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INDUSTRIAL TRAINING REPORT

MAYBANK
QUEENSBAY
MALL
BRANCH



NUR IZWANI BINTI ZOLKEPLI
2022912973
BA242

MARCH - AUGUST 2024



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INDUSTRIAL TRAINING REPORT

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MAYBANK QUEENSBAY MALL BRANCH

01 MARCH 2024 – 09 AUGUST 2024

DETERMINANTS OF PERSONAL BANKRUPTCY IN MALAYSIA

NAME: NUR IZWANI BINTI ZOLKEPLI

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PROGRAM: BA242

ADVISOR NAME: MISS SHALIZA AZREEN BINTI MOHD ZULKIFLI

EXECUTIVE SUMMARY

My fascinating and insightful 6-month internship at Maybank Queensbay Mall in Penang, which ran from March 1 to August 9, 2024, gave a thorough exposure to practical banking operations. This industrial training report describes my journey, beginning with an introduction to Maybank's prestigious reputation, operations, and my function within the organisation. Assisting customers with banking transactions, online banking registrations, account openings, and promoting Maybank products gave me hands-on experience in customer service, financial operations, and problem-solving. Maybank, Malaysia's top financial institution, is known for its customer-focused strategy and innovative financial products. My responsibilities at the Queensbay Mall branch included direct involvement with customers, tailoring solutions to fit their financial needs, and ensuring a smooth banking experience. This experience helped me develop important abilities in communication, teamwork, and customer relationship management.

Furthermore, this report also contains a data analysis of the determinants of personal bankruptcy in Malaysia, a crucial issue that affects many people and the economy. Using extensive data sets, the investigation sought to identify significant trends and contributing causes to personal bankruptcy. Key indicators identified include household debt, unemployment, income level, interest rate, and inflation. The findings emphasise the complexities of personal bankruptcy and the comprehensive approach required to resolve it. The report's discussions emphasise the necessity of financial education and proactive financial management in mitigating the risk of bankruptcy. Based on the data analysis, recommendations are made for initiatives such as improved financial literacy programmes, stricter lending requirements, and support aid for persons experiencing financial issues. These recommendations are intended to give policymakers, financial institutions, and individuals with actionable insights into reducing the occurrence of personal bankruptcy.

In summary, the experience at Maybank not only provided me with practical banking skills, but also improved my analytical abilities, allowing me to tackle real-world financial challenges. The internship has helped me bridge the gap between academic knowledge and practical application, laying a solid basis for my future career in financial sector.

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2.0 COMPANY'S PROFILE

2.1 Company's Name, Logo, Location, Operation Hour and Background



Malayan Banking Berhad, also known as Maybank, is a significant financial organisation in Southeast Asia. The Maybank branch at Queensbay Mall in Penang is open Monday through Friday from 10 a.m. to 4:30 p.m., offering convenient banking services to the community. The company's logo, a reflection of its long-standing reputation, is immediately identifiable and reflects its dedication to excellence and honesty.

Maybank was founded in 1960 by Malaysian business magnate Khoo Teck Puat and a group of Malaysian and Singaporean business leaders. The bank was created with the goal of meeting Malaysians' financial requirements and contributing to the growth of the country's banking system. Maybank was initially established in Kuala Lumpur, Malaysia, with the goal of providing locals with accessible and dependable banking services. Maybank saw remarkable growth in its early years. By the conclusion of its first year, the bank had established 11 branches, proving its commitment to expanding its footprint throughout Malaysia. The bank's growth was fueled by its creative approach to banking and a strong emphasis on client service, which helped it develop a reputation in the competitive banking market.

Over the years, Maybank has evolved and adapted to shifting market situations. The bank has embraced technology improvements, increasing its offerings to include digital banking and financial solutions geared to a varied customer base. Its expansion has gone beyond Malaysia, with Maybank developing a considerable presence in Southeast Asia and elsewhere. Today, Maybank is regarded as one of the region's largest and most powerful financial organisations, with a strong emphasis on innovation, client focus, and community involvement. The founding of Maybank was a watershed moment in Malaysia's banking industry, laying the groundwork for the company's sustained expansion and success as a regional financial services leader.