

HORIZONS

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NEXT FRONTIER: COLLABORATIVE PARTNERSHIPS AND DIGITALISATION



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MDIS
Management Development
Institute of Singapore

Where lifelong learning begins

REFLECTIONS

MDIS celebrates many proud moments, achievements and collaborations through the years and the past months were no exception. It was a significant moment for graduands and their families at the 7th MDIS-University of Sunderland Graduation Ceremony on 17 June. More than 400 graduands marked their academic achievements with family and friends on this special day. The graduation was graced by Guest-of-Honour and Member of Parliament for Jurong GRC, Mr Ang Wei Neng.

MDIS recently secured two agreements that mark collaborations with the Education Services Union and Canadian University of Bangladesh in Dhaka City.

The Collective Agreement between MDIS and the Education Services Union seeks to strengthen tripartite collaboration and enhance Singapore's economic competitiveness and social progress for the benefit of both employers and employees.

The Memorandum of Understanding between MDIS and the Canadian University of Bangladesh outlined two collaborations, namely summer or winter camps for students in Singapore and Bangladesh, and corporate training programmes by MDIS' corporate training arm, the Management Development & Consultancy, in both countries.

On the academic front, MDIS is proud to power the classroom of the future, launching the Echo360 platform, a digital learning environment aimed at transforming academic teaching and student learning experience. With Echo360, student engagement is increased, allowing students to relive learning moments with 24/7 access to classroom discussions, presentation materials, notes and lectures.

All work and no play makes Jack a dull boy, so we at MDIS celebrated National Day with style and much pride. Our male staff wore their uniforms with pride to work on 29 June in a salute to all National Servicemen for their contributions and enduring spirit in fulfilling Singapore's critical defence and security needs. Staff also gathered together in the auditorium on 25 July to celebrate the country's 52nd National Day with fun and games. The National Anthem was sung followed by the National Pledge in recognition of the nation's growth and success. We wish Singapore many more years of success.

More exciting, events and happenings at MDIS can be found within the pages of this issue of Horizons. Happy reading!

Jesline Wong

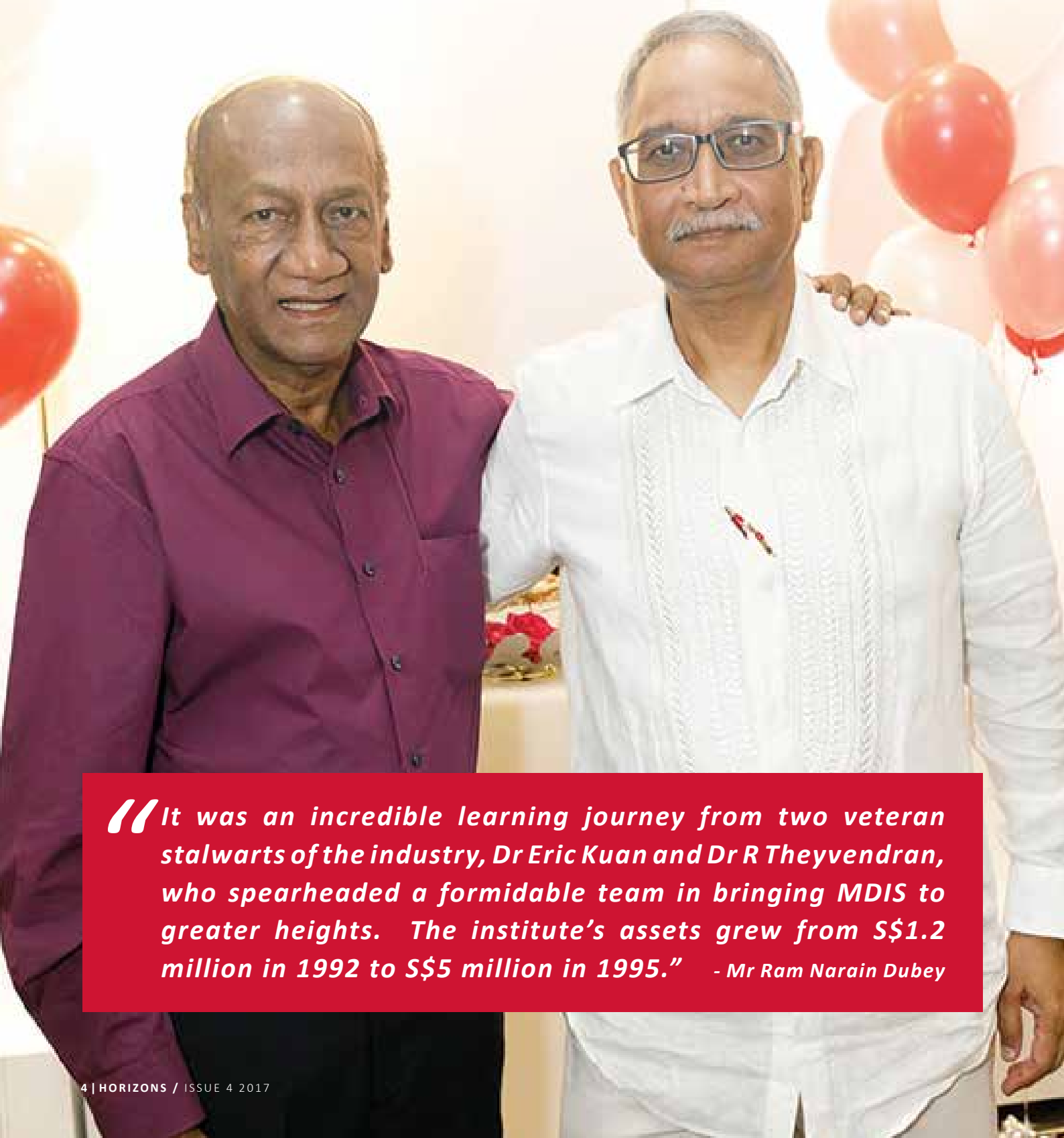
Senior Director, Communications



“ We, the citizens of Singapore, pledge ourselves as one united people, regardless of race, language or religion, to build a democratic society, based on justice and equality, so as to achieve happiness, prosperity and progress for our nation. ”

DEEPEST MEMORIES – LEARNING: A NEVER ENDING JOURNEY

Mr Ram Narain Dubey, former Vice President of MDIS and former Vice-Chairman of the MDIS Education and Training Committee attributes his studies at MDIS and tenure in the MDIS Governing Council as key factors that laid the foundation for his growth and career success.



“It was an incredible learning journey from two veteran stalwarts of the industry, Dr Eric Kuan and Dr R Theyvendran, who spearheaded a formidable team in bringing MDIS to greater heights. The institute’s assets grew from S\$1.2 million in 1992 to S\$5 million in 1995.” – Mr Ram Narain Dubey

An incredible learning journey

"I would not have gone far if I did not pursue my education," shared Mr Ram Narain Dubey. In 1989, when education pathways were limited for adult learners, MDIS offered him an opportunity to pursue a postgraduate Diploma in Management Studies and subsequently an MBA, which he passed with distinctions. The MBA qualifications opened new career doors for him; he began his career as a Banking Consultant and subsequently rose to become an accomplished Regional Director, responsible for banking solutions in Asia-Pacific at a global banking software firm. Attributing his growth and career success to his MBA and his experience in serving the MDIS Governing Council from 1992 to 1995, he said, "It was an incredible learning journey from two veteran stalwarts of the industry, Dr Eric Kuan and Dr R Theyvendran, who spearheaded a formidable team in bringing MDIS to greater heights. The institute's assets grew from S\$1.2 million in 1992 to S\$5 million in 1995." Reminiscing about his student days at MDIS as a student then and now, he shared that MDIS' growth has been remarkable and he is grateful to have been a part of it.

