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UNIVERSITI
TEKNOLOGI
MARA

Cawangan Melaka

FACULTY OF BUSINESS AND MANAGEMENT

BACHELOR OF BUSINESS ADMINISTRATION (HONS)

INTERNATIONAL BUSINESS (BA246)

INTERNSHIP REPORT

"MAYBANK BERHAD"



PREPARED BY:

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(2022745569)

PREPARED FOR:

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SUBMISSION DATE: 14 February 2025

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Cop jabatan/organisasi:

EXECUTIVE SUMMARY

In this report, the internship experience at Maybank Bandar Baru Selayang is described, with an emphasis on the practical implementation of academic knowledge, the obstacles encountered, and the potential solutions to improve operational efficiency. In Malaysia, Maybank is a prominent financial institution that is committed to the humanisation of financial services through inclusivity, innovation, and sustainability. Its vision is to dominate the financial services sector in ASEAN. The student was actively involved in a variety of operational and marketing activities during the apprenticeship, which spanned from August 2024 to January 2025. These activities included the generation of credit card leads, technical support for digital banking, and community outreach initiatives. The importance of technology, staff resources, and customer service in preserving Maybank's competitive advantage was underscored by these responsibilities.

In addition to addressing challenges such as ageing infrastructure and staff shortages, the report highlights Maybank's assets, which include a robust market presence, diverse financial products, and innovative digital platforms. In addition to external threats such as scams and rapid technological advancements, opportunities for growth, such as technological enhancements and branch reorganisation, are presented. In an effort to guarantee operational excellence, customer contentment, and sustained growth, recommendations emphasise the modernisation of banking systems, the enhancement of cybersecurity, and the enhancement of workforce management.

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1.0 ACKNOWLEDGEMENTS

I would like to begin by expressing my sincere appreciation to Maybank Bandar Baru Selayang for providing me with the opportunity to complete my internship at their esteemed branch. The practical exposure and invaluable experience I have acquired during this period have significantly influenced my personal and professional growth.

I am profoundly grateful to my supervisor, Low Yin Mun, for their unwavering support, forbearance, and guidance. Their willingness to share their expertise and mentorship have been instrumental in my successful completion of my allotted tasks and the acquisition of valuable insights into the banking industry.

I would also like to express my gratitude to the entire personnel at Maybank Bandar Baru Selayang for their warmth, cooperation, and encouragement. Their collaborative and inclusive approach fostered a learning environment that was both enriching and welcoming, and I felt supported and welcomed at every turn.

I am profoundly appreciative of the foundational knowledge and skills that my academic institution, Universiti Teknologi MARA, and my lecturers have provided me with, as they have adequately prepared me for this internship. Your commitment to the success of students has served as an inspiration.

Finally, I would like to express my gratitude to my family and friends for their unwavering support and encouragement during my internship. Their confidence in my capabilities serves as an incentive for me to pursue excellence.

My internship has been a life-changing experience, and I am sincerely appreciative of the contributions of all those who have assisted in my development and education during this time. I am grateful for the trust, support, and guidance you have provided.

2.0 STUDENT'S PROFILE



MUHAMMAD ANAS BIN MOHAMAD KHUSAIRI

OBJECTIVE

International Business graduate with practical experience in marketing and customer service. Skilled in communication, teamwork, and technical tools, seeking to contribute to a dynamic organization while further developing my expertise.

EDUCATIONAL BACKGROUND

CGPA: 3.44

Bachelor's in International Business (Hons), UiTM Cawangan Melaka

(March 2022 – January 2025)

CGPA: 3.28

Diploma in Planting Management, UiTM Cawangan Pahang

(June 2019 – January 2022)

WORKING EXPERIENCE

Internship (August 2024 – January 2025)

MAYBANK BERHAD

Marketing and customer service

- Support officers in marketing campaigns to attract new clients and promote financial products.
- Assist in finding and engaging with leads through phone calls, emails, and in-person meetings.
- Processed the applications for credit cards, ensuring accuracy and completeness of required documentation.
- Managed documentation for client applications, maintaining organized and secure records.

Internship (August 2021 – October 2021)

FELCRA BERHAD TEMBELING TENGAH

Supervising and Oil Palms management

- Keeping an eye on how well estate workers are doing their duties and making a record of their productivity.
- Apart from supervising them, the interns are required to experience the manual labor firsthand before we are allowed to supervise the workers.
- Learn about how oil palms are planted, pruned, fertilized, harvested, and collected.

