



Maybank



UNIVERSITI
TEKNOLOGI
MARA

INDUSTRIAL TRAINING REPORT AT MAYBANK BERHAD

1ST MARCH TO 15 AUGUST 2023

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EXECUTIVE SUMMARY

Ever since I saw tall buildings, I knew I wanted to be involved in the corporate world. My most meaningful moment started here at Maybank Damansara Utama. I can still remember vividly my first day of intern where everything seems new and exciting and now it nearly coming to end. As an Office System & Management student, I have been exposed to various knowledge about how a business operates. I am very grateful for the opportunity given to undergo an internship at Maybank which is the country's leading bank. The Maybank Internship Programme is an initiative that offers internships to students so they can engage in real-world education with hands-on experience and integrate new concepts to their educational experience by using intellectual abilities and observation. Since interns who have completed an internship with Maybank adapt to the new responsibilities more quickly and offer simpler time frames for learning than newly hired employees, the Maybank Internship Programme also serves as an arena for Maybank to analyse and select prospective employees for its staffing networks.

The Maybank Internship Programme is a component of Maybank's corporate social responsibility, which encourages social engagement by working with educational institutions to create a nation's future workforce.

During this internship I have gained a lot of knowledge and got to know people who have had a big impact on my life. During that period, I was also able to observe all the strengths, weaknesses, opportunities and threats faced by Maybank in their operations. I also think that if improvements are made in the organization, the transaction process can be more smooth. All in all, I enjoy every single bit of the experience that I have gained here and it has taught me to be a better person and hopefully everything that I have learned will prepare me to face the challenging working environment.

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ACKNOWLEDGEMENT

First of all, I would like to express my upmost gratitude to Maybank Berhad for giving me the opportunity to complete my internship at one of their branches. I would like to acknowledge and express my sincere appreciation to the Head of Mega Branch in Maybank Damansara Utama, Puan Suzainah binti Abd Wahab for welcoming me to the branch alongside with her continuous determination and ongoing support towards me that helps to motivate me throughout my internship journey. Consequently, I would like to thank my Advisor, Dr. Siti Daleela Abd Wahab for her guidance and patience in assisting me on completing this report. Also, not to forget the gratitude I owe to the lecturers who have helped shaped who I am as a student and reminding me to keep improving from time to time.

The internship period might be challenging if the senior staff does not involve in my learning process. Though, I am ultimately grateful to have met senior staffs that are helpful whom have guided me in comprehending on how to complete the everyday activities and tasks that are given to me.

Last but not least, I would like to thank my friends and families who have contributed so much and supported me upon completing my internship journey.

STUDENT'S PROFILE

- Updated resume



Nurlisa Kamal Ridzwan

STUDENT

CONTACT



ABOUT ME

Highly organized and detail-oriented student from Universiti Teknologi Mara seeking an entry-level position related to administration and offices. Constantly developing new skills and eager to keep growing and evolving in my profession.

SKILLS

TECHNICAL SKILLS

- Proficiency in Microsoft Word, Excel and PowerPoint.
- Ability to handle administrative tasks.
- Creativity in online graphic designing.

INTERPERSONAL SKILLS

- Problem solving.
- Able to communicate well.
- Work effectively with others.

LANGUAGES

Bahasa Malaysia - Native
English - Fluent
Mandarin - Basic

EDUCATION

Universiti Teknologi Mara (UiTM) Kampus Bandaraya Melaka

Bachelor in Office System Management (Hons.)
2021-Present
CGPA: 3.61
MUET: Band 4

Universiti Teknologi Mara (UiTM) Kampus Alor Gajah

Diploma in Office Management and Technology
2018-2021
CGPA: 3.82

POSITION

Maybank

Internship
Msrch 2023- current

ACHIEVEMENT

Diploma | 2021

Graduated with Vice Chancellor Award (ANC).

ACTIVITIES

Plan De Carriere Webinar | 2021

- Served as bureau of multimedia and publicity.
- Managed to overcome misunderstanding in conducting online webinar by continuous discussion with team members.

REFERENCE

Puan Suzainah Binti Abd Wahab
Head
Maybank Damansara Utama

Figure 1.0: Resume

COMPANY'S PROFILE

- **Company's Name**

Company's name	Malayan Banking Berhad (Maybank)
Type of business	Public Limited Company
Date of establishment	31 st May 1960
Industry	Financial services
Contact number	+603-77286875
Fax Number	+603-77281390
Website	https://www.maybank.com

Table 1.0: Maybank Damansara Utama Details

To complete my industrial training course according to the UiTM curricular structure, I am currently doing my internship at Malayan Banking Berhad also known as Maybank Berhad. The most prominent banking company in Malaysia with a well-established presence in the ASEAN nations is Maybank, which was founded in 1960. In the areas of business, the banking sector, investment management, and insurance coverage, Maybank offers an extensive selection of traditional and Shariah-compliant services and goods. Financial services have always been able to be more approachable. Their goal is to incorporate it into all they do, from community enrichment projects near to their hearts to ongoing development of straightforward, understandable, and human-centered financing options for the area as well as globally. Over all, they are aware of their obligation to make sure that nobody is left alone.

With the number of Maybank branches all around Malaysia, there are five Maybank mega branches situated in Selangor region consisting of Shah Alam main, Petaling Jaya main, Kajang main, SS2 and Damansara Utama. I am placed at one of five Maybank mega branches in Selangor region located in Damansara Utama, Petaling Jaya. This branch provides an array of financial products and services consisting of the Auto Finance Centre, Mortgage Consultant, Premier Wealth Lounge as well as Equity Investment Centre.

