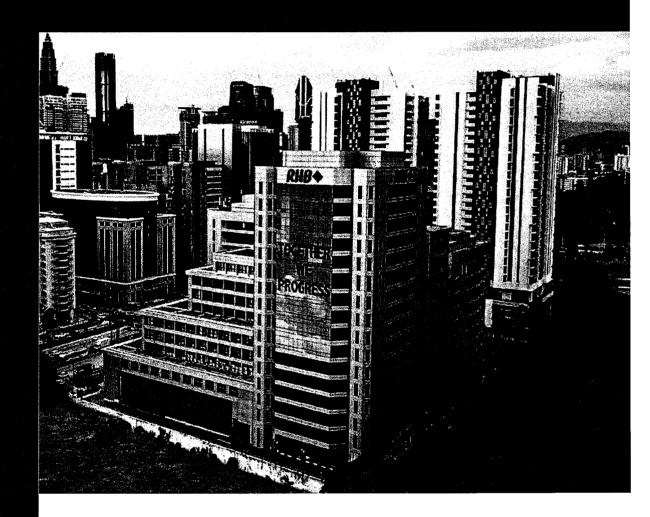


# Internship Report RHB Banking Group



Prepared by:

Mohamed Radzi bin Eddy

Prepared for:

Madam Intan Liana binti Suhaime

Course:

Bach. Human Resource Management

Class:

BA243 6A

Campus:

UiTM Bandaraya Melaka

Student ID:

2020471054



### **Executive Summary**

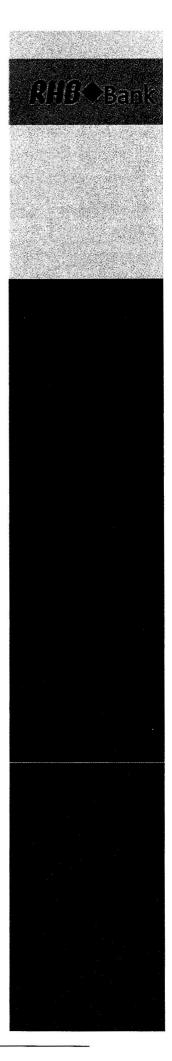
This executive summary provides an overview of my internship report at RHB Banking Group, highlighting the essential adventures and achievements I made while there. The report focuses mostly on my work experience in the Industrial Relations & HR Governance department, explaining the responsibilities I was assigned and the influence they had on the company as a whole.

My internship with RHB Banking Group lasted six months, beginning on March 1, 2023 and ending on August 15, 2023. This experience gave me a thorough grasp of the Industrial Relations & HR Governance role within a major financial firm. Throughout my internship, I had the opportunity of working under the supervision of competent colleagues in order to obtain practical experience and contribute to the department's goals.

During my internship, I learned a lot about managing employee interactions, maintaining compliance with HR governance standards, and navigating legal proceedings. These assignments provided real exposure to the banking industry's regulatory environment while encouraging the development of critical skills such as communication, focus on detail, problem-solving, and teamwork.

My contributions to the Industrial Relations & HR Governance department benefited RHB Banking Group. I made significant contributions to the department's objectives and the overall operation of the business by efficiently handling disciplinary procedures, providing advice to employees, and providing help in legal actions.

The internship at RHB Banking Group has given me a solid platform for continued development and advancement in my career in the field of Industrial Relations & HR Governance.





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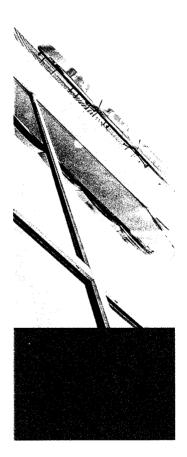
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## Part 1: Preliminary Pages

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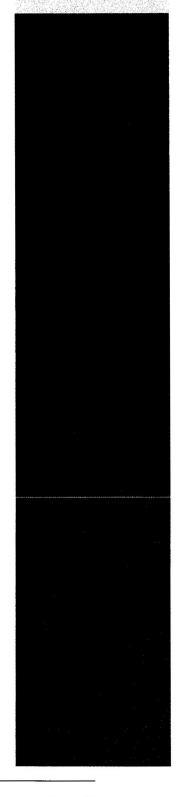
I would like to thank RHB Bank for giving me with the invaluable chance to intern at their prestigious company. This internship experience has been extremely gratifying and has greatly expanded my understanding of the financial business.

Madam Intan Liana binti Suhaime, my advisor, deserves my heartfelt gratitude for her continuous supervision and guidance throughout this internship adventure. Her knowledge and encouragement have helped to shape my professional development and confidence.

I am grateful to have my colleagues and supervisor for welcoming me into their organization and creating a friendly learning environment. Their encouragement and readiness to share their knowledge have been important in helping me improve my abilities and expertise during my internship.

Finally, I would want to thank my parents for their unwavering support and belief in my skills. Their support and affection have been a driving force behind my accomplishments, and I am eternally thankful for their continual support throughout my internship.

I would like to express my heartfelt gratitude to everyone who helped make my time as an intern enjoyable and fulfilling. I consider myself extremely fortunate to have had this chance and am eager to implement the great insights learned during my time at RHB Bank in the future.





## Part 2: Student's Profile

**Biodata** 



Hello, my name is Mohamed Radzi bin Eddy I was born in Kulai, Johor but currently I am staying at Ampang, Kuala Lumpur to do my internship. As far as my educational qualification is concerned, I have finished my study in Foundation of Law at UiTM in 2020 and my CGPA is 3.60 and currently I am a final year student of Human Resource at UiTM and my current CGPA is 3.73. I will be graduating this year in August. I am known as proactive, fast learner, independent and team player

Over the years, from my studies, and even internship I have acquired relevant skills and experience which I will put to use in my future career. I am passionate to start my career in Human Resource field right after I completed my internship. I am keen and interested to do Recruitment and Industrial Relations.