PROFESSIONAL SKILLS

Microsoft Office (Word, Excel Formula Function) - Competent | Web design - Intermediate | Canva- Advanced | Video Editing – Intermediate | Bahasa Malaysia – Native | English - Competent

REFERENCES

Azrul Ariff Bin Abd Rahim
Senior Assistant Executive, Plantation Grade A&T4

Low Yin Mun
Branch Manager of Maybank Bandar Baru Selayang

3.0 COMPANY PROFILE

3.1 COMPANY NAME

MAYBANK BERHAD (BANDAR BARU SELAYANG BRANCH)

3.2 COMPANY LOGO



Figure 3.2.1 Maybank Berhad Logo

3.3 COMPANY LOCATION



Figure 2.3.1 & 2.3.2 Maybank Bandar Baru Selayang location

Adress: Branch 77, Jalan 2/16, Baru Selayang, 68100 Selayang, Selangor

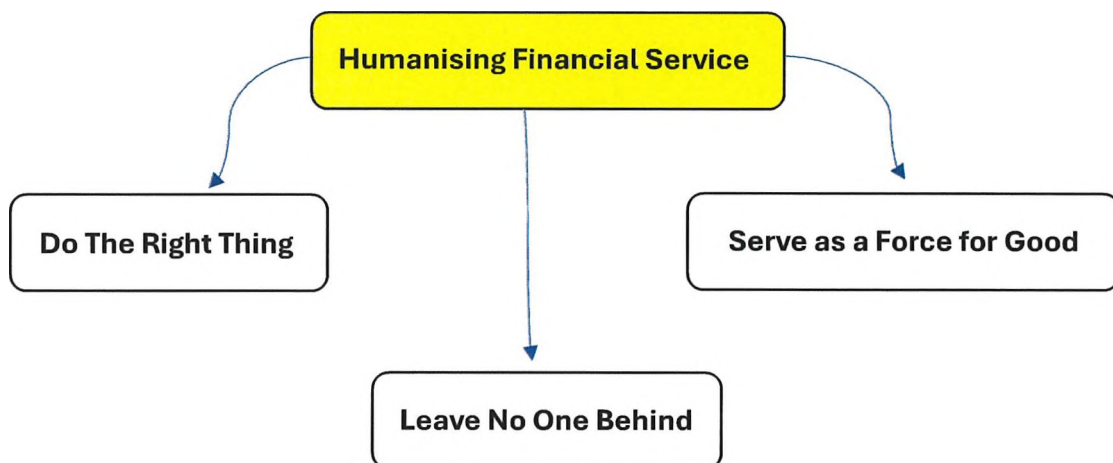
3.4 OPERATION HOUR

The bank's operating hour's is from 9:30 am until 4:00 pm. However, the staff need to come before 8:45 am and can only leave the bank after 5:45 pm.

3.5 VISION

Maybank's vision, "To be the leading financial services provider in ASEAN," focuses on becoming the top choice for financial solutions in the region. It reflects their ambition to offer comprehensive and innovative services while maintaining a strong presence across ASEAN countries. This vision emphasizes growth, leadership, and a commitment to customer satisfaction, aiming to set industry standards through teamwork, integrity, and excellence. By fostering strong relationships and driving regional economic development, Maybank aspires to lead the future of financial services in the ASEAN market.

3.6 MISION



Maybank's mission, "Humanising Financial Services," focuses on promoting equitable financial opportunities and sustainability. Rooted in its community-oriented foundation, Maybank is committed to doing the right thing by balancing profit with ecological and societal responsibilities. They aim to leave no one behind by ensuring financial inclusivity, bridging gaps to make financial services accessible for all. As a force for good, Maybank invests in sustainable, innovative solutions to elevate and create a brighter, inclusive future for all communities in ASEAN.

4.0 BACKGROUND OF ESTABLISHMENT

Khoo Teck Puat and a group of forward-thinking merchants established Maybank, which is officially known as Malayan Banking Berhad, on September 12, 1960. In Kuala Lumpur, Malaysia, the bank initiated its operations with its initial branch, which provided conventional banking services. Maybank promptly identified the potential for growth and expansion during its initial year, which resulted in the establishment of additional branches in key cities throughout Malaysia and Singapore. This strategy of rapid expansion established Maybank as a dominant force in the Southeast Asian banking sector, thereby establishing the groundwork for its future financial success.

Maybank established itself as the largest bank in Malaysia in terms of assets during the 1960s and 1970s. The bank expanded regionally during this period, opening branches in critical Southeast Asian markets including Indonesia, Brunei, and Hong Kong. This regional expansion was a strategic move to establish Maybank's influence in Southeast Asia, nurturing deeper relationships with businesses and individuals across the region. Maybank was able to capitalise on emerging economic opportunities and establish a strong presence in these markets, thereby positioning itself for continued growth in the years ahead.

As the 1980s and 1990s progressed, Maybank expanded its portfolio of services to encompass insurance, investment banking, and other financial offerings, embracing diversification. The bank's dedication to utilising technology to improve the customer experience was demonstrated by the introduction of Malaysia's first Automated Teller Machines (ATMs) in 1981, which was a significant milestone in its journey. Maybank was able to establish itself as a leader in banking automation as a result of this technological innovation, which provided it with a competitive advantage in a swiftly evolving financial landscape. By the 1990s, Maybank's ambition had expanded beyond Southeast Asia, and the bank had established a presence in several of the world's most prominent financial centres, such as London, New York, and Bahrain. This further solidified its global position.

