



UNIVERSITI
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UNIVERSITI TEKNOLOGI MARA (UTM) KAMPUS
BANDARAYA MELAKA

MGT 666

INDUSTRIAL TRAINING REPORT

**MAYBANK'S GROUP COMMUNITY
FINANCIAL SERVICES (GCFS)**

3 MARCH 2025 - 15 AUGUST 2025

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EXECUTIVE SUMMARY

This internship report is a full reflection of my six-month industrial training at Malayan Banking Berhad (Maybank), Bandar Baru Permas Jaya branch, which took place from March 3rd to August 15th, 2025. The goal of this report is to describe the knowledge, skills, and experiences I received during my placement with Maybank's Group Community Financial Services (GCFS) division, which focuses on retail and consumer banking solutions.

Maybank, founded in 1960, is one of the leading financial institutions in Malaysia and the ASEAN area, providing a wide range of financial services such as commercial banking, Islamic banking, investment banking, insurance, and digital banking solutions. The bank operates in 18 countries, with over 2,600 locations and over 43,000 workers globally. At the branch level, GCFS is vital in providing essential services to individual consumers and small to medium-sized businesses (SMEs), such as savings accounts, home loans, credit cards, and digital banking platforms like Maybank2u and MAE.

During my internship, I was allocated to a variety of operational and consumer-facing duties, such as digital banking assistance, ATM and Secure2u support, remittance documentation, and greeter counter customer service. I also took part in unique missions, such as the Credit Card Sales Booth and the JOMMAE30 campaign at UiTM Pasir Gudang. These chances helped me strengthen my communication, problem-solving, and multitasking abilities while also deepening my grasp of Maybank's operations and customer engagement methods.

This research also contains a full SWOT analysis of Maybank Bandar Baru Permas Jaya, which highlights internal strengths like knowledgeable staff and efficient queue management systems, as well as issues like limited staffing during peak hours. Opportunities cited include the branch's strategic position and high demand for foreign currency exchange services, while dangers include increased cyber fraud and potential service delays that could harm reputation. Based on the SWOT analysis, numerous recommendations have been made to improve service quality and operational resilience.

Overall, this internship has been an invaluable learning opportunity, allowing me to apply theoretical knowledge in a professional situation. It has helped me improve my work ethic, discipline, and readiness to enter the financial services business. I feel that the abilities and experience gained during this industrial training will provide a solid foundation for my future profession.

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First and foremost, I would like to express my heartfelt gratitude to Malayan Banking Berhad (Maybank) for providing me with the invaluable opportunity to complete my industrial training at the Bandar Baru Permas Jaya branch. This internship has been a genuinely gratifying experience, allowing me to learn about the real-world banking industry, build professional skills, and apply academic information in a practical setting.

I would like to express my heartfelt gratitude to Cik Siti Noraini Binti Miskan, my internship supervisor at the branch, for her consistent advice, support, and mentorship throughout the training time. Her tolerance and desire to impart knowledge contributed significantly to my learning and work experience.

I am also grateful to the entire personnel of Maybank Bandar Baru Permas Jaya, particularly the officers and frontliners, for their kind welcome, collaboration, and ongoing assistance. Their professionalism and teamwork fostered a supportive environment in which I could grow both personally and professionally.

A very special thank you goes to my academic advisor, Puan Maisarah Ishak, for her kind encouragement, continuous support, and invaluable advice throughout the preparation, execution, and completion of this internship. Her guidance has been instrumental in helping me stay focused and motivated during the entire training period.

I would also like to express my appreciation to all my lecturers and the Industrial Training Unit at Universiti Teknologi MARA (UiTM) for providing the necessary resources and support that enabled me to carry out this internship effectively.

Lastly, I wish to thank my beloved family and friends for their continuous encouragement, prayers, and moral support, which kept me going throughout this journey. Their unwavering support has been a source of strength and inspiration.