

# Affin Bank catches up ONLINE

**AFFIN BANK BHD IS POISED TO** catch up with the rest of the online world. The bank has finally launched *affinOnline.com*, its very own Internet-based retail banking facility.

Affin Bank's managing director Dato' Sri Abdul Hamidy Abdul Hafiz reasons that the bank took its time to come online as they wanted to offer only the best to its customers.

'We have been monitoring and reviewing our competitors' online offerings and based from that we have come out with the best possible solutions that now help our everyday customers do their banking transactions with the ease, safety and simplicity of point-and-click,' he adds.

Abdul Hamidy agrees that online banking is already prevalent in Malaysia.

'With *affinOnline.com*, our strategy is based on serving the needs of any customer who may not have the time to go to banks – busy entrepreneurs, the aged or

disabled, people living in areas without banks nearby, people on holiday or parents with young children,' he explains.

With *affinOnline.com*, customers will have access to a variety of transaction options. These transactions will be secure because *affinOnline.com* was designed on a strategy based on three basic premises: easy to use, convenient and safe.

According to Abdul Hamidy, that strategy also complements Affin Bank tagline "Banking without Barriers" because *affinOnline.com* is purposely designed in a manner where anyone with a computer and Internet access will be able to make online transactions easily and safely.

'We are very mindful that online banking could be a barrier to customers or even to savvy computer users. When we embarked on our Internet banking strategy, we made sure that there would be a high level of consumer confidence in our service. We

conducted an in-depth study of online banking to know and understand all the problems associated with such a service.

'The end result for our customers is user friendliness. *affinOnline.com* is online 24 hours a day, without disruptions. It has good response times. That is what we all want from

online banking – user friendliness, convenience and safety for all users,' he says.

'All we want is to make banking as easy as possible for our customers. We were the first to introduce voucher-less banking as well as counter free banking, so that banking transactions can be made in a comfortable environment. These are areas where we led the market.'

'Banking today is all about how you cater to customers' needs and demands. Our internet banking strategy helps our customers by distributing and expanding our delivery channels as wide as possible, so that any person with or without a computer will still be able to make their banking transactions, not only from the comfort of their homes but also anywhere in the world,' he adds.

The bank has tested the online system for five months prior to the launch and the response, according to Abdul Hamidy, had been very encouraging.

It is learnt that more than 20,000 of Affin Bank's existing customers have utilised the *affinOnline.com* to date.

Affin Bank partnered with IBM and S1 in developing *affinOnline.com* on a platform that is robust enough to cater to the needs of its customers.

'For people who do not have access to computers, we have installed Internet kiosks in our branches so that they can continue to do banking in our self-service lobbies. We are progressively rolling out its Internet kiosks across all our branches throughout Malaysia. **mb-e**



**The Affin Bank's Internet Kiosk:** From left are Ou Shian Waei, CEO IBM Malaysia, Abdul Hamidy and Shariffudin Mohamad, director operations and project sponsor *affinOnline.com*