## PERSONAL INFORMATION


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Email :
desmondfocus@gmail.com


## EXPERTISE

Marketing, Management,  Consumer Behaviour, Shariah Financial Planning

# DR CHONG KOK FEI (Desmond)

MANAGEMENT EXPERIENCE

More than 30 years working experience in various positions  (Deputy President 2019-2023) , Director, CEO, COO, Deputy GM for PLC, SME,  Accounting firm and now Financial Trainer @ AKPK – 2010-2023).

FINANCIAL TRAINING

Conducted more than 1,000 talks.

MEDIA APPEARANCE

More than 300 for TV, Radio, Online Media etc.

LECTURING EXPERIENCES

Part time lecturing UPM, INTI University, TARUC (CFP) and MFPC  (RFP/SRFP).

## EDUCATION

ACADEMIC ACHIEVEMENT

PhD (UPM), Master in Marketing, Postgraduate Diploma (Marketing) and Diploma in Business Administration (ABE).

PROFESSIONAL CERTIFICATION

RFP, Shariah RFP, CFP, Certified Training Professional (CTP),  Trainer (HRDF), Programme & Individual Assessor (FAA), Principal  RFP & SRFP Trainer, Certified RFP Examiner, Sector Lead (FAA), Principal Trainer Financial.

## EXPERIENCE



**Seminar, Talk, Lecturing for Marketing and Consumer Behaviour**

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| • Universiti Putra Malaysia UPM<br>• Pensyarah Sambilan • PSP 3301 Pengurusan Kewangan Isi Rumah<br>• 2015 – 2016<br>• Appointment letter available upon request | • Part time lecturer for UPM Bachelor Degree program Faculty Human Ecology<br>• Topic include Consumer Behavior i.e KYC (Know Your Client)<br>• 6-Steps Planning<br>• Client Profile | • Semester one 2015-2016<br>• Lecturing<br>• Counseling<br>• Chief Examiner<br>• Student Progress<br>• System Monitor using SMP<br>• Prepare grade for student |

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| | • Client Risk Management | |
| • INTI University Nilai<br>• Part-time lecturer<br>• 2016 May – December<br>• Appointment letter available upon request | • Part time lecturer for Bachelor Degree program Faculty Business Communication and Law<br>• Topic include Consumer Behavior i.e KYC (Know Your Client)<br>• 6-Steps Planning<br>• Client Profile<br>• Client Risk Management | • 16th May 2016 till 31st December 2016<br>• Teaching permit applied by INTI University<br>• Lecturing<br>• Counseling<br>• Examination question preparation<br>• Student Progress<br>• System Monitor using SOFTWARE BLACKBOARD<br>• Prepare grade for student |
| • Tunku Adbul Rahman University College<br>• Facilitator<br>• Certified Financial Planner<br>• 2016 -2018<br>• Appointment letter available upon request | • CFP programme Module 1 and Module 2<br>• 60 hours lecturing for each module<br>• Weekend classes for students and working adult<br>• 10 weekends<br><br>Topic include Consumer Behavior i.e KYC (Know Your Client) ,6-Steps Planning, Client Profile, Client Risk Management | • Lecturing with real life case study<br>• Professional paper<br>• Quiz and test setting<br>• Industry information update |



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| • Universiti Malaysia Terengganu (UMT)<br>• Malaysian Financial Planning Council (MFPC)<br>• Ministry of Education<br>• Financial Webinar 2020<br>• Expert Panelist | • 2020 September 19<br>• Live session and broadcast via UMT and MoE site<br>• Target group secondary school teachers and students<br>• Consumer behavior in investment planning and financial planning | • General introduction of investor behavior<br>• Consumer behavior in Financial Planning<br>• Department of Statistic Malaysia (DOSM) sharing<br>• Agensi Kaunseling dan Pengurusan Kredit Sharing<br>• MFPC research sharing |

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| • Media Prima Podcast Programme<br>• Consumer Protection | • Ais Kajang<br>• 94 episode | • Various case study<br>• Various job identity |
| • Nanyang Siang Pau<br>• Leading Chinese Newspaper | • Columnist<br>• 60 articles<br>• Consumer behavior and Financial Planning related | • Case Study<br>• Consumer behavior<br>• Correction action recommend |

