



**International Women's Day**

#IWD2024  
#InspireInclusion

**"INSPIRE INCLUSION" this #IWD2024**  
Join the movement for women empowerment

We #InspireInclusion when we inspire others to understand and value women's inclusion to create a more equitable world.

On an individual level, we recognise the economic, innovation and leadership potential women bring to the table and actively seek out inclusion opportunities for them, while also encouraging others to do the same.

On an organisational or group level, we can promote the inclusion of women by ensuring their needs, interests and aspirations are met. These actions include forging women's economic empowerment, recruitment and fostering female talent, supporting women and girls in leadership positions, ensuring equitable access to education and training, and other initiatives supporting the advancement of women and girls.

Let's unite to empower and uplift our women and girls.

AFFIN BANK/ AFFIN ISLAMIC wishes our AFFINGEM members a Happy International Women's Day!

Source: <https://www.internationalwomensday.com/Theme>

**THE ROADMAP TO SUCCESS IN 2024**

2024 heralds a new era for women in entrepreneurship. Despite economic uncertainties, women business owners are poised for substantial growth. The journey however, is lined with challenges particularly in accessing capital. Addressing these barriers is crucial for fostering a more equitable business landscape.

**5 KEY STRATEGIES**  
for Growth and Empowerment

- 1 Tailored Grants**  
Explore specialised grants aiding women-owned businesses.
- 2 Crowdfunding Connections**  
Utilise platforms for fundraising.
- 3 Angel Investment Opportunities**  
Engage with investors prioritising female-led companies.
- 4 Government Programmes**  
Take advantage of programmes designed to support women entrepreneurs.
- 5 Traditional Bank Financing**  
Find the best fit bank loans/financing to finance your business expansion.

Source: <https://www.forbes.com/sites/melissahouston/2023/10/06/women-entrepreneurs-poised-for-growth-in-2024/?sh=4bc9dc8951c0>

**10 BIGGEST BUSINESS TRENDS FOR 2024**  
Navigating the Tech-Driven Landscape

- 1 Generative AI Revolution**  
Businesses need a strong generative AI strategy for intelligent automation of customer experiences and internal operations.
- 2 Soft Skills Ascendancy**  
An increasing emphasis in nurturing soft skills (e.g. interpersonal problem solving, high-level strategy, and thought leadership etc.)
- 3 Skills-Focused Solution**  
Focused hiring based on specific skills and experience as well as upskilling especially in AI-related areas.
- 4 Green Transition**  
Customer-driven demand for sustainable practises leads to bottom-line growth and authentic environmental commitments.
- 5 Customisation Era**  
Personalised products and services that are driven by customer demand, reshaping go-to-market strategies.
- 6 Data-Driven Business**  
Monetisation of strategic data assets to open new business avenues.
- 7 Customer Experience Overhaul**  
A holistic personalised approach to customer satisfaction as the key focus of business models.
- 8 Continuation of Remote Work**  
The norm of the flexible globally-distributed workforce persists post-pandemic.
- 9 Diversity & Inclusion Imperative**  
Critical focus on diverse workforces to prevent biases in AI-driven decision-making.
- 10 Resilience as Priority**  
Preparation to deal with various threats, from cyberattacks to global events, to ensure business continuity.

Source: <https://www.forbes.com/sites/bernardmarr/2023/09/25/the-10-biggest-business-trends-for-2024-everyone-must-be-ready-for-now/?sh=130ee1959ab>

**8 GAME-CHANGING STRATEGIES**  
to Elevate Your Business in 2024

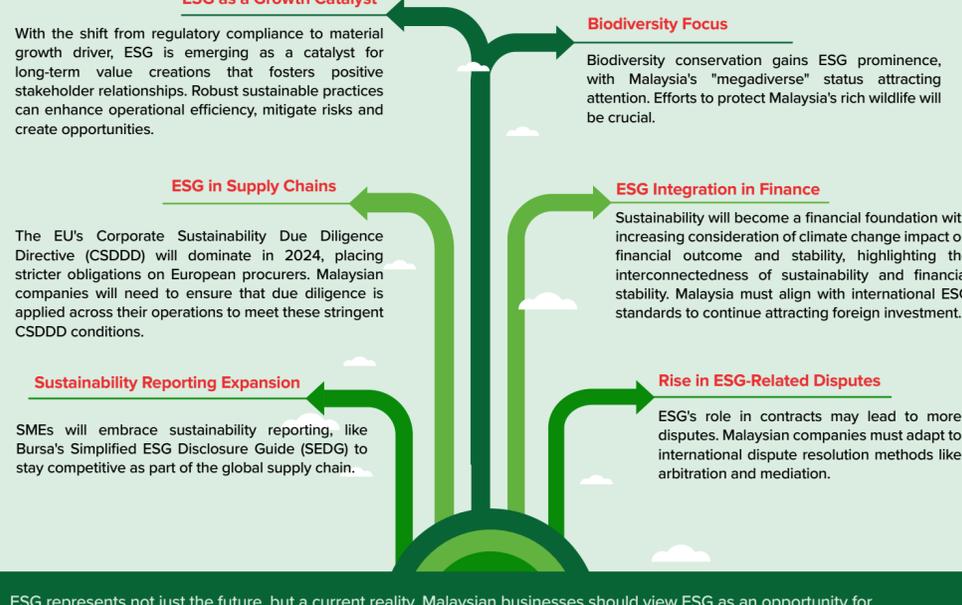
2024 is knocking on our door, and it is time for businesses to gear up for the thrilling innovations that lie ahead. In this cutting-edge guide, we unveil 8 innovative ideas that will not only keep you ahead of the competition but also help you maximise your precious time and resources.