Radzi Eddy

Writer - Internship Report



## Part 2: Student's Profile

### **Updated Resume**

	MOHAMED RADZI BIN EDDY					
	Bachelor of Human Resource Management					
	Kuala Lumpur, Malaysia					
EDUCATION						
2020 — 2023	Bachelor of Human Resource Management (Honors), University Teknologi Mara					
(Present)	Current CGPA: 3.73/4.00 (Present)  Related coursework: Recruitment & Selection, Compensation & Benefits, Industrial Relations, Strategic Human Resource Management, Organizational Behavior, Human Resource Development, Employment Law, Change & Organizational Development, Performance Development					
2019 — 2020	Foundation in Law, University Teknologi Mara CGPA: 3.60/4.00					
2014 — 2018	SMK Kelapa Sawit SPM: 2A+, 1A, 3A-, 1B+, 1C+					
AWARDS						
2020 — 2023	Dean's List, UiTM Bandaraya Melaka					
(Present)	Awarded for Dean's List from Semester 1 until Semester 5 (Present)					
2022	Virtual-Melaka International Intellectual Exposition 2022 (V-MIIEX'22), UiTM Bandaraya Melaka Won Bronze Medal for the innovation of a product					
2021	Studio Debat Maya (SULAM Program), UiTM Shah Alam Awarded as a Second Best Debater					
2021	Brain Thug Masquerade, UiTM Bandaraya Melaka					
DELEVANT EVO	Won the 1st place for the financial quiz conducted by FINEST Club					
RELEVANT EXPE						
March 2023 — August 2023	Industrial Relations & HR Governance Intern (RHB Banking Group)  • Successfully managed/advised on enquiries concerning Bank staff disciplinary guidelines/procedures, collective					
(Present)	agreement and other related matters.					
(Fiesent)	<ul> <li>Proficiently prepared show cause/charge sheet i.e Letter of Explanation, Letter of Caution/Advise/Warning and</li> </ul>					
	Dismissal Letter and etc. to all levels of Bank's staff in respect of disciplinary cases.					
	Assisted in handling Poor Performance cases.					
	<ul> <li>Prepared materials for Domestic Inquiry (DI), i.e. Charge Sheet, Witness Statements, Notice of DI, Letter of</li> </ul>					
	Appointment as Bank's Witnesses and Panel Members, Minutes of DI, Decision Letter and GDC Paper.					
	<ul> <li>Prepared Bank Negara Malaysia (BNM) Employees Screening when requested.</li> </ul>					
	Assisted in handling whistleblowing cases.					
	<ul> <li>Prepared papers and recommendations to Group Disciplinary Committee (GDC) meetings and GHR's disciplinary</li> </ul>					
	meetings.					
	<ul> <li>Took and prepared Minutes of GDC meetings.</li> <li>Assisted/advised in reports received from various levels of staff regarding any disciplinary action.</li> </ul>					
	Assisted advised in reports received from various levels of start regarding any disciplinary action.      Attended court hearing in Industrial Court.					
	Liaised and worked closely with external solicitors who represent the Bank in Industrial Court proceedings i.e.					
	managing/coordinating/advising and Group Internal Audit (GIA).					
	<ul> <li>Prepared Memo to Group Chief People Officer (GCPO) regarding cash shortage and payment to solicitors.</li> </ul>					
	<ul> <li>Proactively executed all ad hoc assignments given in meeting the GHR priorities and business plan.</li> </ul>					
V-12-V	Assisted in HR Governance, Compliance and Risk matters.					
2020 - 2023	Class Representative (Semester 1 until 5)					
	<ul> <li>Acted as liaison between lecturers and classmates, facilitating effective communication and promoting a collaborative learning environment.</li> </ul>					
	<ul> <li>Successfully delivered relevant information from lecturers and higher-ups to classmates, ensuring clarity and understanding.</li> </ul>					
2021 — 2023	President of Bulan Sabit Merah Malaysia (BSMM)					
	Successfully planned semester events for the Club					
	<ul> <li>Proactively searched for new members, ensuring continuity of the Club and promoting its growth.</li> </ul>					
	Collaborated with other Clubs who needed First Aiders during their events.					
	Collaborated with McDonald's Dataran Pahlawan 2 for Blood Donation Campaign.					
	Recruited a program leader and excos to lead events.					
2022 2023	Exco Protocol of Human Resource Society (HURES)					
	Effectively contacted alumni and lecturers to participate in events.					
	<ul> <li>Prepared program coordinator's speech, emcee text and Dua' for every HURES events.</li> </ul>					
	<ul> <li>Successfully managed some of the events as a floor manager, ensuring the events run smoothly.</li> </ul>					



