



UNIVERSITI
TEKNOLOGI
MARA



MFH

MELAKA FINANCE HOUSE

200801039220 (040568-M) BERHAD

Perusahaan Awam Bersektor Perkhidmatan
CORPORATE & OTHER SERVICES MELAKA CORPORATION & TRADING AREA MELAKA



PREPARE BY:
NUR SAHIRAH BINTI SENIN
2022882608
BA246

SURAT KEBENARAN

Tarikh : 21 Ogos 2025

Kepada :

Penyelaras Latihan Praktikal
Fakulti Pengurusan Perniagaan
UiTM Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

No Tel : 06-285 7119 / 7190 / 7196
Email : praktikalfppmelaka@uitm.edu.my

Tuan/Puan

Maklumbalas (/)

Setuju

Tidak Bersetuju

KEBENARAN UNTUK MEMUAT NAIK HASIL LAPORAN PELAJAR LATIHAN INDUSTRI SEBAGAI "PUBLIC ACCESS" DI REPOSITORI UITM

1. Merujuk perkara di atas, pihak organisasi bersetuju / tidak bersetuju pihak universiti memuat naik hasil laporan pelajar latihan industri sebagai "public access" di repositori UiTM.

Nama Pelajar	NUR SAHIRAH BINTI SENIN		
No. Matriks	2022882608	Nama Program	PEMBAHAGIAN ANTARABANESA
Tajuk Laporan	SWOT ANALYSIS REPORT	Nama Syarikat	MELAKA FINANCE HOUSE BERHAD

2. Tindakan ini adalah di bawah tanggungjawab dan kesedaran penuh oleh pihak organisasi.

3. Sekiranya terdapat sebarang masalah atau kebocoran maklumat sulit pihak organisasi tidak boleh mengenakan sebarang tindakan undang-undang kepada pihak universiti.

Yang Benar

.....
Nama Pegawai : **SYAHIRAH BINTI OTHMAN**
Jawatan : PEGAWAI AUDIT DALAM &
No. Tel. : INTEGRITI BAHAGIAN
No. Faks : AUDIT DALAM

MELAKA FINANCE HOUSE BERHAD
200801039220 (840568-M)
ARAS 13 (BLOK A) GRAHA MAJU
JALAN GRAHA MAJU, 75300, MELAKA.
TEL. +606-283 1213, +606-284 1213
FAX: +606-286 1213
email@mfhb.com.my

Cop jabatan/organisasi:





EXECUTIVE SUMMARY

This report reflects my Industrial Training in Melaka Finance House, which underlines my knowledge and skills, as well as professional experiences gained during my placement of 24 weeks. This report aims primarily at bringing to the fore most critical issues of my internship, such as active work experience, contact with professionals, getting accustomed to the structured corporate life, and the contribution of the internship to my personal and professional growth.

The Internship took place in the period of 3 March 2025 to 15 August 2025 under the supervisor Ms. Syahirah Binti Othman. The first three months, I was working in Debt Collection Department and learnt and have experienced practical training in credit recovery process, management of clients and documentation of the financial aspects. This position has increased my knowledge of the debt collection methods and the essence of prompt reminders in the fiscal stability of the company. In the subsequent 3 months period, I relocated to Corporate Affairs Department where I was introduced to activities in internal communications, firm policies, regulatory compliance, and management of documents. This enabled me to learn the bigger picture of operations and governance in a financial institution.

The report follows some major sections that incorporate a company background, personal profile, reflective analysis on the training experience of the visitor and extended SWOT analysis of the strengths, weaknesses, opportunities and threats of the positioning of Melaka Finance House to the market environment. This report also carries an analysis on how well I performed, operating review of the company and finally giving recommendations on the possible betterment to be made in order to aid in overall efficiency and productivity.

INTEK

MELAKA FINANCE HOUSE

200801039230 (040668-M) **BERHAD**
Perniagaan dan Perkhidmatan Perumahan
Gedung 11, DSD, 40000 Kuala Lumpur, Malaysia. Tel: 03-43424444

Table of Contents

ACKNOWLEDGEMENT	01
STUDENT'S PROFILE	02
COMPANY'S PROFILE	05
TRAINING'S REFLECTION	11
SWOT ANALYSIS	15
DISCUSSION AND RECOMMENDATION	17
CONCLUSION	26
REFERENCE	27
APPENDICES	28



MFH

MELAKA FINANCE HOUSE

200801039220 (940668-M) **BERHAD**

ACKNOWLEDGEMENT

My name is Nur Sahirah Binti Senin (2022882608) a student at the Bachelor of Business Administration (Hons.) in International Business (BA246) at UiTM Bandaraya Melaka. Alhamdulillah, I would like to thank and praise Allah SWT because of the strength and endurance that I have to finish the 24 weeks industrial training at Melaka Finance House Berhad between these dates of March 3 and August 15 of 2025.

The internship has proven to be an educative and rewarding exercise. In this respect, I would like to acknowledge Ms. Syahirah Binti Othman, who is my supervisor in Melaka Finance House Berhad, as she guided and remained with me throughout my learning.

I would also like to thank my academic advisor Madam Nurul Azlinda Binti Chek Talib who encouraged and helped me. I also appreciate the encouragements of my classmates, and my family which really contributed to succeed in carrying out this internship.

MFH

MELAKA FINANCE HOUSE

201801039220 (0405661-M) BERHAD

Finansial House & Melaka Finance House Berhad
INCORPORATED IN MALAYSIA (INCORPORATED IN MELAKA STATE)

STUDENT'S PROFILE



NUR SAHIRAH BINTI SENIN

CAREER OBJECTIVE

I am eager to acquire a position as an intern at a dynamic company where I will have the opportunity to work on developing and applying my talents while also acquiring significant experience in the real world. As someone who is committed to make significant contributions to the achievement of organisational goals, my purpose is to utilise my drive and work ethic to advance both my own personal progress and the growth of the firm. In order to promote both my professional development and the success of the organisation, I am looking for an atmosphere that encourages learning, innovation, and collaboration.

