

INDUSTRIAL TRAINING REPORT

11/3/2024 - 16/8/2024



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EXECUTIVE SUMMARY

From March 11, 2024, to August 16, 2024, I interned at the Maybank Sungai Petani Branch as a salesperson. My primary goals were to gain practical sales experience, enhance sales strategies, and apply academic knowledge in real-world settings. I engaged directly with customers to understand their financial needs, promoted various banking products, and worked towards achieving sales targets. My responsibilities also included ensuring all sales activities adhered to banking regulations and providing excellent customer service.

Working closely with the Sales team, I developed practical skills in customer relationship management, sales planning, and report generation. This experience was transformative, equipping me with valuable insights into corporate sales strategies and the financial services industry.

The internship report includes a detailed Financial Ratio Analysis of Maybank's annual reports from 2020 to 2022, revealing mixed trends in the bank's financial performance. Liquidity ratios remained low, indicating potential difficulties in meeting short-term obligations. Profitability ratios, such as Return on Equity (ROE), remained stable, suggesting effective use of shareholders' equity, while Return on Assets (ROA) declined, indicating decreasing efficiency in asset utilization. Efficiency ratios demonstrated consistent revenue generation, but high leverage ratios indicated a persistent reliance on debt, posing potential financial risks.

Additionally, the report included a SWOT Analysis based on my experience at the Maybank Sungai Petani Branch, identifying strengths like a strong market presence and effective sales strategies, weaknesses such as a lack of experienced staff and challenges in integrating systems, opportunities including leveraging strategic locations and potential collaborations, and threats such as intense competition and rising cybersecurity risks.

Overall, this internship provided a comprehensive understanding of the banking industry, particularly in sales and customer relationship management. It highlighted the importance of strategic analysis and the practical application of theoretical knowledge in achieving business objectives.

COMPANY'S PROFILE

Maybank, established in 1960, stands as Malaysia's largest financial services group, and it has expanded its operations to become a significant player in the global financial arena. With a strong presence in its "home markets" of Malaysia, Singapore, and Indonesia, Maybank operates across all 10 ASEAN nations, as well as in key Asian countries and global financial centers.

With a network of 2,400 offices and a history spanning over 54 years, Maybank has developed unique insights into the diverse needs of its customer base, including retail, SMEs, and large multinationals (Maybank Group, n.d.) The company has consistently demonstrated its ability to offer innovative financial solutions. Maybank's extensive services encompass commercial banking, investment banking, stockbroking, insurance and takaful, Islamic banking, offshore banking, asset management, venture capital financing, and Internet banking.

The company is renowned for its leadership, financial strength, and commitment to excellence. It has been recognized as one of the World's Top 20 Strongest Banks by Bloomberg Markets magazine for the past two years. It has received numerous international awards for its excellence and innovation. Maybank's Islamic banking arm, Maybank Islamic Berhad, is a global leader in its field, ranking as the top Islamic bank in Asia Pacific and third in the world in terms of assets.

Through its innovative community programs and the Maybank Foundation, the company positively impacts the lives of marginalized members of society, aiming to build a better tomorrow for all. The Maybank Foundation, supported by employee volunteers, serves as a major vehicle for the company's Corporate Responsibility initiatives, making a significant difference in the lives of many of Asia's most needy communities.

GREATER TOGETHER



ASEAN Presence

10 countries

959[#] branches

33 investment banking (IB) branches

Global Presence

18* countries

2,597[#] branches

33 investment banking (IB) branches

□ The non- ASEAN countries are China, India, Pakistan, Saudi Arabia, UAE, UK, USA and Uzbekistan.

□ Branches serve retail, non- retail and corporates customers