IN 5 diabetes



1 IN 2 physically inactive



1 IN 3 hypertension



1 IN 5 is smoker

BUT, IN JAPAN

8 IN 10

Japanese elderly live healthily and actively

▶ Healthcare cost will be **doubled** for individuals aged 60 and above

We are creating our own **HEALTH ISSUES**

3

BURGEONING HEALTH ISSUES

BY THE WAY WE...

WORK

9 IN 10

Workers in Asia Pacific

spend **more than 6 hours** at their desk on an average work day



67% 6-9 hours
14% 10-12 hours
4% 13+ hours
15% < 6 hours

LIVE



50%

of Asia Pacific's urban workforce

exercise **once a week or less**

EAT

54% of Asia Pacific's urban workforce



eat lunch at their desk at least **twice a week**

- ▶ **29%** 4-5 times a week
- ▶ **25%** 2-3 times a week
- ▶ **10%** once a week

▶ **EVERYONE** knows how to live healthy, but **MAJORITY** is not doing

Signals of potential retirement crisis: **Not enough retirement savings to cater for longer retirement phase and possible health issues**



68% active Members **DO NOT ACHIEVE** basic savings

70% active Members aged 54 have **LESS THAN RM50K**



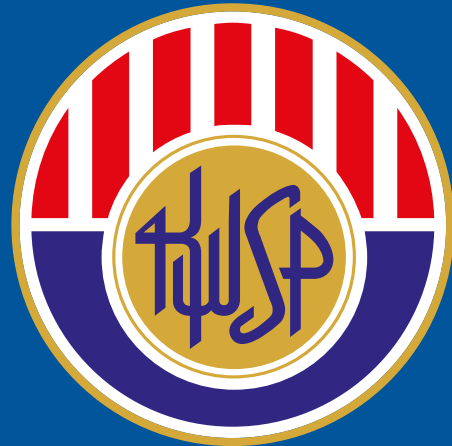
2 in 3 will live with less than **RM950 per month** until 75



7 in 10 will live with **RM210** per month until 75, or deplete their savings in **less than 2 years!**

▶ **New structure is needed**

PREPARING FOR A BETTER TOMORROW



KWSP
EPF

- ▶ **Established on 1 October 1951**
- ▶ **Defined contributions scheme**
- ▶ **One of the oldest provident funds**
- ▶ **National mandatory retirement savings scheme for all private sector employees**

Facts and figures of EPF

COVERING



13.8MIL
MEMBERS
501,315
(NEW)



7.1MIL
ACTIVE
MEMBERS



RM65.5b
CONTRIBUTION
COLLECTIONS
RM810.4b
(MEMBERS' FUND)



RM49.4b
WITHDRAWALS
RM4.1b
(MONTHLY)



494,945
EMPLOYERS
61,050
(NEW)