EXPERIENCE

Melaka Finance House Berhad

March 2025-August 2025

- Supported administrative and HR functions within the Corporate Division, including document handling, personnel record management, and staff coordination tasks.
- Assisted in drafting and distributing formal correspondence such as memos, letters, and meeting minutes.
- Participated in organizing internal events and meetings, ensuring logistics, documentation, and attendance records were properly managed.
- Assisted in preparing and issuing arrears notices to borrowers under the Debt Collection Division in accordance with company SOPs.
- Maintained and updated borrower profiles and payment records on a daily basis to ensure accuracy and timeliness of data.
- Handled filing, scanning, and archiving of documents to ensure proper documentation control and ease of retrieval.

EDUCATIONAL BACKGROUND

Bachelor Degree of International Business

- University Teknologi Mara, Kampus Bandaraya Melaka
- CGPA : 3.51

October 2022 - Present

Diploma in Human Resource Management

- University Malaya Centre for Continuing Education (UMCCED)
- CGPA : 3.67

July 2020 - July 2022

Malaysian Certificate of Education (SPM)

- Sekolah Menengah Kebangsaan Tinggi Perempuan Melaka
- Result : 6A's

2019

EXTRACURRICULAR INVOLVEMENT

- Representative of UiTM's Netball Team and secured championship for Women Sport Challenge 2024
- Representative of International Business Course, captained netball team and secured championship for Sukan Antara Program 2023 and 2024
- Representative of UiTM's Netball Team and secured championship for Karnival Sukan Negeri Melaka 2023
- Representative of UiTM's Netball Team and secured bronze medal for Toh Puan Cup Melaka 2023
- Part of International Business Unity Club session 2022/2023 and 2023/2024
- Part of committee of Seminar: Indeed and Resume and Achieve Your Dreams With LinkedIn
- Part of committee of International Business Annual Congregation (IBAC 7.0) and Annual Grand Meeting 2023
- Part of committee of Program Pengantaraan Khidmat Masyarakat Qurban dan Wakaf Telaga di Kemboja Siri 3
- Part of committee of IBUC'S Enchanted Wonderland : A Night Of Fantasy and IBUC's Asia Gala Night
- Part of committee of Sit and Sip with IBUC
- Vice Project Leader for Knowledge Transfer and Exploring Kedah Darul Aman and Exploring Surabaya : Business Insights and Cultural Immersion
- Joined International Teaching Als Competition 2024 (iTAC)
- Joined The Power of Malaysian Halal Products to be Exported to Foreign Countries
- Joined International Perspective on Artificial Intelligent (AI) Technology

ACHIEVEMENT

- Dean's List Award for 2 Semesters in UiTM Kampus Bandaraya Melaka
- Dean's List Award for 4 Semesters in University Malaya Centre for Continuing Education (UMCCED)
- Gold Award for Melaka International Intellectual Exposition 2024 (MIEX)
- Bronze Award for Intercultural Showcase Booth Presentation

SKILLS

Computer skills : Microsoft Office, Microsoft Excel, Microsoft Powerpoint, Canva

Soft Skills : Adaptability, desire to learn, self-awareness, teamwork, time management and communication

Language skills : Bahasa Melayu (Native Proficient) and English (Fluent)

REFERENCE

Dr Ummi Kalsum Binti Hassian

- Coordinator of Programme BA246
- Faculty of Business and Management
- Universiti Teknologi MARA (UiTM)
Kampus Bandaraya Melaka

Mr Mohd Zaki Bin Sadik

- Academic advisor
- Faculty of Business and Management
- Universiti Teknologi MARA (UiTM)
Kampus Bandaraya Melaka

MFH

MELAKA FINANCE HOUSE

200801039220 (040661-M) BERHAD

Malacca Finance House Berhad
Malacca Finance House Berhad (M.F.H.)
Malacca Finance House Berhad (M.F.H.)

COMPANY'S PROFILE

COMPANY'S PROFILE

MFH

MELAKA FINANCE HOUSE

200901039220 (040661-M) **BERHAD**

Formerly known as Melaka Finance House Berhad
Incorporated in Malaysia
Company No. 9149-Melaka - 441014 (M) (040661-M) (040661-M)

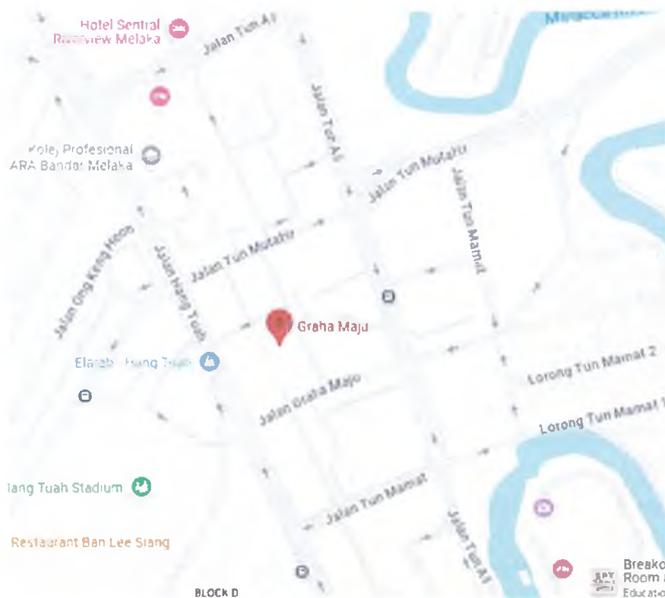
COMPANY BACKGROUND

Melaka Finance House Berhad (MFH) represents the state owned concern of the Government of Melaka. Its purpose of establishment is to help the state to grow economically by taking care of its investments, developing assets and offering financial services. The role of MFH is quite significant in raising the revenues of the state as well as in generating long term development.

Over the time since its foundation, MFH has been engaged in a number of primary key spheres, among which one should enumerate real estate investment, hospitality industry, agriculture, property development, retailing, community credit facility, funds management, entrepreneurship, e-commerce support, financial planning advisory, and for an investment bank. This business could assist in business development, job creation, financial access to the population of Melaka which is in line with the vision of MFH. At present, MFH is concentrated primarily on the Assets & Facilities aspect which is now having emerged as core business. These are the attempts to increase the physical resources of the state and to create the stable long-term income.

Besides developing assets, MFH avails community lending initiatives, fund management, small business development, contributions financial planning as well as banking and finance investment. Such services are meant to expand the local economy and to empower the entrepreneurs.

