



UNIVERSITI  
TEKNOLOGI  
MARA

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Kampus Arau

# INDUSTRIAL TRAINING REPORT

**SSRV (M) SDN BHD**

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## EXECUTIVE SUMMARY

This research delves into how different macroeconomic factors impact bank lending in Malaysia, spanning the years from 1985 to 2023. Bank lending is essential for economic growth, providing funds that individuals and businesses need for various purposes. The study specifically looks at how interest rates, GDP growth, inflation, and unemployment rates shape the lending practices of Malaysian banks. The banking sector is a cornerstone of Malaysia's economic progress. During times of economic growth, banks are more inclined to lend due to increased demand and better creditworthiness among borrowers. However, during economic downturns, banks become more cautious and scale back their lending due to higher risks. Understanding these patterns is crucial for maintaining a robust banking sector. The research uses data from credible sources like Bank Negara Malaysia and the World Bank. By applying sophisticated econometric methods, including the Dynamic Ordinary Least Squares (DOLS) technique, the study provides clear insights into the long-term effects of various macroeconomic factors on bank lending. Key findings show that lower interest rates generally make borrowing cheaper, encouraging more people and businesses to take out loans. In contrast, higher interest rates make borrowing more expensive, leading to a decline in lending. Interestingly, the study finds that higher GDP growth actually correlates with reduced bank lending, possibly because businesses and individuals have better cash flows and don't need as much credit. Inflation also plays a significant role. High inflation reduces the purchasing power of borrowers and creates economic uncertainty, both of which discourage borrowing. Similarly, higher unemployment rates lead to less lending, as banks become wary of loan defaults when more people are out of work. In summary, the study highlights the complex interplay between macroeconomic conditions and bank lending in Malaysia. It underscores the need for stable economic policies to foster a conducive lending environment. Policymakers should aim to control inflation and support sustainable economic growth, while banks should improve their risk management practices and offer innovative loan products to adapt to changing economic landscapes. Future research might look into more specific factors or compare Malaysia's banking dynamics with other countries in the region to provide even deeper insights.

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### 3.0 Company's Profile



SSRV (M) Sdn Bhd, previously named Semasa Services Sdn Bhd, has positioned itself as a prominent supplier of top-notch Integrated Property and Facilities Management (IPFM) services. The company focusses on providing a wide range of property management services, such as complete property management, asset management, design and management of retail complexes, and real estate agency services. SSRV's exclusive operational capabilities empower clients to uphold a uniform, hygienic, secure, and healthful working environment while efficiently controlling expenses.

SSRV provides comprehensive building maintenance and associated services to a wide variety of facilities, such as corporate and commercial office buildings, manufacturing facilities, transit hubs, and educational institutions. SSRV is dedicated to sustainable development and responsible resource consumption in order to mitigate its environmental impact and promote the well-being of future generations. The company offers a range of facilities management services that are customised to match the unique requirements of clients and buildings, providing reassurance to its clients.

#### 3.1 Vision & Mission

**Vision:**

SSRV aims to become the nation's preferred Integrated Property and Facilities Management service provider by passionately pursuing excellence in their field.

**Mission:**

To achieve this vision, SSRV offers integrated solutions for Property and Facilities Management Services, providing quality services that remain competitive and add value to stakeholders.

#### 3.2 Achievements and Market Position

SSRV's commitment to excellence has been recognized through various awards, including the Outstanding SME Award at the Golden Bull Awards 2019 and the SMR Rising Star Award at the Platinum Business Awards 2019. The company is the first in Malaysia to receive the ISO41001 certification, a standard developed for facilities management companies.



## **4.0 Training's Reflection**

### **4.1 Durations**

Throughout my internship at SSRV (M) Sdn Bhd, which lasted from March 19th to August 9th, 2024, I consistently worked from Monday to Friday, from 9 a.m. to 6 p.m. By adhering to a well-organised timetable, I was able to completely involve myself in the vibrant atmosphere of SSRV, participating in a diverse range of duties and projects. I had the privilege of working alongside experienced experts, which greatly deepened my comprehension of the financial sector. Engaging in this practical experience not only sharpened my technical aptitude but also enhanced my capacity to collaborate proficiently in a group, organise my time properly, and communicate in a polished manner. The internship was a crucial phase of development, offering me valuable practical knowledge and a strong basis for my future finance profession.

### **4.2 Job Scope**

Throughout my internship in the Accounts Payable department, I had crucial responsibilities that played a vital role in the financial operations of the organisation. My main responsibilities involved scrutinising and validating invoices to ensure their accuracy and adherence to corporate regulations prior to initiating payment processing. I verified that all invoices were accompanied by the necessary documents and approvals prior to inputting them into the accounting system.

In addition, I was accountable for inputting invoice particulars and general ledger information into the accounting software, ensuring the maintenance of precise and current records for all accounts payable transactions. In addition, I aided in the arrangement and implementation of payments to vendors and suppliers through the use of checks, bank transfers, and credit card transactions. This involved overseeing the printing of checks and ensuring that all necessary signatures were obtained.

Another important duty involved performing monthly reconciliations of accounts payable balances, ensuring that any inconsistencies were swiftly discovered and remedied.

On the other hand, I assisted in the preparation of financial reports by condensing account information and analysing patterns for evaluation by management. Another vital responsibility in my role was liaising with vendors and suppliers to address any concerns regarding invoices and payments. Additionally, I was responsible for ensuring that all financial transactions adhered to both national and local financial regulations, as well as maintaining the confidentiality of all financial data and sensitive information.