- Maybank's Logo

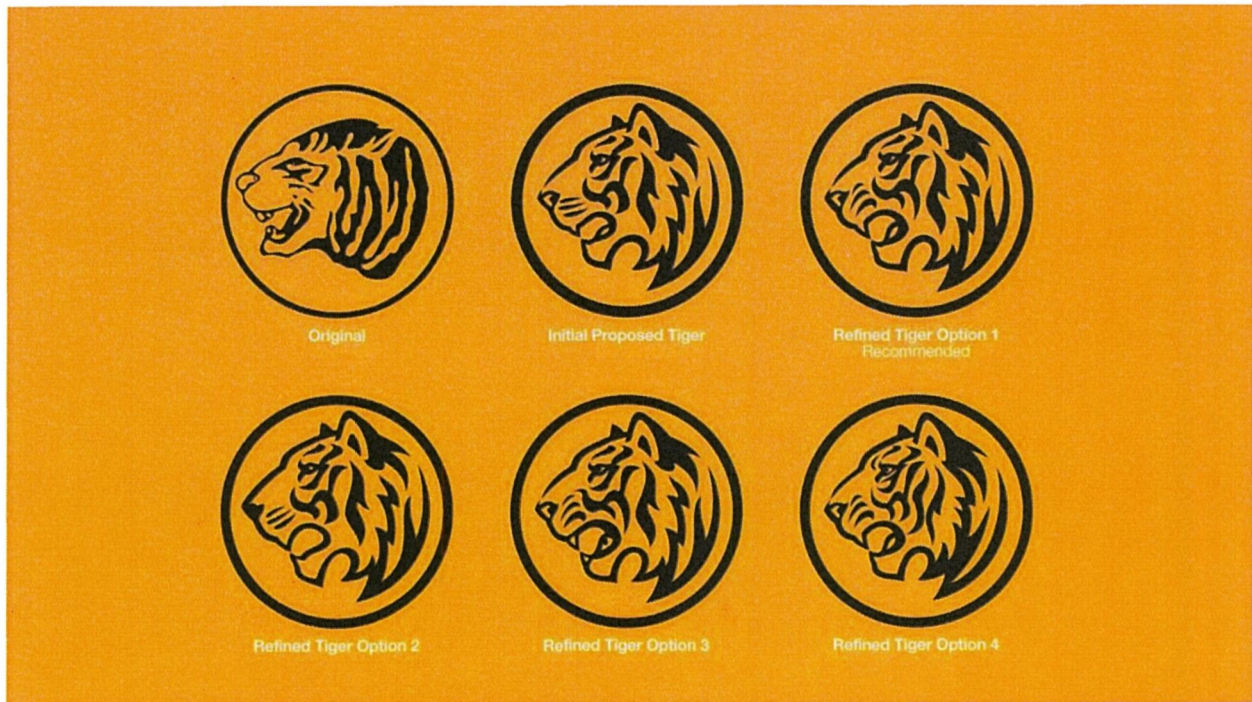


Figure 1.1: Evolution of Maybank's Logo



Figure 1.2: Maybank's Previous Logo (from 1993-2011)



Figure 1.3: Maybank's Current Logo (from 2011-present)

- **Maybank's Location**



Figure 1.4: Maybank Damansara Utama Branch

Location: Maybank Damansara Utama Branch

Address: 62-68, Jalan SS21/35, Damansara Utama, Petaling Jaya 47400 Selangor

Operation hours: 8:45 a.m. to 5:45 p.m.

Banking hours: 9:30 a.m. to 4:00 p.m.

- **Maybank's Vision**

In addition to giving individuals advice according to their requirements and placing itself at the center of the societies it provides, Maybank is dedicated to giving individuals simple access to finance within reasonable conditions and prices. As they strive to make an effort on becoming the most prominent bank in the region, their vision of "Good to Great" keeps moving in the correct direction.

- **Maybank's Mission**

'Humanising Financial Services' is the unique mission of Maybank, which has played a crucial role in the growth of the area for more than 60 years.

- **Maybank's Core values (T.I.G.E.R)**



Figure 1.5: Maybank T.I.G.E.R values

- **Maybank's objectives and goals**

- Maybank is dedicated to giving customers straightforward access to financial assistance with reasonable conditions and rates.
- Giving clients advice in accordance with their requirements and becoming a fundamental component of the regions it serves.
- Making sure it is able to take on the digital revolution's trend.

- **Background of establishment**

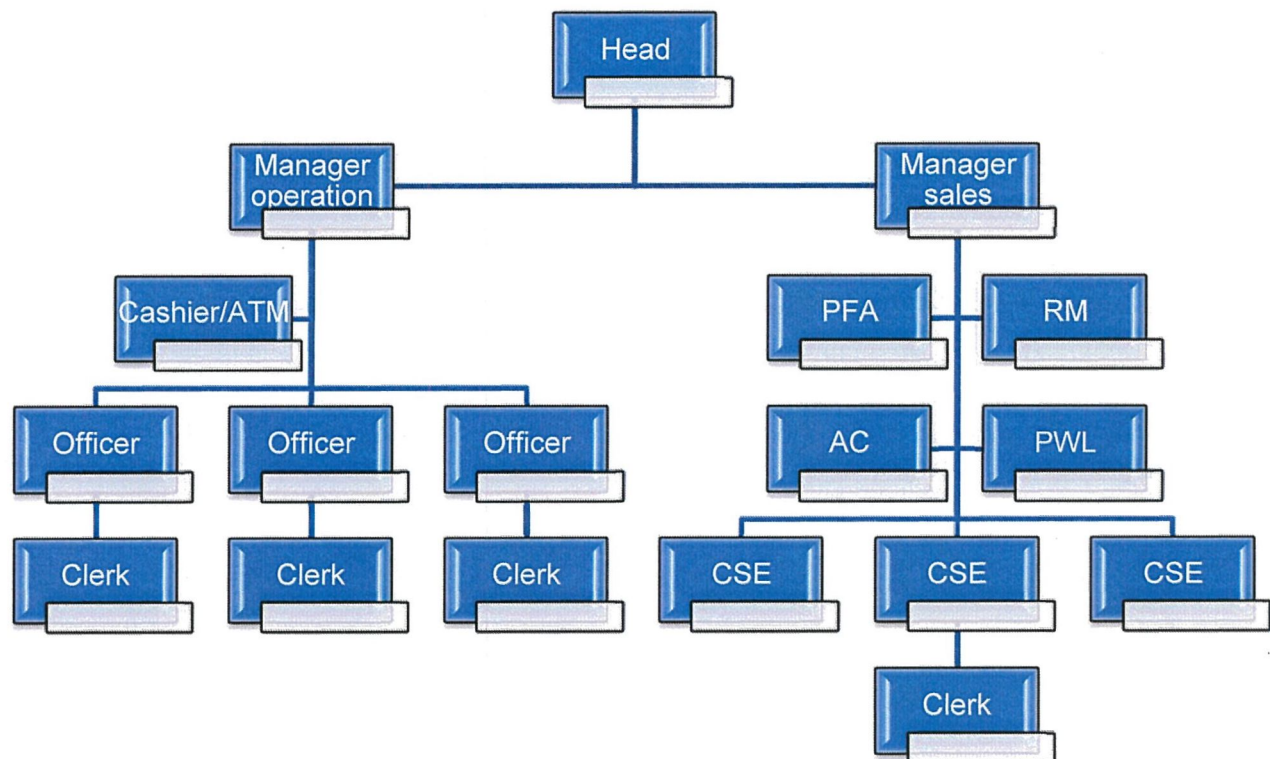
Tan Sri Khoo Teck Puat, an entrepreneur from Singapore, founded Maybank on May 31, 1960, and Maybank starts operating in Kuala Lumpur on September 12. International financial institutions were present in Malaysia earlier in the 1960s, primarily to service the needs of major multinational corporations engaged in trade across borders. Micro, community-based firms had little or no access to banking services prior to the establishment of the country's first local bank.

The initially established Maybank branch, located in Jalan H S Lee, officially unveiled for business on September 12, 1960. They were the country's first indigenous bank, serving the country's people. The following year saw the growth of Malaysia's first regional bank throughout Southeast Asia, beginning in Singapore and Brunei.

Their primary concern has centered on people, and this remains unchanged since the time Maybank first opened their doors to clients. They are pleased to commemorate this joint accomplishment as they have been granted the honor of serving the clients for 60 years. The 'tiger' by their consumers' sides will perpetually be Maybank. Through an array of over 450 branches together with more over 2,500 ATMs, Maybank provides an extensive selection of business-related, private, and commercial banking amenities.