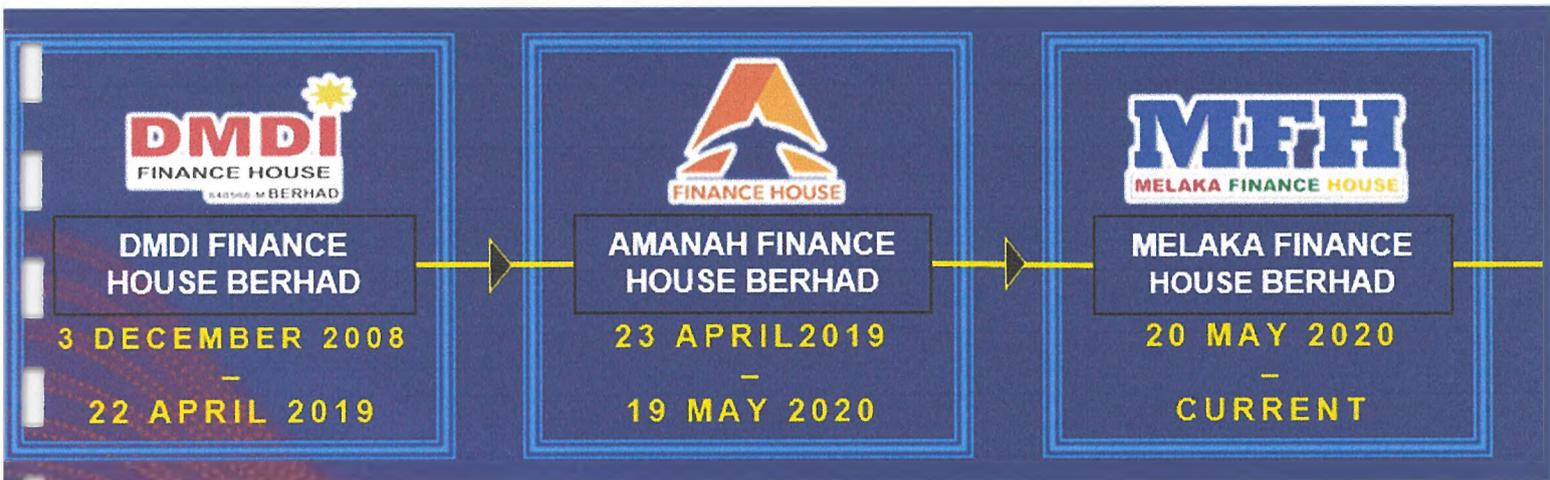
In a nutshell, MFH has a keen interest in developing the economy of Melaka through prudent management of state assets and guiding the financial development by making strategic investments.



LOCATION

Melaka finance house berhad (MFH), Level 13, Block A, Graha Maju, Jalan Graha Maju, 75300 Melaka. This is where all business activities at MFH begin, by planning the activity, what then follows is to carry out the activity and maintain all the resources so as to plan in future.

COMPANY'S PROFILE



COMPANY BACKGROUND

The Melaka Finance House Berhad (MFH) has gone through some significant phases of re-branding that highlights the company development level and the changed strategic orientation and a better fit to the objectives of the Malaysian state economy.

It was initially founded on 3 December 2008 as DMDI Finance House Berhad, having a goal to be of service to the financial aspect of the Malay and the Islamic communities in Melaka. On 23 April 2019, it was rebranded to Amanah Finance House Berhad and with a greater focus to trust, professionalism and wider financial inclusion, in particular, SMEs and community development.

Its last rebranding was done on 20 May 2020, and named itself Melaka Finance House Berhad (MFH). This shift had marked a determination towards economic development of Melaka and envisaged further expansion of the company to investment banking services. Every brand transformation step has enhanced the corporate identity of MFH and made it best fit the priorities of state economy and the tendencies of modern financial environment.

Within these rebranding initiatives following one another, MFH has been not only able to renew its own corporate identity, but to its business model to accommodate evolving financial conditions, governmental focus, and customer needs.

The long-term vision of Melaka Finance House Berhad (MFH) involves becoming investment banking institution, so that the organization would assume a more strategic role in funding large projects, financial support to SMEs by offering them access to the capital market and be a central player in terms of financial services innovation.