67
BRANCHES
28
(WITH RAS)

▶ **Impacting Malaysians** through our role

1st ASIAN Shariah Retirement Fund



RM60 BILLION

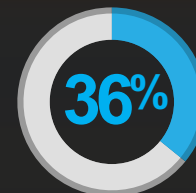
SIMPANAN SHARIAH FUND

650K
SUBSCRIBERS

OUT OF

RM791 BILLION

TOTAL INVESTMENT ASSETS



RM285 BILLION

TOTAL SHARIAH INVESTMENT ASSETS

Providing **HASSLE FREE ONLINE SERVICES** valued by our customers

EPF e-SERVICES



MEMBERS

73.7%

CUSTOMER INTERACTION
VIA ONLINE

49.2MIL

TOTAL VOLUME OF
CUSTOMER INTERACTIONS

EMPLOYERS

99.0%

e-CARUMAN

71.3%

e-PAYMENT



RANK

97

RANK

600+

2012

2017

Driven by our **vision, mission and values**

VISION

Helping members achieve
A BETTER FUTURE

MISSION

SAFEGUARDING
members' savings and
DELIVER
excellent services



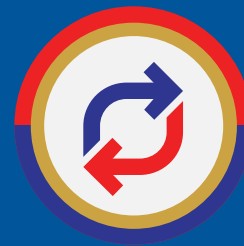
EPF SHARED VALUES



INTEGRITY



**CUSTOMER-
FOCUSED**

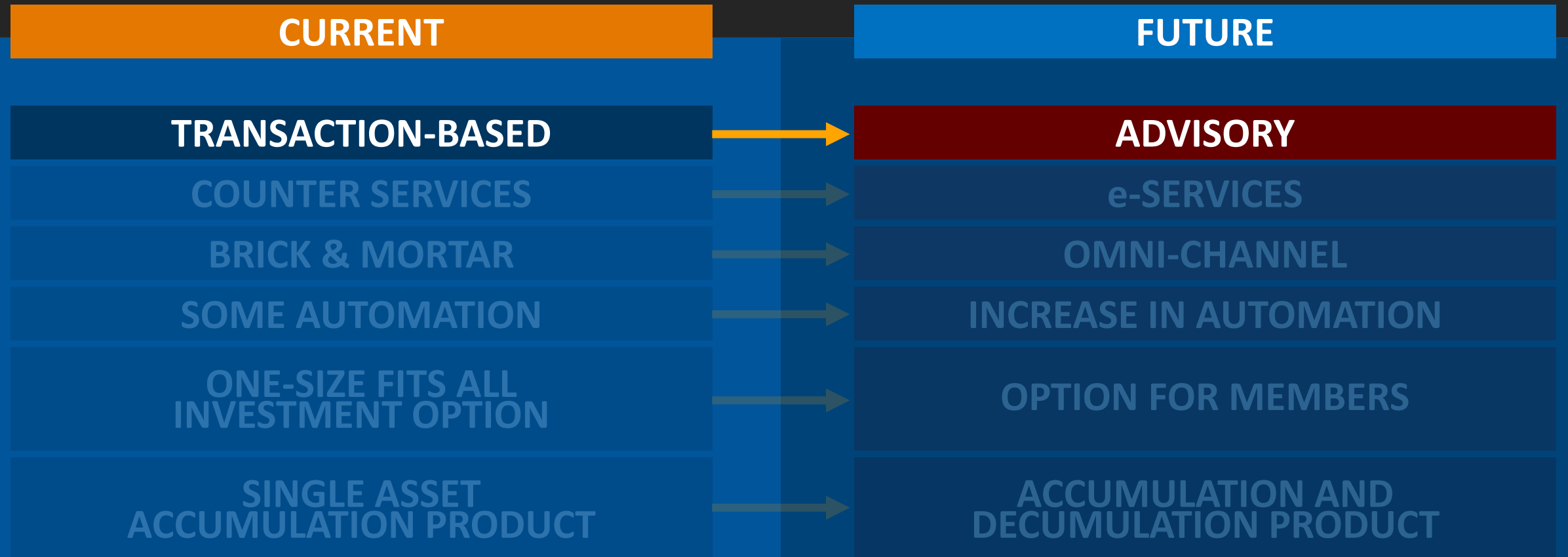


**CONTINUOUS
IMPROVEMENT**



TEAMWORK

Transitioning towards future state is *inevitable*



EPF's *strategic responses*



1

**NEW PRODUCTS
AND SERVICES**



2

**CONTINUOUS
UPSKILLING**

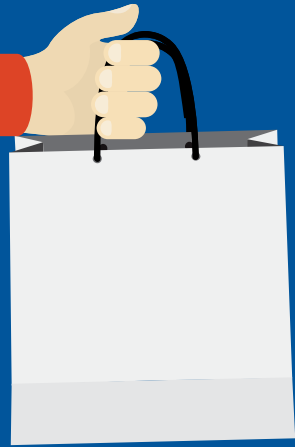


3

**ALIGNMENT
OF PURPOSE**

EPF's *strategic responses*

1



**NEW PRODUCTS
AND SERVICES**

2



**CONTINUOUS
UPSKILLING**

3



**ALIGNMENT
OF PURPOSE**

Delivering products that cater customer's well being

1

NEW PRODUCTS
AND SERVICES

GENERATION Y

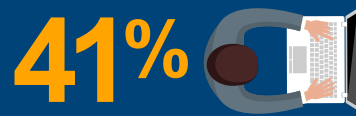


Want to start their **own business**



Actively move money around to get the best returns

GENERATION X



Want to work in a **startup company**



Seek information to guide their financial decisions

BABY BOOMERS



Want expanded **healthcare benefits**



Boomers would like **better retirement savings**

WHAT WE OFFER

- ▶ Education Withdrawals
- ▶ Members' Investment Scheme
- ▶ Housing Withdrawals

- ▶ Age 50 and 55 Withdrawals
- ▶ Housing Withdrawals
- ▶ Education Withdrawals
- ▶ Hajj Withdrawals
- ▶ Health Withdrawals
- ▶ Members' Investment Scheme

