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UNIVERSITI
TEKNOLOGI
MARA

**INDUSTRIAL TRAINING (MGT666)
MALAYAN BANKING BERHAD (MAYBANK)**



1st MARCH 2023 – 15th AUGUST 2023

BA240

**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
MARKETING**

PREPARED BY:

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PREPARED FOR:

PUAN NORIDA BINTI ABU BAKAR

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EXECUTIVE SUMMARY

Maybank, also known as Malayan Banking Berhad, is a renowned financial institution with a rich history of shaping Malaysia's banking landscape. Established in 1960, the bank has grown into one of Malaysia's largest and most reputable banks, expanding its operations across the ASEAN region and beyond. Maybank's resilience, innovation, and customer-centric approach have been instrumental in maintaining its leadership position in the financial industry. During my internship at Maybank's Equine Park branch from March 1st to August 15th, 2023, I worked in the customer distribution department (CFS). Under the guidance of Branch Manager Puan Aliza A. Rahman, I greeted customers, assisted with online banking, and supported staff with various tasks. I also had the opportunity to create media graphics for the branch and Maybank, honing my design skills with the help of supportive colleagues. Throughout the internship, I received a monthly allowance of RM1000.00 and six days of paid leave. This experience exposed me to the banking industry and instilled a desire to learn more about Maybank's products and financial planning.

I have constructed a swot analysis for the Maybank Equine Park Branch consisting of several strengths, weaknesses, opportunities, and threats. Maybank has strong market dominance in Malaysia with an extensive branch network. Its diversified business portfolio provides stable revenue streams and risk mitigation. Expanding into other ASEAN countries offers growth opportunities. However, a lack of manpower and concentration risk are weaknesses. There are opportunities in the growing regional market and digital transformation. The bank faces intense competition and cybersecurity risks as threats. Overall, Maybank's strengths, proactive measures, and customer-centric approach position it for sustained leadership in the banking industry.

1.0 STUDENT PROFILE

AMIRUL AZIZI KAMA BIN MOSKAYA KAMA
Bachelor of Business Administration (Hons.)
MARKETING
Universiti Teknologi MARA (UiTM)



PERSONAL STATEMENT

Currently doing my degree at Universiti Teknologi MARA, where I have learned how to apply critical thinking and problem-solving strategies to today's complex problems. I'm a very energetic, cheerful and easy going person who graduated in diploma of Business Studies from UiTM Rembau, Negeri Sembilan. I aspire to work within the business industry under a multitude of titles, both technical and non-technical, as I am keen to utilize my knowledge and skills to gain enriching experience in the business field.

EDUCATION

Apr. 2021 - Present	Universiti Teknologi MARA (UiTM), Bandaraya Melaka, Melaka Bachelor of Business Administration (Hons.) Marketing Current CGPA: 3.47
Sep. 2018 - Feb. 2021	Universiti Teknologi MARA (UiTM), Rembau, Negeri Sembilan Diploma in Business Studies CGPA: 3.33
Jan. 2015 - Dec. 2017	Sekolah Menengah Kebangsaan King George V (SMK KGV), Seremban Accountancy and Economic Stream SPM: 5A's

AWARDS

2022- present	Dean's List Awards <ul style="list-style-type: none">• 2 times dean - listed (UiTM Kampus Bandaraya Melaka)
2018 - 2021	Dean's List Awards <ul style="list-style-type: none">• 3 times dean - listed (UiTM Kampus Rembau)

RELEVANT EXPERIENCES

March 2023 - Aug. 2023	Internship at Malayan Banking Berhad (Maybank) Equine Park Branch <ul style="list-style-type: none">• Assist customers as a greeter.• Assist other staff with their daily work such as filing daily opening accounts, fixed deposit opening accounts, and current accounts.• Assist assistant branch manager by sorting staff annual leave and medical leave.• Create media graphics for the Equine Park branch.
Oct. 2021- Mac 2022	University Programme (Ittihad Trading & D'Qaseh Grill Kitchen) <ul style="list-style-type: none">• Create a full marketing plan for both companies.• Create and handle their social media accounts.• Create advertisements and promote products.

Mar. 2022 & Aug. 2022 Barista at Kopi Suko Cafe

- Worked as a part-timer barista at Kopi Suko Cafe in Seremban during semester break.
- Preparing and serving a variety of coffee drinks as well welcomes customers by determining their coffee interests and needs.
- Create a full marketing plan for the company.
- Handle the company social media account .

Nov. 2017 - Jan. 2018 Part-Time Kenny Rogers Roasters

- Learned to interact with other people.
- Learned how to manage a store.