Advocate of lifelong learning

With 40 years of experience in the banking and technology industry, and as an advocate of lifelong learning, Mr Ram further pursued a Master of Science in Social Science (Professional Counselling) in 2015, and is now a registered clinical counsellor and an accredited mediator and trainer. He is currently pursuing his passion for community service by helping others through counselling those with addictions, as well as mediation and training sessions, which he finds most gratifying.

This June, he launched a book titled "From Drunken to Driven: The S.P.E.R.M. Model to Overcoming Alcoholism and Leading Fulfilling Lives". The book provides readers with valuable insights into his work and life experiences, thoughts and challenges on alcoholism and a framework in working towards sobriety. His book launch netted proceeds amounting to S\$5,000, which he generously donated to the

Lighthouse School, a Special Education school for visually and hearing impaired children. The book is available at all local bookstores and from Amazon as a paperback or e-book.

Valuable learning lessons

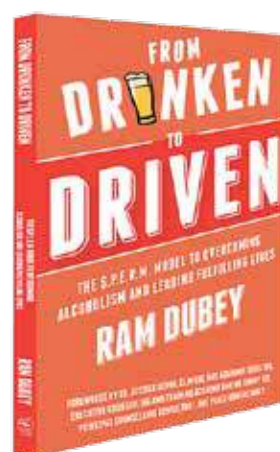
Gleaning lessons from his life experiences, Mr Ram shares three personal messages with MDIS students:

Pathways to life – Don't always struggle with the traditional pathway. Listen to your heart and follow your passion. Taking a route off the beaten track may help you discover your true calling in life.

Persevere - Do not allow failures to deter and derail you. Keep trying till you succeed. Persistence is initially challenging but ultimately rewarding.

Serve others – Pay it forward by volunteering your time and effort to helping others. Sir Winston Churchill once said, "We make a living by what we get, we make a life by what we give."

We are grateful and thankful to Mr Ram for his dedication and contributions to the Governing Council and MDIS. We commend his magnanimous mission in helping others, and extend our very best wishes in his future endeavours.



Sharing his work life experiences and more in a newly launched book

BUILDING HARMONIOUS WORKPLACES

A Collective Agreement signed between MDIS and ESU commits to fair conditions of employment for employees of MDIS.



Dr R Theyvendran, MDIS Secretary-General in discussions with Mr Ang Hin Kee, ESU Executive Secretary

On 22 June, MDIS and the Education Services Union (ESU) signed a Collective Agreement in the presence of Dr. R Theyvendran, MDIS Secretary General and Mr. Ang Hin Kee, ESU Executive Secretary.

The Collective Agreement touches on terms and conditions of fair employment, specifying the categories of employees covered and gives certainty to both employer and employees on their respective rights and obligations. This includes working hours, rest days; termination of employment; salary and bonuses; annual and sick leave; and medical benefits.

With this Collective Agreement, MDIS and ESU have demonstrated their commitment to working together to overcome challenges, resolve differences amicably, and build a strong labour management relationship based on mutual trust and respect. This is a key factor towards building harmonious workplaces,

strengthening tripartite collaboration and enhancing Singapore's economic competitiveness and social progress for the benefit of both employers and employees.

Through a non-confrontational approach that gains a win-win situation for employers and their staff, ESU helps bring about greater business competitiveness and encourages job creation.

ESU was formed on 31 March 2006 to support the growth of Singapore as a Global Schoolhouse and further the interests of employees in the education services industry. All employees working in the education industry can be an ESU member, including staff working in Private Education Institutions, Universities, International Schools, and Early Childhood Care and Education.

GLOBAL PROVISION FOR ACADEMIC EXCELLENCE

MDIS extends its regional reach, enters Bangladesh with an MOU signed with Canadian University of Bangladesh.



Building a global partnership with Canadian University of Bangladesh

MDIS and the Canadian University of Bangladesh (CUB) in Dhaka City, signed a Memorandum of Understanding (MOU) on 14 July, outlining two initial collaborations between both institutes. The MOU provisions for summer or winter camps to be organised for students in Singapore and Bangladesh. Ranging from one to four weeks, these camps aim to develop students' social poise and maturity. Students with well-rounded educational experiences are in demand in the workplace. As such, these experiences help increase their employability upon graduation.

Another highlight of the MOU is the development and delivery of Corporate Training programmes in both countries through the Management Development and Consultancy, MDIS' corporate training arm.

CUB was established in 2016 under the Private Universities Act 2010 of the People's Republic of Bangladesh. The university is approved

by Bangladesh's Ministry of Education and the University Grants Commission (UGC). CUB's growth and success within a short period of time is praiseworthy. The University provides quality education in Business and Management, Law, Liberal Arts, Mass Communication and Science & Engineering.

Modern Bangladesh emerged as an independent nation in 1971 after breaking away and achieving independence from Pakistan in the Bangladesh liberation war. Home to the world's largest river delta – The Ganges Delta, Bangladesh is a developing country with a market-based mix economy. It is one of the rising emerging markets to look out for. However, the country is one of Asia's poorest, and combined with a lack of transparent governance, the country's growth has been but modest.

A FULFILLING PARTNERSHIP WITH THE ASIAN SCHOOL OF BUSINESS MANAGEMENT



A fruitful collaboration and meaningful partnership between MDIS and ASBM

Expanding its international connections, MDIS signed a Memorandum of Understanding (MOU) with the Asian School of Business Management (ASBM) early last year, which has bore fruit. The MOU provisions for the facilitation of student and staff exchange programmes, development of short-term professional development or training courses, and exploration of other areas of academic cooperation.

The first MDIS immersion programme for ASBM's Postgraduate Diploma in Management students was held last year. The students attended workshops like Marketing Management and Latest Trends in Packaging, and visited various companies to gain insights into how different businesses are managed. As an added bonus, they had the opportunity to explore the Singapore Maritime Gallery and Singapore Port, to learn about the history of the maritime industry in Singapore and how Singapore became the one of the world's best trading ports.

To show continued commitment and support towards the partnership, Prof. Biswajeet Pattanayak, Group Director of ASBM paid MDIS a visit on 5 June. He was welcomed warmly by Dr R Theyvendran, MDIS Secretary-General and brought on a guided tour of the

campus. He was especially impressed by the MDIS Heritage Gallery.

At the end of his trip, Prof. Pattanayak penned down his well wishes for MDIS: "Excellent institution of higher learning. I wish it great success. People are highly inspiring. Meeting Dr. R. Theyvendran was really a great learning experience. He is a great leader of clear vision. Looking forward a strong partnership of MDIS and ASBM."

Established in 2006, ASBM facilitates management education in Odisha, India. Founded by Professor Biswajeet Pattanayak, known to many for 'Lagaan'- a movie which looked into the classrooms and corporate board rooms of India Institute of Management (IIM), ASBM courses cover innovation, business intelligence and leadership skills. ASBM's business programmes have received global accreditation from the Accreditation Council for Business Schools and Programs (ACBSP), USA.

A STRONG FOUNDATION FOR SUCCESS

A momentous occasion brought together over 900 graduands and guests at the 7th MDIS-University of Sunderland Graduation Ceremony.



A proud graduand with her equally proud family

The 7th MDIS-UOS Graduation Ceremony, held on 17 June, saw more than 400 graduands at celebrating their academic achievements with family and friends at the Raffles Convention Centre ballroom. The graduation was graced by Guest-of-Honour and Member of Parliament for Jurong GRC, Mr Ang Wei Neng.

It was a joyous day for graduands as they were overcome by a sense of jubilation, mixed with anticipation of their journey ahead. In his opening address, Dr. Eric Kuan, President of MDIS, underscored the importance and significance of pursuing lifelong learning, advising graduands to stay motivated in the pursuit of knowledge. "Strive to continually upgrade yourselves, stay relevant in the workforce by embracing lifelong learning in order to sustain your employability," he concluded.