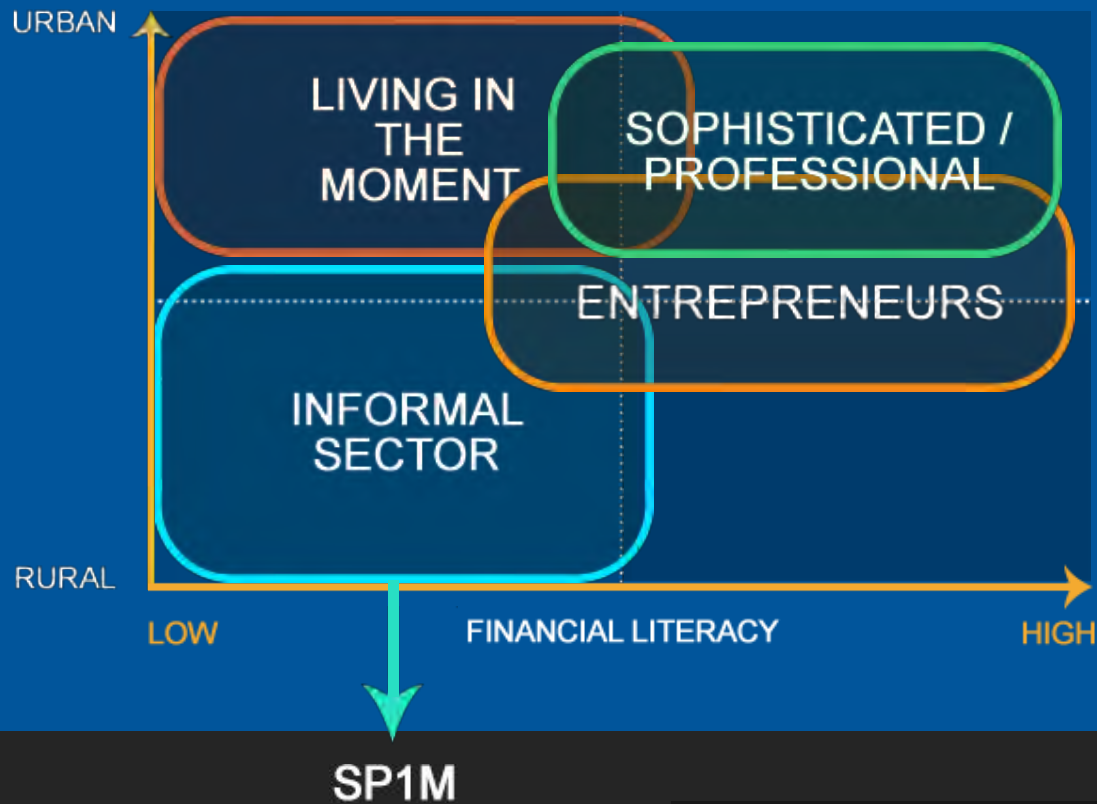
- ▶ 50, 55 and 60 Years Withdrawals
- ▶ Housing Withdrawals
- ▶ Hajj Withdrawals
- ▶ Health Withdrawals
- ▶ More than RM1mil. Withdrawal
- ▶ Akaun Emas
- ▶ Incapacitation Withdrawal

