

# PNB ON RM200M DIGITAL JOURNEY

It's an all-encompassing plan, says president

FARAH ADILLA  
KUALA LUMPUR  
bt@nst.com.my

**P**ERMODALAN Nasional Bhd (PNB) is spending RM200 million as part of its five-year information technology (IT) blueprint, said president and group chief executive officer Ahmad Zulqarnain Onn.

The blueprint, unveiled in May, aims to use digital technology as a key enabler to strengthen efficiencies that support the establishment of an optimal structure and key performance indicators aligned with the objectives to drive performance.

"The five-year digital blueprint is something that we have been focusing on. It is all-encompassing in terms of upgrading and improving our systems, how we do business and upgrading systems that touch on the customers, among others," he told the *New Straits Times* recently.

Zulqarnain said most notably, the asset management group on Thursday launched the Minggu Saham Digital (MSD), a digital adaptation of Minggu Saham Amanah Malaysia (MSAM).

He said MSD continues MSAM's objective to educate and enhance public understanding of savings and investment in an edutainment format while showcasing PNB's portfolio of companies and their business operations.

MSD is a seven-day virtual event on Facebook and YouTube, where viewers can expect programmes such as Cikgu CEO, Makan Dulu, Sembang-Sembang ASNB and ASB-Iclif MBA Masterclass Series on finance, investment, entrepreneurship and the economy.

PNB has introduced services aimed at enhancing the unitholders' experience in its digital transformation journey, including online transactions via the myASNB portal and mobile application.

On one of its latest digital offerings called Raiz, a micro investing mobile application

launched in June, Zulqarnain said there were 110,000 sign-ups up to Nov 16.

He said of this number, 23,000 are active accounts with investments of up to RM5 million.

He said with the digital value proposition, the group saw the potential for Raiz to be the gateway for anyone keen to start investing.

"Through Raiz, PNB is making it even more effortless for Malaysians to begin the savings habit."

Raiz rounds up a user's virtual spare change from everyday purchases and invests it in Amanah Saham Nasional Bhd's variable price

funds based on personalised investment portfolios. It is a unique way for users to make the most of every sen they spend.

Users can also choose to invest a lump sum or make recurring investments.

**Through Raiz, Permodalan Nasional Bhd (PNB) is making it even more effortless for Malaysians to begin the savings habit.**

**AHMAD ZULQARNAIN ONN**  
PNB president and group chief executive officer



Permodalan Nasional Bhd (PNB) president and group chief executive officer Ahmad Zulqarnain Onn (inset) says PNB has introduced services aimed at enhancing the unitholders' experience in its digital transformation journey.