## Part 2: Student's Profile

### **Updated Resume**

CURRICULAR AC						
December 2022	Bureau of Multimedia for Webinar Issue in HRM: Post Covid-19, The Reality of Recruitment					
	Prepared and designed posters to attract audiences.					
	Bureau of Protocol for HR Week 4.0 2022 (HURES)					
	<ul> <li>Prepared script for emcees and opening and closing speech for Faculty Coordinator.</li> </ul>					
	Project Leader: Killer Disease Exhibition & Blood Donation Campaign (BSMM)					
	<ul> <li>Developed a plan for the campaign, i.e. goals, identified target audiences and budget.</li> </ul>					
	Successfully secured sponsorship from McDonald's Dataran Pahlawan 2.					
	<ul> <li>Recruited and coordinated volur</li> </ul>	teers for the campa	aign.			
	Acted as liaison between Hospital Melaka and Library to secure location & equipment.					
	Set up the location, collected numbers of donors and tracked the amount of blood collected.					
November 2022	Bureau of Protocol for Participant Development Program (HURES)					
	Prepared script for emcee, Program Coordinator and Dua'					
	Demonstrated strong event management skills as floor manager, ensuring seamless execution of the program.					
June 2022	Floor Manager for Opening & Closing HR Week 2022 Ceremony (HURES)					
	Communicated event objectives to HURES members during meetings					
	Provided guidance to HURES members on event execution, resulting in successful event operation.					
	Provided cues and direction to HURES members throughout the event.					
May 2022 April 2022	Bureau of Multimedia for Virtual Entrepreneurs Campaign (HURES)					
	Created a visually appealing and informative terms & conditions poster.					
	Provided cues and direction to HURES members throughout the event.					
				un Activities (HURES)		
ripin zozz	Bureau of Protocol for Participant Development Program & PIC for Group Activities (HURES)					
	Prepared script for emcee, Program Coordinator and Dua'     Acted as a floor manager, ensuring seamless execution of the program.					
	, and the same of					
December 2021	Successfully led group activities with students.  Project Leader for CSP Program Level Up Your Business with Shaped.					
December 2021	Project Leader for CSR Program: Level Up Your Business with Shopee!					
	Conducted fair and transparent election process for excos, defining their roles and responsibilities.					
	<ul> <li>Liaised closely with Bahagian Hal Ehwal Akademik to submit paperwork and budget.</li> <li>Identified and searched target audience group, i.e. single mothers.</li> </ul>					
January 2020						
January 2020	Participated in Contemporary Global and Legal Issues Exhibition (GoGLIEx 2020)					
	<ul> <li>Designed and set up an engaging booth on the topic of abortion.</li> <li>Created compelling props and visual aids to enhance the presentation and increase audience engagement.</li> </ul>					
VOLUNTEERING	Created competing props and vi-	suai aius to erinant	ze trie presentation an	u increase audience en	gagement.	
January 2023	Various des Venimeines Diberek	u Cakalah CV Car	i Dandar Malaka			
January 2025	Kerjaya dan Kepimpinan Dibangku Sekolah, SK Seri Bandar Melaka					
	Produced eye-catching promotional materials, i.e. posters, banners and an introductory video highlighting compute life.					
	campus life.					
0000	Captured every moment and activities with the students.  Charity Wash 2022 for Ombors and Needy Children under Kelah Sukaralawan Zakat (SUZA) with					
2022	Charity Week 2022 for Orphans and Needy Children under Kelab Sukarelawan Zakat (SUZA) with collaboration of Islamic Relief Malaysia (IRM)					
	Prepared and set up the event venue, ensuring a comfortable experience for attendees.      Reject finds for explace and cody shifted by selling marchandise.					
	Raised funds for orphans and needy children by selling merchandise.      National Apply Apply Mark Apply Mark Apply Valence Tolking Music Music Mark Apply Valence Kalphy					
2022	Majlis Mengusap Kepala Anak-Anak Yatim & Pelancaran Tabung Murid-Murid Miskin (Asnaf) under Kelab					
	Sukarelawan Zakat (SUZA)					
	Visited orphanages and provided monetary aids to Asnaf children.					
	<ul> <li>Raised funds for orphans and ne</li> </ul>	edy children by se	ling merchandise.			
SKILLS	Microsoft Office Expert	Canva	Skilful	CapCut	Skilfu	
LANGUAGES	Malay Native speaker	English	Highly proficient	Mandarin	A1	
REFERENCES	Chrislyn Chew		Puan Surava	Hamimi binti Mastor		
	Specialist, IR & HR Governance,		Senior Lecturer			
	RHB Banking Group.		Faculty of Business and Management			
	RHB Centre, Jalan Tun Razak		University Teknologi Mara,			
	RHB Centre, Jalan Tun Razak		University Tekr	nologi Mara,		
	RHB Centre, Jalan Tun Razak 50400 Kuala Lumpur *phone number will be provided upo		75350 Bandara	nologi Mara, aya Melaka, Melaka r will be provided upon r		



Name, Location & Background



RHB Banking Group is a well-known financial services company headquartered in Kuala Lumpur, Malaysia, notably on Jalan Tun Razak.

The Group's broad presence in the ASEAN area includes Malaysia, Singapore, Indonesia, Thailand, Brunei, Cambodia, Hong Kong (with a representative office in China), Vietnam, Myanmar, and Lao PDR. The company has a long history, dating back to 1913, when Kwong Yik Bank Berhad was established, making it Malaya's first local bank.

The core subsidiaries that constitute RHB Banking Group are RHB Bank Berhad, RHB Investment Bank Berhad, RHB Islamic Bank Berhad, RHB Insurance Berhad and RHB Asset Management Sdn Bhd.



Name, Location & Background



RHB Banking Group is a well-known worldwide financial services provider committed to providing its customers with comprehensive solutions. Their objective is to provide different segment offers and to build an environment that enables quick, easy, and efficient customer experiences. These initiatives are supported by a cohesive and motivated team, as well as solid stakeholder partnerships.

RHB, as one of Malaysia's biggest banks, occupies a prominent position in the ASEAN region, with a significant presence in several nations. They have attained market leadership in Malaysia by focusing on certain items and categories, ensuring that their offers cater to their clients' specific demands.