Defining customer segments

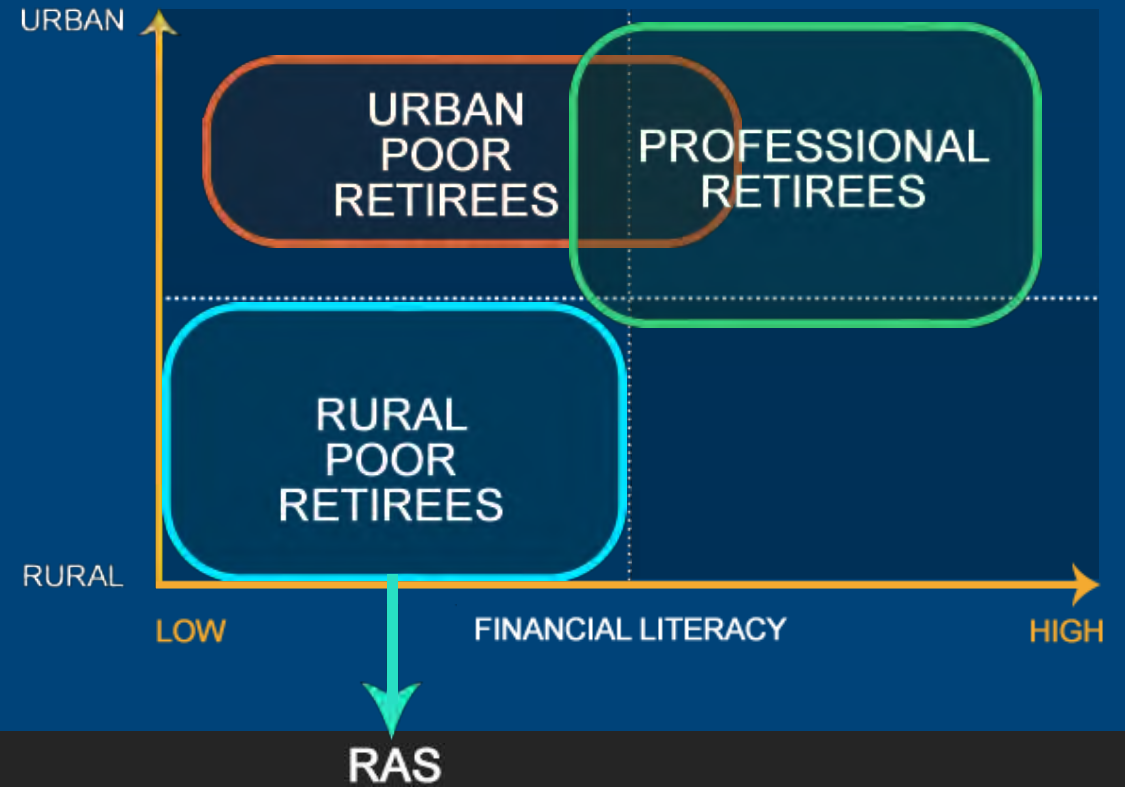
1

NEW PRODUCTS AND SERVICES

WEALTH ACCUMULATION PHASE (AGE 20-60)



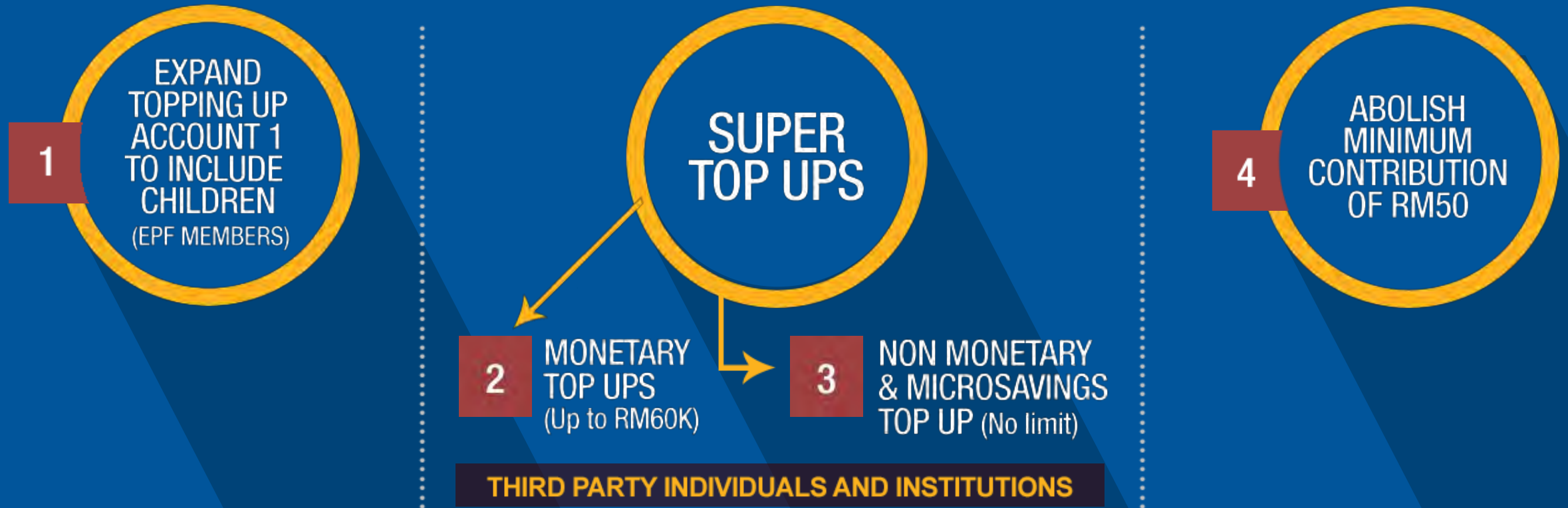
WEALTH DECUMULATION PHASE (AGE 60 ABOVE)



▶ Simple framework can create **BIG IMPACT**

Source: Population Pyramid

Introducing innovative ways to increase members' savings



▶ Enhancements on **VOLUNTARY CONTRIBUTION / SAVINGS PLATFORM**

Supported by **Retirement Advisory Service (RAS)** initiative

1

NEW PRODUCTS
AND SERVICES

UNIQUE VALUE PROPOSITION



One-on-one
retirement planning
services



Free and impartial
guidance and advice



Better understand
EPF options that
suit retirement
needs

SUPPORTED BY

52 RAS officers

28 branches

6 RAS Outreach Team

OUTCOMES

99% Satisfaction ratings

30% choose **Flexible**
Withdrawals



Innovation Awards
2016 WorldPension
Summit

▶ More than **100,000 MEMBERS** have sought RAS services since 2016


EPF's *strategic responses*



1

**NEW PRODUCTS
AND SERVICES**

This panel features a blue background. At the top, a hand in a red sleeve holds a white shopping bag. Below this, a small yellow square contains the number '1'. At the bottom, the text 'NEW PRODUCTS AND SERVICES' is written in white, with 'NEW' in orange.



