Maybank

INDUSTRIAL TRAINING

Maybank Bukit Mertajam Branch

1 MARCH - 9 AUGUST 2024

Prepared By: **Emylia Maisara Binti Badrul Hisham**
BA240 | 2022991153

Prepared For: **Dr. Shamsul Anaz Bin Kassim**

www.maybank2u.com.my

Executive Summary

My memorable and enlightening 6 months of industrial training internship began here at Maybank Taman Desa Damai Service Centre, Pulau Pinang. Maybank, a reputable banking firm, provided me with a comprehensive and enriching learning experience. I was placed to complete my industrial training under the Group Community Financial Services department, which includes auto finance, credit cards, loans, wealth management, short-term credit, and long-term business finance for 24 weeks. The training period started from 1 of March to 9 of August, allowed me to bridge the gap between theoretical knowledge of marketing and practical application with hands-on experience within the banking industry. As a marketing student, this opportunity allowed me to bridge the gap between my theoretical knowledge and practical application in a real working environment.

This report includes my updated resume in the student's profile sections which includes details background of my studies, work experiences, skills, and personal details of mine. Next, I have provided general information regarding my internship's company consisting of the background and organizational chart of the Maybank Taman Desa Damai Service Centre.

Other than that, I have also included my detailed industrial training experience and learning for a six-month internship at Maybank Taman Desa Damai Service Centre. This part highlights my job scope and responsibilities assigned by my managers, allowing me to develop various skills as well as knowledge in various banking operations such as customer service, product promotion and market trend analysis.

The report also includes a discussion on Maybank's SWOT analysis. In the strengths section, highlights Maybank's strong market presence, variety of products, and loyal customers. The weaknesses section points out areas for improvement, like making operations more efficient and better use of technology. The opportunities section looks at growth areas such as digital banking and entering new markets. The threats section identifies external factors, like economic changes and increased competition, that could affect Maybank's performance. In this area, I also have suggested how improvements can be made for Maybank to maintain competitiveness and relevance in the market.

In conclusion, my industrial training at Maybank has been an invaluable experience, equipping me with the practical skills and knowledge essential for a career in marketing areas. The hands-on experience, coupled with the opportunity to apply theoretical knowledge in real-world scenarios, has significantly contributed to my professional growth. I am confident that the skills and experiences gained during this training period will be crucial in preparing me to take on future challenges in the industry, and I look forward to leveraging these skills to contribute effectively to any organization I join in the future.

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03 Introduction of Malayan Banking Berhad

Humanising Financial Services

Founded in 1960 in Kuala Lumpur, Maybank has provided various financial services and products like investment banking and advisory services, retail and institutional securities & multi-asset broking, equity financing, research, derivatives and prime brokerage.

Overview of Malayan Banking Berhad

Maybank Group, known as Malayan Banking Berhad is a prominent financial institution in Asia and a leading banking group in Southeast Asia. Ranked as the fourth largest bank in the region by assets, Maybank has established itself as a key player in the banking industry, Maybank has an extensive presence with over 2,600 offices spread across various Asian and Northwestern countries including Malaysia, Singapore, Indonesia, the Philippines, Cambodia, Thailand, Vietnam, Myanmar, Brunei, Laos, India, China, the UK, the USA, Pakistan, Saudi Arabia, Uzbekistan, and Dubai according to (Maybank Around the World, n.d.), showcasing its extensive reach and comprehensive service offerings.

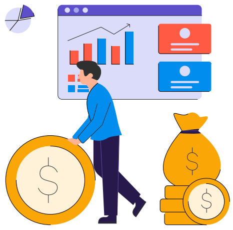
Maybank has provided various financial solutions for vast and diverse customer segmentation from end consumer and corporate banking such as investment banking, Islamic banking, stock broking, insurance and Takaful, and asset management. According to The Star in 2023, approximately Maybank has 15.6 million customers, resulting in growth expected to increase by 5% in 2024 for Group Community Financial Services (GCFS) (DHESI, 2023). Thus, this proves that Maybank has a large customer base with diverse customer segmentation resulting in various products invented to cater to each need and wants.

Group Community Financial product's & services

Credit Card

General Insurance & Takaful

Mortgage



Wealth Management

Loans

For example, consumer and corporate banking serve the financial needs of individuals and businesses. Investment banking offers services like financial advice and asset management. Meanwhile, Islamic banking provides Shariah financial services that follow Islamic law to cater to Muslim customer segmentation. Maybank also provides stock trading which helps clients buy and sell Malaysia's stock market. Insurance and Takaful offer conventional and Takaful insurance products that follow the Islamic insurance system such as personal accidents, Car, Travel, Retirement, Education, Home Insurance, and many more. Wealth management also involves managing investments such as ASNB, Islamic Wealth Management, Financial Goal Simulator, Sukuk Prihatin, Share Trading, Gold & Silver, AHB, Unit Trusts, and other investments.

Over the years, Maybank has employed over 42,000 people worldwide which helps the bank to deliver excellent service and innovative financial solutions to its customers. As a result, Maybank has maintained its position as a top choice for graduates seeking employment, as noted in (Talentsbank Unveils Malaysia's Top Employers To Work For In 2024, 2024).

To conclude, thus it is proven that Maybank is one of the key players in the banking industry in Asia. The global footprint presence in various countries with a wide range of services, and a large workforce make it a trusted and reliable bank.