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MGT 666 | INTERNSHIP
INDUSTRIAL TRAINING REPORT AT
MAYBANK CHANGLUN

1 September 2023 – 9 February 2024

SITI NUR RAUDHAH BINTI MOHAMAD RIDZUAN | 2021856386 | BACHELOR OF
BUSINESS ADMINISTRATION (HONS.) FINANCE

EXECUTIVE SUMMARY

Here at Maybank Changlun, I had a memorable and fascinating six months of industrial training that ran from 1 September 2023 to 9 February 2024. Based on my 24-week of internship at Maybank Changlun, this report has been completed.

Maybank Changlun is one of Malayan Banking Berhad (Maybank) branches which located in Kedah or Kubang Pasu district. Maybank Changlun's goal is to be a regional financial services leader.

My internship at Maybank Changlun has given me a better understanding of the working world and the ways in which private entity runs its business in order to maximize the profit. In addition, I gain insightful knowledge and worthwhile experience that strengthen my soft skills and boost my self-assurance while interacting with the public.

This report aims to analyze Maybank Changlun's strengths, weaknesses, opportunities, and threats. These include established reputation, wide range of services, dependency on economic conditions, competition, digital banking growth, wealth management, changing customer preferences and economic downturns.

I would like to recommend Maybank Changlun with some recommendations. These include the following: Maybank Changlun should encourage industrial training students to demonstrate their abilities in the workplace, hire more staffs to as to cover shortage in manpower at the branch and improve as well as strengthening the organization's reputation.

TABLE OF CONTENTS

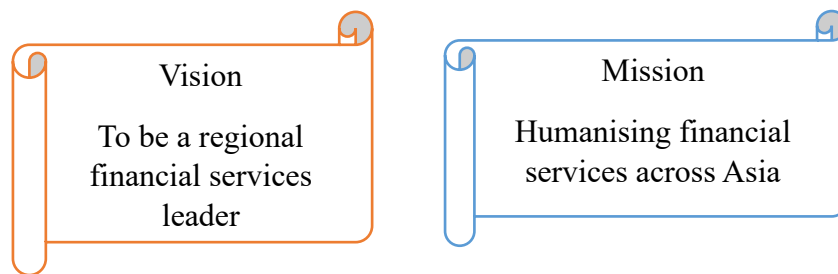
EXECUTIVE SUMMARY.....	i
TABLE OF CONTENTS.....	ii
ACKNOWLEDGEMENT.....	1
1.0 STUDENT’S PROFILE.....	2
2.0 COMPANY’S PROFILE.....	3 – 4
3.0 TRAINING REFLECTION.....	5 – 6
4.0 SWOT ANALYSIS	
4.1 ISSUE IDENTIFICATION.....	7 - 8
4.2 DISCUSSION AND RECOMMENDATION.....	9 – 10
4.3 STRENGTH.....	11 – 12
4.4 WEAKNESS.....	13 – 14
4.5 OPPORTUNITY.....	15 – 16
4.6 THREAT.....	17 – 18
5.0 CONCLUSION.....	19
6.0 REFERENCES.....	20
7.0 APPENDICES.....	21 – 23

2.0 COMPANY'S PROFILE

Maybank Changlun is one of the branches of the largest financial services provider in Malaysia. Maybank stands for Malayan Banking Berhad which founded and officially opened on 12 September 1960. However, Maybank Changlun was established somewhere in 2012.

Maybank Changlun is located at No. 1, Jalan Khaya 1, Taman Khaya, 06010 Changlun, Kedah. Maybank Changlun is one of the branches is Kubang Pasu district. Its operation hour is from 9:30 a.m. until 4:00 p.m. every Monday until Friday except for public holiday.