**Publication, Research and Articles**

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|---|---|---|
| Journal of Critical Review, Vol. 7, Issue 15 | Chong Kok Fei, Mohamad Fazli Sabri, Nor Aini Mohamed , Rusitha Wijekoon & Majid A.Z.A, 2020, Paper entitled: "Determinants Of Financial Vulnerability Among Young Employees In Malaysia" | 2020 |
| Journal of Asian Finance, Economics and Business, Vol 8, Issue 3 | Kok Fei CHONG, Mohamad Fazli SABRI, Amirah Shazana MAGLI, Husniyah ABD RAHIM, Nuradibah MOKHTAR, Mohd Amim OTHMAN Article Title: Paper entitled: "The Effects of Financial Literacy, Self-Efficacy and Self-Coping on Financial Behavior of Emerging Adults" | 2020 |
| MACFEA-AACIM International Conferences (Best Paper Award) | Paper entitled: "Determinants of Financial Vulnerability Among Credit Counselling and Debt Management Agency Customers" | 2021 |
| The Malaysian Journal of Consumer and Family Economics (MAJCAFE), Vol. 28 | Chong Kok Fei, Mohamad Fazli Sabri, Husniyah Abdul Rahim, Mohd. Amim Othman https://www.majcafe.com/determinants-of financial-vulnerability-among-credit-counseli ng and-debt-management-agency-customers/ | 2022 |



**Financial Talks, Financial Planning and Lecturing**

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| AKPK KPI 60-100 Talks assigned per annum | • Government and its agencies i.e BNM, PDRM,MoH,SSM etc<br>• Higher Learning Institution i.e Public and Private Universities, International and Private school<br>• Local and International bank i.e Maybank, CIMB, USB, Standard Chartered Bank etc<br>• NGO and NPO i.e Business Association, CPA, • Insurance and Investment Companies i.e Great Eastern, Public Mutual, American Express<br>• Public and Private Companies i.e Nestle, | 2010 till present (Please refer to Appendix) |

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| | Petronas, Exxon Mobile etc | |
| MFPC RFP and Shariah RFP MFPC Certified Examiner | • Registered Financial Planner and Shariah RFP for company i.e EPF, LHDN, Standard Chartered etc • Examiner for Malaysia Insurance Institution | 2012 till present (Please refer to Appendix) |
| Conduct CFP | • Few sessions for TARUC | 2015 (Please refer to Appendix) |
| Dao | Special invite talk by Taiwan leading Buddhist NPO group https://www.youtube.com/watch?v=Af4hnMr-sl4 | 2021 |
| UMT cooperation with BNM and MoE | Special event organized by UMT | 2020, 2021 |
| University Tunku Abdul Rahman (UTAR) Sg Long Campus | Leadership Forum by UTAR Sungai Long https://news.utar.edu.my/news/2023/Jan/11/02/02.html | 2023 |
| UPM | Faculty of Human Ecology | 2020 |
| Money Compass Magazine 12 series | Short and brief education on Money Management Tips https://www.youtube.com/watch?v=looJnwN2-6k | 2018 |
| Homage talks invitation to the public | Reveals the common types of financial scams, how to recognise fraud, and what you can do if you have been a victim of a financial scam.<br><br>https://www.homage.com.my/resources/homage-we b series-senior-financial-scams/ | 2021 |
| Live Talk and recorded session for "Dao" who is the most impactful non profit group | Live talk for Daoism for Personal Financial Planning<br><br>https://www.youtube.com/watch?v=yh5doiCYw 5w | 2020 |

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| Unilifecity 12 Series Talks | The financial planning series talk for retiree especially Retirement Planning. Below is the link for online and video version<br><br>https://unilifesity.com/post-2913/ | 2020 |

**Media Appearance and Articles, Podcast, Airtime Series**

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| **12 series** Financial Planning Talk by Bank Negara Malaysia with Star Media Group (988FM) for the topic listed below<br>- Cash Flow Management - Buying house and car - Debt Management<br>- Etc | BNM engaged Star Media Group to share on Financial Literacy Programme. Reference link as below<br>https://www.facebook.com/988.my/posts/5827870 05 092222 | 2013 |
| Bernama TV | Share about EPF withdrawal<br>https://www.youtube.com/watch?v=1OcvQ8qMjTQ | 2022 |
| BFM RADIO INTERVIEW | Topic shared on buying a house<br>https://www.youtube.com/watch?v=coopkUauw60 | 2019 |
| RTM English Programme | Brew Fresh<br>https://www.youtube.com/watch?v=qYUOeih3YxI | 2021 |
| Tzu Zhi Taiwan | The effect of Personal Financial Planning<br>https://www.youtube.com/watch?v=Txj7Odt-Pb4 | 2021 |
| 60 TV series Financial Planning Talk for NTV 7 Media Prima | Media Prima Programme when career started at AKPK | 2012 |
| 60 Radio series with City Plus FM | Co-host for Radio Show Programme "Personal Financial Planning"<br>https://www.youtube.com/watch?v=J38ENtBzD5 8<br>https://www.youtube.com/watch?v=W1eR0A7-I Zo | 2018 |
| 52 articles published by Nanyang Siang Pau Columnist | Collaboration between AKPK, MFPC and Nanyang Press | 2020 till present |
| 24 radio series with RTM Radio | Concluded a series of Radio interview talks for various topics of Financial Planning and below is one of the link<br>https://www.facebook.com/watch/live/?ref=watch | 2015-2016 |