Ruth Thephila, recipient of the top academic

achievement award for the Master of Business Administration shared in her commencement speech: "Apart from the academic knowledge gained, we have been groomed to be independent and to think critically and objectively. With the diverse student population in MDIS, our people skills are honed to work collaboratively with culturally diverse teams. The holistic development and exposure has certainly broadened our horizons and prepared us for our careers ahead."

Ruth further encouraged her fellow graduates, saying, "As we move forward in our lives, it is important that we embrace lifelong learning and not limit ourselves by remaining in our comfort zones. We need to continually develop and nurture our knowledge and skills to stand out in the competitive corporate world."

Our heartiest congratulations to our all graduands!

IN SUPPORT OF 50 YEARS OF NATIONAL SERVICE

MDIS salutes the enduring spirit of Singapore's National Service.



Proud of Singapore and our National Service men, MDIS celebrates NS50 at work

Proud to be Singaporean and to serve National Service, staff from MDIS wore their uniforms with pride to work on 29 June.

For the past 50 years, Singapore's National Service has fulfilled the country's critical need for defence and security and provided peace and stability. The NS50 theme "From my Generation to Yours" celebrates and recognises the contributions of the more than 1 million citizens who have enlisted for National Service since its establishment 50 years back.

Citizens were treated to an exciting series of events and activities, including an NS50 themed picnic in partnership with Families for Life, and Singapore Discovery Centre's bus tours to sites of NS significance including the SAFTI Military Institute and Pasir Laba Camp. National servicemen also enjoyed a series of concessions and benefits.

Soldier on boys! We salute all our National Service men!

IN CELEBRATION OF INTERNATIONAL FRIENDSHIP DAY

The greatest gift of life is friendship and on 5 February, students at MDIS celebrated International Friendship Day with workshops and activities, games and food galore.



A fun-filled day packed with lots of activities for all



"Say Cheese!" Participants show their best smiles at the photo booth



A participant getting henna art done on her hand

Students, staff and the public dived into the cultures of Southeast Asia and beyond at the activity booths, workshops and food bazaar set up around campus. Participants got to enjoy traditional games like Indonesia's Congkak and Singapore's Five Stones, and sample signature dishes like Vietnamese rice paper rolls, Korean kimchi and more. They also had the chance to try their hand at making Ketupat, a traditional Indonesian/Malaysian dumpling, and Friendship bracelets to commemorate the occasion.

To capture memories of the day, a photo booth was made available to participants who got to dress up in traditional costumes like the Korean Hanbok and Japanese Kimono for a fun-filled photo opportunity.

MDIS seeks to create a vibrant global student community on campus. This event is one in a series that encourages students to make friends across different backgrounds and cultures, promoting fellowship among schoolmates.

POWERING THE CLASSROOM OF THE FUTURE

MDIS embraces new digital learning technologies for next generation learners, launches Echo360 platform.



MDIS has embraced lecture capture technology, Echo360. With the adoption of this new digital learning technology, the institute has turned traditional classrooms into collaborative communities of learning; driving student engagement and successful learning outcomes.

“We are excited to make use of advancements in technology to progress beyond traditional lecture format to transform academic teaching and student learning experience,” said Ms. Mullaikodi Vaithilingam, Head of MDIS School of Technology.

Echo360 will allow lecturers and instructors to capture audio and video content, providing students with on-demand access to course content. With this platform, MDIS will be able to capture lectures in classrooms or on personal computers which can then be uploaded to its Learning Management System (LMS).

The benefits are manifold. Student engagement will increase with the ability to relive learning moments anytime, anywhere. Learning can be reinforced with 24/7 access to classroom

discussions, presentation materials, notes and lecture sessions.

Students are also able to interact and collaborate more effectively as they will be able to flag up points for clarification and engage in digital note-taking.

Echo360 also allows for insights into student interactions and behavior in the classroom. Schools and lecturers can refine instruction based on data collected or even intervene to ensure optimal learning experience.

“MDIS will continue to implement high quality, next generation teaching and learning technologies to meet the needs of tomorrow’s students.”

-Ms. Mullaikodi

MDIS BREAKFAST TALK: INTERNATIONALISATION

Invited speaker, Mr K V Rao, Resident Director of Tata Sons Limited shared deep insights into internationalisation and how companies can make a success of it.



Mr KV Rao addressing audiences at MDIS on internationalisation

The third in a series of insightful Breakfast Talks organised for MDIS students, corporate members and industry partners, Internationalisation - New Challenges & Pathways for Businesses touched on the challenges and opportunities for businesses today on their venture into international markets.

Internationalisation is driving business growth in new markets and leading a new and growing breed of global entrepreneurs. With Singapore focusing ever more on internationalisation, many new challenges and opportunities will present themselves to businesses today. Indeed, internationalisation can offer untapped business opportunities that could change the entrepreneurship ecosystem.

Mr Rao further spoke on the drivers and brakes facing businesses today. Touching on the global merchandise trade and trade in commercial services, he shared how enterprises could increase their involvement in international markets and steer their businesses towards success. Despite all the challenges to free trade that are now surfacing, we operate in an interconnected world where it is near impossible to unwind from decades of free trade that has built strong global interdependencies.

Adding to the insights on global trade, audiences learnt that by 2030, the 10 most populous countries would be China, India, Russia, Indonesia, Pakistan, Nigeria, Bangladesh, EU, USA, Mexico and Brazil, with a wide spread of Gross National Product (GNP) and Consumer Index (CI). This data was juxtaposed against the current backdrop of world economic development. Even after 75 years of modern economic development, almost half of the world's 3 billion people live on less than \$2.50 a day, with about 80% living on less than \$10 a day. An alarming 1.3 billion people live in absolute poverty, 70% of which are women.

In summing up his talk, Mr Rao reiterated the "5Cs" for success with internationalisation – Culture, Connectivity, Capabilities, Courage and Creativity.

Mr KV Rao, Resident Director of ASEAN for Tata Sons Limited, specialises in International Business and has rich experience in Asia, covering 40 countries in developed and emerging markets. Mr Rao has worked in diverse industries and enterprises, and held senior leadership positions. He is also a distinguished Alumnus of Indian Institute of Foreign Trade (IIFT), India.

THE CURRENT STATE OF CYBER WARFARE

Cyber security is a shared responsibility. Internet companies and brick and mortar merchants can do their part by shoring up the security of their networks. Dr Nick Savage, Head of School of Computing at the University of Portsmouth, shared his view on Cyber-attacks and how to prevent them.



Dr Nick Savage (1st row, extreme left) with MDIS lecturers and students

Cyber security received heightened interest last year due to a spate of cyber-attacks in the region. These included cyber-attacks on the database of 55 million voters at the Philippines Commission on Elections (COMELEC), the National Payment Corporation of India (NPCI), US\$81 million cyber heist at the Bangladesh Central Bank and the massive data leaks as shown by the Yahoo data incidents.

Cyber-attacks can impact any industry and at any time. In fact, businesses become increasingly connected to the Internet in today's world of IoT (Internet of Things), it is more crucial than ever to consider if your organisation is cyber ready.

An overview of current cyber attacks

Dr Nick Savage, Head of School of Computing, University of Portsmouth shared how threats to cyber resources have evolved over the last 5 years, the mechanisms of exploiting cyber systems, and how these have evolved.

This ever evolving threat landscape is impacted by national cyber security strategies. Dr Savage went on to compare the national cyber security strategies of the UK, the US and Singapore. In particular, he elaborated on Distributed denial-of-Service (DDoS) attacks including its statistics and projections.

Over the last three years, the frequency of

DDoS attacks has increased more than 2.5 times, with the average size of DDoS attacks increasing steadily and approaching 1 Gbps. This is enough to take most organizations completely off line.

In addition, certain industries are more susceptible to DDoS attacks such as the online gaming (multi-player) and gambling industries, known as high profile targets. DDoS attacks accounted for more than five percent of all monthly gaming-related traffic and more than 30 percent of gaming traffic while they were occurring.