PERSONAL SKILL

Strong Work Ethic Excellent Communication Skill Team-Oriented personality

TECHNICAL SKILL

Adobe Photoshop	Basic	Microsoft Word	Advance
Microsoft PowerPoint	Advance	Microsoft Excel	Advance

LANGUAGES

Malay	Native Speaker	English	Highly Proficient
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REFERENCES

Puan Nur Hazwani Binti Mohammad Rosli
 Program Coordinator
 Universiti Teknologi MARA (UiTM) Bandaray Melaka,
 Melaka

Dr. Mastura Binti Roni
 Senior Lecturer
 Universiti Teknologi MARA (UiTM) Bandaray Melaka,
 Melaka

2.0 COMPANY PROFILE

Maybank, officially known as Malayan Banking Berhad, stands as an iconic and transformative financial institution that has exerted a profound influence on the banking landscape of Malaysia. Since its inception in 1960, Maybank has not only solidified its position as one of Malaysia's largest and most respected banks but has also ventured beyond its national borders to establish a formidable presence across the ASEAN region and even farther afield. Rooted in a history marked by resilience, innovation, and an unwavering dedication to customer satisfaction, Maybank has consistently adapted to the evolving needs of its clientele while maintaining a commanding role within the financial industry.

The compelling narrative of Maybank's journey commences on the historic date of May 31, 1960, a pivotal moment when the bank was founded under the auspices of Malaysia's central bank, Bank Negara Malaysia. Emanating from the vision of a domestically owned and operated financial institution, Maybank emerged as a manifestation of Malaysia's aspirations for financial empowerment. Its primary mission was to extend a comprehensive array of financial services to individuals and businesses within the nation, thereby nurturing economic growth and ensuring financial stability. With an initial capital infusion of RM5 million and a modest workforce of 400, Maybank embarked on its mission to orchestrate a transformative impact.

During its formative years, Maybank's trajectory into greatness was propelled by an unwavering commitment to excellence and an insatiable drive for expansion. Its trajectory traced a dynamic arc, encompassing the establishment of a robust client base and the proliferation of branches across Malaysia, catering to a diverse spectrum of customers. Evidencing its foresight and adaptability, the 1970s bore witness to Maybank's inaugural foray beyond Malaysian borders, as it seeded branches in Singapore and Brunei, thus heralding the commencement of its regional expedition.

Harnessing the momentum garnered within its Malaysian stronghold, Maybank set its sights on a broader horizon, exemplifying an audacious aspiration to catalyze transformative financial change on a regional scale. The bank undertook an enterprising expansion strategy that saw it consummate acquisitions of local banks and establish a resounding presence within pivotal ASEAN nations. The astuteness

of Maybank's regional foray lay in its far-reaching vision—to ascend to the helm of financial services provision within ASEAN, thus capitalizing on the burgeoning opportunities within the rapidly burgeoning economies of the region.

Maybank's trajectory from its nascent origins to its present-day vantage point as a preeminent financial colossus epitomizes a saga of unceasing innovation and unwavering dedication to customers. Bolstered by a resolute focus on regional proliferation, digital metamorphosis, and sustainable progress, Maybank is perched atop the financial domain's vanguard. Through its enduring commitment to fuelling financial growth, dispensing impeccable service, and enkindling the prosperity of its patrons, shareholders, personnel, and the communities it serves, Maybank continues to etch its indelible imprint upon the tapestry of the financial world.

2.1 VISION AND MISSION

VISION: Maybank's vision is to be the leading financial services provider in the markets it serves.

MISSION: Maybank's mission is to humanize financial services across Asia and to inspire and enable people to achieve their aspirations by providing innovative and superior financial solutions.

2.2 OBJECTIVE AND GOAL

- Customer satisfaction and meeting their financial needs.
- Achieving sustainable growth and profitability. Becoming a leading financial institution in the ASEAN region.
- Embracing digital transformation for convenient banking experiences. Ensuring effective risk management and governance.
- Fostering employee engagement and development.
- Committing to corporate social responsibility and making a positive impact on society and the environment.

2.3 LOCATION



- B-1, Block B, Persiaran Akademi Perdana, Taman Equine, Bandar Putra Permai, 43300, Seri Kembangan, Selangor

2.4 PRODUCT AND SERVICES

PERSONAL BANKING

Maybank's banking services are a testament to its commitment to meeting the diverse and intricate financial requirements of individual customers. Through a comprehensive array of products and solutions, Maybank empowers individuals to effectively manage their finances, realize their aspirations, and fortify their financial horizons.

i. Savings Account: Nurturing Financial Growth

A cornerstone of Maybank's personal banking suite is the Savings Account. It stands as a secure haven where individuals can prudently safeguard their funds while simultaneously earning a modest interest on their deposits. This financial instrument is not just a repository; it's a reservoir of financial potential that ensures liquidity for daily transactions and unforeseen emergencies. Though the interest rates offered may be comparatively conservative in contrast to more intricate investment avenues, the bedrock of safety and accessibility that a Savings Account offers remains unparalleled.