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| | _p ermalink&v=597203354202230 | |
| 12 TV series with RTM TV | Exclusive Interview series with RTM https://www.youtube.com/watch?v=M4ZGmUIM3cQ | 2016 |
| 12 Online Interview series by New Lifepost | Conducted live sharing on various financial planning in different life stages. Click link below for one of the sessions https://www.facebook.com/iLifePost/posts/475091 49 54920227/ | 2020-2021 |



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|---|---|---|
| 12 interview series with Chinapress on financial planning topic with Ministry of Finance Deputy Minister | Special Project with Ministry of Finance | 2016 |
| 24 articles published by The Interview Asia | Special column targeting online readers | 2020 till present |
| 60 articles published by Cari.Com | Column created to write about financial planning<br><br>https://cn.cari.com.my/forum.php?mod=viewthre ad &tid=3680630 | 2015-2016 |
| Exclusive Interview by The Star on retirement planning | https://www.thestar.com.my/metro/community/20 15 /10/07/having-enough-for-retirement-workshop highlights-the-importance-of-saving/ | 2015 |
| New Strait Time exclusive interview during World Saving Day | Sharing the important of saving and interviewed by NST during World Saving Day<br><br>https://api.nst.com.my/news/nation/2021/10/7413 96 /world-savings-day-reminds-malaysians-save | 2021 |
| PTPTN initiative published @ The Edge | Exclusive interview by The Edge with the topic Children Education https://www.theedgemarkets.com/content/adverti se /giving-children-their-best-future | 2021 |

**Accomplishment**

Current Activities, Appointments and Awards

**Taylor's University – The School of Accounting and Finance**

- Appointed as Adjunct Professor from 1 Dec 2021 till 31 Dec 2022

**MACFEA-AACIM INTERNATIONAL CONFERENCE 202I Consumer, Family and Business Agility**

**in Crisis**

- BEST PAPER for the paper entitled : Determinants of Financial Vulnerability Among Credit Counselling and Debt Management Agency Customers. November 2021
- International Conference Presenter on 16 November 2021

**Agensi Kaunseling Dan Pengurusan Kredit (AKPK) 2010 till present**

- Trainer for Financial Education Programme and already conducted 1,000 talks and 300 interviews
- Columnist for Nanyang Siang Pau, Worldwide Consumer, Dreamic and Money Compass • Columnist for Cari Dot Com (2016-2018) for 60 articles
- Columnist for Interview Asia (2020 till present) 24 articles
- 94 Podcast series with Media Prima
- Developed 10 AKPK Financial Planning Club (2020 till present)



**Malaysian Financial Planning Council (MFPC)**

- Deputy President for Malaysian Financial Planning Council
- Chairman of Certification and Certification and CPD Board
- Certified Principal Trainer
- Certified Examiner
- Research Committee for Capital Market Development Fund (Security Commission) • Lead for Financial Planning and Wealth Management (Finance Accreditation Agency)

**Malaysia Speaker Association (MSA)**

- Secretary General (2020-2022)
- Speaker for Insurance Talk (1200 participants)

**Cheng & Co Wealth Management (JV Cheng & Co Chartered Accountant) 2008 -2010 (Director)**

Director Practice financial planning under Standard Financial Planner (SFP a subsidiary company of Professional Investment Services (Australia)

- Develop business model working with accountant to service the client
- Running awareness program by conducting seminar (in-house and hotel)
- Recruit suitable planner to establish service team

**Pemara Labels (1994 to 2001) : Business started in year 1993 (Business Manager)**

1994-1995: Outperform sales target and successfully recruited new customers like Lam Soon (Berhad), Federal Flour Mill, Sime Darby, Unza; Nokia