Dr Savage also shared that the most effective approach is a DDoS Protection Solution that has the capacity to not only mitigate the demanding volumes and frequency of attack traffic, but also provide sophisticated DDoS event intelligence that allows organisations to keep on top of constantly emerging threat vectors.

This article was contributed by Darmendiran Ajit Chandran, who is pursuing the Bachelor of Science (Hons) Computer Security programme, awarded by Northumbria University, UK.

GAINING INSIGHTS INTO MARKETING STRATEGIES FOR BUSINESS SUCCESS

In an insightful sharing on 25 January, Ms Rina Lim, founder of Quirk, an integrated marketing communications agency, discussed with students from the MDIS Business School on what it takes to start up a business and sustain competitiveness.



Speaking with passion, Ms Rina Lim addresses a group of MDIS Business School students

Quirk believes that for a design to be successful, it must marry function and strategy. Every project is the result of bespoke strategies employing appropriate platforms. The human centric approach to design principles transforms an opportunity into an offering or solution that evokes an emotional response from target audiences, thereby influencing online and offline behaviours. These desired behaviours in turn lead to business results.

Aside from being passionate about what you do and creating intelligent and compelling experiences that people remember, Rina shared that business success can come about through the following marketing process strategies:

- Understanding the background, objectives and target audience
- Brainstorming for ideas and keeping within budget
- Delivering successful strategy proposals to the client

Dismissing the famous adage, “The customer is always right”, she emphasised that an in-

depth understanding of a client’s business is the key to ensuring a successful marketing strategy proposal; one which will be adopted by the client.

When asked about her greatest takeaway from founding Quirk, she shared that she was faced with numerous challenges and the learning curve was steep but it taught her to be more driven and motivated to make Quirk a success. In summing up her experiences, she encouraged the students saying, “Be passionate, brave, humble and lastly ambitious.”

Rina first started out as a designer at age 23. Three years later in 2009, she left her job to set up her own company, Quirk, which had won the prestigious Spirit of Enterprise Award in 2013.

The company was founded with a singular goal to strive for quality, a dedication which has propelled Quirk from its small beginnings to a well-known integrated marketing communications agency with major clients today.

This article was contributed by Edwin Kok Jia Yang, a Bachelor of Science (Hons) in Accounting and Finance graduate.

DIFFERENTIATED LEARNING

Besides a classroom-based English programme, Taiwanese students on an immersion programme at MDIS got to participate in a hands-on baking workshop.



Nan Kai University of Technology students on a visit to the MDIS campus

As part of an immersion programme at MDIS, 15 students from Nan Kai University of Technology, Taiwan, donned aprons and became junior bakers for the day as they attended a Pizza and Cheese tart baking workshop on 3 July. Held at the MDIS Bakery and Culinary Studio, the students had a fun afternoon session learning culinary basics. They mixed and kneaded dough, prepped ingredients and tasted their own creations.

Taiwanese student, Huang Hsing-Jung was delighted to learn that a baking workshop was part of the programme. He exclaimed, "I almost went crazy because I love baking! I enjoy the process of putting together ingredients and the effort that goes into baking. I get a huge sense of achievement with every successful bake."

This was the first time an immersion programme was organised between MDIS and Nan Kai University of Technology. Besides the baking workshop, the students also attended an English course where they were taught new learning techniques to improve their linguistic skills.

"I also had a great time during the English lesson. If only it was a longer lesson, so I could spend more time studying here."

-Hsing-Jung

Rental of MDIS Facilities



MDIS
Management Development
Institute of Singapore



SAMTAS Hall



Lecture Theatre



Auditorium

Facility*	Public's Rate**
Lecture Rooms (<30 pax)	S\$ 215.00
Lecture Rooms (31 - 60 pax)	S\$ 245.00
Lecture Rooms (>60 pax)	S\$ 285.00
Lecture Theatres (max 185 pax)	S\$ 425.00
Multi-purpose Hall (max 500 pax)	S\$ 500.00
Auditorium (max 470 pax)	S\$ 800.00

- * Booking of facilities shall be by session of 4-hour block and subject to availability.
- * Rates quoted are for per session (AM, PM or EVE).
- * All above rates are subject to prevailing GST and weekend surcharges if applicable.
- * Surcharges for technical assistance and cleaners will be quoted separately.
- * Other equipment and services are available upon request.
- * The actual rate will depend on capacity, duration and time of event.
- * Terms and conditions apply.



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CAREER TALK AND TRAINING FOR STUDENTS OF MDIS MALAYSIA

Gaining a wealth of knowledge on personal and career development



Students in discussion groups debate and present their ideas

“Come on, get off your seats and let’s dance!” yelled an enthusiastic Ms Cheryl Lourdes. The Creative Marketing Strategist, Trainer and Coach of Be Creative Asia shared that she uses this effective method to “help my audiences break out of their shyness and boost their confidence level”. People with both confidence and creativity can go very far in life and in their career.

Ms Lourdes was addressing students of MDIS Malaysia, to whom she was giving a career talk and training. Organised by the Student Volunteer Society and sponsored by MDIS (Singapore), the talk and training were well attended by about 140 students and lecturers on 11 July.

Comprising of two sessions, students learnt about “Upgrading My Confidence Quotient” and “Being Creatively Agile”. They were encouraged to ask many questions and actively participate in activities held during the sessions.

The students gained insights into what to expect in university, during internships and in the workplace. Ms Lourdes also shared how confidence and creative thinking can help one succeed at what he/she does; confidence and creativity are two of the top qualities companies seek in employees today.

She also shared about the do’s and don’ts of job interviews and touched on how one can put his/her best foot forward and stand out among the tough competition today. She expounded on a concept she coined, “Return on Time Invested” (ROTI). Companies like Petronas and Sime Darby apply this concept in finding the ‘best’ candidate for their organisation.

The students found the career talk and training extremely helpful. Many realised how crucial it is to prepare for a career even while in school, by gaining experience through internships, workshops, industry visits and more.

EMINENT PROFESSOR INDIRA NATH ADDRESSES GLOBAL ISSUES OF HEALTH, DISEASE AND THE ENVIRONMENT



Dr Eric Kuan, MDIS President welcomes Prof Indira Nath to MDIS

A humble scientist in spite of all her achievements, Prof. Indira Nath took time off her busy schedule to share her knowledge with students at MDIS. She spoke about new and emerging medical technologies including:

- **Wearable health monitoring technologies** – using biosensors that provide real-time feedback for monitoring of diseases, post-op patients, the elderly and more
- **Electroceuticals** – implantable stimulators like electrodes are placed below the skin to stimulate nerves and modulate neural signals. It holds great potential to replace drugs in the future
- **Crispr-Cas 9 (nature's tool)** – this genome editing tool is creating a buzz in the science world and set to revolutionise biology. It is faster, cheaper and more accurate than previous techniques of editing DNA and has a wide range of potential applications. It could be used to combat Antibiotic/multi-drug resistance, treat genetic disorders, produce new diagnostics and therapeutics
- **Lysibodies** – possibly a promising new weapon against drug-resistant bacteria; Lysibodies could be used to target a range of difficult to treat pathogenic bacteria

- **Vocal Biomarkers** – analyse vocal cues like pitch, tone, rhythm, rate and volume to diagnose mental health issues, post-traumatic stress disorder, depression and more

- **3D Printing** – in the exploration stages of embryo development on a 3D printed surface and also the development of organs

Shedding light on the impact of urbanisation on our health and environment, Prof. Nath said, “The human population is healthier than ever but to achieve this we have exploited the planet at an unprecedented rate.” The ill-effects of unplanned urbanisation has led to increased levels of carbon dioxide emissions, ocean acidification, energy use and tropical forest loss.