Maybank experienced a transformative period in the 2000s, with an emphasis on strategic acquisitions, digitalisation, and modernisation. The introduction of Maybank2u, its online banking infrastructure, was a substantial stride towards the adoption of digital banking. The platform enabled customers to administer their finances online, thereby providing them with increased accessibility and convenience. Furthermore, Maybank strengthened its presence in the Indonesian market by acquiring Bank Internasional Indonesia (BII), which is one of the most dynamic and expansive economies in Southeast Asia. Maybank also increased its emphasis on corporate social responsibility (CSR) during this period, establishing the Maybank Foundation to provide support for environmental sustainability, healthcare, and

education initiatives. This initiative is consistent with Maybank's overarching objective of fostering a positive social impact.

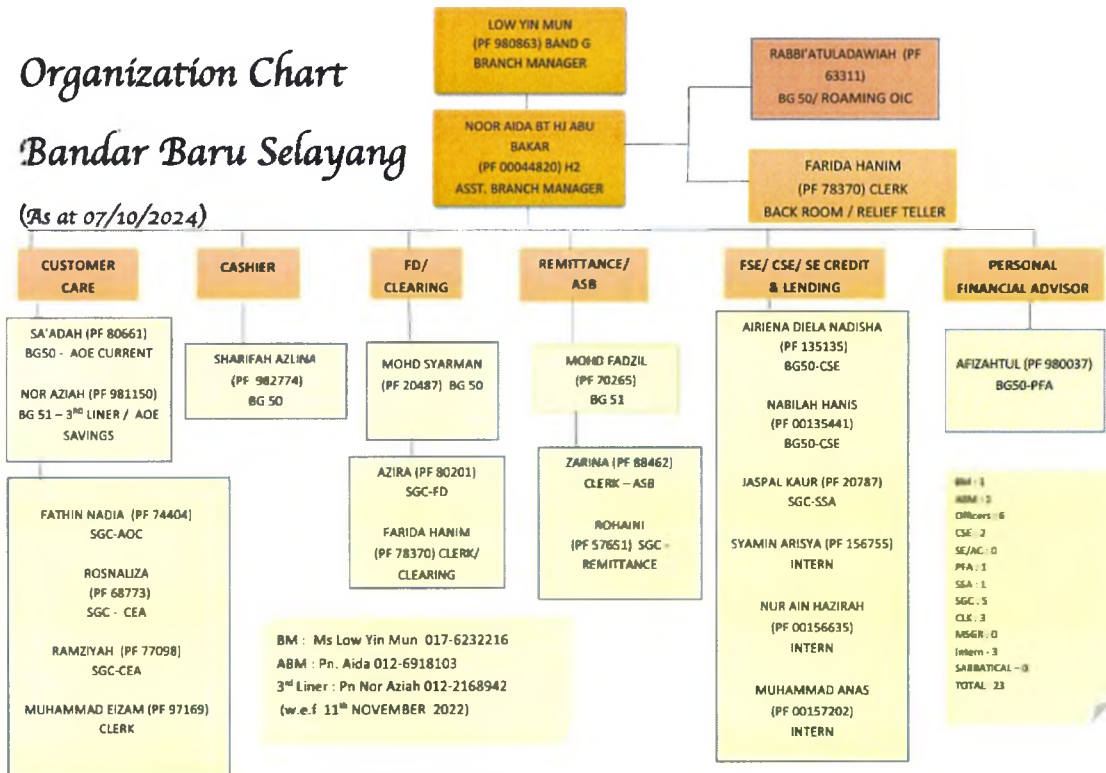
Maybank is currently a regional leader in the financial services sector, with a strong emphasis on sustainability, customer-centric services, and digital transformation. The bank provides a wide variety of banking, insurance, and investment services to millions of clients in over 20 countries. Maybank's innovative digital platforms and extensive network of branches enable the bank to provide seamless banking experiences to both retail and corporate clients in numerous markets. The bank's dedication to cultivating enduring relationships with its clients remains a fundamental component of its business strategy.

Maybank's ongoing development and resilience are evidenced by its status as one of the largest public-listed companies on the Malaysian Stock Exchange. Its market leadership is a testament to its capacity to remain faithful to its founding principles of community support and customer service while adapting to evolving market dynamics. Maybank has consistently evolved to satisfy the needs of a diverse and global customer base, leveraging new opportunities and weathering economic challenges over the years.

Maybank's emphasis on sustainability has become increasingly prominent in recent years. The bank has incorporated sustainability principles into its operations, prioritising environmental, social, and governance (ESG) factors in all of its business practices. Maybank is dedicated to the promotion of sustainable economic growth, which is achieved through the financing of sustainable infrastructure and the support of renewable energy initiatives. This progressive strategy guarantees that the bank remains in accordance with the changing requirements of both its consumers and the environment, thereby establishing it as a responsible and innovative financial institution in the region.