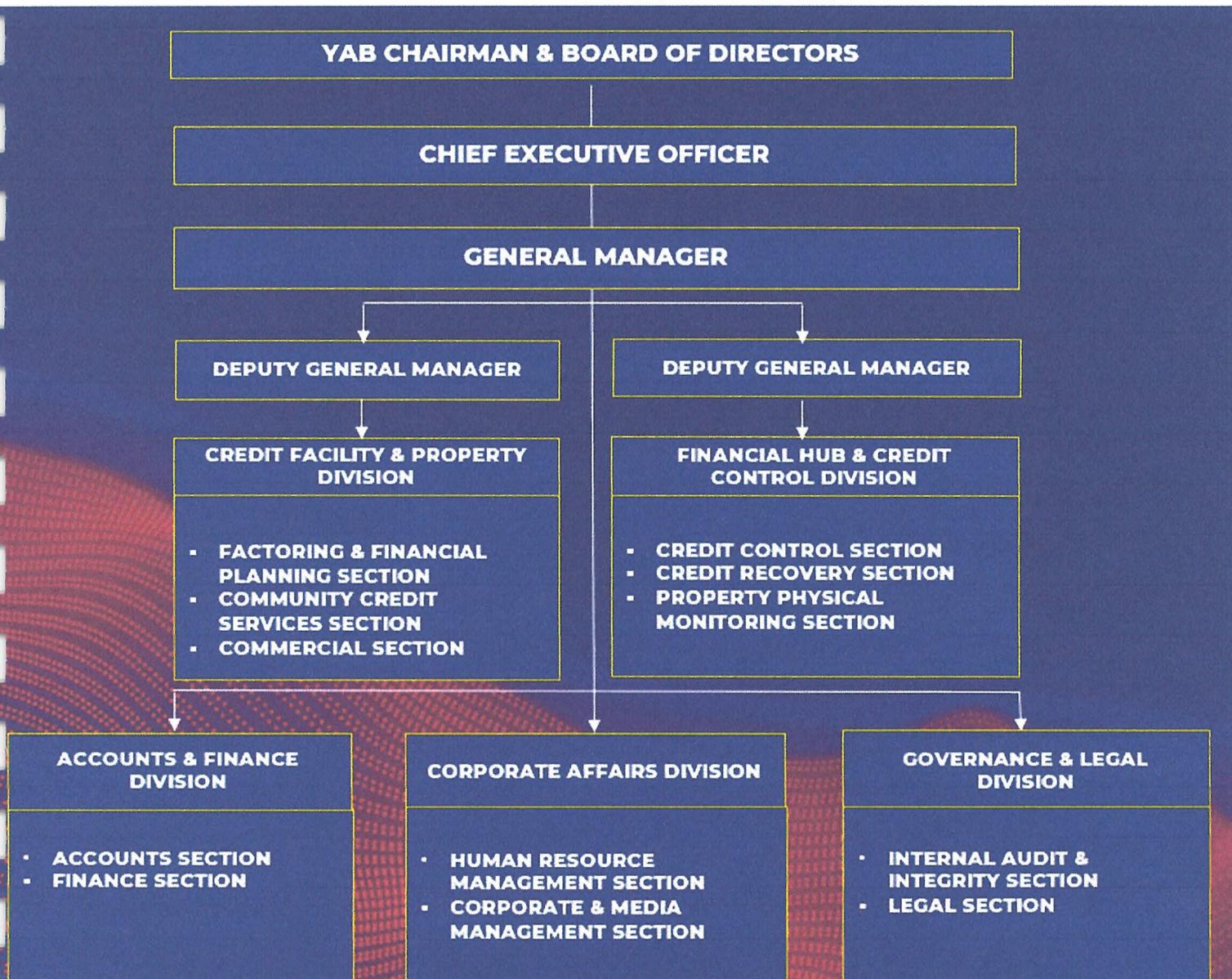
ORGANIZATIONAL CHART

MFH

MELAKA FINANCE HOUSE

201801039220 (040068-M) BERHAD

Formerly known as Melaka Finance House Berhad
Berhad di atas nama MELAKA FINANCE HOUSE BERHAD



MFMH

MELAKA FINANCE HOUSE

200801039220 (040668-M) BERHAD

Primary Finance & Leasing Finance House Berhad
Cikini 11, D-11, Jalan MAMPAK, 75000 MELAKA, MALAYSIA



VISION

Advancing strategic transformation in financial & socio-economic development.

MISSION

Strengthening 5 core business areas to drive state-wide economic progress.

GOALS

Enhance financial infrastructure to support sustainable development

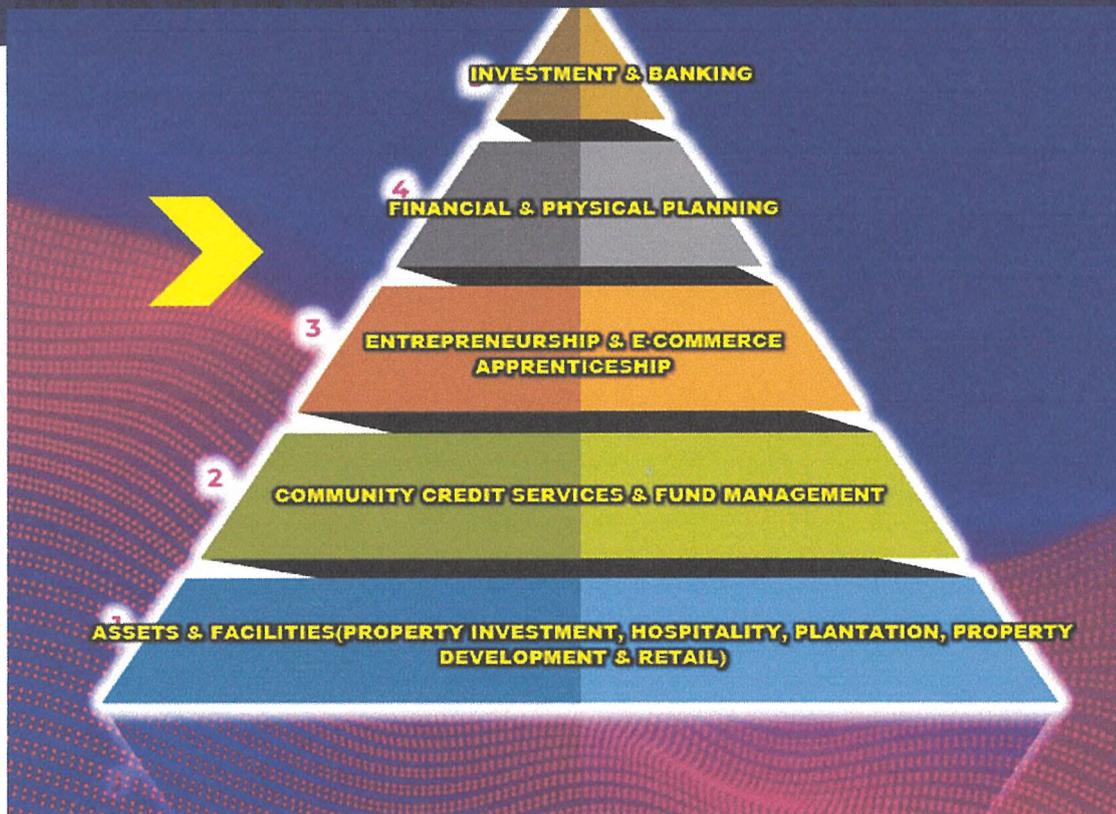
Drive innovation across five core business areas to boost competitiveness

Foster inclusive socio-economic growth across state

Build strong public-private partnerships to support economic initiatives

Increase job opportunities and skills development in key sector

PRODUCT & SERVICES



01

CREDIT SERVICES

- At MFH there are various types of financing products such as personal loans, car financing and home financing with special combinations offered to Bumi customers so that equal access to financing is given. The services will help reduce financial pressure on individuals/families since many of them have low access to traditional financing.

02

ASSET & FACILITY MANAGEMENT

- MFH manages the state-owned rental properties and as well as the state-owned assets ensuring a good utilization of the property and creation of value in the long run. The division has concentrated on long-range planning, maintenance, and assets maximization in order to maximize productivity and performance of properties owned by the government

03

ENTREPRENEURSHIP & E-COMMERCE

- MFH will play an active role in supporting SMEs and start-ups by financially backing them so that they become viable in the current fast-paced online economy. The division aims at supporting entrepreneurs to establish, maintain, and grow their businesses through offering the resources and support systems required of them.