ii. Current Account: Facilitating Dynamic Transactions

For those with bustling transactional requirements, Maybank's Current Account assumes center stage. Tailored for individuals with more complex financial lives and enterprises engaged in diverse business activities, this account streamlines daily transactions and financial interactions. While the Current Account does not typically furnish interest on deposits, its hallmark lies in the seamless navigation it facilitates through the intricate currents of contemporary finance.

iii. Fixed Deposit: Cultivating Financial Stability

Maybank further enriches its personal banking repertoire with the Fixed Deposit, an instrument designed to cultivate financial stability and augment one's savings. By entrusting a predetermined sum of money for a predefined tenure – ranging from the span of a few months to multiple years – individuals

unlock the door to higher interest rates compared to conventional savings accounts. While the funds remain nestled within the fixed deposit cocoon during this period, the accrued interest serves as a testament to the rewards of patient financial prudence.

In sum, Maybank's banking services aren't just financial offerings; they're a symphony of tailored solutions that harmonize with the distinct financial compositions of its customers' lives. Whether it's the reassuring sanctuary of a Savings Account, the dynamic facilitation of a Current Account, or the disciplined growth mechanism of a Fixed Deposit, Maybank's spectrum of personal banking services underscores its role as a financial partner dedicated to nurturing prosperity and enhancing financial well-being.

ISLAMIC BANKING

Maybank's commitment to holistic financial inclusion extends to its range of Islamic banking products, meticulously tailored to harmonize with the tenets of Islamic teachings. These offerings cater to the distinctive financial requisites of Muslim clientele who seek banking solutions in accordance with Shariah law – eschewing interest (Riba) and embracing ethical investment paradigms.

i. Islamic Saving Account: Fostering Shared Prosperity

The Islamic Saving Account emerges as a distinctive embodiment of Islamic finance principles, steadfastly abiding by the tenets of Shariah. Instead of interest, which runs afoul of Islamic norms, this account employs a profit-sharing mechanism that resonates with the ethos of equitable distribution. As customers entrust their funds, the bank engages in Shariah-compliant investments, and the accrued profits are shared between the depositor and the bank, exemplifying a financial symbiosis that echoes the spirit of shared prosperity.

ii. Islamic Current Account: Synergizing Commerce and Conscience

Parallel to its conventional counterpart, the Islamic Current Account stands as an instrument of fluid financial transactions, finely calibrated to Islamic

doctrines. The account's essence lies in refraining from offering interest while embracing a profit-sharing framework linked to the bank's ethical investment ventures. Tailored for businesses, professionals, and individuals whose monetary tides frequently ebb and flow, this account underscores Maybank's dedication to facilitating Sharia-compliant banking services without compromising on dynamic financial interactions.

iii. **Islamic Fixed Deposit: Cultivating Ethical Growth**

At the core of the Islamic Fixed Deposit lies a commitment to principled financial growth. In this paradigm, customers contribute their funds to the bank, which subsequently allocates them to Sharia-compliant endeavours over a predetermined period. As the tenure matures, the customer receives not only the principal sum but also a share of the profits generated through Sharia-compliant investments. This instrument embodies Maybank's dedication to fostering ethical financial expansion that resonates harmoniously with Islamic values.

In sum, Maybank's Islamic banking products stand as a testament to the institution's unwavering commitment to aligning financial offerings with faith-based principles. By shunning interest, embracing profit-sharing mechanisms, and adhering to Sharia-compliant investment practices, Maybank's Islamic banking products offer a financial haven where Muslim customers can harmoniously integrate their faith and financial aspirations, forging a path toward both monetary prosperity and spiritual well-being.

BUSINESS BANKING

i. **Business Current Account: Navigating Financial Waters for Enterprises**

The Business Current Account stands as a beacon of financial clarity amid the complex waters of enterprise management. Engineered to meet the distinctive demands of businesses and corporations, this specialized bank account serves as a pivotal hub for daily financial operations. Its multifaceted features encompass a realm of tools essential for streamlined functionality – checkbooks

enabling seamless transactions, debit cards facilitating prompt payments, and the ever-convenient online banking portal. This amalgamation of attributes transforms the account into a nerve center, where businesses deftly navigate the currents of daily transactions, adroitly manage cash flows, and proficiently steward the mosaic of business-related expenses.