More than half (53%) of the world's population live in the Asia Pacific region, with 48% living in urban areas. What this implies is a “Triple Burden for Health” – 1. Existing and emerging infectious diseases, 2. Emerging lifestyle diseases, and 3. Injuries due to accidents.

Human health is inextricably linked to urban health. This inter-relationship plays out in long chains of causation, wherein one factor influences another to eventually affect the health of individuals and communities. Presently, we are seeing a worrying cumulative load on our health system.

BLOOM'S TAXONOMY IN TODAY'S DIGITAL CLASSROOM

Ms Kathy Schrock, an online adjunct graduate-level professor for Wilkes University, Wilkes-Barre and an independent educational technologist, shares six levels of hierarchical learning objectives that would benefit students in their learning process.

An overview of current cyber attacks

Bloom's Taxonomy is a classification of the different objectives and skills that educators set for their students (learning objectives). The taxonomy was proposed in 1956 by Benjamin Bloom, an educational psychologist at the University of Chicago, USA. The terminology has been recently updated to include the following six levels of learning. These six levels can be used to structure the learning objectives, lessons and assessments of one's course:

1.Remembering: Retrieving, recognizing, and recalling relevant knowledge from long-term memory.

2.Understanding: Constructing meaning from oral, written, and graphic messages through interpreting, exemplifying, classifying, summarizing, inferring, comparing, and explaining.

3.Applying: Carrying out or using a procedure through executing, or implementing.

4.Analyzing: Breaking material into constituent parts, determining how the parts relate to one another and to an overall structure or purpose through differentiating, organizing, and attributing.

5.Evaluating: Making judgments based on criteria and standards through checking and critiquing.

6.Creating: Putting elements together to form a coherent or functional whole; reorganizing elements into a new pattern or structure through generating, planning, or producing.

Like other taxonomies, Bloom's is hierarchical, meaning that learning at the higher levels are dependent on having attained prerequisite knowledge and skills at lower levels. You will see Bloom's Taxonomy often displayed as a pyramid graphic to help demonstrate this hierarchy as shown.

Bloom's taxonomy has continued to stay relevant in today's digital era. Its' role in teaching has expanded not only in its



Source: <http://www.schrockguide.net/bloomin-apps.html>



Source: <http://www.schrockguide.net/bloomin-apps.html>

Source: <https://www.getsmarter.com/career-advice/win/unpacking-blooms-taxonomy-part-2>



Source: <http://www.schrockguide.net/bloomin-apps.html>

importance in structuring teaching delivery but also in guiding the selection of software applications relevant to the different layers of understanding.

Teachers and educators alike are now utilizing Bloom's taxonomy to help them identify effective digital technologies that allow for their students to move from one level of understanding to another.

A compilation of software applications and digital technologies relevant to today's classroom and their categorization on Bloom's taxonomy is provided.

This information is re-published from a web page by Ms Kathy Schrock.

Visit this link for more details:
<http://www.schrockguide.net/bloomin-apps.html>

BROWSE

MDIS BUSINESS SCHOOL RECOMMENDS

MDIS Business School Adjunct Lecturer, Mr Yap Kian Wee who lectures banking modules in the Bangor University programme, shares his views of good reads on banking and finance.

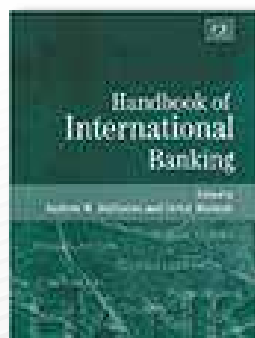


Title: Introduction to Banking
Author: Casu, B; Girardone, C; and Molyneux P (2015, 2nd Edition Pearson)

Introduction to Banking is the main textbook assigned for Comparative Banking and International Banking courses. This book is good for beginners and those who want to gain more knowledge about banking.

The book covers basic introduction to banking, its nomenclatures and also provides good coverage on Bank International Settlement and other regulatory banking developments, albeit its Eurocentricity.

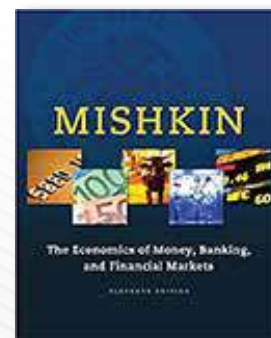
Students, especially those who want to pursue a career in banking and finance, are also encouraged to read other Asian textbooks or more contemporary finance literature to supplement their learning. "I urge students to buy and keep this book for future reference when they embark on their finance career".



Title: Handbook of International Banking
Author: Mullineux, A; and Murinde V (2003, Edward Edgar)

Handbook of International Banking is an assigned textbook for International Banking students. It is unique in that it is a compilation of 26 different topics related to International Banking, put together by different professors and researchers.

The book provides a comprehensive history and development of the international banking sector, up to the beginning of the 21st century. It serves as a good supplementary read for insights into international banking up until 2003.



Title: The Economics of Money, Banking and Financial Markets
Author: Mishkin Federic S (11th Edition, Pearson 2015)

Author Mishkin Federic S was a consultant to many world renowned financial institutions, including the World Bank and International Monetary Fund. He was a EVP and Director of Research at the Federal Reserve Bank of New York from 1994 -1997. He has accumulated a wealth of financial experience, both in academics and practice, which is shared in this book, backed by international examples. "When I was teaching comparative Banking, I was delighted to learn that The Economics of Money, Banking and Financial Markets was an assigned textbook for the course. I learned a great deal from his textbook during my student days pursuing my MBA in Columbia Business School."

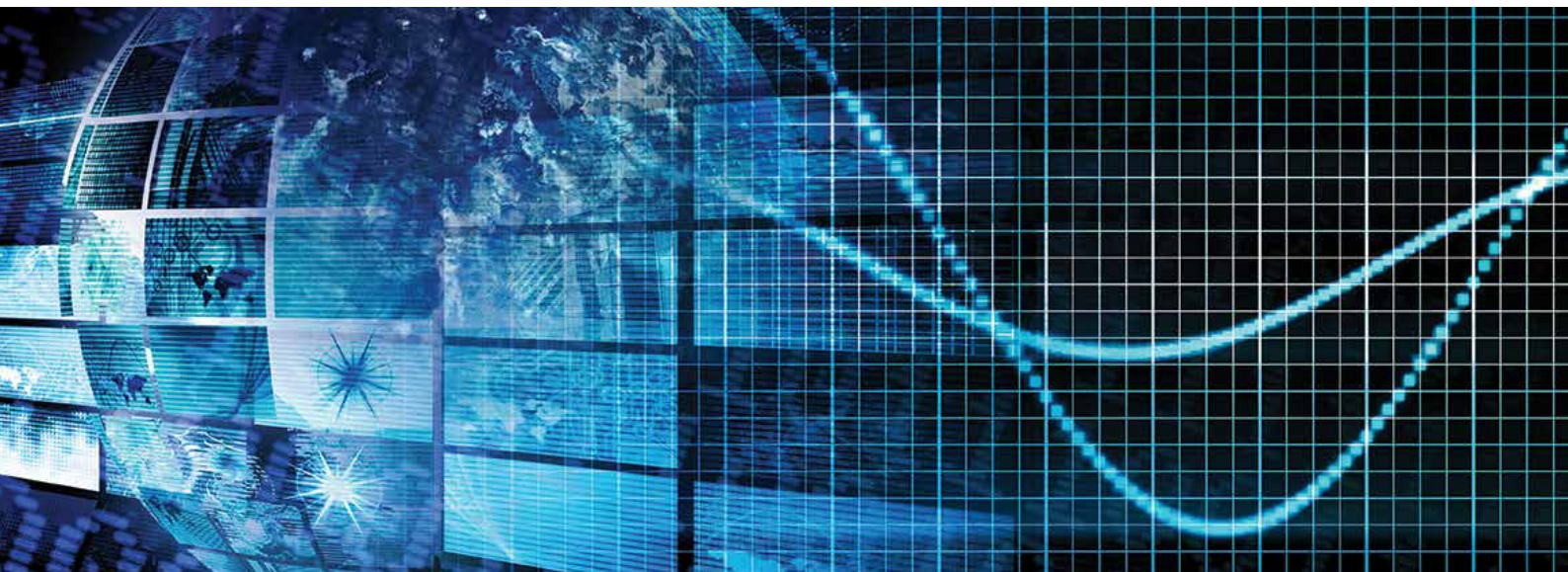
The books are available at Resource Hub, Blk C, level 4, MDIS Campus.