04

FUND & INVESTMENT MANAGEMENT

- MFH makes intentional investments with state funds in major sectors of the economy, including agriculture, land development and the development of businesses to realize a long-term growth percentage of the state in terms of financial benefits as well as leading to the extended economic vitality of

05

EQUITY MARKET SERVICES

- MFH offers capital structuring, investment planning and market advisory services to complement the Government-Linked Companies (GLCs) and the Small and medium enterprises (SMEs). These services are specially packaged to assist businesses to optimise their financial strategies, implement optimum capital efficiency, and position itself to generate

MFH

MELAKA FINANCE HOUSE

200801039220 (040661-M) BERHAD

Finansial House Berhad Melaka Finance House Berhad
KORPORATIF BERHAD MELAKA FINANCE HOUSE BERHAD MELAKA

TRAINING'S REFLECTION

TRAINING'S REFLECTION

★ **START**
3RD MARCH 2025

★ **WORKING DAY**
MONDAY - FRIDAY

★ **TIME**
8.30 AM - 5.30 PM

★ **END**
15TH AUGUST 2025



INTERNSHIP REFLECTION (JOB SCOPE)



DEBT COLLECTION DIVISION

1 Loan Documentation & Arrears Filling

In order to guarantee correct documentation and compliance, I helped organize and maintain records for past-due loans.

2 Data Entry & Monthly Summary Reports

Accurately entered financial data and contributed to the creation of monthly performance tracking reports.

3 Issuing Reminder Notice to Borrowers

Created and distributed payment reminders to borrowers who still owed money on their loans.

CORPORATE AFFAIRS DIVISION

1 Memo/letter Drafting & HR Document Handling

Drafted formal memoranda and managed private HR-related records for internal dissemination.

2 Attendance, Leave & Payroll Support

Administrative assistance was given to handle personnel attendance, leave documentation, and simple payroll duties.

3 Staff Welfare Activities & Internal Communication

Facilitated efficient communication within the company and assisted in the planning of staff engagement programs.



INTRINSIC BENEFITS

When I was at work in MFH, I was able to gain useful experience in the financial services, especially the divisions of the company others include Corporate Affairs and Debt Collection. Besides acquiring the practical understanding of the internal work, financial and HR processes, I enhanced my skills regarding data handling, document control, reporting, and communication. This experience was more relevant because it championed the cause of MFH to enhance financial inclusion, professionalism and economic growth in Melaka. My work experience in a company with the track of rebranding in order to follow the modern tendencies in the field of finances and a developed state level orientation to the economy formed in me both a growth mindset and a better perception of corporate agility.

EXTRINSIC BENEFITS

MFH offered me monthly allowance of RM500 and I felt like I had the kind of financial responsibility. MFH offered me a generous leave approach with three days of medical leaves and six days of annual leaves that showed that the organization cared about the lives and welfare of its interns and work-life balance. Moreover, MFH offered a friendly and professional environment in which interns were given important tasks. I knew that I fit and I was more confident within my department since I was given the role of a team member and was actively involved in performing department tasks. The input of supervisors through advice and criticisms enabled me to see more reasons of what professional standards and what is expected of me in the workplace. This recognition during my internship motivated me to become more active and personally responsible of my work.



MFH

MELAKA FINANCE HOUSE

201801039220 (040668-M) BERHAD

Finansial House Berhad Melaka Finance House Berhad
FINANSIAL HOUSE BERHAD MELAKA FINANCE HOUSE BERHAD (040668-M) BERHAD

SWOT ANALYSIS

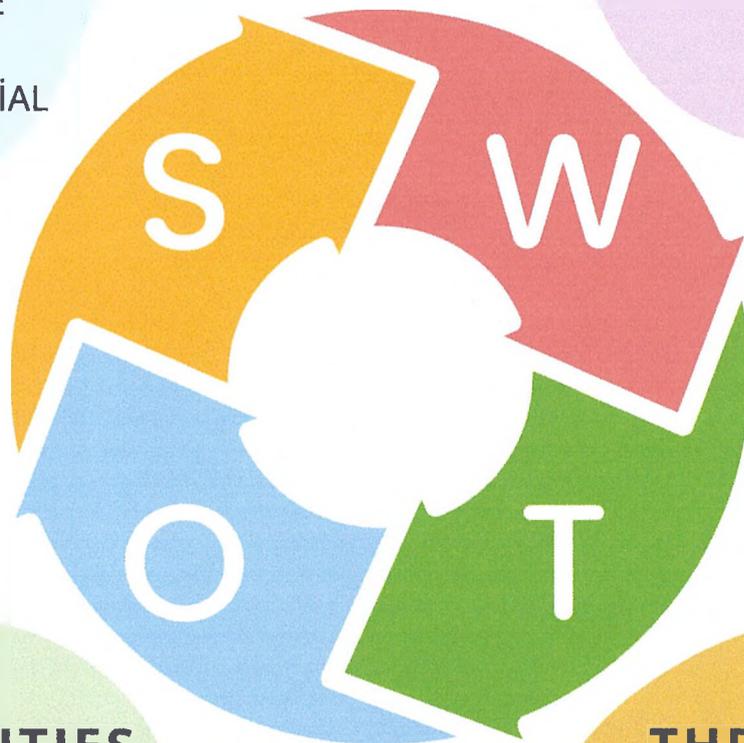
SWOT ANALYSIS

STRENGTHS

- ACCESS TO STABLE FUNDING AND CAPITAL SUPPORT THROUGH STATE OWNERSHIP
- DIVERSE FINANCIAL PORTFOLIO

WEAKNESSES

- MANUAL INTERNAL PROCESSES
- DEPENDENCY ON STATE FUNDING



OPPORTUNITIES

- EXPANDING TO SME'S AND EMERGING SECTORS
- PARTNERSHIPS WITH AGENCIES AND DEVELOPERS

THREATS

- ECONOMIC & MARKET VOLATILITY
- COMPETITION FROM BANKS AND FINTECH

MFH

MELAKA FINANCE HOUSE

200801039220 (040668-M) BERHAD

Finansial House and Finance House Berhad
KAWANAN MELAKA FINANCE HOUSE BERHAD (MELAKA)

DISCUSSION AND RECOMMENDATION



STRENGTH



ACCESS TO STABLE FUNDING AND CAPITAL SUPPORT THROUGH STATE OWNERSHIP

The government-linked company (GLC) status of Melaka Finance House Berhad (MFH) enables the organization to receive ongoing backing from Tabung Amanah Melaka and Perbadanan Ketua Menteri Melaka. The business receives reliable capital support through this partnership which proves essential during times of economic uncertainty. The consistent income flow enabled MFH to continue its ongoing projects and maintain financial relief operations and support local community development initiatives without interruption during my internship. The institutional backing of GLCs creates trust among investors and customers which makes them appear more dependable and resistant to sudden collapse. The stability of MFH allows the company to concentrate on long-term strategic planning and make deliberate decisions because it lacks fear of negative consequences.