ii. Trade Financing Services: Catalysing Global Business Endeavours

In the global theatre of commerce, Trade Financing Services emerge as a symphony of financial solutions harmoniously orchestrated to empower businesses in the realm of international trade. Through an ensemble of offerings, financial institutions catalyse the exchange of goods and services across borders, emboldening businesses to partake in the intricate dance of imports and exports. These services, underpinned by adept funding and risk mitigation strategies, coalesce to grease the wheels of cross-border trade. The array of offerings encompasses the elegance of letters of credit, the dynamic dance of export and import financing, the security of trade credit insurance, and the choreography of documentary collections – a comprehensive suite that transforms global trade into a harmonious rhythm.

iii. Cash Management Solutions: Orchestrating Financial Symphony

Enterprises, like finely tuned orchestras, require a conductor to harmonize their financial elements. Cash Management Solutions step into this role, orchestrating the movements of financial resources with precision and finesse. Through an intricate symphony of services, these solutions fine-tune cash flows, amplify liquidity, and elevate the efficiency of financial resource management. An account sweeping feature ensures funds are optimally allocated, electronic funds transfer choreographs the swift movement of capital, payroll services resonate with employee compensation harmonies, merchant services amplify sales cadence, and remote deposit capture captures the financial notes from a distance. This comprehensive suite of solutions empowers businesses to achieve a symphonic equilibrium in their financial endeavours.

In essence, these financial offerings constitute a triad of business empowerment, fostering optimal financial functionality for enterprises. The Business Current Account anchors daily operations, Trade Financing Services propel international trade endeavours, and Cash Management Solutions conduct a harmonious symphony of financial resource orchestration. Together, they form a crescendo of financial empowerment that resonates within the heart of every enterprise, ensuring businesses not only traverse the fiscal seas but thrive upon them, achieving new crescendos of success.

DIGITAL BANKING

Online banking isn't merely a virtual doorway to financial services – it's a transformative realm where customers harness the power of the internet to navigate their financial domains. This digital enclave provides a secure and unparalleled convenience, offering a virtual gateway to check balances, initiate fund transfers, settle bills, scrutinize transaction histories, and engage in a myriad of financial actions without stepping into a physical bank branch. With encryption as its armor, online banking stands as a fortress of financial access and empowerment, ushering users into a realm where transactions occur with the click of a mouse or the touch of a screen.

i. Mobile Banking App: Empowering Finance in the Palm of Your Hand

Enter the realm of the mobile banking app – a technological symphony that conducts financial operations within the compact confines of a smartphone. With banking services now a pocket away, users can nimbly traverse their accounts, seamlessly execute payments, orchestrate fund transfers, and navigate the gamut of banking attributes while on the move. The app infuses finance with newfound mobility and dexterity, ensuring that users wield the power of financial management in the very palm of their hands.

ii. e-Wallet Services: The Digital Vault of Cashless Elegance

Enter the digital universe of e-Wallets, where tangible wallets metamorphose into ethereal reservoirs of currency. At Maybank's e-Wallet's core lies the ability

to foster cashless interactions – users entrust their funds to their smartphones or devices, permitting them to deftly navigate a realm of cashless commerce. Purchases are expedited, bills are paid, and online bazaars are explored, all with a swipe or a tap. To further sweeten the deal, these e-Wallets often sprinkle in rewards, discounts, and loyalty programs, coaxing customers into this virtual cash ecosystem.

iii. QR Payment Solutions: Weaving Digital Transactions with QR Magic

Behold the enchantment of QR codes – unassuming yet wielding immense transactional power. With QR payment solutions, the very act of payment becomes a dance of codes, as customers scan QR symbols adorning merchant premises. Transactions are seamlessly executed, funds transported invisibly, and payments concluded without contact. This sophisticated choreography transforms everyday transactions into a symphony of security, speed, and simplicity.

iv. Maybank2u Online Platform: The Omniscient Gateway to Financial Possibilities

Maybank2u stands as a virtual citadel of financial prospects. In its digital corridors, customers unlock a treasure trove of financial services. A single online platform houses an orchestra of options – managing accounts, orchestrating fund transfers, reconciling bills, applying for loans, venturing into investments, insuring tomorrows, and more. This holistic digital milieu bestows empowerment, as customers paint their financial portraits on the digital canvas of Maybank2u.

In conclusion, these digital financial avenues – online banking, mobile banking apps, e-Wallet services, QR payment solutions, and the Maybank2u platform – collectively redefine the landscape of banking. They transcend mere convenience to deliver a realm of empowerment, where financial management isn't a chore but an orchestration of possibilities. In this digital symphony, Maybank strives to empower users, ensuring that each digital note resonates with the promise of financial transformation.

2.5 TRAINING REFLECTION

I start my internship program at Malayan Banking Berhad (Maybank) branch Equine Park on 1st March 2023 and the last day for my internship program is on 15th August 2023. I was assigned to the customer distribution department (CFS). On the first day of my internship, I report duty to my branch manager Puan Aliza A. Rahman. Some of the job responsibilities that I was assigned during my internship is:

- To serve customers as a greeter.
- To help customers with online banking.
- Assist other staff with their daily work such as filing daily opening accounts, fixed deposit opening accounts, and current accounts.
- Assist assistant branch manager by sorting staff annual leave and medical leave.
- Create media graphics for the Equine Park branch.