1995-1997: Achieved constant sales grow of 50% from key account and consecutive year

1997-2000: Established oversea business for Vietnam and Korea

**Focus Labels (2001 to 2004) : Setting up and New business development (Chief Executive Officer)**

2001: Setting business model "Total Packaging Solution" by offering one stop solution for bottling, printing and labeling under one roof

2002 : Develop export business (cooking oil labels) to Federal Flour group of companies in Vietnam (Ha Long Bay)

2003 : Monitor and achieving ISO 9001: 2000

2004 : Provide training to Coca Cola Asia Division on the subject of "Printing and Packaging Application" which held in Thailand

2004 : Established total customer data based to about 100

**Komark Berhad (2005-2007) : New Business Development (Deputy General Manager, Export Division)**

2005 : Outperform sales target 9 million/annum (target 6 million)



Extend business territory to Middle East

2006 : Obtain regional contract for UniLever (India, Pakistan, Bangladesh and Sri Lanka) Reward labeling machine agency to Pakistan, India and Sri Lanka
First order received from Shell Oman

2007 : Obtained fresh order from Shell Philippines
Achieved total sales turn over to 11 million by end of 2006

**Bareno Resource Sdn.Bhd (Director)**

2007 : Managed agency product from Tyco Water (Valve division)
Oversea assignment in Philippines

**Employment History**

| COMPANY AND POSITION HELD | NUMBER OF YEARS | COMPANY HISTORY/ DUTIES AND RESPONSIBILITIES |
|---|---|---|
| Pemara Labels Sdn.Bhd; Product Manager | 7 YEARS | Business Development |
| Nordenia Thong Fook (Joint Venture between Germany and Malaysia) Regional Business | 1 YEAR | Business Development – Asia Pacific |

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|---|---|---|
| Manger | | |
| Focus Labels Sdn.Bhd<br>Chief Executive Officer | 3 ½ years | Operation and marketing |
| Markmas Pak-Print (subsidiary of Bright Packaging Bhd)<br>Chief Operating Officer | 2004 | Operation |
| Komark Bhd<br>Deputy General Manager<br>(HOD : Export Divison) | 2005 till 2007 | Overall operation |
| Cheng & Co Accounting Firm (Local Largest)<br>Director Wealth Management | 2007 till 2010 | Business Development |
| Agensi Kaunseling Dan Pengurusan Kredit (AKPK) | 2010 till present | Manager, Trainer |



**Education Background**

| | **MAJOR** | **COLLEGE/UNIVERSITY** | **GRADUATED** |
|---|---|---|---|
| ABE DIPLOMA ONE | Business Administration | STAMFORD COLLEGE<br>ASSOCIATION OF BUSINESS EXECUTIVE | December 1996 |
| ABE DIPLOMA | Business Administration | STAMFORD COLLEGE<br>ASSOCIATION OF BUSINESS EXECUTIVE | June 1997 |
| M.A MARKETING | Marketing | UNIVERSITY OF NORTUMBIA AT NEWCASTLE in association with STAMFORD COLLEGE | Post Graduate Diploma<br><br>June 1999 |
| M.A. MARKETING | Marketing | UNIVERSITY OF NORTUMBIA AT NEWCASTLE in association with STAMFORD COLLEGE | September 2000 |
| Doctor of Business Administration (DBA) | Major in Management | Atlantic International University (United State thru E-learning) | Doctorate Degree<br><br>GPA: 3.67 |

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| | | | March 2003 |
| Doctor of Philosophy (PhD) | Human Ecology (Family Economic and Management) | Universiti Putra Malaysia | Doctorate Degree<br><br>June 2021 |
| Register Financial Planner (RFP) | Financial Planning | Malaysian Financial Planning Council | RFP |
| Shariah Register Financial Planner (SRFP) | Financial Planning | Malaysian Financial Planning Council | Shariah RFP |
| Certified Financial Planner | Financial Planning | Financial Planning Association Malaysia | CFP |



**Appendix 1**


**Appendix 2**




**Appendix 3**


**Appendix 4**




**Appendix 5**


**Appendix 6**




**Appendix 7**


**Appendix 8**


USM
UNIVERSITI SAINS MALAYSIA
MFPC
4CPDs
Personal Financial Planning
你一生的财务规划
Dr Desmond Chong Kok Fei
DR DESMOND CHONG
BROKE AFTER RAYA?