2

**CONTINUOUS
UPSKILLING**

This panel has a dark grey background. It shows a person's hands using a computer keyboard and a tablet. A laptop is open above the keyboard. A small grey square with the number '2' is in the bottom left. The text 'CONTINUOUS UPSKILLING' is written in white at the bottom.



3

**ALIGNMENT
OF PURPOSE**

This panel has a dark grey background. It shows a person sitting at a desk with a computer monitor and keyboard, writing on a notepad. A small grey square with the number '3' is in the bottom left. The text 'ALIGNMENT OF PURPOSE' is written in white at the bottom.

Continuously *upskilling* staff and *redefining* roles



by 2020

1,800

EXECUTIVES AND FRONT-LINERS STAFF

to undergo

FINANCIAL PLANNER
training

BASIC ▶ INTERMEDIATE ▶ ADVANCE

▶ Every employee is a **RAS Ambassador**

Past and Future Initiatives on **financial literacy**

2

CONTINUOUS
UPSKILLING



**FINANCIAL
EDUCATION**

2017

WAY FORWARD

- ▶ Shariah RFP Capstone Programme
- ▶ ELC Knowledge Fair

- ▶ Basic Financial Planning
- ▶ Affiliate Shariah EPF
- ▶ Shariah RFP Capstone Programme



**AWARENESS
AND ACCESS TO
INFORMATION**

- ▶ Dissemination of Financial Planning Infographics
 - Phase 1
- ▶ Borak-borak Kewangan
 - HQ & Regional Offices

- ▶ Dissemination of Financial Planning Infographics
 - Phase II
- ▶ Borak-borak kewangan
- ▶ i-Learning
- ▶ **Microsite & ULTRA**
(Ultimate Lifestyle Retirement Advisory)