RECOMMENDATION

MFH should use its government-backed capital to develop diversified financial services including personal loans and insurance and investment planning to boost customer retention and profitability (Huynh et al., 2025). The organization should use this stability to test new financial products including green loans and Shariah-compliant financing schemes that match current market preferences (Gavrilakis & Floros, 2024). The company will prove its responsible leadership through this approach which will protect public trust and maintain market competitiveness.



STRENGTH

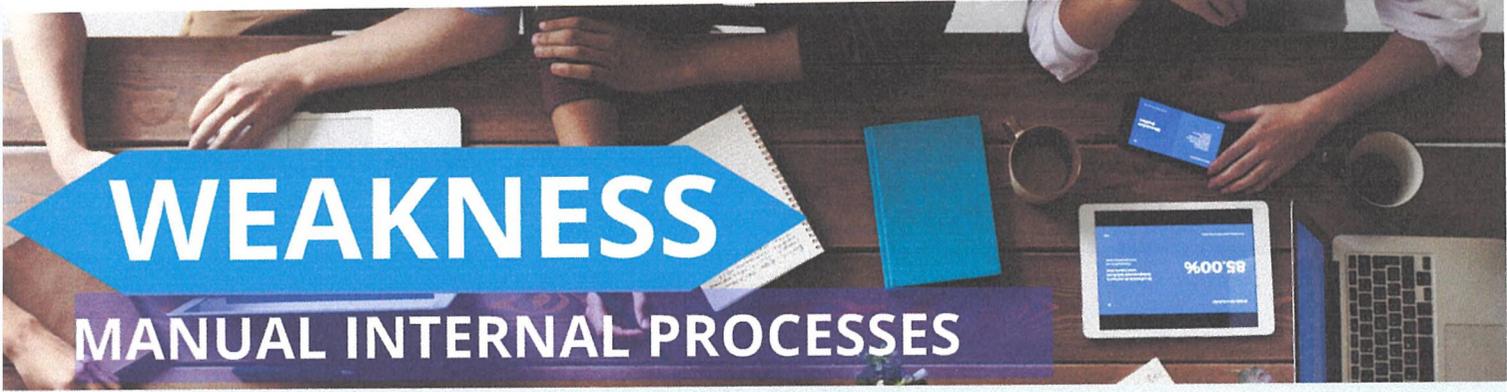
DIVERSE PORTFOLIO

The second strong point of MFH is its wide range of financial services, from credit, its historical core function, to micro-loans, external equity markets, asset management and support to entrepreneurship. This diversification prevents the company from being a one-trick pony to a single revenue source, and enables it to serve various industries, ranging from individuals all the way to SME and government-linked units. Throughout, I observed how every department provided distinct contribution to MFH's topline and also sustained resilience through economic cycles. The company's ability to cater to a wide client base also strengthens its reputation as a one-stop financial provider, positioning it favorably compared to more specialized or narrowly focused competitors.



RECOMMENDATION

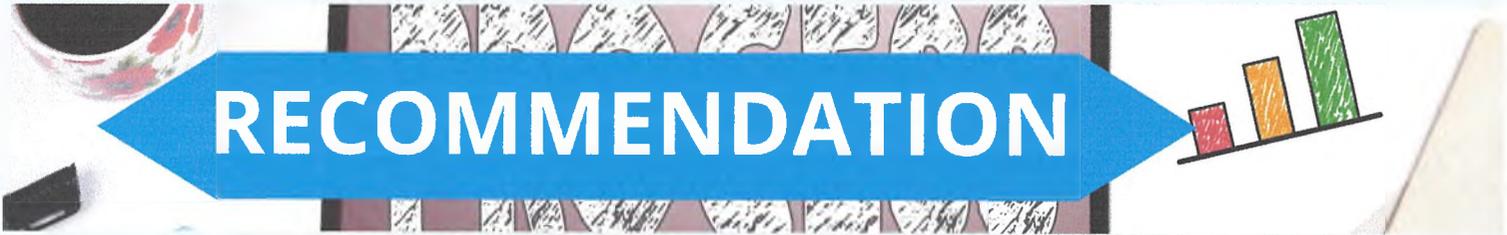
The only way that MFH can optimize its varied portfolio in a real sense is by considering modernizing and intelligently streamlining its menu of choices to create a more perfect fit to the emerging demands. As an example, the development of solutions aimed to breed youth entrepreneurship by means of custom loans or support sustainability with the help of green borrowing opportunities would attract new customers alongside strengthening the position of the organization within the development of the national vision (Gavrilakis & Floros, 2024). Additionally, the opening of ancillary services that would offer financial advice or market businesses in terms of networking with mentors would help to make every financial product a wider tool of building relationships that engage people at deeper levels. The key to such an endeavour is to create the changes that would be both strategic and sensitive to the changing environment in order to solidify the established relationships and create new ones in order to drive growth through the bottom up.



WEAKNESS

MANUAL INTERNAL PROCESSES

At the same time, as MFH has scored success, the extensive use of physical paperwork in the human resource management, documentation and debt tracking remains. These out-of-date procedures diminish efficiency, delay support and grow the likelihood of individual errors. On multiple occasions when I was undertaking the internship, some routine tasks such as updating leave requests or updating balances records would be shelved due to contingency on some documents. The nature of the financial markets, in which speed and accuracy are key, makes the reliance of the MFH financial institution on the manual structures an obstacle to their ability to expand the work and provide predictable quality of services. Moreover, monotony of data entry procedure frustrated and kept the staff unfulfilled in their positions. Conversely, automatization of business processes using digitalization could evoke new creativity and innovation in the organization. It can even be found that automation opens other paths of growth that were not visible before.