Regarding creating the media graphic design for Maybank, I was lucky to be given the job I studied during my study period. During my internship, I learned how to create several posters and videos for Maybank. My other colleagues help in pointing out new ideas and improvements to my design of the poster and video, which is very helpful. It has helped me gain new skills, knowledge, and views on how to attract the attention of the possible customer to look at the poster and video.

Furthermore, I was given an allowance of roughly RM1000.00 per month during my internship period. It is equivalent to one day for RM50.00. Besides, I was also given six days of paid leave that can be used throughout my internship period. There are a lot more things that I gain from my internship period, especially regarding the banking industry. There are a lot of procedures that need to be followed to open a savings or current account with Maybank. It is to ensure that all the details about the customers are right, and it is to avoid illegal activities. Last but not least, I am grateful that I am designated to the Equine Park branch because my manager, assistant branch manager, and other colleagues are willing to help and teach me many things. Working at Maybe during my internship period has taught me that there are a lot more things that I need to know to construct my financial plan for the future. There are a lot more Maybank products that can bring benefit to customers that I need to learn and I have the urge to learn more regarding this matter.

SWOT ANALYSIS

STRENGTHS

- STRONG MARKET POSITION
- DIVERSIFIED BUSINESS PORTFOLIO
- REGIONAL PRESENCE

WEAKNESSES

- LACK OF MANPOWER
- CONCENTRATION RISK

OPPORTUNITIES

- DIGITAL TRANSFORMATION
- GROWING REGIONAL MARKETS

THREATS

- INTENSE COMPETITION FROM OTHER BANK
- CYBERSECURITY RISK

WEAKNESS:

Lack Of Manpower: Within the tapestry of Maybank's operations, a thread of vulnerability emerges – the challenge of a potentially insufficient workforce. Like a conductor facing a demanding symphony, Maybank might find itself with an orchestra of limited manpower. This isn't merely an understaffing concern; it's a potential fissure in the ensemble's harmonious performance. When the demands of operations and functions surpass the available hands, strains may emerge, affecting efficiency, responsiveness, and the bank's ability to deliver top-tier customer service. A paucity of skilled and dedicated individuals could inadvertently muffle the crescendo of Maybank's aspirations.

Concentration Risk: While Maybank's regional presence paints an expansive canvas, a touch of vulnerability surfaces in the form of concentration risk. Despite its symphonic journey across borders, the bulk of Maybank's operations and operations still dance to the rhythm of Malaysia's tune. This focal point, though powerful, can also be a source of vulnerability. The bank's dependence on a single market exposes it to the caprices of domestic economic currents, regulatory shifts, and the unpredictable cadence of market fluctuations. In such a scenario, any turbulence in the domestic milieu can reverberate across Maybank's landscape, potentially dampening the harmonious resonance it seeks to sustain.

In the score of Maybank's weaknesses, a softer melody unfolds – a melody that underscores the importance of harmonizing workforce capabilities and diversifying geographical presence. These weaknesses, while not defining, accentuate the need for astute orchestration. Maybank's journey, like any symphony, calls for vigilance in ensuring the harmony isn't marred by the challenges of limited manpower or overreliance on a single geographic note. By addressing these vulnerabilities, Maybank can fortify its symphony, ensuring each note is played with strength and resonance, forging an enduring melody in the financial realm.

OPPORTUNITIES:

Growing Regional Market: Maybank's stage is set against the backdrop of a growing regional market, an expansive canvas that beckons with promise. The ASEAN countries, where Maybank has cast its presence, are in the throes of economic growth and the emergence of an empowered middle class. This is more than just growth; it's a symphony of opportunity. As the ASEAN middle class expands, so does the audience for Maybank's financial offerings. The bank has the chance to extend its market share, to compose new melodies of financial empowerment, and to entice a wider audience into its virtuoso performance. Each economic uptick in this regional concerto resonates as a chance for Maybank to crescendo its influence and amplify its customer base.

Digital Transformation: In the grand symphony of financial services, a digital transformation is heralded as the overture of the modern era. Rapid technological advancements and the shifting rhythms of consumer preferences have ushered in the era of digital banking. For Maybank, this isn't just an evolution; it's an opportunity to orchestrate innovation. The bank's robust digital infrastructure stands as the conductor's baton, ready to lead a symphony of seamless online interactions, virtual transactions, and dynamic financial experiences. By embracing this digital revolution, Maybank can compose an opus that resonates with a tech-savvy audience, enhancing customer engagement, and stealing the spotlight as a trailblazer in the realm of modern banking.