TEST YOUR KNOWLEDGE OF LANGUAGES

A language is more than just a system of written and spoken communication. It has the ability to be adapted and reconstructed based on the context that it is used in. Almost all languages, including those we commonly use, have evolved over time. Just how much do you know about the languages of the world in general? Is your knowledge of languages confined to only those you speak? Take this quiz to test your knowledge of the world's languages.

WIN an exclusive MDIS leather passport holder! Be the first five respondents with the right answers to win! Email your answers to comms@mdis.edu.sg.

Look out for the answers to this quiz in our next Horizons.



1) How many languages currently exist in the world?

- A) About 5000
- B) About 6000
- C) About 7000

2) Asia is home to nearly _____ languages.

- A) 2000
- B) 2200
- C) 2400

3) _____ of the world's population speak the English Language.

- A) 25%
- B) 50%
- C) 75%

4) How many official languages are there in the United Nations?

- A) 2
- B) 4
- C) 6

5) When was the oldest written language created?

- A) 3500BC
- B) 4000BC
- C) 4500BC

6) South Africa is unique because it has _____ official languages.

- A) 10
- B) 11
- C) 12

7) While there are only 26 letters in the English alphabet, Khmer boasts of _____ letters in its alphabet.

- A) 54
- B) 64
- C) 74

8) What word is used to describe someone who can speak and write in different languages?

- A) Polypody
- B) Polypods
- C) Polygot

9) What language is the English Language most similar to?

- A) French
- B) German
- C) Spanish

Answers to Quiz in Horizons Issue 3:
1) B 2) B 3) A 4) A 5) A 6) C 7) A 8) B 9) A

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*Applicable for Professional Development Workshops except I.T. Short Courses

LAUGHTER BRINGS PEOPLE TOGETHER

Mr Kevin Ryan, Managing Director of Training Edge Australia and a Trainer at Management Development & Consultancy, shares tips on how to add humour to create a positive impact.



Creating a positive impact

Researchers describe humour as a sudden resolution of a cognitive incongruity. Using humour makes one appear more clever, engaging, confident and charismatic. It is proven to make one more persuasive. Smart business people are actively looking at ways to make humour work for them professionally and profitably.

There is, however, one stumbling block that deters many people from increasing their use of humour. Whenever I suggest it, the most common response is: “I’m just not funny!”

Some people think that the only way they can add humour is by saying something original and witty. They compare themselves to the cleverest writers and comedians and, of course, they come up short. A colleague described it best recently when she said, “I see myself as a fun person. I just don’t see myself as a funny person.” Like most people, she was willing to participate in the fun; but she lacked the confidence to initiate the fun.

Approach

Expecting ourselves to add humour this way is unrealistic. It is also unnecessary. Humour is created more by your intent and approach than clever one-liners. For example:

- **You look for reasons to build others up** – perhaps even exaggerating their achievements. “I heard about your win at golf this weekend. Can I have your desk when you leave to turn professional?”

- **You look for ways to give them a compliment** “In a store in Australia, if you saw one hundred customers in a day it would be a record. In Singapore, you’d call that a quiet day!”

- **You look for ways to make the other person more comfortable** – even help them to save face. “Don’t worry (about getting my name wrong). I have trouble getting it right myself sometimes!”

Intent

Would you use more humour if you knew you couldn’t fail? Of course you would! Yet, many of us make the mistake of using the wrong measure of success. It should all be based on your intent.

- **Wrong intent:** You want to add humour to show them how clever you are. Your expectation is that they will laugh; so, if they don’t, you have failed.

- **Right intent:** You want to add humour to make the communication more pleasant and interesting for the other person. This way, even if they do not laugh out loud, you will have created a more positive atmosphere.

Adding humour does not require you to say or do something funny. Just look for opportunities to make others comfortable, uplift them with a compliment or relieve their embarrassment and the humour will happen. You might not get a ‘belly-laugh’, but you’ll certainly get a smile!

BUILDING EXPERIENCE AND ENHANCING FUTURE EMPLOYABILITY THROUGH INTERNSHIPS

Annamei Forbes shares her internship experience at Asia Genomics, a leading molecular diagnostics company transforming healthcare through the power of molecular biology technologies in South-East Asia. She is currently studying a Bachelor of Science (Hons) Biotechnology programme, awarded by Northumbria University, UK.





Annamei (third from right) with her colleagues at Asia Genomics

Interning at Asia Genomics was an absolutely wonderful and enriching experience. I was there for three months and interned under Molecular, a subsidiary company of Asia Genomics.

During my time there, I was able to apply many skills taught to me at school, such as DNA Extraction and PCR (Polymerase Chain Reaction). I had the opportunity to shadow lab technicians while they worked through the process of extracting DNA from saliva samples to DNA analysis. The highlight of this experience was certainly when I was given the chance to perform a full DNA extraction on a saliva sample myself!

Another interesting process I found was the storing of samples into a -80 degree freezer. I learnt to log in samples in a database and scan various storage boxes to ensure that everything was stored and accounted for.

In addition, the company was in the midst of applying for various certifications and I was lucky to have been involved in the process. I was tasked with filling up safety and equipment maintenance forms, which entailed detailed scrutiny of a tonne of documents and moving in and out of the laboratory checking serial numbers. It might sound like an absolute

chore but I found it surprisingly interesting as it's not every day that one is able to intern at a laboratory that is in the process of certification. I've been able to observe the process that occurs behind the scenes of setting up a laboratory.