The company entirety, recognized primarily as Maybank, additionally has established a substantial presence in the local marketplace. As the largest firm by market value on the Malaysian Bourse (Bursa Malaysia), Maybank has been in operation for 63 years. It additionally operates with banking operations in the majority of the other Southeast Asian markets, including Brunei, Papua New Guinea, Indonesia, and Vietnam. The company runs over twenty branches in Singapore and the Philippines. Maybank additionally has offices in London and New York.

- **Organizational structure**



Acronyms	Position
AC	ASB Consultant
PWL	Premier Wealth Lounge
CSE	Consumer Sales Executive
PFA	Personal Financial Advisor
RM	Relationship Manager

- **Product/service offered**

Through three major economic foundations that are backed by integrated business operations throughout their worldwide network of 18 countries, they offer a variety of financial goods and services in favors of the goal.

- 1) Digital banking

- **MAE (Maybank E-Wallet)**

The Maybank service for electronic banking is called Maybank2u. The MAE account feature was present in the earlier iteration of the Maybank app. Additionally, there currently exists a complete MAE app, though, that provides all the features provided to current MAE users accessible to everyone.

- 2) Group community Financial Services

- **Transactional banking**

Provide transactions at the counter to open accounts, place fixed deposits, change debit cards, do overseas transfers, buy bankers checks and other relevant transactions.

- 3) Self-service Transaction (SST)

- **ATM**

- **Cheque Deposit Machine**

- 4) Wealth management

- **Privilege (rm50,000)**

Maybank Privilege, which is only available to clients in a specified financial position, is intended to assist clients in realizing their financial goals. Customers are required for any combination or single product of deposit and investment between RM50,000 to RM250,00 to be eligible for this service.

- **Premier Banking**

Maybank Premier is a customized service from an award-winning bank that is particularly intended for exceptionally valuable customers. It is founded on confidence, comprehension, and unmatched management of relationship supported by the knowledge of Malaysia's largest bank and assisted at all times by a dedicated Relationship Manager who is willing to serve customers in complete confidence. Customers need to place a minimum of MYR250,000 in investable assets (deposits and/or investments).

- **Mortgage Consultant**

Mortgage consultants, usually referred to as mortgage agents, are financial experts that assist clients in locating and applying for mortgages that are appropriate for their needs. When seeking mortgage choices, they frequently collaborate with creditors and property consultants

- **Auto financing/Hire Purchase Department**

Providing service to apply car loan, take car grant, sign car agreement, car loan full settlement and any transaction regarding hire purchase of vehicle.

5) Financial Products

- Credit cards
- Short-term credit
- Long-term business loans
- Housing loans

6) Group Insurance and Takaful

- **Etika**

The Maybank Group's insurance and takaful division is called Etika. Their broad guidelines are something they take great satisfaction in because they are free of technical terms, secret provisions. In order to break new ground in humanizing insurance and takaful, they revolutionize industry standards. Etika offers every type of protection, including Takaful, Business insurance, and Consumer insurance. This also includes insurance for car, motorcycle, travel, home, health, life and family, personal accident, investment and also saving.

- **Bancassurance**

Bancassurance refers to the sale of insurance through banks.

TRAINING'S REFLECTION

1) Duration.

- 1st March 2023 until 15th August 2023

2) Specific department/s you have been assigned to.

- CFS-Community Distribution/Operation Department
- Appointed as a greeter at front counter/customer service counter.

3) Roles, responsibilities, task, and assignment given to you.

- Assisting customers at the front counter regarding their needs and inquiries.
- Welcoming customers at the front counter when the bank opens. Greet and approach the customers to ask what purpose and transaction they want to do. After knowing what they want, I will give the form that needs to be filled and give customers the correct queue number for the specific counter. If I am unable to understand the questions and problems expressed, I will ask the senior officer about the procedure that needs to be done after that.
- In addition, I will also help senior citizens to fill out forms regarding their transactions in situations where they have difficulty with seeing and writing.
- Promoting and assisting customers on the installation and usage of Maybank latest application MAE (Maybank e-wallet)
- On 1st July 2023, Maybank has fully moved all transactions from the old application, Maybank2u, to MAE (Maybank E-Wallet). I have been assigned to ask every customer who comes to the bank whether they have installed the latest application and if they have not, I will guide customers on how to install the app and explain the process from the registration until the end of setting up process as well as explaining to the customers regarding all the functions of the application in detail.
- MAE apps are also more secure than the old Maybank2u apps. We strongly urge customers to switch from the Maybank2u application to MAE which is guaranteed to be faster and safer. For users who have just downloaded MAE, they are required to activate Secure2u where this feature is a replacement for TAC (Transaction Authorization Code). We inform customers that the Secure2u feature will take 12 hours to activate for security reasons. After 12 hours, customers can make a transaction and receive a notification from MAE whether to "approve" or "reject" the transaction.

- Assisting customers at the ATM (Automatic Teller Machine) known as SST (Self Service Transaction)
- If customers want to do business other than at the counter, for example at the ATM, I will assist customers regardless of the age group, especially foreigners and the elderly to make transactions such as cash deposits, withdrawals of money or making payments at ATM machines.
- In addition, I will also help customers to change their phone number at the ATM. If the phone number is not successfully changed at the ATM, then the customer needs to refer to the counter and be given a queue number to change the phone number at specific counter.
- Next, to change the ATM card purchase, transfer and withdrawal limit can also be done at SST. The transfer limit for third parties (from Maybank account to another Maybank account) has a maximum limit of RM10,000 per day. While for interbank transfer limit (Maybank to other banks) has a maximum limit of RM30,000 per day. For the purchase limit, it depends on the customer preferences. For withdrawal of cash, the limit is RM10,000 at the ATM but for per transaction amounted to RM1,500 as at this branch the machine dispersed 30 pieces of RM50 notes.
- At the ATM machine customers can also activate the overseas card by inputting the start date of the trip to overseas and the end date of their return.
- Recording reject cheque, return cheque, request of bank statement in their respective books
- After the bank closes at 4pm, I will go to the back office to do the recording of reject cheque, return check and request of bank statement (according to the year & months customers requested).
- Reject check is a check that cannot be proceeded due to certain issues such as third party cheque, wrong name written on the cheque, no account number, invalid account number, ambiguous amount, not exempted group, cheque amounted above RM10,000 and do not provide supporting documents, cheque cannot be credited to MAE (wallet account) but it must go through CASA account which stands for (current and saving account).
- Meanwhile, a return check is when the cheque has not reached the bank in exact date, insufficient funds, different signature, amount in word ambiguous, steal cheque, altered check which is double writing name or signatory.
- On the bank statement customers can also request a bank statement within 7 years from now only. Customers can request a statement from more than 7 years back under one condition which is only for income tax purposes. Charged will be applied to obtain a bank statement where per request RM10 and per pages RM1 and will be debited from the applicant's bank account.