Demonstrated by **significant increase** in staff financial literacy

2

CONTINUOUS
UPSKILLING

2016



3 in 10 TOTAL:
3,103 employees

51%
EXECUTIVES

29%
NON
EXECUTIVES

56%
RAS
OFFICERS

2017



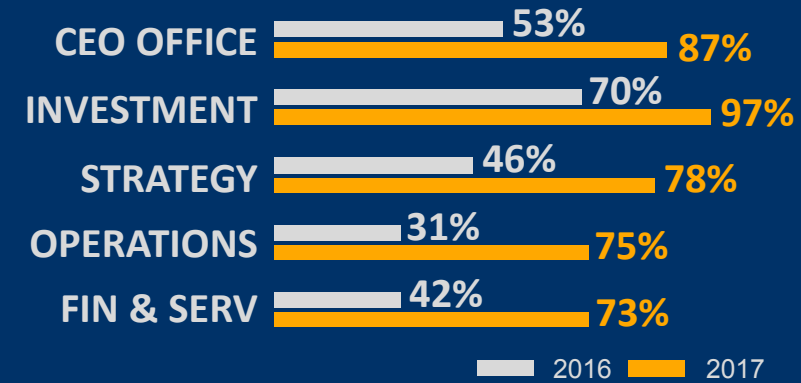
7 in 10 TOTAL:
3,911 employees

95%
EXECUTIVES

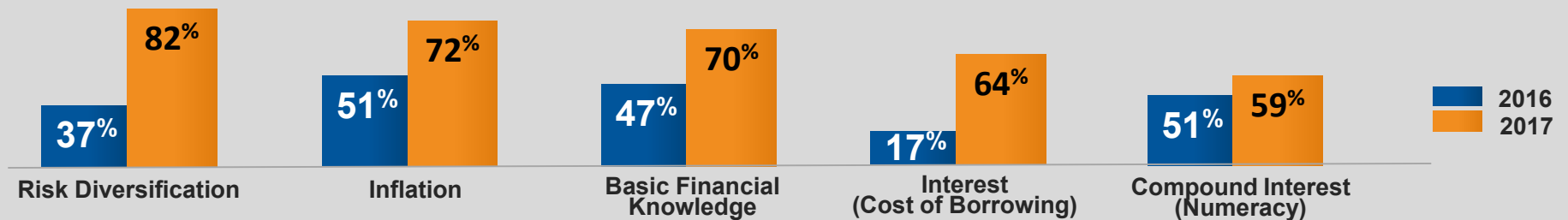
73%
NON
EXECUTIVES

90%
RAS
OFFICERS

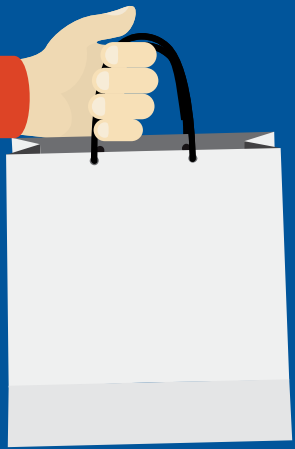
FINANCIAL LITERACY LEVEL BY DIVISION



IMPROVEMENT ACROSS ALL AREAS



EPF's *strategic responses*



1

**NEW PRODUCTS
AND SERVICES**



2

**CONTINUOUS
UPSKILLING**



3

**ALIGNMENT
OF PURPOSE**

We are building *flexible, agile and liquid* workforce

3

ALIGNMENT OF PURPOSE

2017

MyFLEX
Time

TAKE-UP RATE

30%

Pre-defined time frame
of working hours

2019

MyFLEX
Hours

Adjust
working time frame
subject to

8 $\frac{\text{HOURS}}{\text{DAY}}$

2020

MyFLEX
Week

Re-allocation of work into
fewer and longer work
days subject to

40 $\frac{\text{HOURS}}{\text{WEEK}}$

MyFLEX
Place

TAKE-UP RATE

76%

Work from anywhere
other than the office

▶ **76%** believes liquid workforce will improve innovation

Source: Accenture Technology Vision 2020

We are building *flexible, agile and liquid workforce*

3

ALIGNMENT OF PURPOSE

COUNSELLING UNIT
CONDUCTED BY CERTIFIED
COUNSELLORS

47 SESSIONS



LEARNING CLINIC
FOR STAFF'S CHILDREN

8 SESSIONS



EPF OLD GYM



REFURBISHED GYM