5.0 ORGANIZATIONAL CHART

Organization Chart Bandar Baru Selayang (As at 07/10/2024)



6.0 PRODUCT/SERVICES OFFERED

Maybank Bandar Baru Selayang provides a wide array of financial products and services tailored to meet the various needs of its clientele, ranging from personal banking to investment and insurance solutions. As a prominent player in the Malaysian financial sector, Maybank ensures its offerings are designed to support the financial well-being of its customers, whether they are individuals or businesses.

Among the core services offered are **mortgages**, which provide customers with the necessary financial support to purchase, refinance, or renovate their homes. These home loans come with competitive interest rates and flexible repayment options, allowing customers to choose plans that best fit their financial circumstances. This service is crucial for those looking to secure their dream homes while managing their finances effectively.

Maybank also offers **personal loans**, which serve as a financial cushion for various personal needs, such as education, healthcare, or emergency expenses. These loans are characterized by their easy application process, swift approval, and reasonable interest rates, making them a convenient choice for customers needing quick access to funds without the complexities often associated with borrowing.

On the investment front, Maybank provides options that cater to both conventional and Islamic banking customers. Products such as **Hibah**, an Islamic investment tool, allow customers to grow their wealth in a Shariah-compliant manner. Additionally, the bank offers **Amanah Saham Nasional Berhad (ASNB)** unit trusts, which are popular investment vehicles for those seeking steady and safe long-term savings. These investment options underscore Maybank's commitment to offering diverse financial products that suit different customer preferences and risk appetites.

To ensure comprehensive financial protection, Maybank Bandar Baru Selayang also offers a range of **General Insurance** products. **Home Care Insurance** provides coverage for homeowners against risks such as fire, theft, and natural disasters, protecting their valuable assets. **Motor Insurance** safeguards vehicle owners from financial losses due to accidents, theft, or third-party liabilities. For personal safety, **Personal Accident Insurance** offers financial security in the event of injuries, disabilities, or fatalities due to accidents. Meanwhile, **Travel Insurance** covers unforeseen travel mishaps, such as medical emergencies, trip cancellations, or lost baggage, ensuring peace of mind for travelers.

7.0 TRAINING REFLECTION

7.1 DURATION

Internship duration: 12th August 2024 until 24th January 2025

7.2 WORKING HOURS

Days	Time
Monday - Friday	8:45 am – 5:45 pm
Saturday & Sunday	Off day

7.3 SPECIFIC DEPARTMENT

Sales and Marketing department

7.4 ROLES AND RESPONSIBILITIES

Credit Card Applications and Lead Generation

One of the primary responsibility of me as an intern is to actively generate leads for investment by contacting potential clients and informing them about Maybank's diversified investment products. I assist clients who may benefit from these services in making informed decisions about their financial future by elucidating the benefits. Furthermore, I assemble the requisite documentation, verify the information, and guarantee that all forms are completed accurately and efficiently in order to assist with the submission of credit card applications. I also assist with cold calling for credit cards and insurance, contacting potential clients to offer these products and address any enquiries they may have. These responsibilities enable me to directly contribute to the bank's revenue generation while simultaneously improving my abilities in customer relationship management and sales.

Data mining and documentation for credit card calling

Another significant obligation I have is to aid in the documentation process, guaranteeing that all required paperwork for credit card is accurately completed and submitted. This duty is essential for the prevention of delays in the approval process and the maintenance of smooth operations. In addition, I am engaged in data mining for credit card contacting, which involves the extraction of customer information and the identification of potential leads using Maybank's system. I assist in identifying the appropriate individuals who may benefit from credit card offers or other banking products by analysing customer data. Ultimately, this data-driven approach enhances the efficacy of credit card promotions by streamlining the sales process and ensuring that I engage with the most pertinent prospects.

Scouting and Training New Interns

I also had the chance to aid in the recruitment and training of new interns. This assignment necessitates the identification of candidates who have the capacity to excel in the fast-paced banking environment and the facilitation of their integration into the branch's operations. The process of training new apprentices involves acquainting them with the bank's systems, customer service protocols, and the complexities of financial transactions. Through mentoring these interns, I not only assist them in the acquisition of essential skills but also alleviate the burden of full-time employees, thereby fostering a more efficient and well-balanced work environment.

Marketing Initiatives Outside the Branch

Outsides of the branch, I also participate in marketing initiatives that are intended to attract new consumers and increase Maybank's visibility in the community. These initiatives encompass the dissemination of promotional materials, the engagement with local businesses, and the dissemination of information regarding Maybank's products and services, including personal loans, savings accounts, and the MAE digital wallet. I contribute to the promotion of the branch's services and the development of more robust relationships with the local community by participating in these endeavours.