In these opportunities, Maybank finds its score infused with promise and potential. The growing regional market and the promise of digital transformation aren't mere notes; they're the building blocks of a symphony that can elevate Maybank's influence to new crescendos. Just as a conductor shapes a musical composition, Maybank has the power to shape its future by embracing these opportunities, playing each note with precision and passion, and ensuring that its symphony continues to captivate audiences far and wide.

THREATS:

Intense Competition From Other Banks: Within the bustling financial arena, a storm of competition rages. The banking industry is a battleground where local and international banks, each with their own melody of offerings, engage in a symphony of rivalry. Maybank stands as a soloist on this stage, and the threat of losing the audience's ear to competitors looms large. A misstep in orchestrating customer-centric products, services, or pricing could lead to the audience's applause being directed elsewhere. To maintain its standing as a leading performer, Maybank must relentlessly fine-tune its offerings, ensuring that each note resonates harmoniously with its customers' desires, and thus, retaining their allegiance in a melody of loyalty.

Cybersecurity Risk: As the overture of digital banking swells, a darker note emerges – the crescendo of cybersecurity risks. The transition to digital platforms brings with it the discordant strains of cyber threats and data breaches. Maybank's digital orchestra, while creating harmonious financial experiences, could also attract the attention of malevolent actors seeking to disrupt the harmony. The sanctity of customer data hangs in the balance, and Maybank stands as a sentinel at the gates of this digital fortress. The threat of cyber-attacks is a silent crescendo, a constant reminder of the need for unceasing vigilance, investment in advanced cybersecurity measures, and the symphony of trust that must remain unwavering between the bank and its customers.

In this intricate composition of threats, Maybank faces the challenge of maintaining its melody amidst the competitive cacophony and guarding its digital symphony against the dissonance of cyber threats. Just as a conductor tempers his baton to ensure harmony, Maybank must navigate these threats with finesse, drawing on its strength and experience to shape a symphony that resonates with resilience and trust. By doing so, Maybank can transform these threats into counterpoints that enhance its crescendo, leading the orchestra of banking with confidence into the future.

4.0 DISCUSSION AND RECOMMENDATION

STRENGTHS:

Fortress of market dominance, Maybank's position as a towering colossus in the Malaysian financial landscape is a treasure chest of strength. With an unwavering grip on market share, the bank is a trusted haven for Malaysians seeking financial solace. Its brand recognition acts as a compass, guiding customers to a safe harbour of financial solutions. The extensive network of branches and ATMs acts as beacons of convenience, illuminating the path for customers across the nation. This fortitude translates into a virtuous cycle – customer attraction begets retention, leading to a crescendo of deposits, loans, and a symphony of revenue streams.

The palette of diversification, Maybank's business portfolio is a vibrant tapestry, woven with threads of retail, corporate, investment, Islamic banking, and insurance. This diversification is more than just variety; it's a strategic crescendo. As economic melodies ebb and flow, Maybank's diversified portfolio ensures that harmonies are sustained. A note of instability in one sector is counterbalanced by a crescendo of growth in another, creating a symphony of financial equilibrium. This portfolio also resonates with customers of varying needs, ensuring that financial solutions are attuned to the unique timbre of each customer segment.

For recommendation, conducting a symphony of customer-centricity, the baton of customer focus should be wielded with unwavering dedication. By embracing a customer-centric approach, Maybank can craft a symphony that resonates deeply with its clientele. Customized financial solutions, crafted with meticulous attention to individual needs, can harmonize with customers' aspirations. A crescendo of excellent customer service – where each interaction is a note of satisfaction – can set Maybank's performance apart from the rest. Tailoring services to specific customer segments doesn't just create a symphony; it composes a masterpiece.

Other than that, harmonizing the risk score, with a diversified portfolio, the conductor's role of risk management takes centre stage. Regular assessments, like tuning the strings of a violin, ensure that each segment is in harmony with the overall composition. The act of stress-testing scenarios, akin to rehearsing challenging

musical pieces, prepares Maybank to navigate economic crescendos and diminuendos. By orchestrating risk management with precision, Maybank fortifies its performance, ensuring a symphony of resilience even in the face of discordant financial landscapes.

In this score of strengths and recommendations, Maybank finds its melody enriched by market dominance, diversification, and a commitment to customer-centric excellence. As the orchestra of financial possibilities continues to play, Maybank's performance is poised to resonate as a harmonious symphony, a crescendo of strength and strategic finesse that echoes across the financial world.