Vision and Mission



Core Values

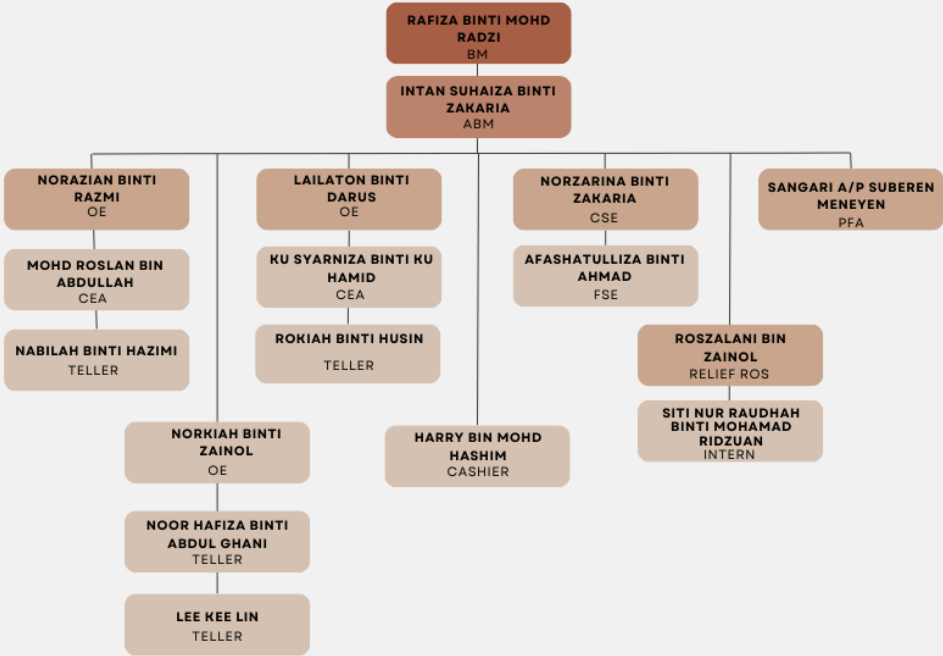
- ✚ Teamwork
- ✚ Integrity
- ✚ Growth
- ✚ Excellence & Efficiency
- ✚ Relationship Building

Products / Services Provided

- ✓ Daily deposits and withdrawals of cash.
- ✓ Services for opening / closing and other savings accounts.
- ✓ Insurance: coverage for health, vacation, auto, house and personal safety insurance; Etiqa.
- ✓ Provide individualized wealth planning and investing services to individuals, organizations, and other entities.
- ✓ Accessible credit, debit card and products as well as services.

Organizational Structure of Maybank Changlun

MAYBANK CHANGLUN ORGANIZATIONAL CHART
AS AT JANUARY 2024



3.0 TRAINING REFLECTION

After finishing my internship at Maybank Changlun, I realized the conditions of the real working environment. Besides, I also observe the ways on how private company used to run its business in a daily basis. Literally, private entity's main purpose of running its business is to maximize the profit. Therefore, I assume that there are different between working environment of public and private employees. Moreover, the company allowed me to gain knowledge, improvise the skills and boost my spirit to achieve my job goals. Hence, since the first day of training there, I allowed myself to learn as much as I could as for me this kind of working experience is very valuable which I cannot get it anywhere at this age.

I started my internship at Maybank Changlun on 1st September 2023 and ended on 9th February 2024. For your general knowledge, Maybank Changlun's operation hours begins from 9:30 in the morning until 4:00 in the evening. Meanwhile, the workers must sign in on the site before 8:45 a.m. and are allows to go home at 5:45 p.m. for Monday to Thursday and 4:45 p.m. every Friday. Basically, I was assigned to be in frontline department or Customer Experience or also known as greeter. I was supervised by Madam Rafiza, the Branch Manager of Maybank Changlun and accompanied with CEAs, En. Mohd Roslan and Puan Ku Syarniza.

As a greeter, I am responsible to give and assist the customers to fill in the forms required, give the ticket numbers to the customers, assist customers regarding digital banking, approach customers to do Voice of Customer (VOC) and support the staffs' tasks. To be more specific, I had to give and assist the customers to fill in the forms required as to provide the service requested by the customers. Besides, I also responsible to help the eldest to fill in the form as they are unable to do so. Before passing the form to the customer, I must first determine the solution or the service should be provided to them. Next, if the customers already filled in the forms provided, I am responsible to determine which counter should the customer get the service required. Then only I will provide the ticket number. Moreover, I am responsible to assist or to lead customers to create Internet Banking ID especially those who are currently open new account through the counter. Not only that, I also lead the customer who are having willingness to create IB ID as for the existing customers. Last but not least, I am responsible to lead the customers to do VOC (Voice of Customer) which is feedback did by customers to the bank and also to help the back-office task. I usually help the back office to print monthly statements as

requested by the customers and register whitelist after the operation hour. In general, I were assigned to entertain the customers at the frontline, to get to know the customers' problem and solving ways and many more.