RHB's presence and impact transcend various ASEAN countries, making it a prominent participant in the financial services business, with a workforce of over 14,000 individuals across the Group. Their drive to excellence, innovation, and customer satisfaction distinguishes them from their competition, allowing them to provide top-tier financial services throughout the region. RHB's influence and prominence in the financial sector are certain to grow as they continue to expand their presence.



Vision, Mission, Objective, Goal



RHB Bank Malaysia's mission of "Making Progress Happen for Everyone" is centered on three core strategic goals.

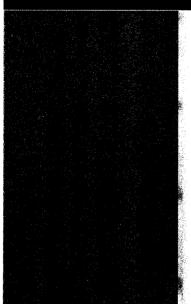
The initial goal is to become the chosen bank for all consumers, including Affluent, Mass Affluent, SMEs, LC, and MC. RHB Bank intends to strengthen its relationships with these customers by offering a wide variety of financial options, including savings, lending, investments, and protection. The bank seeks to adapt to each customer's specific needs through personalized value propositions, positioning itself as their trusted financial partner.

The second strategic priority is to provide great customer experiences. RHB Bank is dedicated to providing top-tier and differentiated service levels, and to setting new industry norms. Recognizing the importance of digital channels, the bank strives to provide the finest digital experiences possible, allowing customers to handle their financial affairs in a convenient and fast manner. The bank ensures that its services are personalized to individual tastes by investing in current systems, smart technology, and cutting-edge analytics capabilities such as Al/ML.

The third purpose is to promote quality growth. RHB Bank intends to pursue sustainable and profitable local and worldwide expansion in areas where it has a competitive advantage and is well-positioned to succeed. The bank intends to preserve its financial reliability and deliver long-term value to stakeholders by focusing on sensible and targeted business expansion. Furthermore, to link its growth with sustainability and ethical practices, the bank emphasizes environmental, social, and governance aspects.



Vision, Mission, Objective, Goal





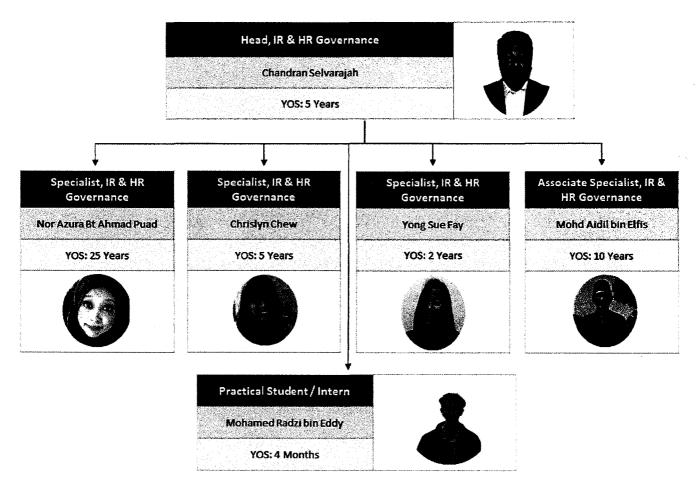
The objective of RHB Banking Group is to reach a top-three ranking in Malaysia based on performance measures, while also pursuing concentrated expansion in specific specialist markets within its foreign operations.

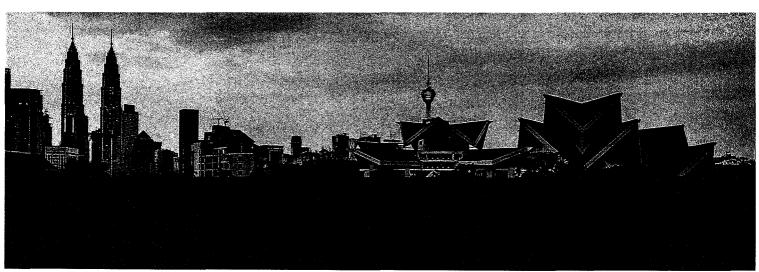
RHB's core purpose is twofold: To begin, they will strengthen their presence in Malaysia by excelling in particular areas, such as the affluent category, where revenue potential is quickly increasing. Second, RHB intends to grow in the SME sector by extending loan products as well as providing a comprehensive financial services ecosystem to meet the diversified demands of small and medium-sized firms. RHB also plans to increase its market share in the mid-cap and large-cap segments by improving client engagement and share of wallet in these segments.

Group Community Banking, Group Wholesale Banking, Group Shariah Business, Group International Business, and Group Insurance are the RHB Banking Group's five business pillars.



### Organizational Structure







**Products or Services** 



RHB Bank offers a wide range of goods and services to meet the diversified demands of its customers across various banking categories.

RHB Bank provides the RHB Smart Account-I, an Islamic savings account with competitive profit rates and user-friendly features, in the Personal Banking area. Customers can also take use of the RHB Shell Visa Credit Card, a co-branded credit card that offers attractive rewards and perks, particularly to frequent Shell station customers. Furthermore, the bank offers Personal Financing solutions, which allow clients to quickly access flexible cash for a variety of personal goals such as education, travel, or other financial needs.

Besides, RHB Bank's Business Banking services help firms run their finances more smoothly. The Business Current Account provides a dependable foundation for day-to-day transactions. Businesses can use RHB Live FX @ Reflex to access real-time foreign exchange rates and easily convert currencies. Furthermore, the RHB Financing (SME) Mobile App is tailored to small and medium-sized firms (SMEs), providing a simple method to apply for and manage company loans while optimizing their financial procedures.

Lastly, RHB Bank offers Shariah-compliant products in keeping with its commitment to Islamic banking principles. The RHB Smart Account-I is a Halal savings account that adheres to Islamic banking rules, whilst the RHB Shell Visa Credit Card-I is a Shariah-compliant credit card. Furthermore, with the Personal Financing-I for Private Sector, RHB Bank expands its Personal Financing options to the Islamic market, providing finance solutions that match with customers' faith and views.



