

# SWOT ANALYSIS OF MENARA KEMBAR BANK RAKYAT AT BANGSAR

INDUSTRIAL TRAINING AT BANK KERJASAMA RAKYAT MALAYSIA BERHAD (BANKRAKYAT)

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#### EXECUTIVE SUMMARY

Financial institutions are the essential services that support the economy of development country. The banks are the main channels for savings and allocations of credit to perform as financial intermediary role. In Malaysia, Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) is known as an Islamic Co-operative Bank that becomes the most contributors for our economy. As we know, our nation is still facing a worldwide pandemic of Covid-19 since last year and this situation affects the bank's performance in the current two years. As a final year student in Bachelor of Business Administration (Hons.) Finance, I need to perform industrial training to complete my credit hours in this study. In this report, I would like to express my memorable experience from the opportunity of 24 weeks industrial training at Menara Kembar Bank Rakyat Bangsar. I was assigned to work in the Payment Operation – Retail Department as a student practical for learning the real working environment. I have gained more skills and knowledge especially in the operation of payment by the bank. Besides, this report also focuses on the research related to this industry. The main purpose of this report is to describe my industrial training and to analyse the Payment Operation - Retail Department based on SWOT analysis. This report will identify and evaluate the strength, weaknesses, opportunities and threats of the department based on my observation and investigation during training. There are a few sections; student's profile, company's profile, training's reflection, SWOT analysis, discussion and recommendation, and conclusion.

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### 2.0 COMPANY'S PROFILE



# BANK KERJASAMA RAKYAT MALAYSIA BERHAD (BANK RAKYAT)

#### VISION

Malaysia's No. 1 Progressive Islamic Cooperative Bank.

#### **MISSION**

Enhancing economic well-being of our members, customers and nation.



LOCATION HEADQUARTER Menara Kembar Bank Rakyat: 33, Jalan Rakyat, Brickfields, 50470 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur.

## "Respect each other with Agile attitude as we are Knowledge Driven. Always Yearn for Excellence and take Accountability with Trust." (Bank Rakyat, 2021a)



Figure 2: Values of Bank Rakyat