While having my internship at Maybank Changlun, I was eligible to gain RM 50.00 per working day. However, the submission of the allowance claim form must be made to the HQ and verified by BM or ABM. There were regulations to be fulfilled while doing the claim. Besides having initial allowance, I also received incentive for the sales or products sold. For example, RM1 for every MAE e-wallet did by me and many more. Besides, I have learned a lot of knowledge regarding banking environment and services while having the internship at Maybank Changlun. For example, I learned on services provided, like housing loan, credit card and the nature of the bank in real life. Next, I also learned on how to communicate with the customers while handling them. This is because, no matter how my feeling at that moment, I must provide very good services to them. That is how private entity maintains its good reputation. Moreover, I observed on how to communicate as to convince the customers to buy the products by the CSE and PFA, the sales people. Furthermore, I experienced on how to have a good time management as I have to be punctual to get to work, the discipline while on leave as I must apply for the leave regardless medical certificate and to do every job in tidy while printing the monthly statements for the customers. Besides, I also learned on how to achieve every target set for each employee included me.

In addition, I received a good treatment by the staffs as they were so friendly, supportive and very encouraging. They always teach me regarding the tasks assigned or on how to handle the situation and the customers in the meantime. For your information, we usually had a morning briefing almost every morning and attended the events held by the organization too as to create staffs bonding time besides appreciating the staffs.

All things considered, my internship allowed me to strengthen my emotional, psychological, and critical thinking abilities when I had to handle a customer-caused issue. I gained a plenty of knowledge and experience from my internship, which also gave me a solid basis for me when I eventually joined the job. I am expecting that this experience will boost my self-assurance and get me ready to work in a real company down the road.

4.0 SWOT ANALYSIS

4.1 Issue Identification

The impact on Maybank Changlun's performance due to uncertainty in Economic conditions

- ✓ The dependency of the uncertainty economic conditions affected Maybank Changlun's performance as the sales so hard to be closed.
- ✓ The analysis was carried out purposefully as a strategy to help the organization to improve and encounter their current issue of depending on uncertainty economic conditions as to boost their performance and rank between branches.

SWOT Analysis

STRENGTHS:

- ✚ Established Reputation
- ✚ Wide Range of Services

WEAKNESSES:

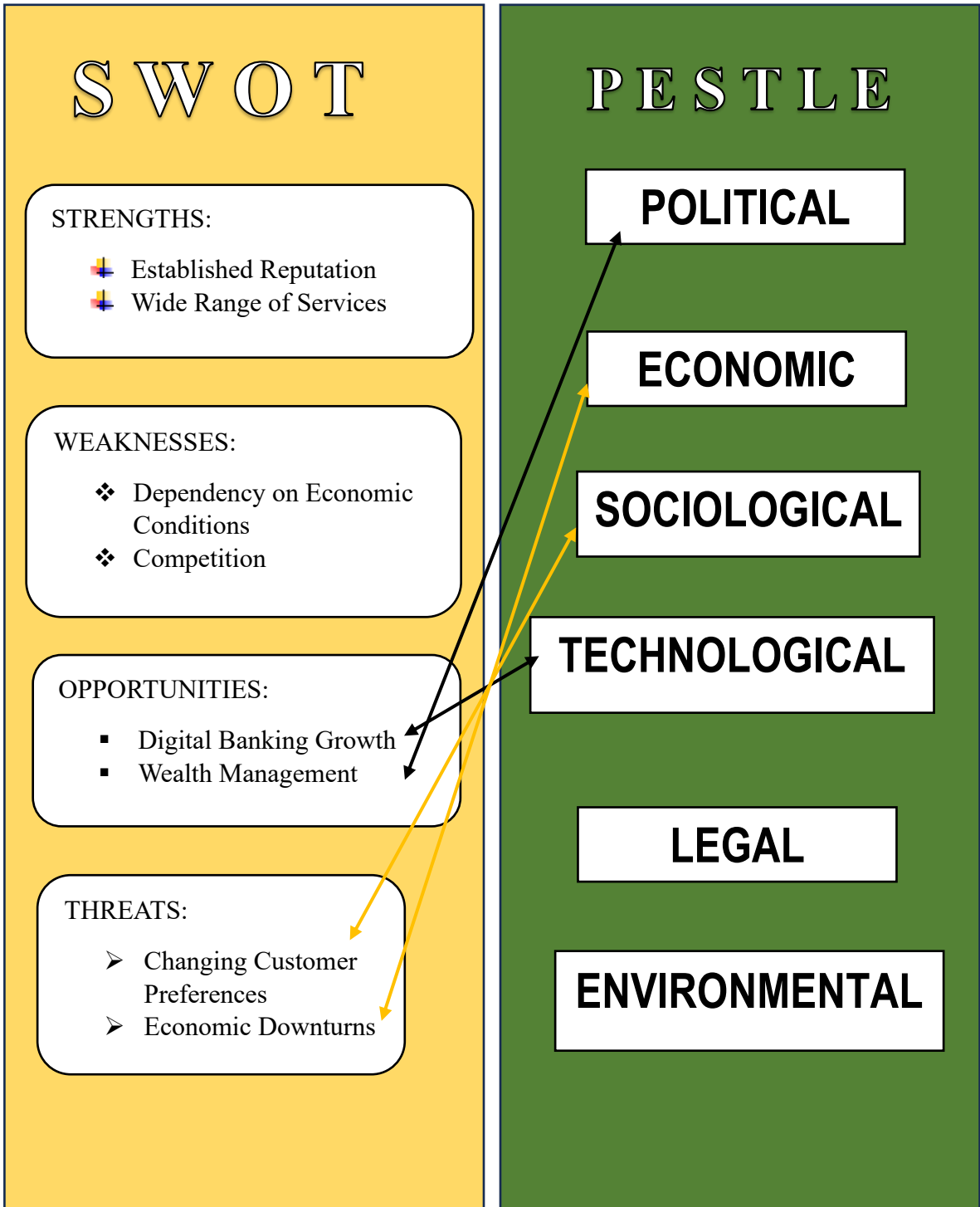
- ❖ Dependency on Economic Conditions
- ❖ Competition

OPPORTUNITIES:

- Digital Banking Growth
- Wealth Management

THREATS:

- Changing Customer Preferences
- Economic Downturns



4.2 DISCUSSION AND RECOMMENDATION

ISSUE IDENTIFICATION

I have detected the main issue while having my internship at Maybank Changlun which is the impact on their performance due to uncertainty in Economic conditions. Even though Maybank Changlun can be said as one of the top performers in banking services provider, but still they are depending on the economic conditions.

Many factors can affect Maybank Changlun's success in an unpredictable economic environment. The bank may encounter difficulties such heightened credit risk as a result of a rise in loan defaults, a drop in company and consumer confidence that will harm the demand for financial services, and fluctuations in the market that will impair investment returns. In volatile economic times, reliable performance and the mitigation of negative consequences depend on diverse portfolios, adaptive tactics, and effective risk management.

Economic uncertainty may have a negative effect on Maybank's performance in the form of decreased consumer spending, a rise in loan defaults, and possible disruptions to the financial system that could have an impact on investment portfolios. Challenges might arise as well from changes in interest rates and currency values. A thorough grasp of the possible impact requires a thorough investigation of these aspects.

To lessen the effect of economic uncertainty on Maybank's operations, think about putting the following suggestions into practice:

- ❖ Digital Transformation - In order to improve online banking services, lower operating costs, and boost client satisfaction while possibly lessening the effects of economic uncertainty, step up your efforts to accelerate digital transformation.