## Part 4: Training's Reflection

Department, Responsibilities



I performed a substantial role in managing and advising on many areas of Bank staff disciplinary standards and processes, as well as collective agreements and associated matters, during my internship in the Industrial Relations & HR Governance Department from 1st March 2023 to 15th August 2023. One of my primary jobs was to prepare show cause and charge papers for employees at all levels involved in disciplinary proceedings, such as Letters of Explanation, Letters of Caution, Advise, Warning, and even Dismissal Letters. In addition, I handled Poor Performance complaints and assisted with whistleblower cases, ensuring that all measures were carried out in compliance with the Bank's policies and regulatory requirements.

In addition to preparing materials for the Domestic Inquiry (DI), such as Charge Sheets, Witness Statements, and the Notice of DI, I was responsible for preparing appointment letters for the Bank's witnesses and panel members, as well as the Minutes of DI, Decision Letters, and GDC (Group Disciplinary Committee) Papers. My participation included actively engaging in Group Disciplinary Committee (GDC) meetings as well as GHR's disciplinary sessions, where I gave excellent contributions and recommendations. I methodically took and wrote meeting minutes, ensuring that all significant decisions and conversations were accurately recorded for Bank Negara Malaysia's records.



## Part 4: Training's Reflection

Department, Responsibilities



In addition, I collaborated with Group Internal Audit (GIA) and external solicitors who represented the Bank in Industrial Court actions. My responsibilities included monitoring, organizing, and advising on various legal matters. In addition, I coordinated with various levels of employees to handle and assist with any disciplinary actions or reports received.

Aside from disciplinary issues, I was exposed to Bank Negara Malaysia (BNM) Employees Screening processes, where I dutifully submitted relevant papers as needed. My responsibilities also included dealing with HR Governance, Compliance, and Risk issues, demonstrating my awareness of the need of adhering to the Bank's standards and regulations.

Lastly, I was also able to contribute to HR dissemination of information by developing materials for the IR Regional Roadshow, which catered to the needs of managers. In addition, I was heavily involved in the redesign of the Group Disciplinary Operations Manual, which helped to improve the efficiency and efficacy of the Bank's disciplinary processes.



## Part 4: Training's Reflection

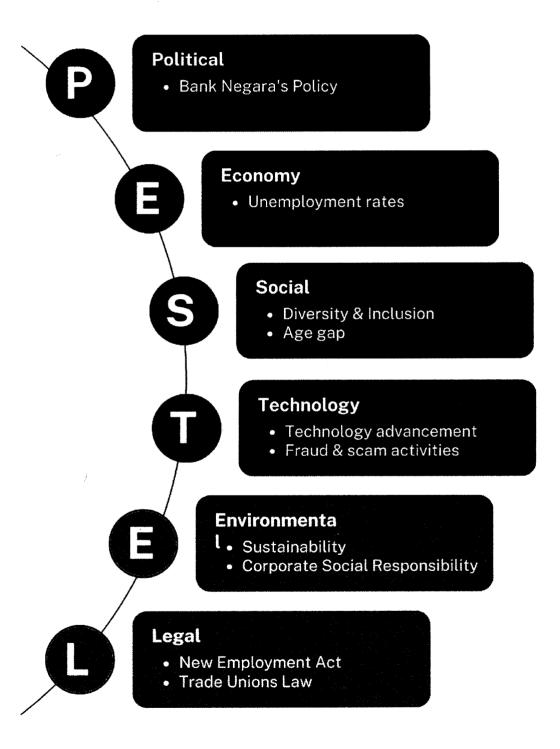
Duration: Specific Working Time



My internship starting date is 1 March 2023 until 15 August 2023. The duration is 6 months. My working day at RHB Bank is from Monday to Friday from 8.45 am until 5.45 pm.

I got RM1,000 allowances every month. However, I am not entitled for any other benefits such as medical & claim or even leaves. However, the experience and knowledge that I obtained there was fruitful.

**PESTEL** aspect





**Elaboration on PESTEL** 

My SWOT analysis was based on the political, economic, social, technological, environmental, and legal (PESTEL) aspects of the firm where I am interning.

In terms of politics, RHB Bank must follow the policies of Bank Negara Malaysia, which could be a challenge for the bank. When the Bank Negara Malaysia (BNM) issues a new policy, every bank must follow it. Implementing new laws and regulations is difficult and time-consuming.

In terms of the economy, RHB bank should be conscious of Malaysia's unemployment rates; thus, RHB bank has the opportunity to generate job opportunities for unemployed individuals by developing programs geared toward recent graduates, such as the Management Associate Program, MYSTEP program, and Protégé Program. RHB can thus help to alleviate Malaysia's unemployment crisis.





**Elaboration on PESTEL** 

For the social element, diversity and inclusion can be a strength for RHB because most individuals want to be a part of a good company. Diversity and inclusion create a particular treatment from individuals of different races and helps them feel united as Malaysians. Second, the age gap may be a weakness for RHB since it provides a barrier between age disparities and establishes hierarchy in the workplace. Finally, taking care of staff welfare may be an opportunity to attract people, particularly experienced talent, to join RHB, as people choose companies that promote their well-being including their physical and mental health.

In terms of technology, technological advancements could assist RHB in running their operations smoothly. By having and giving their staff with cutting-edge technology, they may be able to complete their tasks on time. Though technology provides benefits to RHB, it may also pose a threat to RHB because internet scamming may occur, with the elderly being the major target of scammers.