- Calling the Maybank Customer Care Hotline on any issues that needed further action
- If a problem cannot be solved at the branch, we will call the Maybank Customer Care Hotline at 1300-88-66-88. I was allowed to call customer care after I received the PF (Personal File) number from Maybank. The calls that I make are usually related to problems involving online banking such as online banking customers' accounts have been blocked due to the wrong PIN (Personal Identification Number), entering the wrong password too many times and answering the security question incorrectly.
- In addition, there are also matters for whitelisting requests (customers whom want to use the TAC number through Maybank 2u to make transactions due to their mobile phone does not compatible with the MAE application), problems with credit cards and so on. Before addressing the call center about the problems faced by the customers, I will ask the officer in charge to verify the identity of the customers for security purpose.
- Call customer to collect their credit card
- I am also assigned to call customers to tell them that their credit cards are ready to be collected. Customers are given time to collect their card within 3 months after the credit arrives and if they do not take the credit card approaching the deadline we will call the customers for the last time and if they do not answer the call or do not want to collect the credit card, the credit card will be destroyed for security purpose.
- For the credit card collection process, the principal/owner of the credit card needed to be present at the bank and bring along their identification card for the officer to do thumbprint for verification purposes.
- Asking customers to fill out a feedback form for the service served
- Sometimes if customers appreciate the service I give them, I will ask their help to fill out a feedback form about the service served.
- Print out the forms and Photostat some document.
- Printing out forms if the forms have run out.
- Photostat customers' copy of passport, visa and identification card.
- Filing and sorting documents according to the files and alphabetically.
- Arranging documents according to the order alphabetically in the designated files. Separating documents that need to be kept and destroyed.

4) Specific specialization task such as creative designing, producing proposal, handling projects.

- Participating in a War-Cry video presentation representing the branch.
- Went for outdoor activities such as went to TTDI Bazaar to promote customers on MAE application.
- Participating in group cheers.

5) Benefits that you received and gained.

- Allowance RM50 provided every working day (excluding public holiday and medical leave.)
- Receive commission for every lead referral regarding credit card, ASB loan etc.
-

6) Knowledge and technical skills related to work.

- Learn new software
 - After undergoing approximately 5 months of industrial training here, I was able to learn about the use of the MAE application, how to register for online banking for new customers and also the options available on the Maybank online banking app and website.
- Learn real working world of the industry
 - I can also see what the real work environment is like in a company and the importance of teamwork to achieve something successful. I also got to experience how to welcome customers and ask about their business. In addition, I can see how senior staff do their work and provide good service to customers. This experience also taught me that we need to follow standards and procedures when dealing in the bank or in any offices.
- Learn being multi-task
 - Throughout my time at Maybank, I have been assigned to do various tasks. This gives me a new experience where my task is not just focusing on one thing but many things. It taught me to always learn new things to gain new experience in life.
- Punctuality
 - Doing my intern here trained me to be a punctual person. The staff need to arrive at the office before 8:45 am because every day at that time, a morning briefing between the staff will be conducted with the branch manager, operation manager and sales manager before the bank starts operating.

- Improves communication and confidence.
- On my first day at Maybank, I was assigned to the front counter to ask customers about their situation. At first I felt anxious, nervous and not confident because I did not have much experience interacting with customers. As time passes by I have become familiar with the surrounding situation and feel confident to talk to customers. I have also received tips from senior staff about the correct way and the need to use polite intonation when talking to customers. Now, I am more confident in helping customers to solve their problems.

SWOT ANALYSIS

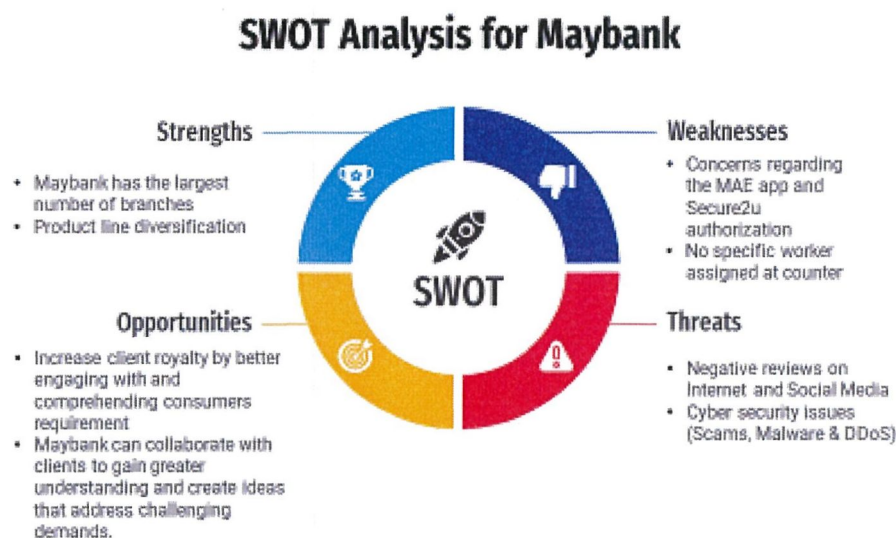


Figure 1.6: SWOT Analysis Maybank

a) Strengths (Internal Factors)

- **Maybank has the largest number of branches**

In the ASEAN region, Maybank, which was founded in 1960, is the biggest banking company. The biggest financial institution in Malaysia in regard to the total number of branches is Maybank, which has its headquarters in Kuala Lumpur. In its annual report for 2022, Maybank states that it offers a variety of goods and services through its global presence of 2,610 commercial branches and more than 38 investment banking offices. Maybank has locations in Malaysia along with major financial hubs in all ten ASEAN nations; its principal markets are Malaysia, Singapore, and Indonesia. Additionally, they operate in major global financial hubs including London, New York, Hong Kong, and Dubai. Maybank is the largest banking institution in Malaysia, and one of its advantages is that they have placed its ATMs in locations that are readily available throughout Malaysia which can be found in selected petrol station, shopping malls and also selected convenient store ie. 7-Eleven. To add The first bank to offer real-time international money transfer management is Maybank, which is available via a number of countries including Malaysia, Indonesia, the Philippines, Singapore, and elsewhere. The purpose of their existence is to provide customers with deeper support and a place where they can transfer funds from one part of the world to another.

- **Product line diversification**

To meet the various demands of its clients, Maybank provides an extensive selection of money-related goods and services:

- **Retail Banking:** Saving accounts, company accounts, fixed-income deposits, and multiple loans (individual loans, mortgages, automobile financing, among.) are just a few of the consumer banking services and goods that Maybank offers. Additionally, they provide credit cards with a range of privileges and points.
- **Corporate Banking:** Maybank offers transactions including as cash flow funding, trade loans, currency exchange amenities, and administrative options to meet the demands of business customers. Additionally, they provide venture financial services and company advising services.
- **Wealth Management:** In order to assist clients in building and managing their financial assets, Maybank offers securities such as unit trusts, mutual funds, and organised goods. Individuals with significant assets might additionally get financial preparation and guidance services from Maybank.
-
- **Insurance:** To create consumers monetary security and managing risks options, Maybank provides a variety of coverage options, such assurance of life, medical coverage, insurance for trips, and general liability insurance.
- **Islamic Banking:** The Islamic banking division of Maybank, referred to as Maybank Islamic Berhad, provides Shariah-compliant offerings that include Islamic deposits, Islamic lending, and Islamic financial products.
- **Online and Mobile Banking:** To provide mobile and desktop banking solutions and make it simple for clients to perform payments and maintain their financial records, Maybank keeps consistently investing into electronic platforms.

b) Weaknesses (Internal Factors)

- **Concerns regarding the MAE app and Secure2u authorization**

The problems mentioned above, according to Maybank, being totally fixed. The bank has not officially disclosed the reason why customers have been having issues with its products and services, though. Many Maybank customers have reported through online platforms that some of its features seem to be offline. While the Maybank2u app and site are still usable as of the moment, Maybank are aware that the MAE app is still inoperable. The bank acknowledged it is now having technical issues regarding the Secure2u authentication mechanism for both its MAE and Maybank2u apps, despite telling clients to depend on its digital services.