WEAKNESS:

The lack of manpower and the shortage of hands within Maybank's workforce introduces a symphony of operational challenges. The lack of a full ensemble could lead to elongated processing times for customer inquiries, straining the harmony of service excellence. The cadence of transaction processing might falter, introducing discord in the symphony of seamless banking. Moreover, the potential for errors in the handling of intricate financial transactions emerges as a somber note, threatening the bank's reputation for accuracy. The scarcity of skilled personnel poses an even graver note, possibly muting the bank's ability to introduce innovative technologies and maintain a crescendo of customer satisfaction.

A tune of concentration risk, amidst Maybank's regional overture, a note of caution emerges – the shadow of concentration risk. While the bank's dominance in Malaysia is a forte, overreliance on a single market can introduce vulnerability to the composition. Economic tempests, regulatory crescendos, or shifts in customer rhythms within Malaysia could render the melody discordant. Changes in market conditions, interest rate harmonies, or customer symphonies could potentially create a dissonance that reverberates across Maybank's financial score.

To overcome the weakness, the recommendation that can be pointed out is by harmonizing through manpower investment. To bridge the silence of manpower scarcity, Maybank should compose a score of human resource development and recruitment. The overture could include crescendos of training and upskilling, enhancing the capabilities and productivity of existing staff. Recruiting fresh talent, resonating with diverse skill sets, would imbue the ensemble with a symphony of versatile capabilities. By nurturing existing talents and inviting new virtuosos to the stage, Maybank could harmonize its operational cadence and foster a culture of innovation.

Furthermore, digital crescendo through technology integration. Technology holds the key to orchestrating efficiency and optimizing existing resources. An investment in automation and advanced banking systems could orchestrate a digital concerto, streamlining operations and alleviating the reliance on manpower for routine tasks. This symphony of digital transformation would allow employees to embrace value-

added activities and cultivate harmonious customer interactions. By leveraging technology's virtuosity, Maybank could compose a harmonious blend of human expertise and digital innovation. In this composition of weaknesses and recommendations, Maybank stands poised to address its challenges with strategic finesse. By investing in human resources, upskilling, and embracing technology, Maybank has the opportunity to transform its weaknesses into harmonious strengths. Just as a conductor shapes a symphony, Maybank can harmonize its operational cadence, ensuring a resonant performance that echoes with the melodies of efficiency, innovation, and customer-centric excellence.

OPPORTUNITIES:

Harvesting growth in the regional renaissance, the ASEAN landscape is a fertile ground where economic growth sprouts like melodic harmonies. The rise of the middle class paints a symphony of prosperity, and Maybank stands poised to join this grand performance. As economies unfurl their wings, the demand for banking and financial services takes centre stage. Maybank holds a conductor's baton, with an opportunity to compose a cadence of expansion. By curating its products and services to resonate with the unique notes of each market, Maybank can serenade customers with tailor-made offerings. This melodic alignment positions Maybank as the preferred banking partner, harmonizing its presence with the growth rhythms of the region.

The digital transformation, in the orchestra of banking, the digital movement crescendos as a transformative opportunity. Maybank can embrace this symphony by investing in digital infrastructure and innovative technologies, seamlessly merging the realms of finance and technology. The overture to digital transformation promises an enhanced customer experience, a cadence that resonates with tech-savvy patrons. By dancing in the digital realm, Maybank not only aligns with the preferences of modern customers but also orchestrates cost savings and increased efficiency, a harmony that sets it apart in a world of traditional competitors.

The recommendation that can be pointed out is composing with the precision of market segmentation and product customization. To extract the sweet notes from the growing regional market, Maybank's strategy should be finely tuned. The orchestration begins with market research and segmentation, where each ASEAN country unveils its unique musical nuances. Customizing products and services to harmonize with these distinct demands creates a symphony of attraction. By synchronizing with the specific rhythms of each market, Maybank does not just capture a larger audience; it conducts relationships that resonate on a deeper level.

Furthermore, investment in digital innovation. To conduct the digital symphony with virtuosity, Maybank must continue to invest in digital innovation. The bank's role is that of a composer, sculpting cutting-edge technologies, mobile banking apps, and online platforms. The continuous cadence of enhancements ensures that Maybank remains in the spotlight of the digital revolution, offering customers a seamless, user-friendly

experience. This digital journey is not a fleeting note; it is a constant evolution, and Maybank's commitment to innovation ensures its melody remains both timeless and forward-reaching. In this composition of opportunities and recommendations, Maybank's role is that of a conductor, orchestrating growth in the regional chorus and harmonizing with the digital symphony. By aligning its strategies with these harmonious melodies, Maybank not only performs a financial concerto of excellence but also orchestrates a symphony of innovation and customer-centric evolution.