Participating in CSR Day at Local High Schools

I was granted the opportunity to participate in a program at a nearby high school as part of Maybank's Corporate Social Responsibility (CSR) initiatives. Maybank sponsored the event, which was a collaboration with the Malaysian Red Crescent Society. The event was designed to provide students with a comprehensive understanding of essential life skills, such as Cardiopulmonary Resuscitation (CPR). The program's objective was to increase awareness of emergency response techniques and to encourage responsible money management and financial literacy.

Assisting in MAE Activation

I have assisted consumers in the activation of Maybank's MAE app, a digital wallet that provides a convenient and seamless banking experience. This is one of my contributions. I assist users in completing the registration process, resolve any issues, and provide an explanation of the platform's features and advantages. Maybank's strategy is becoming increasingly reliant on this hands-on role, which is essential for improving customers' ease with digital banking solutions.

Customer Assistance and Support

Attending to consumers who visit the branch constitutes a substantial portion of my responsibilities. This encompasses the provision of assistance with duties such as resolving minor issues or filling out forms, as well as the resolution of enquiries and navigation through banking procedures. I maintain the branch's reputation for exceptional service and ensure a positive customer experience by acting as a liaison between consumers and the bank's services.

Assisting Staff at the Greeter Position

I am responsible for assisting the greeter personnel in addition to my other duties, ensuring that customers are greeted warmly and directed to the appropriate counters or services in an efficient manner. During peak hours, when the branch experiences high foot traffic, such as the beginning of the year when customers visit to withdraw Amanah Saham Bumiputera (ASB) funds or exchange money for festive occasions like Chinese New Year, this role is critical. My assistance in this area contributes to the branch's efficient administration by reducing wait times and ensuring order.

Digital Marketing

In addition to my other obligations, I derive pleasure from utilising my artistic abilities to create posters and flyers for a variety of promotional events, including Customer Appreciation Day, the "Paint The Town Yellow" event, Fixed Deposit promotions, and general insurance marketing campaigns. These promotional materials are indispensable for the purpose of effectively engaging with the community and communicating Maybank's offerings. Additionally, I take pride from my involvement in the creation of internal content, such as my participation in the Maybank internal GX Challenge video filming. This involves meticulously planning the filming, coordinating with various teams, and guaranteeing that the final video is in perfect alignment with Maybank's branding and messaging guidelines.

7.5 BENEFITS

ALLOWANCES	RM50 per Day
OFFICE EQUIPMENTS	Office computers
LEAVES	1-day Annual Leaves per month

8.0 SWOT ANALYSIS



Maybank

SWOT ANALYSIS

Findy Opportunities,
Eliminate Threats

SWOT analysis helps you to identify your organization's Strengths, Weaknesses, possible Opportunities, and Potential Threats. You can use it to find and exploit a sustainable market niche.

STRENGTH

- Strong Market Presence
- Diverse Financial Products and Services

WEAKNESS

- Lack of Manpower
- Staff Shortage

OPPORTUNITIES

- Technological Upgrades
- Improved Marketing Strategies

THREATS

- Customer Dissatisfaction
- Technological Gap Compared to Competitors

STRENGTHS

Strong Market Presence

It is emphasised by Balasubramanian (1998) that direct market presence is a competitive advantage that enables businesses to compete with both nearby and distant competitors. The importance of a robust market presence in gaining an advantage in competitive environments is emphasised by this insight. The branch at Maybank Bandar Baru Selayang capitalises on Maybank's established status as one of Malaysia's foremost financial institutions. It is simpler to retain existing customers and attract new ones as a result of the significant customer loyalty and trust that this recognition fosters. It is possible for the branch to prosper in the local market due to its strong affiliation with Maybank's reputable brand.

Maybank Bandar Baru Selayang's strong market presence allows it to cater to a wide range of clients, such as retail consumers, small and medium-sized enterprises (SMEs), and corporate companies. By providing a comprehensive array of financial services, including personal loans, savings accounts, investment solutions, and business banking offerings, the branch is capable of effectively meeting the diverse requirements of its customers. Leveraging customer need diversity through strategic flexibility and big data analytics can improve radical innovation performance (Bush & Ingram, 1996). In addition, its robust brand and resources enable it to effectively compete with adjacent banks such as Bank Islam and BSN.

Diverse Financial Products and Services

Maybank Bandar Baru Selayang's extensive portfolio of financial products aligns with Landahl and Johannesson's (2018) concept of product diversity, as it provides solutions for a diverse range of customer requirements. These services are designed to meet the needs of both individual clients seeking personal financial solutions and enterprises with more complex requirements. They include personal loans, investment options, insurance plans, and savings accounts. The branch's capacity to effectively address the diverse requirements of its customer base is not only enhanced by the breadth of services, but also established as a one-stop financial provider.