**Elaboration on PESTEL** 

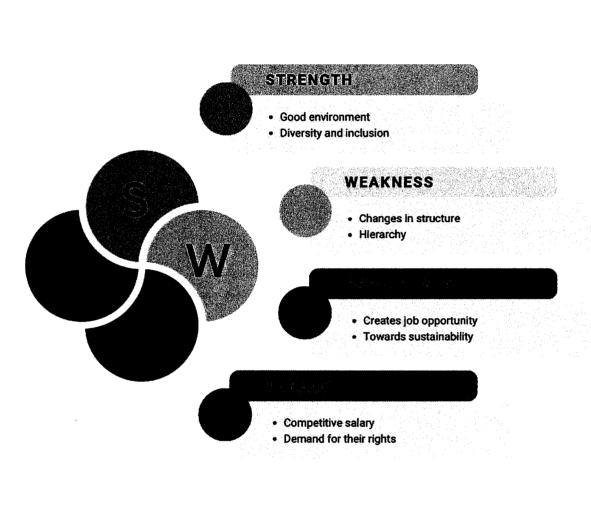
In terms of the environment, RHB's sustainability might be a strength since people will perceive that RHB is helping to preserve the planet from pollution. Furthermore, RHB participates in numerous corporate social responsibility (CSR) programs to assist those in need.

In terms of legal implications, the new Employment Act may pose a threat to RHB since employees will demand in accordance with the law. When a grievance is reported, trade union law will assist employees in fighting for their rights.

In conclusion, the PESTEL aspect gives significant insights into RHB Bank's position, allowing the business to maximize on its strengths, rectify weaknesses, capture opportunities, and manage threats proactively. RHB Bank can encourage sustainable growth and preserve a competitive edge in the volatile banking business by effectively managing these issues.



**SWOT** aspect









# Elaboration on SWOT Strength

Employees that work in a pleasant atmosphere are more likely to stay with the company. RHB provides a pleasant working environment, including scheduling flexibility. Although it is specified in each employee's offer letter that working hours are from 8.45 a.m. to 5.45 p.m., employees may begin work no later than 10 a.m. This is a wonderful habit, especially for parents who have other priorities, such as sending their children to school every morning. Furthermore, providing complete amenities such as a cafeteria, gym, and Starbucks makes employees feel at ease in meeting their demands, whether it's food for lunch or coffee for a quick break, and a gym for their fitness after work. Besides, welcoming new employees makes them feel valued. RHB's embracing new employees and making them feel welcome and valued at work will result in strong loyalty and retention. Every quarter, RHB will have a Town Hall to welcome new employees to the department.

RHB is diverse in terms of culture, gender, color, religious views, and physical ability. Regardless of religious views, races, or culture, RHB always celebrates and holds festivities for every festival. Furthermore, RHB promotes female leadership in order to overcome workplace hurdles induced by gender preconceptions. RHB's Group Chief People Officer is a woman, and she intends to promote more women into leadership positions. Aside from that, RHB is eager to hire and empower persons with disabilities. They currently have three autistic interns, and they are proud of them and appreciate their existence by posting posters in every lift and encouraging everyone to say hello to them whenever we see them.

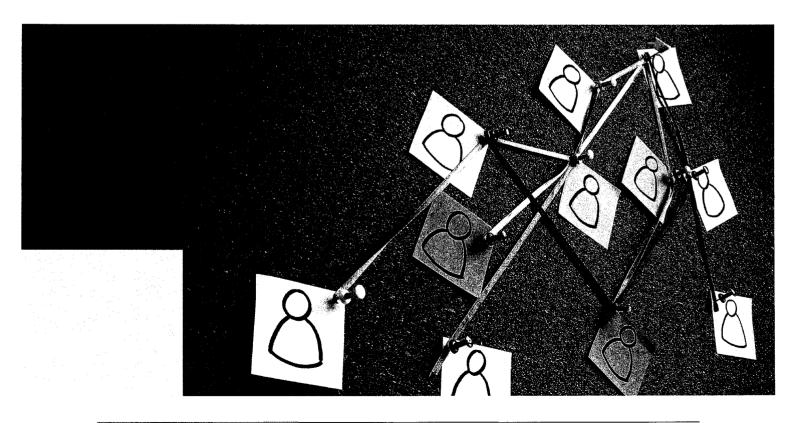




# Elaboration on SWOT Weakness

In RHB organizational transformation happens all the time. They are now revamping the organizational structure in my department. When these changes occur on a regular basis, it causes staff stress and uncertainty. Changes in organizational structure lead to changes in work duties, such as the consolidation of some units into teams and the potential of changing their reporting manager.

Besides, In RHB, the hierarchy structure still remains. Senior employees with more than 5 years of experience at RHB frequently do not take subordinate instructions or recommendations seriously. Because junior employees are largely young people, their explanations may be viewed with doubt due to a perceived lack of expertise and leadership based merely on their age. For example, a Management Associate who recently joined my team was promoted to Specialist after completing a two-year program. However, when she gave a talk at our department roadshow, the most of the attendees were elderly employees who did not take her presentation seriously, most likely because they saw her as a young, inexperienced individual