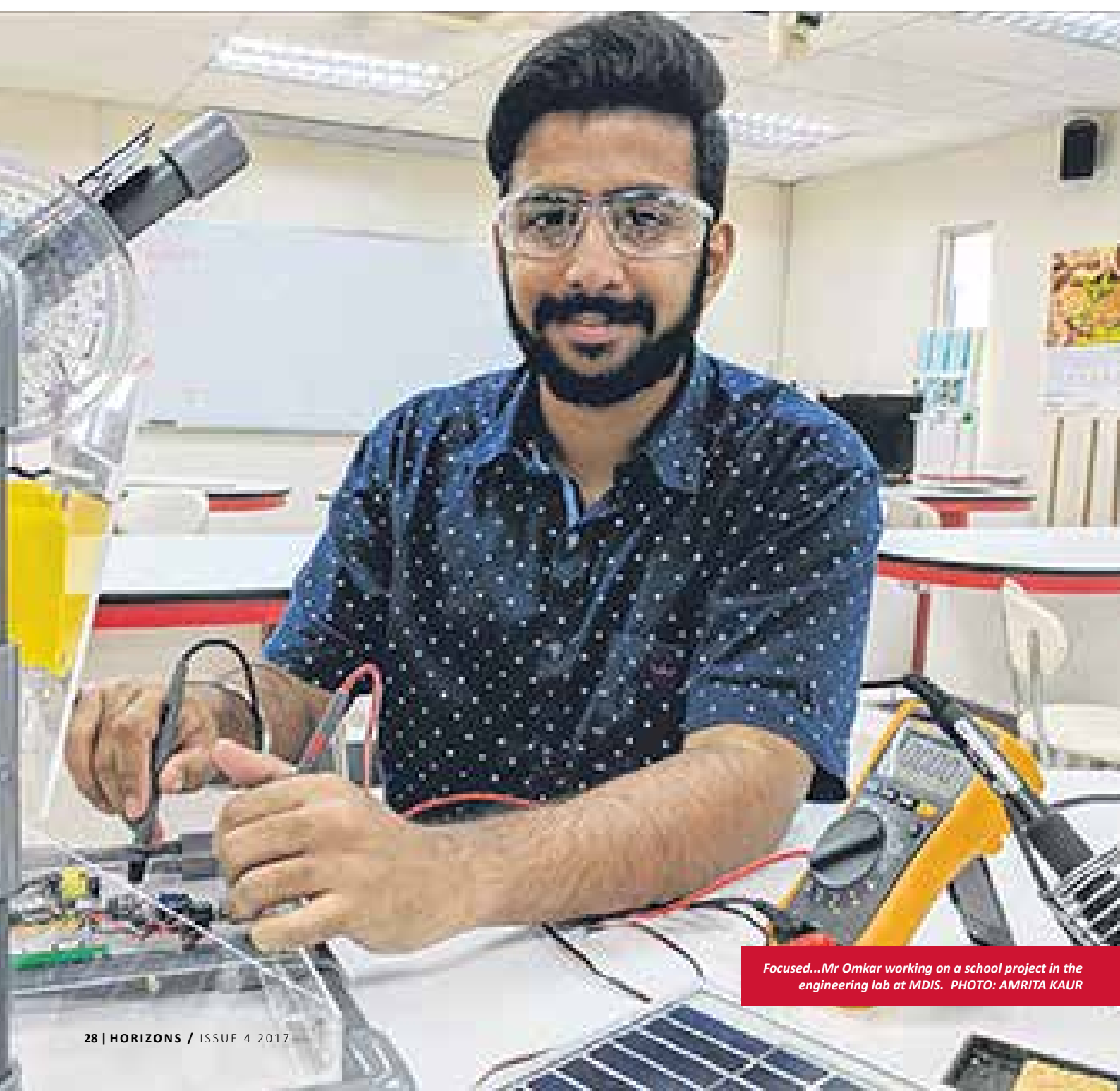
There was also a lot of lab cleaning to be done too; with three labs (clean room, pre-PCR room and PCR room) and lab cleaning to be done once a month, my internship felt like it flew by because lab cleaning seemed to come about really fast. Nonetheless, it was a fun experience learning how lab cleanings are done and all the joking made up for the amount of cleaning we had to do.

I feel blessed to be able to meet so many wonderful people who shared their work experiences with me, showed me so much patience, and provided me help and guidance. The office layout at Asia Genomics facilitated open interaction and discussions among the different teams and even the CEO. It certainly lowered/minimized barriers to communication.

The valuable knowledge and skills I acquired at Molecular will certainly remain with me, whether I seek a career or further my education upon graduation.

Setting his sights on the future

Omkar Salokhe aspires to set up his own company that will focus on research and development in greener fuels



Focused...Mr Omkar working on a school project in the engineering lab at MDIS. PHOTO: AMRITA KAUR

AMRITA KAUR

WHILE toddlers used to play with toy cars without thinking too much, four-year-old Omkar Salokhe was keener in opening them and finding out how they worked.

When he was seven, he told his father that a particular car on the road had a good “drag co-efficient” (resistance of an object in a fluid environment, such as air or water).

“It surprised my father that I used a technical term that only grown-ups in the engineering line knew. He was very happy and always mentioned it to his friends,” said Mr Omkar, who attributed his early knowledge in automobiles and engineering to extensive reading.

The 21-year-old also credits his interest in engineering to his family.

“My uncles, father and his friends are engineers and I used to listen to them speak about their experiences in their jobs. It’s not just math and science, there is creativity involved as well,” said Mr Omkar.

So it seemed like a natural decision for him to pursue engineering when he thought about his plans for tertiary education.

His family moved to Singapore from Mumbai in 2014 when his father got a job as a solutions engineer at Schneider Electric.

Mr Omkar came across many private institutions here as he did his research on where to enroll for a diploma.

He went through the modules and their descriptions and “really liked the curriculum” at the Management Development Institute of Singapore (MDIS).

He enrolled in the nine-month diploma in engineering course awarded by MDIS before progressing to a Bachelor of Mechanical Engineering (Honours) by the University of Bradford.

“The diploma delved into

many different types of engineering — civil, chemical, electronics — and helped me to find my strengths. I decided to pursue mechanical engineering as it is considered to be the foundation of engineering. If you’re good in that, you can go into many different fields.”

Mr Omkar, who is currently in the second year of his degree programme, enjoys the “hands-on practice” he gets at MDIS as it gives him a chance to apply what he has learned in theory to projects and see them come to fruition.

One of the projects included making a chair lift during a year-one module called Manufacturing Systems.

“We had to carry out research, make a chair lift all by ourselves and then present it to the class. It was quite an experience,” said Mr Omkar, who took two months to work on it and scored an A for the individual project.

Besides the projects, he also enjoys spending time with his classmates, who are from different parts of the world.

“It gives me an opportunity to observe how people think and react to a situation differently from me, teaching me how to better understand and interact with people of various ethnicities.”

The Indian national will be graduating in September next year.

Mr Omkar, who reads magazines and books on automobiles and engineering in his free time, shared that he wants to do a masters in engineering after he graduates.

While he has not decided on what he wants to major in, he said his dream is to work at Volkswagen, which was reported to be the world’s largest car-maker last year.

He also plans to start his own company when he is much older.

“It will focus on research and development of greener fuels for vehicles. It is said that in the next 10 years, we will no longer use fossil fuels. I’d like to use my knowledge to contribute to the change and introduce green fuels,” said Mr Omkar.

The Bachelor of Mechanical Engineering (Honours) by University of Bradford has now been replaced by Bachelor of Engineering (Honours) Mechanical Engineering, awarded by Northumbria University, and the next intake for the new course is in September.

Some of the modules in the new course include Engineering Skills in Experimentation and Presentation, Engineering Economics and Professional Skills, Computer Modelling and Design and Energy Management and Efficiency.

The skills provided by a mechanical engineering degree not only sets students up for roles in all areas of engineering, but the math content in the course also allows entry into finance and management careers.

✉ amritak@sph.com.sg

About the course

- The Bachelor of Engineering (Honours) Mechanical Engineering is awarded by Northumbria University, UK.
- The programme duration is 16 to 28 months (full-time) and 24 to 36 months (part-time).
- The course fees for local students is \$26,215 to \$39,055 (full-time) and \$25,680 to \$38,520 (part-time), depending on their entry level.
- The next intake for the full- and part-time courses are in September 2017.
- For more information on MDIS and its full suite of courses, check out www.mdiss.edu.sg or call 6247-9111/6372-1000.

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BIG SMILES FOR A BIG CAMPUS

Student leaders from MDIS Singapore visited MDIS Malaysia, the institute's largest overseas campus, in EduCity@Iskandar.



Student leaders from MDIS in Singapore on a visit to MDIS Malaysia campus

An enthusiastic group of 30 student leaders from various MDIS school clubs visited the MDIS Malaysia campus on 30 June. They made their way from the MDIS Singapore campus, just a 30 minutes ride to Educity@Iskandar from the Tuas Second Link. The 30-acre campus in Malaysia is five times bigger than the campus in Singapore. The students were awed by its size and comprehensive facilities. The Malaysia campus boasts a wide range of facilities and amenities with eco-friendly and disability-friendly features. It will have filming, radio and audio studios, an editing room, a hospitality training centre, computer laboratories, prayer rooms, two canteens catering to halal and non-halal menus separately, food and beverage outlets, a 600-seater auditorium, a multi-purpose hall,

as well as sports and recreation facilities like a gym/fitness centre, table tennis, badminton, basketball, tennis and Sepak Takraw courts, jogging track, and football/cricket field.

