LAM JING JIE

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INTERVIEW DONE BY SIOW CHUN HAO

Jing Jie is an Investment Counsellor with 1 year and 4 months at the Bank of Singapore, where he skillfully manages portfolios and specialises in derivatives, fixed income analysis, equity research, and mutual funds. His journey includes valuable internships at HSBC and Standard Chartered Bank, along with notable leadership roles as a Founding Member and Co-President of the NUS Asset & Wealth Management Club and a Project Management Executive at the NUS Investment Society, showcasing a strong foundation in finance and investment.

WHAT WAS YOUR EXPERIENCE IN SCHOOL LIKE? IN TERMS OF CAMPUS LIFE, ENRICHMENT OR COMPETITIONS THAT YOU'VE ATTENDED IN SCHOOL?

When I was in my second year, I participated in a few competitions, including the CFA Stock Pitch Competition. Although equity research was not what I chose to do, I recognised the significance such stock pitch competitions in helping me understand the investment world. Given the nature of my industry, which is in Private Banking, I knew I had to have a solid understanding of the concepts, and participating in stock pitch competitions helped me build a strong foundation and introduced me to the world of case competitions, where the idea of having a good work ethic was emphasized.

In my third year, I participated in the JPM Asset and Wealth Management competition. Beyond the results, I realised the importance of case competitions for undergraduates, as they teach you technical skills and expose you to concepts that are not covered in school. Additionally, they teach you the importance of working hard and instil good work ethics. Therefore, I encourage other undergraduates to participate in as many case competitions as they can.

As for my campus life, I stayed in a hall, for my first year, and participated in Inter-Hall Games, which was quite fun. Although I did not take part in many school activities organized by the Bizad Club, I made some friends and gained valuable experiences.

I also co-founded the NUS Asset Wealth Management Club with my partner, Daryl, after identifying a gap in student needs. We realised that NUS did not have a club that catered to Asset and Wealth Management. As a result, I felt motivated to launch a club where industry professionals from the private banking sector could come and share their experiences, and students could benefit from them.

I SEE THAT YOU DECIDED TO SPECIALISE IN BUSINESS ECONOMICS. WHAT'S THE REASON BEHIND THE SPECIALISATION AND HAS IT HELPED YOU IN YOUR CAREER SELECTION AND HOW SO?

There were two main reasons why I decided to pursue a specialisation in business economics.

Firstly, in my field of work, it is crucial to understand economic principles and indicators as they can have a significant impact on the markets. Therefore, studying business economics helped me to develop a strong understanding of these economic concepts.

Secondly, in the process of completing assignments related to modules under Business Economics, you get to learn how to work with data effectively. As an analyst, it is essential to deal with a vast amount of data. Firms often prefer fresh graduates who possess data sorting skills, as it is a valuable asset to the company. Furthermore, knowing how to visualize and present data effectively is a crucial skill in the business world.

PLEASE DESCRIBE A DAY IN YOUR LIFE AT YOUR JOB AS AN ANALYST IN INVESTMENT COUNSELLING AT BANK OF SINGAPORE, ASIA'S GLOBAL PRIVATE BANK. WHAT IS YOUR JOB SCOPE?

As an Investment Counselling Analyst, my main responsibility is to support the investment counsellors in everything related to investments when interacting with clients. I assist the investment counsellors in reviewing and analyzing clients' portfolios, coming up with investment ideas for clients, and presenting investment opportunities to clients to best suit their needs.

In addition to my primary job scope, I also work on business management tasks. This involves identifying areas where we can scale the business and optimize efficiency.

A typical day for me starts at 8.30-9am, where I grab a cup of coffee and read up on what went on in the markets overnight. Then, I review portfolios to curate investment ideas and propose them to the investment counsellors. If the idea makes sense and is beneficial to the client, we will then propose to the client.

WHAT ARE SOME CHALLENGES YOU FACE IN YOUR JOB?

I face new challenges every day as part of this two-year programme, where at the end, I will start to take on my own accounts. The programme has a steep learning curve, and I have been thrown into the deep end, where I have to learn as fast as possible.

My boss always challenges me to take on duties of higher difficulty level, which I welcome with open arms as I am eager to learn quickly. Taking risks and making mistakes is an essential part of learning in banking and finance. Being the only analyst in the team, I have to adapt to new challenges constantly.

CAN YOU SHARE A PARTICULARLY REWARDING EXPERIENCE OR ACCOMPLISHMENT FROM YOUR PROFESSIONAL LIFE?

Although my professional life is still young, I would say that a particularly rewarding experience was when I spoke to a client for the first time. I was nervous about how it would go, but after speaking with them, I realised that my only obstacle was myself, and there was no need to be so nervous. This pivotal moment helped me to grow my confidence and become more comfortable in a professional setting.

Being extroverted, I learned to speak in a business context, which was further developed during my studies at NUS Business School. Additionally, this job provided on-the-job training, which further helped me to develop my communication skills in a professional setting.

WHAT ARE SOME PROGRAMMES OR TIPS YOU HAVE FOR JUNIORS HOPING TO FOLLOW SUCH A CAREER PATHWAY?

Don't focus too much on getting good grades only. It's important to upskill yourself and genuinely learn the concepts beyond the textbooks. You need to apply them in the real world. Go online and research, join case competitions to push yourself to learn as much as you can and familiarize yourself with the terms you don't understand. Be open-minded to learning new things and be willing to take on challenging tasks to learn and grow.

WHAT GENERAL ADVICE DO YOU HAVE FOR NUS BUSINESS UNDERGRADUATES?

The general advice I have for NUS Business undergraduates is to take the time to figure out what you enjoy early on.

In my experience, it's essential to narrow down your choices and talk to seniors or industry professionals to get an idea of what careers are available.

Don't be afraid to ask for advice and guidance as it can save you time and help you build your resume. By focusing on your interests early, you can spend your time gaining relevant experience, which will make your job search easier in the long run.

While there are pros and cons to narrowing down your choices early, I feel that it is overall beneficial for portfolio building and easier to pivot later on in your career if necessary.