



UNIVERSITI
TEKNOLOGI
MARA

Cawangan Melaka
Kampus Bandaraya Melaka



Maybank

ACADEMIC CONSTRUCT SWOT ANALYSIS AT MAYBANK ISLAMIC BERHAD

3 March 2025 – 15 August 2025



BA 242 6A

PREPARED BY :

ADZRIN SAMEERA BINTI HAFIDZ
2022862616

PREPARED FOR :

MISS AMIRAH HAZIMAH BINTI
BORHANORDIN



Maybank Islamic



SURAT KEBENARAN

Tarikh : 15 / 8 / 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 UTM

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

Nama Pelajar	ADZLIN SAMEERA BINTI HAFIDZ		
No. Matriks	2023862616	Nama Program	BA242
Tajuk Laporan	Academic Construct On SWOT Analysis At Maybank Islamic Berhad	Nama Syarikat	Maybank Islamic Bhd (Melaka)

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 : FUA HSIEN CHIN
Jawatan : PF : 086923
No. Tel. :
No. Faks : ASST. BRANCH MANAGER



Cop jabatan/organisasi:



EXECUTIVE SUMMARY

My memorable six-month internship experience began at Malayan Banking Berhad (Maybank), a leading and highly respected financial institution in Malaysia and Southeast Asia. Established in 1960 with its initial branch located at Jalan Tun H. S. Lee, Kuala Lumpur, Maybank has expanded to become one of the largest banking groups in ASEAN with more than 2,600 branches worldwide and a staff exceeding 43,000. The Group's activities are organized into five primary business pillars which are Community Financial Services, Global Banking, Islamic Banking, Insurance, and Takaful.

This report reflects my six-month internship at Maybank Islamic Berhad, Melaka, which is a part of the Maybank Islamic dedicated to providing Shariah-compliant banking services. The internship placement provided valuable insights into Islamic finance operations and customer relationship management in a local branch environment. I was actively involved in direct services, helping with transactions, opening accounts, and facilitating lending operations, while also aiding administrative duties under branch oversight. This experience enhanced my comprehension of Islamic banking principles, regulatory obligations, and how Maybank Islamic integrates innovation with social responsibility in community service. The training enhanced my communication skills, service professionalism, and practical knowledge of Islamic banking.

This report includes my personal profile, detailed company and industry overview, training reflection, SWOT analysis, discussion and key recommendations. Among the proposed improvements include improving digital onboarding for Islamic offerings, raising customer knowledge of Shariah-compliant services, and strengthening branch training for new recruits. A SWOT analysis pointed out Maybank Islamic's strong brand, wide network, and dedication to ethical finance as significant advantages. The bank has prospects in the increasing need for Islamic banking and digital advancements, but encounters challenges from fintech competitors and the requirement to remain compliant with changing Shariah regulations.

In conclusion, my internship at Maybank Islamic Berhad Melaka was an enriching experience that deepened my knowledge of Islamic banking and improved my professional abilities. It offered hands-on experience with actual banking activities and encouraged my development in a workplace centered on excellence, trust, and customer-oriented service.



ACKNOWLEDGEMENT

First and foremost, I want to express my gratitude to Allah SWT for granting me the strength to undertake my internship and finish this report effectively. Furthermore, I am truly thankful for having caring parents who consistently support me throughout my life, particularly during this internship. I am sincerely grateful for the chance and opportunities provided to me by Maybank to undertake my internship at a leading banking institution in Malaysia. I am thankful for their financial support as they provide allowance throughout my internship period. As a Maybank intern, I am able to develop my knowledge, skill and polish my professionalism and look forward to working in the future.

I am very grateful to my branch manager, Mrs. Zakiah Abdullah for advising me on everything that happens in Maybank and allowing me to grow professionally in the banking industry. Next, to the assistant branch manager Mr. Ken whom I call, he often helps facilitate the annual leave and allowance arrangements and also issues that occur in the operation department. I would also like to thank my internship officer, Mrs. Nooraslinda Nordin, for providing guidance and assistance throughout my internship. She set clear expectations and was always available to answer my questions and provide useful feedback. They often reached out to me to ensure that I understood the assignment or needed help with anything. I am very grateful for their efforts to ensure that my internship experience was valuable and meaningful.

I would also like to thank all my colleagues in both departments, whether operation or financing, takaful and credit department, for their help throughout my internship. They are all very knowledgeable, skilled, and talented people and generously shared their knowledge with me, especially Mrs. Khairunnisa Saidi. Mrs. Nisa was always helpful and patient, answering my questions and helping me complete the tasks given to me. It was my biggest advantage as an intern in the department. My internship journey was enjoyable because of them.

Most importantly, throughout this internship, Miss Amirah Hazimah Binti Borhanordin has been the most incredible advisor to me. My internship would not have been better without Miss Amirah's guidance, knowledge and support. She helped me a lot to complete my internship experience with her advice and assistance despite the shortcomings during my time as a student under her advisor.



TABLE OF CONTENT

EXECUTIVE SUMMARY	1
ACKNOWLEDGEMENT	5
1.0 STUDENT'S PROFILE	6
2.0 COMPANY'S PROFILE	8
2.1 Company's Logo, Location, Operation Hour	8
2.2 Company's Vision, Mission, Objective & Goals	9
2.3 Company's Background of Establishment	10
2.4 Organizational Structure	12
2.5 Products/Services Offered	15
3.0 TRAINING'S REFLECTION	20
3.1 Duration	20
3.2 Department, Roles and Responsibilities	20
3.3 Working Experience	22
4.0 SWOT ANALYSIS	25
4.1 Strength	25
4.2 Weakness	27
4.3 Opportunities	28
4.4 Threats	29
5.0 DISCUSSIONS AND RECOMMENDATIONS	31
5.1 Strength	31
5.2 Weakness	32
5.3 Opportunities	34
5.4 Threats	35
6.0 CONCLUSION	38
REFERENCES	39
APPENDICES	43