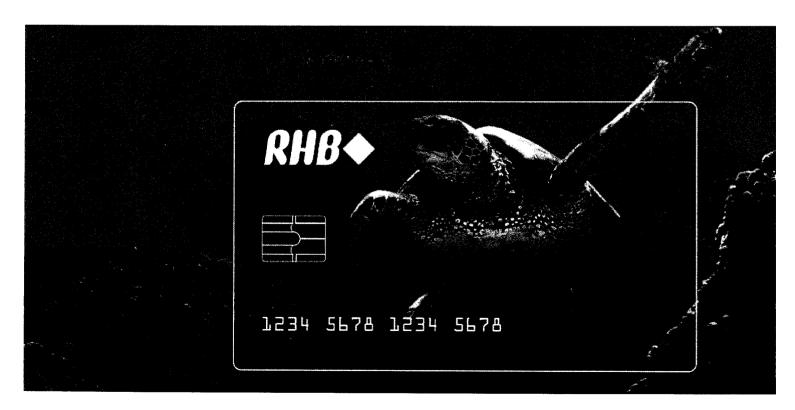




# Elaboration on SWOT Opportunity

Rising unemployment rates provide an opportunity for unemployed people to find work. RHB has programs for recent graduates such as MySTEP and Management Associates, and they are actively hiring recent grads for contract positions. This will broaden and improve fresh graduates' opportunities to find work immediately after finishing their studies. As a result, this initiative can help to alleviate Malaysia's high unemployment rate, which is primarily caused by fresh graduates.

Besides, RHB emphasizes and adheres to environmental policy in order to safeguard the planet from pollution. They discontinued the usage of plastic straws in the cafeteria. Furthermore, with the launch of the Ocean Harmony program to assist marine life, RHB makes history by launching the first recycled plastic debit card in Asia Pacific that supports life below water through cashless donations. To support sustainability efforts, the debit card contains recycled polyvinyl chloride (PVC).





### Elaboration on SWOT Threat

Other banks' competitive salaries pose a threat to RHB, since workers may seek out organizations that provide greater income. Employees are more likely to stay if they are appropriately compensated. However, due to increasing inflation, employees are under pressure to seek more pay in order to maintain their purchasing power. As a result, when Employees seek their benefits in accordance with the law.

Besides, employees demand their legal rights since there is a new Employment Act that provides greater benefits than before. Adherence to the law may be challenging for the firm because it will have an impact on their finances and budget. For example, the new Employment Act states that the minimum pay is RM1500, therefore businesses must comply regardless of their financial situation. When a firm refuses to give as required by law, employees will fight for their rights through unions within the organization, and they may express their unhappiness through strike/riots, with the company bearing the repercussions.





#### Recommendation for Strength

RHB's ability to build a systematic and official employee recognition and incentives program, which considerably boosts staff morale, job satisfaction, and loyalty, is one of its core assets. While fostering a healthy work atmosphere is essential, it is also critical to recognize and reward employees for their hard work, accomplishments, and contributions. A well-planned recognition and incentives program can help to develop an appreciating and motivational culture within the firm.

RHB may explore introducing several initiatives to create a strong framework for employee recognition and awards to build on this strength. Regular appreciation events or meetings could be held, bringing staff from all departments together to celebrate collaborative accomplishments. Individual and team accomplishments are recognized at such gatherings, generating a sense of solidarity and camaraderie among employees.

Furthermore, public recognition during company-wide gatherings such as Town Hall meetings can have a significant impact on staff motivation. Recognizing employees' accomplishments in front of their peers and superiors not only enhances their confidence but also sets a good example for others to follow.

RHB may also consider implementing a peer-to-peer recognition system, which would allow coworkers to nominate and praise one another's work. This type of mechanism generates a supportive and collaborative environment in which employees feel valued and encouraged not only by management but also by their coworkers.





#### Recommendation for Weakness

At RHB Banking Group, one issue that requires attention is the need to prioritize good and honest communication, particularly during periods of frequent organizational change. In such cases, it is vital to ensure that employees receive clear and timely information in order to reduce stress and misunderstanding. Management must convey the reasons for the adjustments and provide particular details about their implementation in a proactive manner. Employees can better comprehend the objective and potential benefits of these changes if the rationale behind them is kept transparent.

To address this weakness, a comprehensive communication strategy that keeps employees informed and involved throughout the transition process must be implemented. To begin, management should clearly express the rationale for the adjustments, offering essential context and background information to assist people in understanding the necessity and broader goals behind the actions. This clarity generates a feeling of purpose and assists employees in viewing the changes positively.

RHB can use a variety of communication methods and platforms, such as Town Hall meetings, frequent email updates, and internal portals, to successfully communicate information. Maintaining an open discourse and allowing staff to seek clarification and ask questions promotes a two-way communication culture. Involving employees in the transformation process can also increase their involvement and dedication. Soliciting feedback and input from employees shows that their perspectives are valued and might result in a more collaborative and positive response to the changes.





#### Recommendation for Opportunity

In light of RHB's growing focus on sustainability, a green internship program could be started, offering a worthwhile and significant initiative. RHB may actively contribute to improving sustainable practices within and beyond its organization by creating specialized internship jobs dedicated to environmental sustainability initiatives. These internships can span multiple departments, with a focus on corporate sustainability, giving young talent the opportunity to work directly on projects that line with RHB's sustainability goals.

In addition to this opportunity, the Green Internship Program provides a platform for ambitious professionals interested in sustainability and environmental protection to get valuable hands-on experience. Interns can add fresh insights and innovative ideas to RHB's sustainability efforts by collaborating with experienced specialists in that field.

RHB can use internal communication channels and social media platforms to successfully publicize the outcomes of these internships. RHB may demonstrate its constancy commitment to sustainability and efforts to foster young talent by highlighting the accomplishments and triumphs of the internship projects. This not only increases the motivation and involvement of current employees, but also positions RHB as an employer of choice for young talents who want to make a difference in the world.





### Recommendation for Threat

A serious threat that RHB must address proactively is a full assessment and optimization of its salary and benefits packages. To remain competitive in the fast-paced banking sector, it is critical to do a thorough analysis of rival institutions' compensation structures, bonuses, and other benefits. RHB's management can determine areas where the company's compensation attractiveness and benefits may be slipping behind by comparing these features to industry standards.