RECOMMENDATION

MFH ought to start a planned digital revolution. Administrative delays can be decreased and internal coordination greatly enhanced by putting in place automated HR software and a centralised Document Management System (DMS). Real-time arrears management tools should be implemented for financial tracking in order to improve collection performance (Bindeeba, D.S., et al., 2025). In addition to improving customer satisfaction and operational efficiency, this move towards automation would facilitate better decision-making by providing accurate data (Mei-Teing Chong et al., 2025).



MFH's excessive dependence on government funding poses a strategic vulnerability, despite the fact that it is an asset. If the government changes its mind about how to spend its money or the political climate changes, MFH may have trouble starting new projects or have to wait longer than usual. This dependence could also limit the company's ability to be flexible because decisions may have to follow official approval processes or government rules. I saw that some of MFH's projects were put on hold while money was being allocated, which makes me think that financial planning is vulnerable to changes in government priorities.



MFH should start looking into other ways to make money to lower this risk. Some of these are forming partnerships with private investors, applying for federal innovation grants, or starting joint ventures with commercial banks or developers (Raile et al., 2025). Not only will diversifying the funding base give MFH more financial freedom, but it will also let them act more quickly and independently, especially when it comes to taking advantage of business opportunities that come up quickly.



The small and medium-sized businesses (SMEs) and emerging industries such as digital startups, green technology, and agri-tech have a large market in Malaysia. These businesses find it very difficult to take loans due to their high standards or lack of a credit behind them. Some clients also told me that they would be interested in funding solutions that were specific to their niches or start-ups during my internship. MFH stands in a good place to bridge this funding gap and contribute significantly into the modernisation of the Malaysian economy as it is community-oriented.



It is advisable that MFH develops special financial products to satisfy different needs of small and medium-sized businesses (SMEs) and new sectors (Wasudawan et al., 2025). These will involve the provision of micro loans on easy terms, fast turnaround time, and fewer collateral demands. Another way that can be used by MFH is to establish business development initiatives featuring financing, coaching, and online solutions (Amin et al., 2025). These measures will assist the company to acquire more customers and benefit the economy in general.



MFH can spread its influence and activity by establishing new connections with fintechs, developers or government organisations. Such partnerships can help MFH to scale digital initiatives, operational savings, and never target markets. I believe that there is indeed a growing potential in increasing the number of the external stakeholders who want to cooperate with MFH, in terms of SME support projects development programs and housing equity loan program.



MFH should seek win-win partnerships, such as co-branded financing in developer-related deals or to infrastructure projects through public and private partnerships. Through collaboration, it is possible to introduce AI tools, mobile banking or advanced customer support systems (Raile et al., 2025). The pooling of resources and expertise can be combined to provide enriched services, greater agility of operations, and maintain a competitive lead in a swiftly changing financial environment by MFH.



THREAT

ECONOMIC AND MARKET VOLATILITY

The financial sector is getting vulnerable to the domestic and non-domestic economic fluctuations. Rising interest taxes and inflation, market fluctuations and recession, may adversely affect returns on investments, default and repayment capacity of borrowers. The risk in providing services to financially-sensitive clients may in particular be a weakness of MFH, with being concentrated around community and development financing. This could affect cash flow and performance of loans and this makes the business more vulnerable to making profits even in periods of recession.



RECOMMENDATION

Mitigating this threat should be done by ensuring that MFH improves its financial resilience by practising preemptive risk management. It entails the frequent stress tests of various economic conditions, stricter credit assessment process, and cushioning of sufficient capital reserves (Chietra et al., 2025). Through the preparation of the contingencies, MFH will enable itself the protection of the core business and continue to provide reliable customer service.



THREAT



COMPETITION FROM BANKS AND FINTECH

Digital banks and fintechs are rapidly emerging as potential competitors and pose a significant danger to the traditional MFH business model. The ease of use and convenience is appealing to younger consumers who prefer using technology over traditional banking methods. During my internship, I discovered that MFH had no mobile banking functionality or online application functionalities, which clients were asking for more and more. In summary, MFH may need to modernize to avoid losing customer retention and service capability.



RECOMMENDATION

MFH will need to intensify its digital innovations. Nowadays, the minimum industry standards imply the creation of a mobile application, the ability to apply for online loans, and the creation of AI-based chatbots to deal with the customers (Xu et al., 2025). Besides maintaining the current clients, digital transformation will enable them to capture a younger generations market. At this point, it is no longer a choice, this change is a necessity to exist and stay relevant in the long term (Bindeeba et al., 2025).

MFH

MELAKA FINANCE HOUSE

200801039220 (040568-M) BERHAD

Formerly known as Melaka Finance House Berhad
DAPAT BERHAD MELAKA BERHAD (MELAKA FINANCE HOUSE BERHAD)

CONCLUSION

During my professional experience in the Melaka Finance House Berhad (MFH) as an intern, I acquired a priceless experience of the working life and the dynamics of every day finances. This practice experience gave me an opportunity to bring the theoretical knowledge which I learned at the university to real-life activities and duties in the working environment.

I managed to enhance some of the most fundamental work related skills including but not limited to multi-tasking, critical thinking, and proper communication, which are paramount in a business and financial conglomerate. The internship experience also helped me in making me adaptive to change, be more efficient working under pressure and be responsible and self-disciplined towards the work assigned to me.

Besides, the experience has played an important role in shaping my personal and career growth. I became more confident about myself, knew how to survive in the corporate world and how to be aware of corporate norms and practices. Being associated with senior employees in the various departments also motivated me on the internal financial procedures as well as the culture in the company.

To conclude, my experience in internship at MFH was valuable and life-changing. Not only did it sharpen my knowledge of the financial services industry; it also prepared me with the necessary new practical skills and the accompanying frame of mind required to succeed in the labor market.