- Embrace Digital Marketing**  
Connect with your customers where they spend most of their time - the Internet. From social media and email campaigns to online ads, harness the power of digital marketing to boost your online presence and drive leads.
- Partner with a Marketing Agency**  
Leave your marketing in the capable hands of a marketing agency so that you can focus on your core business operations. They will create tailored strategies that engage your audience, attract customers, and put your business in the spotlight.
- Welcome Chatbots to the Conversation**  
Implement automated chatbots to experience revolutionary customer interactions. Integrate them on your website and social media to provide instant support, engage potential clients, and quickly address FAQs, all while saving valuable time and resources.
- Invest in Video Content**  
Video content is effective when it comes to brand communication - whether it is a product explainer, a behind-the-scenes peek, or a glimpse into your company culture, videos captivate. Collaborate with experts to streamline creation and make your content shine.
- The Power of Personalisation**  
In the era of personalisation, customers expect tailored online experiences. Utilise data analysis, machine learning, and customer insights to create targeted campaigns and content that resonate, ensuring repeat engagement.
- Mobile Optimisation is Key**  
Mobile-friendly website is essential when over half of website traffic comes from mobile devices. Ensure a responsive, user-friendly website for seamless access and content enjoyment, boosting visitor conversion into loyal customers.
- Capitalise on Social Media Advertising**  
Invest in targeted advertising on platforms like Facebook, Instagram, and LinkedIn to showcase your offerings to a vast and engaged audience. Partner with a marketing agency for a custom strategy.
- Customer Experience is King**  
Poor customer experience can hinder your business even with exceptional marketing and advanced technology in place. Invest in exceptional service and prioritise customer-centric products and services.

Source: <https://www.linkedin.com/pulse/8-brilliant-ideas-get-your-business-prepared-8sxc/>

**Malaysia 2024: NAVIGATING ESG TRENDS IN A TRANSFORMATIVE LANDSCAPE**

In a world spotlighting Environmental, Social and Governance (ESG) considerations, Malaysia is no exception. With this framework adoption focusing on environmental sustainability, social responsibility, and corporate governance, Malaysia is set on a transformation journey to reshape business strategies, enhance corporate transparency that contributes. Here are six anticipated developments to watch out for:



ESG represents not just the future, but a current reality. As we progress into 2024, ESG evolves into a central component of corporate strategies, presenting Malaysian companies with a wealth of opportunities to capitalise on.

Source: <https://www.skryne.com/insights/alerts/january-2024/six-global-trends-in-esg-to-watch-out-for-in-malay>

**AFFINBiz CNY Prosperity Campaign**

1 January 2024 until 31 March 2024

**Breathe fire into your CNY celebration** with our limited-edition gold-plated dragon figurines!

**New-to-Bank Category**

**Requirement 1**  
Open a new current account and deposit a minimum of **RM88,888** within 30 days from the account opening date

**Requirement 2**  
Sign up for Bancassurance with a minimum total aggregated premium of **RM188**

**Existing-to-Bank Category**

**Requirement 1**  
Deposit into your business current account and grow a minimum of **RM88,888** in month-end balance by 31 March 2024

**Requirement 2**  
Sign up for Bancassurance with a minimum total aggregated premium of **RM188**

Terms & conditions apply. This campaign is applicable for Affin Bank Berhad products and services only. Deposit products are protected by PIDM up to RM250,000 for each depositor. All pictures shown are for illustration purposes only. Limited units are available on a first-come, first-served basis.

Member of PIDM

This newsletter is brought to you by AFFINGEM, an initiative tailored for women entrepreneurs to **GROW, EMPOWER** and **MANAGE** your businesses with special offerings and perks.

Share your best practices with us! Reach out to us at [smecare@affingroup.com](mailto:smecare@affingroup.com) with the subject line [AFFINGEM TIPS].

Find out more about how AFFINGEM can support your business growth and milestones by downloading our award-winning **SME Colony app**