- ❖ Customer Support and Communication - In order to preserve client connections and loyalty during difficult economic conditions, proactively communicate with customers and offer help and adaptable solutions.
- ❖ Strategic Planning - Create and carry out strategic plans that take economic uncertainty into consideration, emphasizing flexibility and creativity to handle shifting market conditions. As according to Bryson et al (2017), it is very evident from the for-profit literature that the goal is to maximize the efficacy of the organization as a whole or of individual units with regard to profit, market share, and other business-related outcomes.
- ❖ Enhanced Risk Management - Boost risk management procedures by emphasizing monitoring, early identification of possible problems in the loan portfolio, and credit risk assessment.
- ❖ Cost Containment - During economic downturns, implement cost-cutting strategies to improve operational efficiency and maintain a flexible and lean cost structure. As accordance to Womack, M. (2023), keeping costs under control is a wonderful way to maintain organizational and supply chain sustainability.

SWOT ANALYSIS

4.3 Strengths

1. Established Reputation

The bank's dedication to innovation, client happiness as well as financial stability has helped it build a strong reputation. Maybank has broadened its global reach, establishing a notable foothold in pivotal markets including Singapore, Indonesia, and other Asian regions. Its well-established reputation has been largely attributed to its emphasis on offering a broad range of financial products and services in conjunction with a strong risk management system.

Maybank Changlun has been around for a while and has a solid track record of financial skill, trust, and dependability. This enhances its reputation as a trustworthy and legitimate financial organization. For general knowledge, Maybank Changlun is located at border area between Malaysia and Thailand. Besides, it is surrounded by several universities, educational institutions and companies. For example, its location is very near to University Utara Malaysia (UUM) and University Malaysia Perlis (Unimap). There were a lot of foreign students from Indonesia, China, Palestine, Sudan, Nigeria or even foreigners especially Siamese came to the branch to make transactions. For example, to open saving accounts, to deposit cash or also becoming regular customer to do the same kind of transaction everyday and many more.

Therefore, I noticed that Maybank Changlun is very trusted by customers as not even Malaysian, foreigners also chose Maybank to get the best financial services.

2. Wide Range of Services

In general, Maybank provides variety kinds of financial services regardless which branch it is. The services are retail banking, corporate banking, investment banking, Islamic banking, Insurance services, asset management, digital banking as well as international presence. After having my internship at Maybank Changlun, I now know that, different branch provides different services. For example, Maybank Kangar provides auto-finance service and Maybank Changlun provides Islamic banking services.

Maybank Changlun's strength is the wide range of financial services it provides, a full suite of options to meet different demands. This extensive selection improves client convenience and establishes Maybank Changlun as a one-stop shop for financial solutions. To go deeper, individuals can take advantage of a number of services offered by Maybank Changlun, including credit cards, fixed deposits, personal loans, and current and savings accounts. To improve the retail banking experience, they frequently focus on user-friendly solutions and digital banking services. Maybank Changlun also provides online and mobile banking services and is actively involved in the digital transformation process. Furthermore, this includes mobile apps, online banking systems, and creative technological solutions which may improve accessibility and convenience for its customers. As having my internship there, I realized that customers even more comfortable with Maybank mobile apps.

Maybank Changlun has a significant presence in Islamic banking and delivers products and services that comply with Sharia, demonstrating its recognition of the significance of Islamic financing. This covers financing, choices for investments that follow Islamic values.

4.4 Weaknesses

1. *Dependency on Economic Conditions*

Like any other financial institution, Maybank's performance and profitability are strongly influenced by the state of the economy. Maybank Changlun's performance might be impacted by variations in the economy, which is a weakness. Economic downturns can have an impact on financial activity and loan quality, which could be problematic for the stability of the bank. There are few aspects of Maybank Changlun's dependency on economic conditions such as interest rates, economic growth, investment and capital markets, consumer spending and many more.

First and foremost, the current interest rate environment has an impact on Maybank Changlun's net interest income, a substantial source of income. The bank's performance may be impacted by margin pressure in a low-interest-rate environment. On the other hand, higher interest rates may result in a rise in net interest income. Secondly, the general state of the economies in the areas where Maybank Changlun operates affects the bank's performance. The demand for loans and other financial services is frequently higher during times of strong economic growth, which has a favourable effect on the bank's leading operations. Last but not least, consumer buying patterns and behaviour are influenced by economic situations. This might be related to purchasing power. As referring to DeNicola, L. (2022), when customers are creating or modifying the investment strategy, customers might wish to take the future purchasing power into account. Changes in consumer confidence, job levels, and income levels may have an impact on Maybank Changlun's operations, which might include credit card services and personal loans.