Maybank Bandar Baru Selayang's competitive advantage is further enhanced by its diversified product line, as posited by Novita and Husna (2020), who underscore the correlation between superior company performance and competitive edges. The branch enhances its customer acquisition and retention rates, as well as customer satisfaction and loyalty, by catering to a diverse range of consumer segments. Furthermore, the diversity of offerings encourages customers to investigate complementary financial services, thereby facilitating cross-selling opportunities. This strategy enhances the branch's position in the local market, consolidates its revenue per customer, and extends the lifecycle value of customers. Farida and Setiawan (2022) also assert that Maybank Bandar Baru Selayang's ongoing dedication to service development and diversification is instrumental in its ability to sustain competitive advantages through the implementation of effective business strategies and innovation. These endeavours establish the branch as a resilient and adaptable participant in the ever-changing banking industry.

WEAKNESSES

Lack of Manpower

Maybank Bandar Baru Selayang's manpower shortage, particularly in positions that necessitate physical labour and operational efficacy, is a noteworthy vulnerability. The branch is primarily manned by women, with only one male employee who is responsible for physically demanding tasks, such as transporting heavy boxes of money from the strong room on the ground floor to the cashier on the second floor. This imbalance results in operational inefficiencies and places an undue burden on a single individual, which can result in delays and an increased risk of errors during high-pressure situations.

Furthermore, this shortage of manpower presents obstacles during peak periods, such as festive seasons or high-transaction days, where customer demands, and logistical duties experience a substantial increase. The branch's capacity to effectively manage these situations is restricted by its dependence on a single individual to handle these situations efficiently. This gap can result in employee burnout, a decrease in operational productivity, and a negative impact on the branch's ability to maintain smooth operations over time. Burnout, particularly work-related exhaustion, may be a risk for overall survival among industrial employees under 45 years old (Ahola, 2010). It is essential to address this issue by ensuring that the workforce is balanced and that there is sufficient staffing for all duties in order to enhance efficiency and maintain the quality of service at the branch.

Staff Shortage

At Maybank Bandar Baru Selayang, the ongoing staffing shortage—two full-time staff members below optimal levels, supplemented by three interns—presents a significant operational challenge. This deficit compromises the branch's ability to maintain efficient service delivery, resulting in longer wait times and a noticeable decline in service quality. While the interns provide valuable support, their limited experience compared to full-time staff may lead to delays and occasional errors, which can impact customer satisfaction and erode trust in the branch. This situation underscores the difficulty of sustaining smooth operations without sufficient experienced personnel, particularly in a high-demand environment.

The challenge is further exacerbated by the seasonal influx of walk-in customers during the early part of the year. The high volume of customers cashing out Amanah Saham Bumiputera (ASB) funds and seeking currency exchange for Ang Pao in preparation for Chinese New Year significantly strains the already limited staff. These peak periods result in crowded lobbies, extended queues, and longer wait times, creating a challenging environment for both employees and customers. This seasonal surge highlights the need for effective workforce management to ensure that service standards are upheld, as the inability to meet customer expectations during such critical times could weaken the branch's reputation and its competitive position in the local market (Pitt & Jeantrout, 1994).

OPPORTUNITIES

Technological Upgrades

I believe that Maybank Bandar Baru Selayang has a distinct opportunity to improve the customer experience by investing in contemporary banking technologies. In the digital age, consumer expectations are on the rise, and it is imperative to upgrade outdated infrastructure to enhance operational efficacy and service delivery. By addressing the extant challenges caused by ageing technology, advanced and reliable systems would ensure that customers have a more efficient and smooth banking experience. Additionally, this investment has the potential to optimise a variety of banking procedures, thereby reducing disruptions and enabling personnel to concentrate on more critical customer interactions. Ultimately, this would increase customer satisfaction and loyalty.

Additionally, the branch's service offerings would be elevated to the next level by the implementation of advanced digital tools and automation. Digital solutions can reduce paperwork, eliminate repetitive tasks, increase motivation, improve personal digital skills, and lead to more efficient time management and improved financial management (Ciucan-Rusu , 2023). By automating routine duties, such as transaction processing and account management, valuable staff time could be freed up, allowing them to deliver personalised and superior services. This would not only mitigate human error, but it would also provide staff with opportunities to engage with consumers in a more meaningful manner. Furthermore, the integration of digital banking solutions would offer consumers increased convenience and adaptability in the management of their accounts and transactions. Maybank Bandar Baru Selayang is well-positioned for long-term success in an increasingly competitive financial landscape by positioning itself as a forward-thinking and customer-centric branch.

Improved Marketing Strategies

While interning at Maybank Bandar Baru Selayang, I was granted the opportunity to participate in the branch's marketing campaign outside of the office. The initiative was designed to entice new consumers to establish accounts with Maybank. Although I commend the effort, I observed a substantial disparity in the marketing strategy in comparison to that of competitors. Sticky notepads and a plastic cutlery set were among the items that the headquarters had prepared to distribute to consumers who had opened accounts. Nevertheless, these things were insufficient to establish a compelling incentive. BSN was also involved in the campaign on the same day, but their offerings were more appealing, including headphones and hair dryers, which attracted the attention and interest of potential customers.