These impressive facilities are accompanied with “green features” following along the lines of MDIS vision for a “Green Campus”. The integrated campus will be fitted with solar panels, rainwater collection tanks and green walls to reap up to 10 per cent of energy and water savings annually.

After the tour, Hong Ley Came, President of the Toastmasters Club, summarized her feelings with a quote, “A bigger MDIS is a bigger place for dreams to succeed.” Before returning back to Singapore, the students got to visit places of interest and the nearby shopping mall too.

WORLD NO TOBACCO DAY 2017

MDIS Business Club organised activities to advocate a smoke-free lifestyle in support of World No Tobacco Day.



Getting together to advocate a healthy lifestyle free from smoking

With a heart to promote a smoke-free lifestyle, students from the MDIS Business School prepared activities and set up a pushcart on campus to bring about awareness for World No Tobacco Day.

A pushcart retailed merchandise from the Singapore Cancer Society, with all proceeds donated back to their beneficiaries. A quiz about World No Tobacco Day was also organised to bring about more awareness of this special day. Students and staff were encouraged to pen down messages to show support for smokers to quit smoking. These messages were then tagged to a large board to share with all. Lastly, a mobile team was deployed around campus to promote the event. Students held huge handmade props and a member even dressed up as the Grim Reaper holding a scythe to advocate the deadly effects of smoking.

Mr Eric Lim, Head of MDIS Business School said, "The Singapore government is discouraging smoking through a series of measures like extending smoking bans in public places and discouraging the sale of tobacco products. Government agencies are also supporting with campaigns to encourage smokers to quit smoking. MDIS too will play its part to support this initiative as we firmly believe that every individual has a part to play in stamping out tobacco consumption in society."

Tobacco-related illnesses are one of the biggest public health threats the world faces, killing more than 7 million people a year. Action to stamp out tobacco use can help countries prevent millions of people falling ill and dying from tobacco-related diseases and combat poverty.

EVENT HIGHLIGHTS



Teacher's Appreciation Day

Date: 5 September 2017
Time: 10am to 2pm

Come and learn to DIY a special card to show your appreciation for your teachers. You will learn new ways to show your appreciation besides purchasing gifts!

Venue: MDIS Campus, Blk B Communal Area



School Clubs Recruitment Day and Food Bazaar

Date: 13 September 2017
Time: 11am to 4pm

Want to expand your social circle, learn new skills and have a more vibrant student life? Join us on Recruitment Day and find out about the various clubs available in MDIS!

Venue: MDIS Campus, Blk B Communal Area

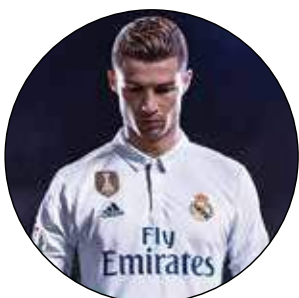


Cute Cookie Baking Workshop

Date: 23 September 2017
Time: 10am to 1pm

Missed our previous Chocolate Lava Cake baking workshop? Fret not! Join us in our next baking workshop to learn how to make cute cookies! These visually attractive and delicious cookies will make an ideal gift for friends and loved ones!

Venue: MDIS Bakery & Culinary Studio
Fees : \$15 (Students/Alumni/Members)
\$30 (Public)



FIFA Play Offs

Date: 10 - 12 October 2017
Time: 6pm to 9pm

Do you possess great skills in the FIFA Game? Have a friendly competition with your friends over the interactive game and get to know other FIFA-fanatics like yourself!

Venue: MDIS Campus, Blk B Communal Area, TV Room





**Nature Explorer
Series:
Haw Par Villa**

Date: 28 October 2017
Time: 9am to 1pm

Haw Par Villa, originally named Tiger Balm Gardens, was built in 1937 as a venue for teaching traditional Chinese values. It is famous for its gruesome depictions of the 10 Courts of Hell, found in Chinese mythology and Buddhism. Ask your Singaporean friends about the nightmares the park gave them as kids! Join us in this mystical tour and acquire a deeper understanding of Chinese heritage and beliefs. The fee includes two-way transport from MDIS to Haw Par Villa.

Venue: Haw Par Villa
Fees : \$3 (Students/Alumni/Members)
\$5 (Public)

A LOOK BACK

WORK HARD, PLAY HARD

MDIS students were treated to popcorn, drinks and the latest Pirates of the Caribbean movie – Dead Men Tell No Tales.

On the evening of 31 May, outlandish sea faring action-sequences and pirates took over Cathay Cineleisure Orchard's Hall 6! A full-house of 184 students from the MDIS Business School, School of Psychology and School of Languages were treated to a fun night at the cinema with MDIS movie night's screening of the fifth movie instalment in the Pirates of The Caribbean Series.

The popular Pirates of the Caribbean series follows the adventures of Captain Jack Sparrow, Will Turner and Elizabeth Swann; in a world where pirates represent freedom from ruling powers. The audience thoroughly enjoyed the fast-paced action scenes and Captain Jack Sparrow's witty lines.

"It is always a pleasure to run movie nights for our students. Most importantly, it is a good break from the rigours of studying; to refresh and rejuvenate," said Mr Ryan Ang, MDIS Senior Manager for Product Marketing and Management.

"It is also a good opportunity for our students from different classes and programmes to mingle, network and foster the MDIS spirit. Best of all, there's free popcorn and drinks for all!"



Playing to a packed house was MDIS' Movie Night screening of Dead Men Tell No Tales

For registration and payment for workshop/activity, please proceed to Membership & Alumni Relations Office, Block C, Level 1 or register your interest at events@mdis.edu.sg



www.mdis.edu.sg/events/membership



6473 5885



events@mdis.edu.sg

PERKS



- 15% discount off regular/dinner menu



- 10% off BAR rate for room booking



- 10% discount off total bill



- \$5 off Adult 2-way ticket to Batam, Sekupang or Waterfront Terminals



- Adult Dental Maintenance at \$99
- Teeth Whitening service at \$500



- 15% off full services when you flash your MDIS Membership card

IN APPRECIATION

Did a staff member make your day? Tell us about it and make their day! Simply complete and submit the 'Thank You' card that can be found all around the campus (particularly around Student Services). Thank you.



Dear Ms. Ann Tan,

“You have demonstrated professionalism and efficiency in our dealings. Your help and patience in explaining the procedures to me when I had to apply for an LOA gave me clarity on what needed to be done.

A good organisation runs like clockwork, and it is staff members like you that are essential components. Your dedication, professionalism and efficiency play a big part in keeping the system running well, providing students a peace of mind in their study, knowing that they will have proper support when faced with administrative issues. Thank you!”

Muhammad Imran Bin Samat
Advanced Diploma in Mass Communications
MDIS

Dear Mr. Frankie Lim,

“Your lessons are really amazing with lots of practical examples that are well-linked to academic theories. When you cover more than the required subject contents, we find the knowledge very helpful and will be of use to us when we progress beyond our academic life. During group assignments/presentations, you gave us detailed and valuable feedback that helped us to improve our reports and presentation skills. We are very fortunate to have you as a lecturer.”

From Students: Subbiah Subramaniyam, Lam Jing Hui, Salai, Ang Soon Yee, Koh Wei Lih, Archana Agane, Ho Mun Chung, Ravi Palani, SK Iqbal Hossain, Snehal Rugge
Master of Science Engineering Management
Northumbria University, UK

Dear Mr. Amir Singh,

“Your lessons are extremely interesting. Your jokes make for lively lessons and the examples cited were very relevant to our everyday life - making it easy for us to relate and understand. You are very creative in conducting lessons. I loved every lesson.

Thank you!”

Patricia Nivashini
Advanced Diploma in Psychology
MDIS

Dear Ms. Diana Tan,

“Thank you for the guidance and effort in vetting our assignments weekly, and also, provide useful and practical concepts during lessons to facilitate our learning!”

Ng Xin Yang
Master of Business Administration in Banking & Finance
Bangor University, UK



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