Maybank suggests substituting a temporary reliance on SMS TAC certification as a replacement. The SMS option has also proven unsuccessful, as a number of individuals have noted on the internet, so this alternative could not be the best option for all. The claim has not yet received a response from Maybank. Maybank did not specify a deadline for when the issue should be fixed. For the time being, they strongly encourage Maybank customers to refrain from depend on its internet-based payment, transfer, or banking features through Maybank2u or MAE unless the issue is officially resolved.

- **No specific worker assigned at counter**

In the branch where I am currently working, there are no employee permanently assigned to one particular counter where previously the counter was a transactional counter for collecting reject cheque, return cheque, bank statement, arrival of credit card, parcel and other related items. Now the counter has permanently been closed and if there are customers who come to collect statements, credit cards and so on, the front staff have to go into the counter to give the documents to the customers. To conclude, for now there is still no replacement staff stationed there to collect documents.

c) Opportunities (External factors)

- **Increase client loyalty by better engaging with and comprehending consumers' requirements.**

According to an article by the Sun Daily dated April 25, 2023, Malayan Banking Bhd (Maybank) has again received recognition for its superior performance in the client financing and general banking sectors, along with awards for longevity for its excellent innovation solutions and devotion to superior customer service.

Customers at Maybank are a key factor in their accomplishments. Thus, it is crucial for Maybank to keep up an excellent connection with its clients. Maybank needs to keep its clients satisfied for a very long time in order to preserve its long-term viability. In the end, this will enable Maybank to build lasting relationships with its clients. The banking sector is competitive. Therefore, it is crucial for Maybank to keep its clients in order to continue to be successful. For ongoing success, developing positive relationships with these clients in the hopes of keeping them around for an extended period could prove advantageous

- **Maybank can collaborate with clients to gain greater understanding and create ideas that address changing demands.**

Maybank can collaborate with other businesses to expand their business. In this way, if a business uses Maybank as a platform to make payments, it will make Maybank more recognizable. For example, according to an article from New Straits Times dated January 18, 2023, Perodua and Maybank once work together to offer comprehensive online banking services. In order to aid Perodua's economic expansion, the agreement also included more thoroughly monetary assistance in the form of finance arrangements totaling about RM400 million. Through this partnership, Perodua retailers are able to operate more quickly, increase their efficiency, reduce costs, and gain a competitive edge in their industry. Perodua are convinced that once Maybank has handled responsibility about their financial services and financing requirements, sellers can concentrate on expanding their businesses and generating more revenue, which will boost their overall revenue.

d) Threats (External Factors)

- **Negative reviews on Internet and Social Media**

Negative evaluations are a given for every company that provides clients with goods or services. They may represent legitimate displeasure, miscommunication, or unjustified criticism. Negative reviews can affect the impression and behaviour of both existing and new customers, independently of the cause. 94% of customers think a bad review causes them to be more unlikely to purchase products from a company, and 86% of customers are wary of purchasing from a company with bad online ratings, revealed by study.

Maybank has opened a platform for their customers to leave reviews on Google. A good review is good for the growth of the company; however, a bad review indicates otherwise. There are a few customers who leave negative reviews on Google as well as on social media such as Twitter, Facebook, job search websites and so on. This will not only affect customers to come to the branch but will also give a bad impression to potential employees who wants to join Maybank.

- **Cyber security issues (Scams, Malware & DDoS)**

The most common issue happening at a banking institution is scams. In order to utilise your bank account to transfer illegitimate amounts while obscuring their true identities, scammers will offer you money in exchange for your ATM card and online banking information. Scams often occur when customers give personal information to unknown parties.

The next issue is malware. Any destructive programme that is destructive to computers is known as malware, sometimes known as "malicious software." It was discovered that attackers are stealing users' login information for internet banking by employing Android malware. Once downloaded, this malware can access every SMS sent through a mobile device, including those that contain TAC numbers needed to conduct online banking transfers. Cybercriminals frequently call customers pretending to represent law enforcement agencies to warn customers that they have been engaged in illegal conduct and therefore their accounts would be frozen in order to persuade them to install the harmful application. The attackers will use ransomware which is a particular kind of virus which has been utilized in modern and latest extortion tactics to freeze user data and ask for compensation from customers to restore their account. Malicious hackers additionally employ Facebook adverts and fraudulent web pages that mimic legal businesses to lure possible targets to these dangerous sites, where they hope to mislead customers towards installing destructive malicious programmes and disclosing sensitive financial details.

Next issue is on DDoS attacks. DDoS attacks on banking systems have significantly increased as an outcome of the worldwide outbreak and working from home. A DDoS hacker targets

reputable banking institutions, preventing legitimate individuals from accessing it for the sake of personal satisfaction. By attacking a financial institution, DDoS attackers can lead to slower web responsiveness, prohibit consumers from utilizing their internet banking, and impact related financial apps. Maybank always experiences denial-of-service (DDoS) attacks when their Maybank2u website and application was interrupted with denial of services, which includes errors, delays in the online banking website. An online service or website is rendered unresponsive as a result of a DDoS attack once the connectivity or capabilities of a target host are overloaded with unwelcome activity. This attack has resulted in the disruption of customers' affairs through Maybank2u and customers have expressed a sense of dissatisfaction for the recurring incident that is happening towards the services provided by Maybank. To add, since they are unable to carry out transactions with its customers, corporate partners, and providers, this type of intrusion could threaten the efficiency and reliability of the Maybank system.

DISCUSSION AND RECOMMENDATION

For the strengths of the company, since Maybank has the largest number of branches, this will make it easier for their customers to make transactions. This will make customers choose to use Maybank services because it is accessible everywhere. If the service at a branch is interrupted, Maybank can provide an alternative for customers to go to the nearest branch

Besides, from my observation, I have to say Maybank offers different types of products. Therefore, customers can choose to invest in products that suit their abilities. When Maybank has many products, they will get many sources of income from the different product ranges. Thus, Maybank is responsible to promote the best product to customers and give them the best rate they can have.

