

# **ASSIGNMENT**

Please Create 5 different open end answers for the following questions

**Question 1. What are the factors that enable us to be more sustainable in life?**

**Answer:**

## **1. Personal/Emotional Perspective**

"Caring for what we love"

When we truly care about our planet, our children's future, and even our own well-being, it becomes easier to make sustainable choices. Love and empathy make us want to protect nature, waste less, and live simply. It's about connection — to the Earth and each other.

## **2. Practical/Day-to-Day Life Perspective**

"Small habits add up"

Things like turning off lights, recycling, using reusable bags, or walking instead of driving — these daily habits build up over time. When we make small changes in how we live, they turn into big differences for the planet.

## **3. Educational/Knowledge-Based Perspective**

"Knowing better helps us do better"

When we learn about how our actions affect the world — like how plastic harms oceans or how fast fashion causes pollution — we're more likely to change. Education opens our eyes and helps us make smarter, kinder choices.

## **4. Community/Social Perspective**

"We do better together"

Being around others who care about sustainability — friends, family, schools, or communities — makes it easier to stay motivated. Sharing resources, swapping ideas, and encouraging each other makes sustainable living feel more natural and fun.

## **5. Mindset/Philosophical Perspective**

"Living with less, but feeling more"

Sustainability often means choosing quality over quantity, slowing down, and being mindful. When we stop chasing more and start appreciating what we already have, we find joy in simplicity — and that naturally leads to a more sustainable life.

## Question 2. What factors prevent you from becoming more sustainable?

### Answer:

#### 1. Personal (Individual-level)

"I don't always know what's good or bad for the environment, and sometimes it's just easier to choose what's quick or cheap."

#### 2. Social (Community influence)

"My friends and family don't care much about sustainability, so it's hard to stay motivated or feel like it matters."

#### 3. Economic (Money-related)

"Eco-friendly products and services often cost more, and I can't always afford them."

#### 4. Structural (System or policy-level)

"There aren't enough recycling bins or public transport options in my area, so making sustainable choices is difficult."

#### 5. Habitual (Daily routine or habits)

"I've been doing things the same way for years, and changing my habits feels hard and time-consuming."

## Question 3. What does 'retirement' mean to you?

### Answer:

#### 1. Peace and Rest:

Retirement, to me, is finally being able to breathe. It's waking up without an alarm, enjoying my morning tea slowly, and doing things on my own time. It's peace after years of hustle.

#### 2. New Chapter:

Retirement feels like the start of a new book. It's not the end — it's a new beginning. Time to explore hobbies, travel, learn new things, or just enjoy being with family without rushing.

#### 3. Reward for Hard Work:

Retirement means getting to enjoy the fruits of decades of hard work. It's like reaching the finish line and realizing it was all worth it — now it's time to relax and live life on my own terms.

#### 4. Time with Loved Ones:

For me, retirement means more moments with people I love — grandkids, friends, my partner. It's about reconnecting and making memories I didn't always have time for when I was working.

5. Freedom and Self-Discovery: Retirement is freedom. It's having the chance to rediscover myself outside of a job title. To figure out what I love, what brings me joy, and to finally put myself first.

**Question 4. How do you see the role of banks changing in the next 5 year?  
Please elaborate**

**Answer:**

1. The Tech-Savvy Banker

“Banks will feel more like tech companies.”

In the next five years, banks won't just be places where we keep our money—they'll be digital platforms where we can do everything from saving to investing, getting loans, or even managing subscriptions. With AI, chatbots, and mobile apps getting smarter, people will rarely need to visit a branch. Imagine getting financial advice instantly on your phone, 24/7—that's where we're headed.

2. The Community Helper

“Banks will focus more on people, not just profits.”

There's growing pressure on banks to support the communities they serve. That means more eco-friendly investments, helping small businesses, and offering better tools for financial education. In the next five years, banks will likely act more like trusted advisors—helping people make better decisions, especially during tough times.

3. The Trust Builder

“Rebuilding trust will be key.”

Many people still don't fully trust banks. With all the talk about data breaches and hidden fees, the next few years will be about banks proving they're on our side. Expect more transparency, easier-to-understand terms, and more focus on protecting your data and privacy. Banks that build strong relationships will be the ones that thrive.

4. The Personalized Partner

“Banking will feel like it knows you.”

Thanks to data and AI, banks will start tailoring their services to each person—just like Netflix recommends shows. You'll see banks offering you the right kind of savings plan or alerting you when your spending habits change. It'll feel more personal, like your bank actually knows you and wants to help.

5. The Financial Lifecoach

“Your bank might help you plan your life.”

Five years from now, banks may act more like life coaches than cash vaults. They could help you plan for a baby, a new home, or even early retirement. Instead of just handling your money, banks will help you grow it, protect it, and use it wisely—offering advice, tools, and support at every step.

**Question 5. What does ESG mean to you when you think about investing?(  
ESG in this context is environmental, Social,and Governance)**

## **Answer:**

### 1. Personal Values-Driven Answer

For me, ESG investing is about making sure my money goes to companies that care about more than just profit. I want to invest in businesses that treat people right, protect the planet, and lead with integrity. It just feels good knowing my investments match my values.

### 2. Practical & Future-Oriented Answer

I see ESG as a smart way to invest for the long term. Companies that care about the environment, their workers, and good governance are more likely to survive and thrive. It's not just about doing good — it's also about reducing risks and investing in a better future.

### 3. Open-Minded Answer

Honestly, I used to think ESG was just a buzzword. But the more I learned, the more I realized it's about avoiding bad surprises — like scandals or environmental fines. It's helped me think more deeply about where my money is going and what kind of impact it might have.

### 4. Hopeful and Purposeful Answer

ESG means hope to me. It's a way to use investing as a tool for change — to support companies that are trying to make the world a better place. I may not have millions to invest, but even small choices can support bigger movements.

### 5. Balanced, Realistic Answer

I think of ESG as part of the puzzle. It's not the only thing I look at when investing, but it helps me feel like I'm supporting responsible companies. If they can make money and make a positive impact, that's a win-win in my book.