Particularly when competing in campaigns such as this, this experience underscored the necessity for Maybank Bandar Baru Selayang to revise its marketing strategies. The branch could captivate customer interest by providing more pertinent and appealing rewards, such as shopping vouchers, gadgets, or financial benefits like fee waivers or cashback. In addition, based on study by Ponomarenko and Lytovchenko (2022), a younger, tech-savvy demographic may be attracted by utilising innovative marketing strategies, including the integration of social media campaigns, live demonstrations, and digital engagement. The branch's competitive advantage in the market would be fortified by the combination of meaningful rewards and an engaging presentation of Maybank's extensive range of financial products, which would also enhance customer acquisition.

THREATS

Customer Dissatisfaction

The frequent malfunctions of coin deposit machines at Maybank Bandar Baru Selayang have become a recurring source of frustration for customers. The seamless service that is anticipated in contemporary banking is frequently not provided by these devices, as they are frequently susceptible to jamming. Consequently, customers are compelled to wait for staff intervention, which not only disrupts their banking experience but also establishes an impression of inefficiency. In a competitive financial environment, technical failures of this nature can undermine the branch's reputation and erode customer confidence, potentially prompting them to seek out more dependable alternatives. Additionally, the inconvenience resulting from these malfunctions casts a negative light on the branch's capacity to invest in contemporary infrastructure, emphasising a discrepancy in its dedication to delivering reliable and effortless services.

Furthermore, the negative customer experience is further exacerbated by the lengthy wait times, which are a result of the ongoing staff shortages. During peak periods, service delivery frequently becomes sluggish and inefficient due to the understaffing of two full-time staff members and the reliance on apprentices. This problem is particularly apparent during seasonal influxes, such as ASB withdrawals and festive preparations, when the branch is unable to effectively manage the high volume of walk-in customers. Customers are not only frustrated but also their loyalty and trust in the branch are diminished as a result of the extended queues and delays. If left unresolved, these challenges could lead to a decrease in customer retention and competitiveness over time, as customers may choose institutions that provide more efficient and rapid services. Effective management of customer complaints can minimize negative word-of-mouth and develop loyal customer bases (Bolting, 1989).

Technological Gap Compared to Competitors

While serving as an intern at Maybank Bandar Baru Selayang, I observed a significant gap in technological advancements against its competitors. During a marketing event at a college in Selayang, Maybank staff, in collaboration with representatives from Bank Islam and BSN, promoted their products. Bank Islam distinguished itself by employing sophisticated devices that could generate ATM card PINs immediately and scan customer IDs to facilitate expedited account registration. In addition to enhancing the consumer experience, these tools also improved their efficiency, rendering their services more modern and appealing. Conversely, Maybank's dependence on conventional methodologies underscored the necessity of technological advancements to preserve its market position.

The operational efficiency and customer contentment are both impacted by the absence of advanced tools. In the present day, customers anticipate more effortless and expedited banking experiences, and competitors who capitalise on contemporary technology are more adept at satisfying these expectations. Maybank Bandar Baru Selayang is at risk of losing potential customers to more innovative institutions if this technological gap is not addressed. As stated by Gunasekaran (2001), investment in IT projects is crucial for businesses to remain competitive and improve organizational performance, but quantifying its benefits is challenging.

9.0 DISCUSSION

Maybank Bandar Baru Selayang maintains its financial sector competitiveness with its large market presence and diversified financial products. The branch leverages Maybank's trusted brand to build client loyalty. It targets retail customers, SMEs, and corporate clients to maximise cross-selling and address various financial needs. Ageing infrastructure and staff shortages may hinder long-term client satisfaction and retention.

The branch's capacity to offer personal loans and Islamic banking supports its goal of being a full financial services supplier. Diversification boosts customer satisfaction and revenue by encouraging customers to try complementary products. Due to weaknesses like aged coin deposit machines and staff shortages, operational enhancements are needed to maintain good service standards, especially during busy periods like ASB cashouts and Chinese New Year preparations.

Technological upgrades and branch reorganisation can boost branch efficiency and client satisfaction. Automating regular tasks and modernising banking systems reduces operational disturbances, allowing staff to focus on customer service. By investing in speciality financial products and expanding into underbanked areas, Maybank would strengthen its progressive image. The projects would also address financial inclusion. These techniques may attract socially concerned and tech-savvy consumers, boosting long-term growth.

However, external dangers like scams and fraud hurt the branch's efficiency and credibility. In light of increasingly sophisticated cyberattacks, strong security measures are needed to protect digital assets and consumers. Rapid technology improvements present both a burden and an opportunity for the banking business. Falling behind competitors in blockchain or AI adoption could cost tech-savvy consumers, emphasising the need for technical developments.

Seasonal customer demand highlights workforce management's importance. Lack of experienced staff puts the branch at risk of lower client satisfaction and longer wait times. For Maybank Bandar Baru Selayang to remain a leading local financial institution, these issues must be addressed.