Next, for the weakness, since there are issues regarding the MAE app and Secure2u authorization customers have come to the branch voicing their dissatisfaction with the app. There are some customers who use phones that are not compatible with the MAE app. We always give customers the option to request for "whitelisting" where customers need to do transactions on the Maybank2u official website where they will receive a TAC number with a transfer limit of RM10,000 only. But customers do not find it convenient because they have to go to the official website to make a transaction. I suggest that Maybank continue to maintain the Maybank2u app because most customers say the old app is easy to use and they can have it from one account. To resolve this issue according to an article wrote by Hazwan Faisal Mohamad in Berita Harian news dated July 26, 2023 Maybank has extended their operation hours to 6p.m. and they are open on Saturday too from 9:30 to 12p.m only for ths week.

On the other hand, for the second weakness, since the particular counter at Maybank Damansara Utama has been closed because there is no specified worker assigned there, the task has been divided between the staff to handle matters at the counter. In this case, I can see that the staff cooperate with each other in helping to manage all the transactions that were previously done at the counter. Therefore, in the future, I hope the Maybank HQ can send replacement staff to help facilitate business at the counter for smoother bank operations.

Moving on to the opportunities, Maybank can collaborate with more merchants to gain mutual benefit. Maybank can collaborate with telco companies or phone shops to give discounts to their customers when they buy goods using a Maybank debit or credit card. In this way, customers will be more interested in opening an account with Maybank and applying for a credit card to enjoy those benefits. Additionally, Maybank offers the Maybank Visa Debit, which works like a credit card while still allowing cash withdrawals. In Malaysia, there are approximately 11.9 million electronic payment clients preceding the epidemic (Daisy Mui Hung Kee et al. 2021).

Furthermore, on the opportunity, a reputable corporation is one that consistently meets the requirements of the majority of its clients. A consumer can submit an unbiased evaluation in an attempt to achieve consumer fulfilment via excellence in service, which is one indicator of how well promises for client satisfaction are being provided. It is crucial to focus on the level of service. The degree to which consumer demands regarding the services they acquire or gain deviate from actuality depends on the level of excellence of their experience (Tecoalu, Winoto, & Ferdian, 2021).

By eliminating the need for customers to wait in line at branches for simple transactions, Maybank Berhad, for instance, ensures that customers perceive the entire transaction procedure easier to perform. As a result, more clients will select Maybank as their preferred financial institution. The importance of the connection involving quality of service, consumer fulfilment, and retention of customers was highlighted by Pérez-Morón et al. in 2022. Clients will be delighted during the whole process if the service performance meets their expectations (Novalia & Muhtarom, 2020).

Finally, on the threat, Maybank has provided a platform to give their customers the opportunity to give their opinions and views to improve their service. Once in a while, there are also negative reviews and complaints voiced about the service provided. This will indirectly affect the reputation of the company. Therefore, Maybank should take proactive steps in dealing with this problem by immediately responding to the issue to be resolved. Maybank should send this issue to the responsible party so that a detailed investigation can be done. If it is proven that the complaint is valid then they should take responsibility to solve the issue. In this way, customers will feel that Maybank cares about customer satisfaction and customers will feel more assured to use their service.

Last but not least, scams are not a new thing in banking institutions. Aside from banks, customers should also take precautions by not giving their information to suspicious parties. In the case of malware, the bank can advise customers not to click any messages sent to them or any links that do not know where they come from. In the case of DDoS attacks, banks can upgrade their system to a more secure and fast one to avoid the slowness of the system which in turn disrupts transactions.

CONCLUSION

To sum up, internship offers several advantages to students. It was more than just an educational learning activity; it also helped the student become more appealing to employers. The student is able to raise their worth in the marketplace. An intern may encounter difficulties during the internship programme, but they need to find ways on how to overcome them by being persistent and asking help from senior staff. Maybank was very helpful in making sure the interns were given the appropriate work. Interns were also introduced to crucial technical positions that assist us to advance our expertise as well as abilities. With this kind of cooperation from Maybank, the people can set a model for other businesses by treating intern workers with respect. Additionally, interns must fully dedicate themselves to the business. Ultimately, interns will eventually gain advantage from this industrial training and use all the experience that they get when applying for jobs in this competitive industry.

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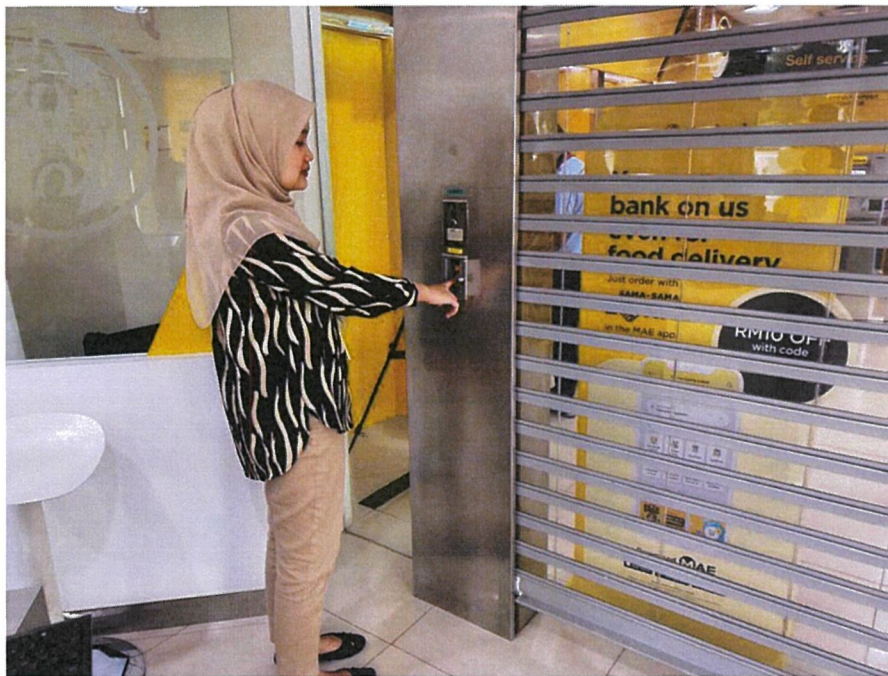
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APPENDICES