▶ **70.5% decrease in sick leaves**

Made possible by our
BIGGEST ASSET

EPF TEAM



EPF OVERALL 2017

94%

EMPLOYEES ENGAGEMENT SCORE

HIGHER THAN

9 ▲

—VS—

Malaysia
National
Norm

8 ▲

—VS—

Malaysia
GLC
Norm

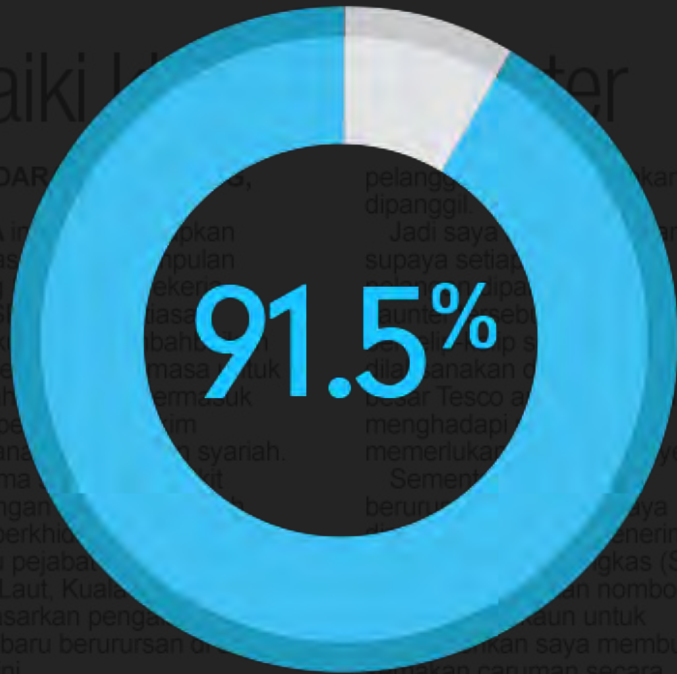
7 ▲

—VS—

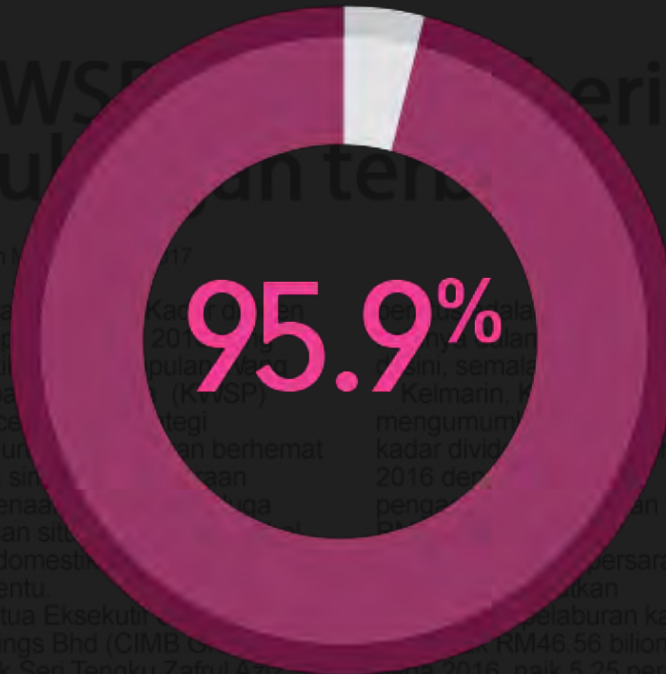
Global High
Performance
Norm

Translating into **high engagement level** among staff

Happy and engaged staff leads to **CUSTOMER'S HAPPINESS**



MYSTERY SHOPPERS



CUSTOMER SATISFACTION INDEX



RAS SATISFACTION INDEX

▶ **9 in 10** members delighted with EPF services

OUR RECIPE FOR SUCCESS

We apply *Ikigai Framework*

Does the organisation encourage staff to pursue something that they love doing?

Does the organisation nurture staff to be good at the things they love doing?



Are the staff pursuing something the world needs?

Does the organisation provide compensation for their efforts?

Applying *Ikigai* in defining EPF

WHO WE ARE



An organisation that holds on to these **values**:



INTEGRITY



CUSTOMER-
FOCUSED



CONTINUOUS
IMPROVEMENT



TEAMWORK

WHAT WE DO



Safeguard members' savings and **deliver excellent services**

WHY WE EXIST



To help members achieve **a better future**



FINANCIAL
SECURITY



HEALTHY



HAPPY &
MEANINGFUL LIFE

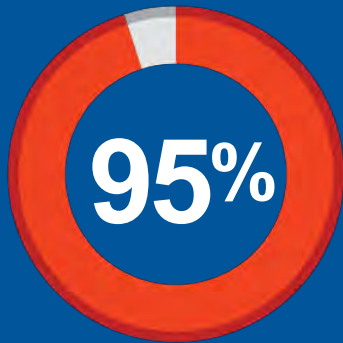
Why Ikigai – talents of 21st century demands **SENSE OF PURPOSE!**