REFERENCES

- Indeeba, D.S., Tukamushaba, E.K. & Bakashaba, R. Digital transformation and its multidimensional impact on sustainable business performance: evidence from a meta-analytic review. *Futur Bus J* 11, 90 (2025). <https://doi.org/10.1186/s43093-025-00511-z>
- Mei-Teing Chong, Chin-Hong Puah, Chee-Siong Teh; Digital policy initiatives and infrastructure in Malaysia: driving economic and financial growth through the Digital Economy Performance Indicator. *International Journal of Social Economics* 2025; <https://doi.org/10.1108/IJSE-10-2024-0826>
- Chietra Aracely Anestiawati, Citra Amanda, Hengdhamma Khantinyano, Angelica Agatha; Bank FinTech and credit risk: comparison of selected emerging and developed countries. *Studies in Economics and Finance* 2025; <https://doi-org.uitm.idm.oclc.org/10.1108/SEF-12-2023-0714>
- Amin, M., Gohar, M., & Ali, I. (2025). Impact of digital transformation on SME's marketing performance: Role of social media and market turbulence. *Discover Sustainability*, 6(1). <https://doi.org/10.1007/s43621-025-01228-3>
- Wasudawan, K., Weissmann, M. A., & Nwobodo, S. (2025). Small and medium-sized enterprises perceived trust towards social media: applying the extended technology acceptance model. *Journal of Asia Business Studies*. <https://doi.org/10.1108/jabs-12-2024-0701>
- Yu, F., Kasperskaya, Y., & Sagarra, M. (2025). The impact of FinTech on bank performance: A systematic literature review. *Digital Business*, 100131. <https://doi.org/10.1016/j.digbus.2025.100131>
- Maile, E. D., Austin, E. K., Wallner, M. P., Peterson, J., Lewandowski, B., Kapps, D., Sellegren, B., & Hutton, J. (2025). Technology license agreements as public-private partnerships for economic development: evaluations using surveys, input-output modeling, and regression analysis. *Journal of Innovation and Entrepreneurship*, 14(1). <https://doi.org/10.1186/s13731-025-00467-y>
- Cavrilakis, N., & Floros, C. (2024). Sustainable finance, herding behavior and risk aversion during market volatility. *EuroMed Journal of Business*. <https://doi.org/10.1108/emjb-11-2023-0308>
- Labha, B., & Malakar, D. (2025). Exploring The Benefits of Bank Financing for MSMEs: Evidence from Assam. *International Journal of Accounting and Economics Studies*, 12(2), 176–184. <https://doi.org/10.14419/Ozv1qf38>
- Bonit Nativ, Shani Kuna; Are we there yet? Diversity management officers' journey to strategic partnership. *Equality, Diversity and Inclusion: An International Journal* 2025; <https://doi-org.uitm.idm.oclc.org/10.1108/EDI-11-2023-0414>
- Anh Ngoc Quang Huynh, Giang Thi Minh Vu, Hung Quang Bui, Huy Viet Hoang; Corporate investment efficiency in response to national innovation: the moderating role of state ownership. *Journal of Economics and Development* 2025; <https://doi-org.uitm.idm.oclc.org/10.1108/JED-07-2024-0233>

APPENDICES



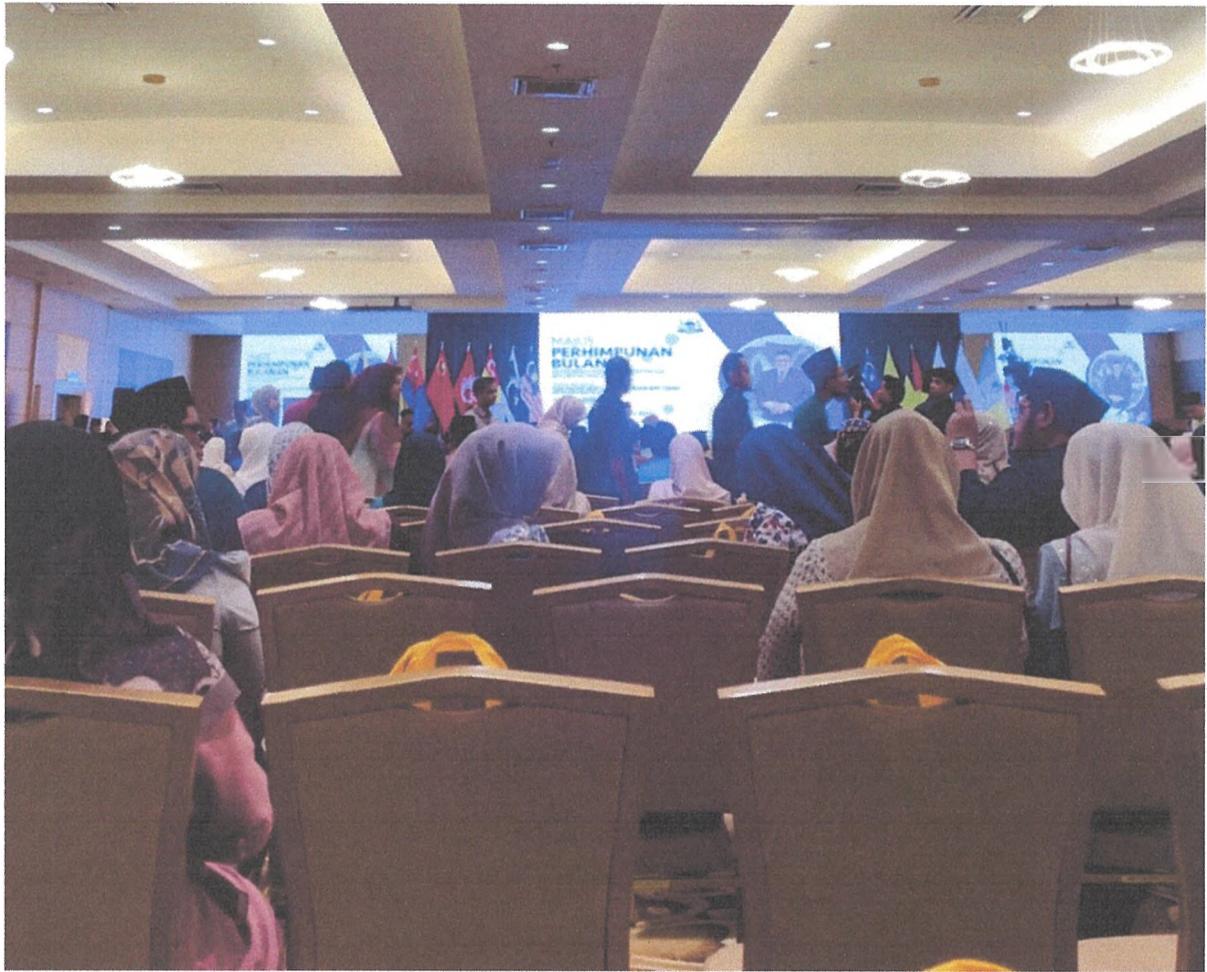
APPENDICES



APPENDICES



APPENDICES



APPENDICES



APPENDICES