A1: Opening of bank



A2: Waiting for customers



A3: Engaging with customers



A4: Taking ticket number for customers



A5: Table etiquette for special occasion



A6: Reviewing documents with senior staff



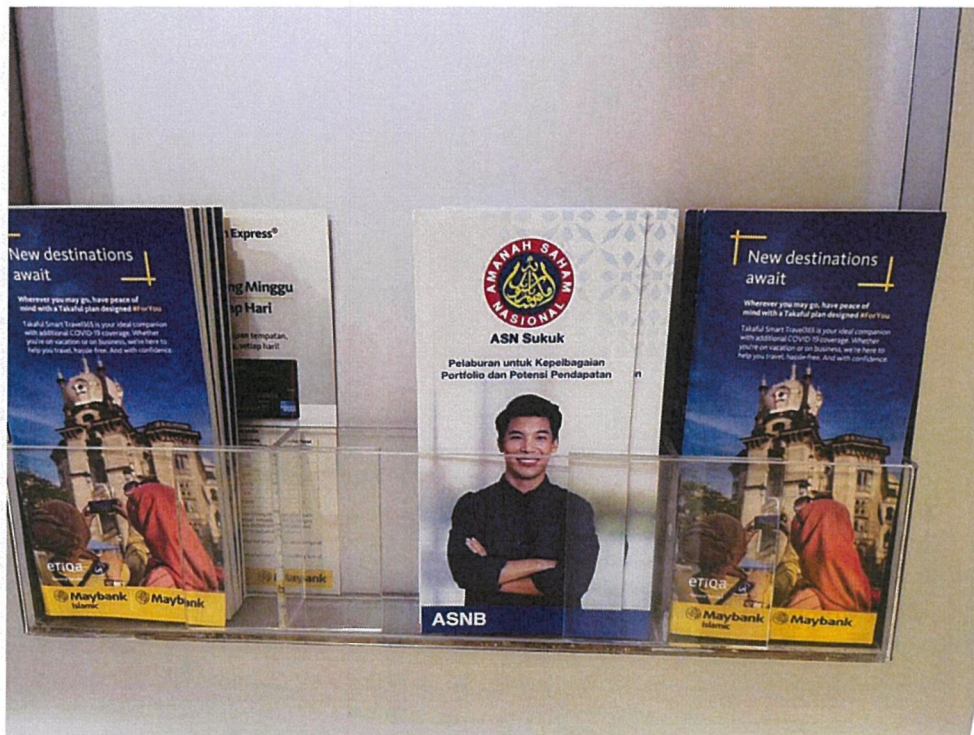
A7: Calling customers for credit card collection