2. Competition

Both domestic and foreign firms compete with Maybank in the financial sector. One of Maybank Changlun's weaknesses are the fierce competition it encounters in the banking sector. Competition from other financial firms and banks may have an effect on Maybank's market share, customer acquisition strategy, and overall profitability. Besides having local competitors especially, Maybank Changlun also competes with Islamic Banks, Insurance companies and wealth management.

In the nations where it conducts business, Maybank has competition against other national banks and financial organizations, including CIMB, Public Bank, and RHB in Malaysia. Local banks frequently compete with one another by providing good customer service, a wide selection of financial goods as mentioned earlier and competitive interest rates. As for Maybank Changlun, the nearest local competitors are BSN and Public Bank. As implementing Islamic banking, Maybank Changlun also competes with other Islamic Banks, both locally and internationally. The Islamic banking industry is becoming more competitive as a result of organizations like Bank Islam Malaysia and foreign Islamic banks which offering financial products that adhere to Sharia law.

Moreover, Maybank Changlun also provides insurance services to its customers. The insurance services provided there are, Personal Accident (Takaful Pesona Lady, Takaful Hero 15 and Takaful PA Plus), Life Insurance and many more. Hence, insurance firms are also a competitor to Maybank Changlun. Several insurance firms that offer general and life insurance compete with Maybank Changlun's division. Offering cheap insurance policies, effective claims handling, and customer-focused services are all part of the competition in this industry.

4.5 Opportunities

1. **Digital Banking Growth**

Similar to numerous other banks worldwide, Maybank has made investments in digital banking as a mean of adjusting to the ever-evolving financial scene. The extension of online services, mobile banking apps, and other digital platforms to improve accessibility and customer experience is a common strategy used in the rise of digital banking.

Maybank Changlun has a great chance to expand significantly in the online banking market. Accepting technical innovations and extending the digital services will help it to reach a wider audience, improve user satisfaction, and take advantage of the growing trend of online banking. I have been placed in the frontline while having my internship, so I am responsible to handle digital banking. Maybank Changlun or even Maybank is using MAE Apps as its mobile apps for online banking. The online banking system for Maybank is Maybank2u. MAE Apps is used for personal saving account or Zest-I (current personal account) and current business account too (sole proprietorship). However, it cannot be used together for personal and business. MAE may cater two or even more accounts of personal but not to be mixed with business account. Meanwhile, for partnership business account which included checker and maker as the owner, Maybank2u Biz Apps is functionable for them. Moreover, as to generate QRPay for business regardless it is sole proprietorship or partnership, QRPay Biz Apps is suitable.

I learned a lot in digital banking especially as I was handling this kind of service provided by Maybank Changlun everyday throughout my internship there.

2. Wealth Management

Maybank provides a variety of financial services to assist people and companies in managing, expanding and safeguarding their wealth. Some of the relevant aspects to Maybank Changlun's wealth management are investment advisory and digital wealth management.

Personalized investing advice from Maybank Changlun is probably given to customers based on their financial objectives, risk tolerance and market circumstances. At Maybank Changlun, customers may have personalized investing advice from salesperson, PFA Sangari and CSE Norzarina. Sometimes, customers also received advise from the other staffs as all of the staffs are knowledgeable in the products and services provided there. Next, to make wealth management more accessible, numerous financial institutions including Maybank have integrated digital platforms. Mobile apps, digital advisory services and online investing tools are a few examples of this. I experienced digital wealth management at Maybank Changlun when I recognized that, MAE Apps provide "Tabung" where customers may have their own planning to have their saving goals in "Tabung". Moreover, at the "Accounts" division in MAE Apps, there are also part of Fixed Deposits, Loan/Financing, and Wealth part which includes Gold Investment and ASNB accounts. Hence, this apps could be said as very convenience to be labelled as a good digital wealth management of Maybank.