To address this threat, an in-depth review should include a thorough examination of employee compensation throughout different roles and grades. This evaluation will provide significant insight into potential compensation inequalities when compared to industry benchmarks. If disparities are discovered, RHB's management should consider adopting wage modifications to guarantee equitable and market-competitive remuneration for employees while also acknowledging their valuable contributions.

Addressing this threat is critical for retaining current talent, as employees are more inclined to stay with an organization if they believe their remuneration and benefits are fair and attractive. Furthermore, an optimized compensation and benefits structure will increase RHB's attractiveness to potential applicants, establishing the company as an employer of choice in a competitive personnel marketplace. RHB can strengthen its position as a leading player in the banking industry by proactively addressing this challenge, both in terms of employee happiness and attracting top talent.



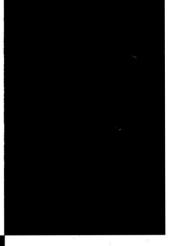


### Part 7: Conclusion

#### Summarize

During my internship at RHB Bank, I had the opportunity to watch and participate in a lively and dynamic working atmosphere. RHB's operational size is noteworthy, with a large number of employees contributing to the organization's success.

Being in my current department has been a particularly fascinating and fulfilling experience. As I consider my future career path, the exposure to numerous projects and responsibilities has generated a genuine desire in pursuing this area further. The team's collaborative attitude and commitment to accomplishing common goals has been encouraging, motivating me to pursue chances where I can offer my abilities and passion in a similar area.







My time with RHB Bank was a life-changing learning experience. I've been exposed to the complexities of the banking business, and I've seen personally how important it is to establish a pleasant and inclusive work atmosphere. The internship provided me with vital insights into the professional world and prepared me to begin on my next career adventure with courage and passion.

As I look back on my internship experience, I am thankful for the chances and difficulties that have impacted my development. RHB Bank has given me an outstanding platform to apply my knowledge, build necessary abilities, and get significant experience in the financial services industry.



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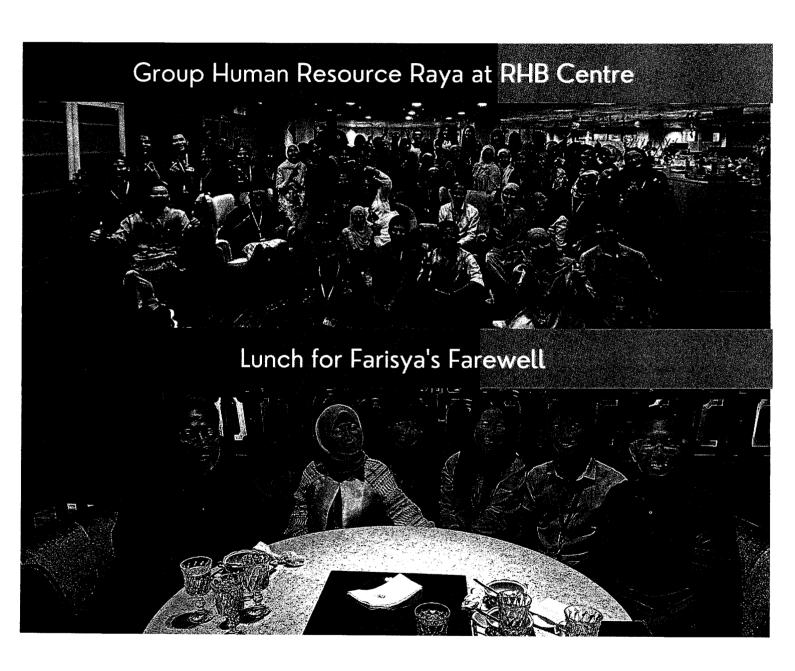
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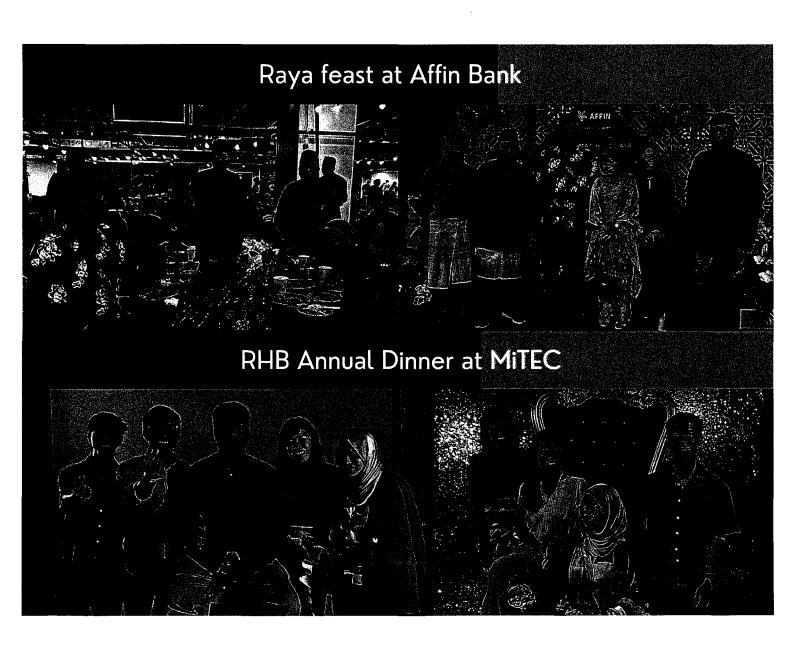
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# Thank You

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