A8: Range of Maybank's products



A9: Range of Maybank's products



A10: Range of Maybank's products



A11: Range of Maybank's products



A12: A visit to Bazaar TTDI to promote MAE app



A12: Hari Raya group photo



A13: Operation department



A14: Participated in War Cry Video



A15: Participated in Group Cheers

Maybank CARDS, MALAYSIA					VISA		Bank Negara Malaysia
Customer Segmentation	Card Face	Card Type	Annual Income	Annual Fees (AF)	Fee Waiver (if any)	Key Value Proposition	
HNW & Affluent		American Express Platinum Charge Card	RM190,000	Principal RM3,350 Supplementary RM5,250	FREE up to 4 Supplementary Card	<ul style="list-style-type: none">100,000 MY points once pay Annual Fee & spend RM20,000 in 10 daysUnlimited Lounge access at Amex/The Centurion/Dubs Bay Club1X access to Plaza Premium Lounge Annually1 for 1 offer on Dining / Golf / Hotel StayComplimentary Green Fee for cardmember at 100 Golf Clubs in 21 countriesComplimentary Travel PA of RM2Million upon full charges to card	
		Maybank 2 Card Premier Credit Card	RM100,000	Principal RM800 Supplementary RM400	1st year FREE, 2nd year subject to minimum spend of RM60,000. FREE up to 4 Supplementary Card	<ul style="list-style-type: none">16,000 Treats Point upon Activation as Welcome Points1X Complimentary access to Plaza Premium Lounge AnnuallyComplimentary Green Fee at 79 Golf Clubs in 17 Malaysia / 62 InternationalStarwood Membership - Dining Privileges, 50% savings with 2 others, 40% savings with 3 to 10 othersConversion Rate of 7,500Treats Point = 1,000 Emirates MilesExclusive Travel Privileges - First Travel redemption for airline tickets, hotels, car rental via MaybankManchester United Golf Day: Experience a once in a lifetime opportunity to play a round of golf in Kuala Lumpur with a MU legend and be served by post match dining (VMS only)Get the unique photo experience of being joined the legendary - Old Trafford (VMS only)	
		Visa Infinite Credit Card				<ul style="list-style-type: none">Kick-off with the best experience when you travel to Old Trafford which includes business class tickets, VIP pick-ups from airport, stay at the finest hotels, enjoy the best of hospitality & opportunity to dine with MU legends (VMS only)Enjoy up to 30% savings on F&B at Shangri-La Hotel/Kuala Lumpur (Amex Reserve only)50,000 Treats Air Miles + 10,000 Emirates Miles upon Approval (Conventional)10,000 Treats Point upon First Usage (Islamic)Fastest Way to earn Air Miles - 8,000 TP = 1,000 Air Miles1X Complimentary access to Plaza Premium Lounge AnnuallyComplimentary Green Fee at 79 Golf Clubs in 17 Malaysia / 62 InternationalStarwood Membership - Dining Privileges, 50% savings with 2 others, 40% savings with 3 to 10 othersCharity Donation of 0.2% from cross border spend will be donated to Waqaf & Zakat managed by MBO for F&B Muslim Sectors	
		Visa Infinite Manchester United Credit Card					
		Visa Infinite Shwean Credit Card					
		Maybank World Mastercard Credit Card	RM100,000	Principal RM800 Supplementary RM400	1st year FREE, 2nd year subject to minimum spend of RM60,000. FREE up to 4 Supplementary Card		
		Maybank World Mastercard Shwean Credit Card					
Emerging Affluent		Visa Signature Credit Card	RM70,000	Principal RM550 Supplementary RM150	1st year FREE, 2nd year subject to minimum spend of RM25,000	<ul style="list-style-type: none">8% Cashback for all Petrol & Groceries all days capped at RM80 per monthConvert 50,000 Treats Point to RM100 at no capping amountFast Track Immigration for Airport Visa Speedpass (apply via online at www.airportappspeedpass.com) before fly1% Cashback for all purchases capped at RM100 per monthVisa Signature Concierge Service - Travel Assistance, Business Services, GRI & Specialty Services, Country & Major city informationFast Track Immigration for Airport Visa Speedpass (apply via online at www.airportappspeedpass.com) before fly	
		FC Barcelona Visa Signature Credit Card	RM48,000	FREE FOR LIFE	NI	<ul style="list-style-type: none">1,000 MY miles on first Card spend1x Plaza Premium Lounge stays per yearUp to 40% savings on dining at Marriott Bonvoy in MalaysiaUp to 10% savings on dining at Shangri-La KL1X Complimentary Green Fee 20% off1% Weekend Cashback for all purchases capped at RM50 per month1X Treats Point-Weekdays (except Govt Agencies / Utilities/ Insurance/ Etc/ Education)2 cards- Maybank2 American Express® Card and Maybank2 MasterCard / Visa, in 1 sign up and 1 additional1X Treats Point for Weekend Petronas Station spend1X Treats Point for Weekdays Petronas Station spend1X Treats Point for Weekend for Groceries spendFree Zima CardEco friendly card material8% Cashback for Weekend Petronas Station spend1% Cashback for Weekdays Petronas Station spendEco friendly card material8% Cashback for Petrol & Groceries spend on Friday & Saturday0.1% Charity Contribution for every RM spend (paid by MBO)Chances to win Unrah package with every RM200 spend in single receiptEco Cash back Online spend (RM10000 cap) for 15months & RM10000 cap) during Ramadan Bank Special for 3months2x TP for selected eco friendly merchants of Maybank's choice, 2x TP on all other spend to TP on utilities, education, tobacco, petrol & E2Pay4	
		Singapore Airlines Krisflyer Amex Platinum Credit Card	RM60,000	Principal RM300 Supplementary RM150	FREE 1st year		
		Maybank 2 Card Platinum Credit Card					
		Visa Petronas Platinum Credit Card					
		Visa Petronas Shwean Platinum Credit Card	RM40,000	FREE FOR LIFE	NI		
		Mastercard Shwean Platinum Credit Card					
		Amex Shwean Platinum Credit Card					
		Amex Platinum Credit Card	RM60,000	Principal RM300 Supplementary RM150	FREE 1st year; for Principal & 2 Supplementary Card	<ul style="list-style-type: none">100 MY miles for every RM spend on Groceries, Telco, selected Cinemas, Petrol & participating Bookstores capped at RM500 transaction1X MY miles for every RM1 spend Locality and OverseasAmex, valuable assistance over the phone anytime and anywhere with American Express Global Assist at 03-7949 6568	
		Maybank Shopee Visa Platinum Credit Card	RM24,000	FREE FOR LIFE	NI	<ul style="list-style-type: none">5,000 Shopee Coins as Welcome Offer with min spend of RM300 within 90 daysExtra Shopee Coins - 5X Shopee spend, 6X Dining/Paycom/Entertainment spend on PAYDAY BIG CAMPAIGN: 17 special days a year/every 20th of the month(12X), 9.9, 10.10.11, 11.11, 12.12 & Raya1,000 Grab Points (GP) - Welcome Offer (no spend required)5X RM5 Grab Ride Voucher / 5X Grab Food VoucherEvery RM1 spend: 5GP on GRAB & GRABPAY (including eWallet reload), 2GP on overseas spend, 1GP on every RM3 spend	
	Maybank Grab Mastercard Platinum Credit Card	RM24,000	FREE FOR LIFE	NI	<ul style="list-style-type: none">No Present Spending LimitComplimentary TPA coverage of up to RM250K & Travel Insurance coverage for missed flights, luggage delay/ loss, Enjoy Traveller's Cheques facility/workbooks travel, legal & medical assistance in the event of emergencies2x Membership Rewards point = RM1 & Points never expired1% Weekend Cashback for all purchases capped at RM50 per month1X Treats Point-Weekdays (except Govt Agencies / Utilities/ Insurance/ Etc/ Education)2 cards- Maybank2 American Express® Card and Maybank2 MasterCard / Visa, in 1 sign up and 1 additional1X Treats Point for Groceries spend1X Treats Point when Man Utd wins EPL based on UK Match day - Date & Time10X Treats Point online United Megastore purchase at www.manutd.com10% off online Magazine & Courier purchases20% on Stadium Tour at Old Trafford1X Treats Point for Weekend Petronas Station spend1X Treats Point for Weekdays Petronas Station spend1X Treats Point for Weekend for Groceries spendFree Zima CardEco friendly card material8% Cashback for Weekend Petronas Station spend1% Cashback for Weekdays Petronas Station spendEco friendly card material8% Cashback for Petrol & Groceries spend on Friday & Saturday0.1% Charity Contribution for every RM spend (paid by MBO)Chances to win Unrah package with every RM200 spend in single receipt		
	American Express Gold Charge Card	RM48,000	Principal RM220 Supplementary RM125	FREE 1st 3 years	<ul style="list-style-type: none">No Present Spending LimitComplimentary TPA coverage of up to RM250K & Travel Insurance coverage for missed flights, luggage delay/ loss, Enjoy Traveller's Cheques facility/workbooks travel, legal & medical assistance in the event of emergencies2x Membership Rewards point = RM1 & Points never expired1% Weekend Cashback for all purchases capped at RM50 per month1X Treats Point-Weekdays (except Govt Agencies / Utilities/ Insurance/ Etc/ Education)2 cards- Maybank2 American Express® Card and Maybank2 MasterCard / Visa, in 1 sign up and 1 additional1X Treats Point for Groceries spend1X Treats Point when Man Utd wins EPL based on UK Match day - Date & Time10X Treats Point online United Megastore purchase at www.manutd.com10% off online Magazine & Courier purchases20% on Stadium Tour at Old Trafford1X Treats Point for Weekend Petronas Station spend1X Treats Point for Weekdays Petronas Station spend1X Treats Point for Weekend for Groceries spendFree Zima CardEco friendly card material8% Cashback for Weekend Petronas Station spend1% Cashback for Weekdays Petronas Station spendEco friendly card material8% Cashback for Petrol & Groceries spend on Friday & Saturday0.1% Charity Contribution for every RM spend (paid by MBO)Chances to win Unrah package with every RM200 spend in single receipt		
	Singapore Airlines Krisflyer Amex Gold Credit Card	RM36,000	Principal RM100 Supplementary RM50	FREE 1st year	<ul style="list-style-type: none">3,000 MY miles on first Card spend50% savings on every Plaza Premium Lounge visit - 5X a yearUp to 30% savings on dining at Marriott Bonvoy in Malaysia		
Mass		Maybank Gold Cash Back Credit Card	RM30,000	Principal RM70 Supplementary RM45	FREE 1st year	<ul style="list-style-type: none">1% Cashback for Local spend1.5% Cashback for Overseas spendNo Capping and no minimum spendExclude spend at Govt Agencies / Utilities / E2Pay4 transactionNo Present Spending LimitComplimentary TPA coverage of up to RM250K & Travel Insurance coverage for missed flights, luggage delay/ loss, Enjoy Traveller's Cheques facility/workbooks travel, legal & medical assistance in the event of emergencies2x Membership Rewards point = RM1 & Points never expired1% Weekend Cashback for all purchases capped at RM50 per month1X Treats Point-Weekdays (except Govt Agencies / Utilities/ Insurance/ Etc/ Education)2 cards- Maybank2 American Express® Card and Maybank2 MasterCard / Visa, in 1 sign up and 1 additional1X Treats Point for Groceries spend1X Treats Point when Man Utd wins EPL based on UK Match day - Date & Time10X Treats Point online United Megastore purchase at www.manutd.com10% off online Magazine & Courier purchases20% on Stadium Tour at Old Trafford1X Treats Point for Weekend Petronas Station spend1X Treats Point for Weekdays Petronas Station spend1X Treats Point for Weekend for Groceries spendFree Zima CardEco friendly card material8% Cashback for Weekend Petronas Station spend1% Cashback for Weekdays Petronas Station spendEco friendly card material8% Cashback for Petrol & Groceries spend on Friday & Saturday0.1% Charity Contribution for every RM spend (paid by MBO)Chances to win Unrah package with every RM200 spend in single receipt	
		American Express Personal Charge Card					
		Maybank 2 Card Gold Credit Card					
		Visa Manchester United Credit Card	RM30,000	FREE FOR LIFE	NI		
		Visa Petronas Gold Credit Card					
		Visa Petronas Shwean Gold Credit Card					
		Mastercard Shwean Gold Credit Card	RM30,000	FREE FOR LIFE	NI		

A16: List of Maybank Credit Cards