3 IN 5 MILLENNIALS WANTS TO HAVE A SENSE OF PURPOSE IN THEIR WORK



12%

Higher engagement level in purpose-driven organisation



Agrees that purpose is important in job satisfaction

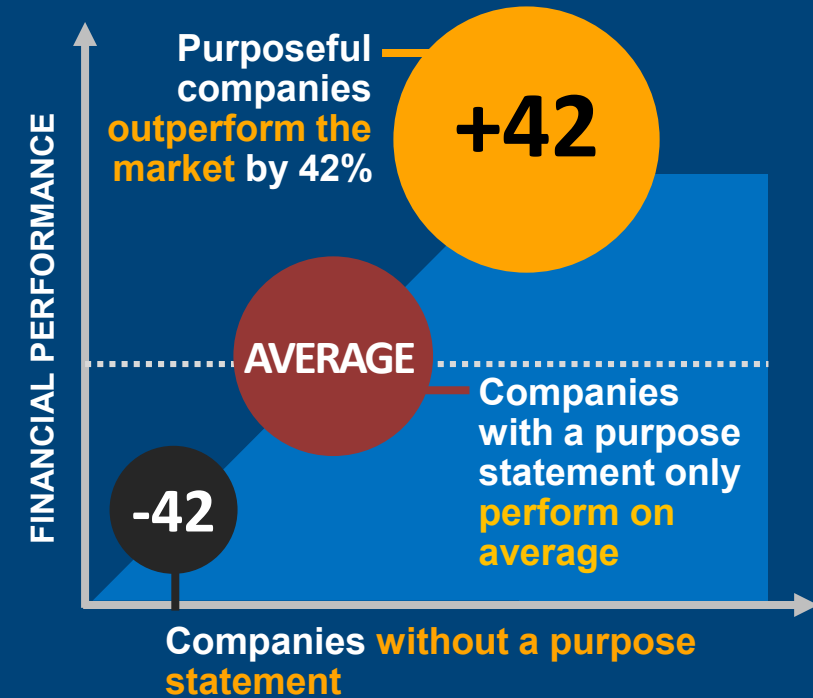


Prefer payout to find work that matches their values



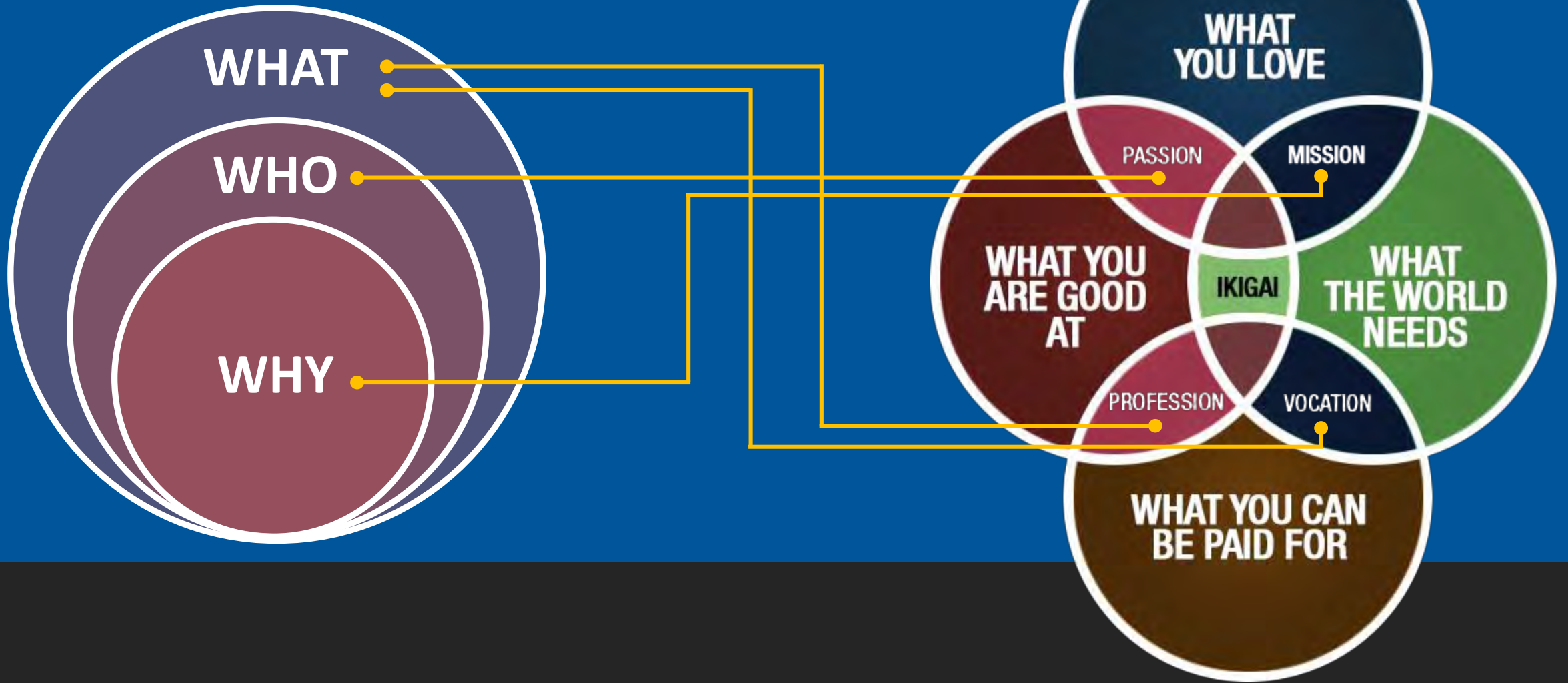
Want to use their skills for good

PERFORMANCE OF PURPOSEFUL COMPANIES



▶ EPF deploys **Ikigai** framework to achieve this

Providing environment for staff to fulfil their passion
10 days leave - to allow staff to chase for their dreams



Hafiz Kassim

Head of Capital Market



*“Cycling teaches me **humility**.
Despite managing billions, I am such a small part of the world”*

Mohd Kamil Abu Bakar

Manager, Operations Transformation



*“Look deep into **nature** and you will understand everything better – Albert Einstein”*

Fatin Nadhirah Jamalolail

Executive, Strategy Management



“ Making a difference in other’s life gives me a **sense of purpose**.
Taking photos of them gives me **memories**”

Alizakri Alias

Deputy Chief Executive Officer (Strategy)



“Acting allows me to search for my **human soul**”



ALIGNING VALUES WITH PURPOSE
A BETTER TOMORROW
STARTS WITHIN YOU

ALIZAKRI ALIAS | taz@epf.gov.my