There is a chance for Maybank Changlun to profit from the rising demand for wealth management services. The bank can draw in customers looking for investment and financial planning services by providing outstanding wealth management solutions. This would boost income and strengthen the bank' s position in the financial market

4.6 Threats

1. Changing Customer Preferences

Nonetheless, bank usually prioritize digitization, customized services, and user-friendly interfaces in response to shifting consumer expectations. It's possible that Maybank modified its corporate procedures to accommodate changing client demands by offering dependable online banking system, mobile applications, and specialized financial services.

Maybank Changlun's traditional banking business may be impacted by the prospect of shifting consumer preferences. Retaining clients and remaining competitive in the quickly shifting financial market require making adjustments to changing expectations for personalized experiences and digital offerings.

Same goes to another Maybank branches, Maybank Changlun also focuses on digitalization. This branch is encouraging its customers to use MAE Apps and Maybank2u system to get the services provided by Maybank. For example, we influenced customers who were eligible to open account via apps to just open the account through it. This action can be said as an action of adoption to technology transformation and to response to shifting consumer expectations. However, there are still the customers who are not preferred to use the apps like the elders especially. Hence, Maybank or even Maybank Changlun as it is located at this area, has to think another way to adapt with that particular kind of preference.

Based on my experience gain there, customers admitted to me that Maybank online banking apps is very convenience as compared to another banks.

2. Economic Downturns

Banks like Maybank may have difficulties like a rise in non-performing loans, a decrease in credit demand, and even drops in asset prices during economic downturns. Bank profitability may be impacted by borrowers' inability to repay loans due to general economic conditions. Furthermore, net interest margins could be compressed by falling interest rates.

Maybank Changlun is vulnerable to economic downturns since they might result in higher credit risk, loan defaults, and lower economic activity. During times of economic downturn, the bank may encounter difficulties in maintaining profitability and managing non-performing assets. Maybank Changlun may tighten lending standards, employ risk management techniques, and concentrate on cost-cutting initiatives in order to meet these obstacles. During recessions, monetary policy and government actions can also have an impact on the banking industry.

Based on my observation while having internship at Maybank Changlun, it was very hard for sales people, PFA and CSE or even all the staffs to close sales as set by the management. This is because, the current condition of the economic was not really convenience for the customers to buy products or to make investment unless them who were not affected to the economic shiftments. For example, CSE Zarina and CEA Mohd Roslan pulled the trigger to find ASB Financing customer as to achieve the target.

To conclude, due to the economic conditions and the location of the rural area, Maybank Changlun's performance get affected but still they were able to make sales.

5.0 CONCLUSION

To put it simply, this internship has been a fantastic learning experience. It is safe to say that I have learned a lot during my time at Maybank Changlun. It goes without saying that there are technical shortcomings in the work I have done and that they may be fixed with more time. Two key things I have learned are the value of time management abilities and self-motivation.

I thought this internship was beneficial overall. I have gained new knowledge, developed my skills, and made a lot of new friends. While some of my learning goals were achieved because of unanticipated events, others were not. The position also helped me identify my strengths and weaknesses. This helped me identify the skills and knowledge I need to acquire in the near future.

To sum up, through 24-week of my internship at Maybank Changlun has been incredibly beneficial and has given me real-world experience in the working world. I have increased my knowledge, acquired vital skills, and made valuable contacts in the field. This experience has improved my academic performance and given me a strong basis for my future professional aspirations. I appreciate the chances given to me and eager to use the knowledge gained in the future for both my academic and professional endeavours.

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7.0 APPENDICES









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ii TABLE OF CONTENTS EXECUTIVE SUMMARY.....	i TABLE OF CONTENTS.....
CONTENTS.....	ii ACKNOWLEDGEMENT..... 1 1.0
STUDENT’S PROFILE.....	2 2.0 COMPANY’S PROFILE..... 3
– 4 3.0 TRAINING REFLECTION.....	5 – 6 4.0 SWOT ANALYSIS 4.1 ISSUE IDENTIFICATION..... 7 - 8 4.2 DISCUSSION AND RECOMMENDATION..... 9 – 10
4.3 STRENGTH.....	11 – 12 4.4 WEAKNESS..... 13 – 14
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20 7.0 APPENDICES.....	21 – 23