10.0 RECOMMENDATION

i. Invest in technological advancements

In order to resolve operational inefficiencies and enhance the overall customer experience, it is imperative to modernise the branch's banking infrastructure. Upgrading the coin deposit machines, which are presently susceptible to frequent malfunctions and rely on outdated technology, is an immediate priority. This disruption of service not only increases the burden of branch staff, who are required to intervene in order to resolve customer complaints and repair issues, but also disrupts service. Maybank Bandar Baru Selayang can enhance its operations and minimise downtime by investing in cutting-edge machinery that possess faster processing capabilities and increased reliability. This enhancement would reduce the frustrations of customers who are experiencing extended wait times and guarantee a more seamless banking experience.

A broader modernisation initiative should prioritise the integration of advanced digital banking tools and automation throughout the branch's services, in addition to addressing immediate concerns. Automating routine tasks, such as transaction processing, account enquiries, and loan applications, can reduce manual errors and enable staff to allocate more time to complex customer requirements. A study done by De Man (2015) stated that Automating scheduling tasks reduces needed resources and human error, making it beneficial to a company. Mobile-first banking solutions, advanced self-service kiosks, and enhanced queue management systems would improve service delivery while enabling customers to conduct transactions independently and efficiently. These modifications would not only appeal to the branch's current clientele but also to younger, tech-savvy customers who are inclined to prioritise convenience and digital-first solutions in their banking interactions.

In addition, the branch's approach to consumer engagement could be revolutionised by investing in cutting-edge technologies like artificial intelligence (AI) and data analytics. Investing in artificial intelligence and data analytics can enhance leadership efficiency, optimize business processes, and improve decision-making, leading to economic benefits and competitive advantages (Gladilin, 2023). AI-powered chatbots, for example, can offer round-the-clock assistance with basic enquiries, thereby minimising the workload of staff and guaranteeing that customers receive prompt assistance. Furthermore, data analytics can provide the branch with valuable insights into customer behaviour, allowing it to customise its financial products and services to suit the specific needs of the customer. In a financial industry that is becoming increasingly competitive, Maybank Bandar Baru Selayang can establish itself as a forward-thinking, customer-centric branch by utilising these tools.

ii. Increasing Full-Time Staff for Operational Efficiency

Prioritising the recruitment of additional full-time employees is essential in order to resolve the persistent shortage of staff at Maybank Bandar Baru Selayang. The branch is currently understaffed, resulting in operational inefficiencies and service delays. The branch can improve the overall workflow and alleviate the burden on existing employees by hiring more experienced staff, particularly those who can take on physically demanding duties. Customer wait periods would be minimised, thereby guaranteeing a more efficient and seamless banking experience. Additionally, the management of high-demand periods, such as festive seasons, would be more effective with the assistance of experienced staff, thereby reducing client frustration and improving the quality of service.

In addition, the adverse consequences of excessively relying on interns for operational responsibilities will be lessened by increasing the workforce. Interns offer valuable assistance; however, their limited experience frequently leads to delays and occasional errors that can harm customer satisfaction. Increasing the number of full-time employees will guarantee a more stable and efficient workforce for the branch. Additionally, full-time employees will be better prepared to address complicated customer requirements and deliver exceptional service, which will enhance the branch's reputation and customer loyalty.

Maybank Bandar Baru Selayang needs to consider the implementation of flexible employment strategies in order to accommodate the branch's growth and manage the surge in customer traffic during peak periods. Flexible staffing solutions can enhance customer satisfaction and financial benefits for organizations (Brett, 2007). This may involve filling temporary positions during periods of high demand or offering part-time positions to offer supplementary assistance. This personnel adjustment would guarantee that the branch can effectively oversee both routine and peak operations, preserve high levels of customer satisfaction, and prevent staff burnout. The branch will gain a competitive advantage in the local market and be able to provide exceptional service by effectively managing its personnel.

11.0 Conclusion

The internship experience at Maybank Bandar Baru Selayang provided valuable insights into the complexities of the financial sector and the significance of strategic planning, customer engagement, and technological innovation. In order to preserve its leadership position, the branch must address challenges such as outdated infrastructure and staffing issues, despite its ability to accommodate a diverse array of customer requirements due to its strong market presence and product diversity. The importance of embracing digital transformation and instituting robust security measures to address emerging threats and meet changing customer expectations is emphasised by the analysis.

Maybank is a forward-thinking institution due to its dedication to sustainability, inclusivity, and innovation. In a competitive financial environment, the bank can maintain its success by addressing internal inefficiencies and external challenges. The necessity of strategic investments in workforce management and technology to support Maybank's vision of dominating the financial services industry in ASEAN, as well as to promote economic growth and social impact, is underscored in this report.

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13.0 APPENDICES



Figure 13.1 : CSR Day at SMK Gombak



Figure 13.2 : Marketing activities outside of the branch



Figure 13.3 : Marketing activities outside of the branch



Figure 13.4 : MGEE Event



Figure 13.5 : Marketing activities outside of the branch



Figure 13.6 : Supervising REGALIA boxes clearing