THREATS:

Intense competition, The banking industry stage is no serene chamber; it's a tumultuous arena with intense competition echoing in every corner. Maybank's standing as a prominent player in Malaysia acts as a siren's call for rivals seeking their own moment in the spotlight. This competitive overture isn't just a distant hum; it's a persistent crescendo that demands Maybank's vigilant attention. To hold the audience's rapt attention and to maintain its position, Maybank must compose a symphony of continuous innovation. By crafting unique and resonant products and services, the bank can harmonize with customers' evolving needs, ensuring that its melody remains distinct. In a world of fierce competition, a failure to remain at the forefront could lead to a diminishing audience and a melody of reduced profitability.

The cyberspace risk, as digital crescendos envelop the financial realm, a shadowy note emerges – the discordant note of cybersecurity risks. The orchestra of cyberattacks, data breaches, and phishing attempts poses a potent threat to Maybank's harmony. The reverberations of a breach could dampen the crescendo of customer trust and tarnish the bank's reputation. Maybank's role as guardian becomes paramount, and the score calls for a symphony of robust cybersecurity measures. The inclusion of encryption, multi-factor authentication, and regular security audits harmonize to protect customer data and financial transactions. This proactive rhythm of cybersecurity fortitude sustains the melody of customer confidence in the digital realm.

To overcome the threats, continuous innovation is needed. In the realm of competition, Maybank's melody must be one of continuous innovation. The orchestra of market trends and customer preferences must be played with dexterity. The bank's role is that of a composer, understanding changing dynamics and orchestrating new products and services that resonate. Introducing innovative digital solutions, harmonizing financial planning tools, or creating seamless mobile banking experiences showcases Maybank's virtuosity. This symphony of innovation acts as a magnet, drawing and retaining customers in a competitive *mélange*.

Furthermore, customer engagement and retention. In response to the competition's challenge, Maybank must embrace the crescendo of customer engagement and

retention. The bank's relationship with customers isn't just a note; it's a melody of personalized services, proactive communication, and impeccable support. By building a strong connection, Maybank conducts a loyalty symphony that reduces the risk of switching allegiances. The feedback of customers becomes an integral part of this composition, guiding the bank's evolution and ensuring the resonance of customer expectations. In this composition of threats and recommendations, Maybank stands as a conductor, orchestrating resilience in the face of competition and fortitude against the shadow of cybersecurity risks. By harmonizing innovation with customer loyalty, Maybank does not just perform; it shapes a symphony that resonates with excellence, trust, and a commitment to a resonant financial future.

5.0 CONCLUSION

To conclude, the opportunity to be working as an intern at the Maybank Equine Park branch in the customer distribution department has offered me various things to learn. This internship program offers me a lot of benefits and experience while it helps me to learn how was daily life as an employee. It does not like how I imagine when I was my younger self. I always thought that growing up and having a proper work with a big salary is always the target to achieve but having money does not mean you will have a lot of time for yourself. This experience has thought me to always manage my time and always create a schedule ahead of time so it can help me to organize my time for work and for leisure. Besides, this internship program helps me to boost my confidence in talking with others. This is due to my role as a greeter at the branch which needs me always interact with customers on a daily basis in order to help and assist the customer regarding their problems. Moreover, during this internship program, I realize that I would like to further my career path in the banking industry. There are a lot of things that I want to learn from my superior regarding bank products such as credit cards, mortgages, and ASB finance.

Furthermore, based on the swot analysis that I have conducted, it shows that Maybank is one of the biggest and most successful banks in Malaysia. This is due to their position in the banking industry in Malaysia is still high even though we have experienced a pandemic for a long time. Besides, they also manage to stay on top because they have a lot to offer to their customers not only personal banking but also digital banking and business banking. Despite that Maybank still has its own flaw, which in my opinion is a lack of manpower.

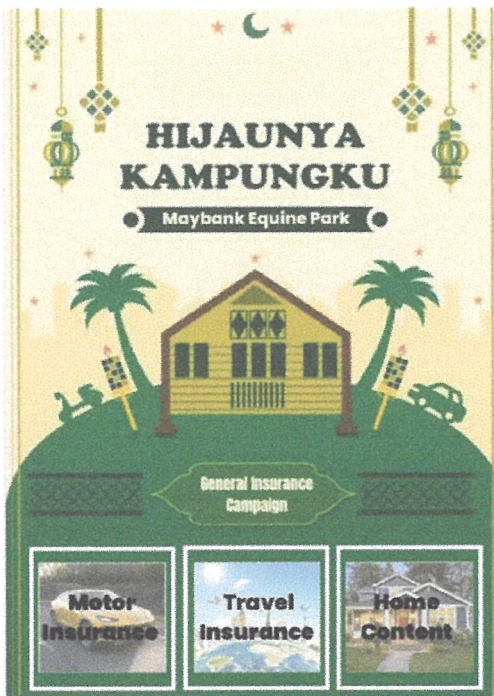
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7.0 APPENDICES





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