



**MALAYAN BANKING  
BERHAD (MAYBANK)**

# **INDUSTRIAL TRAINING REPORT**

**BA2425D**

**PREPARED BY**

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**MATRIC NUMBER**

2021113845

**SUBMITTED TO**

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**DURATION**

1st March 2023 - 15th August 2023



## **EXECUTIVE SUMMARY**

This internship report stress on the skills that I have learned and experiences that I obtained throughout this industrial training at Malayan Banking Berhad (Maybank) Seremban 2 branch from 1<sup>st</sup> March 2023 until 15<sup>th</sup> August 2023. I have been assigned to the community distribution (CSF) department and my focus during the internship is to gain as much working experience and skills as possible. Besides, this industrial training highlights the importance of preparing students with skills so that they can be successful in the real world.

The knowledge, training and also skills that have been gained in the industrial training helps the student to be more responsible, punctual and also devoted to the task that has been assigned by the management. Nevertheless, this was the first time I experienced a hands-on job environment that is in line with my Bachelor of Business Administration (Hons.) Finance curriculum. For the first time, I found it difficult and try my best to adjust myself with the new environment and nature of work and as day goes by, I able to adapt and proceed to learn lot of procedures and documentation from my colleague and seniors at the branch.

In this report, I had explained regarding the company's history, background, organizational chart and also the products and services that have been offered by them. Maybank Berhad is an outstanding yet one of the leading financial institution in Malaysia, variety of products and services have been offered by them to the customers to enjoy and stay loyal with the firm. Besides, this report also been done to identify a SWOT analysis of Maybank Seremban 2 branch which contained of the strengths of the firm which are positive reputation and various online banking products and services, weaknesses of long waiting time and limited global penetration and many more SWOT analysis have been listed throughout the 6 month period of this industrial training. Additionally, recommendation or strategies also have been listed and explained in this report to cater all the problems and ways to build a good customer relationship with the clients.

Last but not least, the decision to perform an industrial training at this well-known financial institution is the best decision since I got lots of working experience, manage to build confidence to communicate with the customers, hard and also soft skills also have been gained throughout this internship journey.

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## **ACKNOWLEDGEMENT**

Alhamdulillah to Allah SWT and peace be upon his messenger, Holy Prophet Muhammad S.A.W. gratitude to Allah SWT for the blessing, strength, and courage in order to complete this study in the time that was provided to me. In the allocated time by UITM, I could finish the industrial training phase and completed this industrial training report task.

Firstly, I want to sincerely thank Madam Nor Hasnidar, former Maybank Seremban 2 branch manager and also Madam Fauziah Sulaiman, the assistant branch manager of Maybank Seremban 2 for supervising me throughout this internship period. Besides, I also would like to express my sincere appreciation to all of the Maybank Seremban 2 staffs since without their continuous guidance and assistance, my internship journey would be so much challenging. Besides, my sincere gratitude to Madam Zunaidah Ab Hassan, who is in charge of assist me with the report and presentation. I am indebted with her insightful advice and viewpoint that helps me to complete my report.

The highest appreciation is expressed to Malayan Banking Berhad (Maybank) Seremban 2 branch for giving me the chances to gain experiences, knowledge and also help to improve my skills that suits with the course that I took which is Bachelor of Business Administration (Hons.) Finance. I am very thankful to the senior which are Madam Esliza, Madam Liza Sani, Sir Jaya Kumar, Dalila Syakireen which is Maybank's Protégé and also Qistina Amierah which is Maybank's Internship from Polytechnic since they taught me a lot regarding the procedure to giving out the correct queue number to the customers, how to treat the customers in right way, the correct way to fill in forms and others related task that were assigned to me by the management. I am really appreciating the knowledge that they had taught me and it helps me to gain so much new information and help to build my confidence to talk to the customers.

Last but not least, I would like to express my gratitude to all of my family members and friends for their wonderful support and encouragement in getting my industrial training and report done by on time. My friends and I always show our support to one another via messages even if we are geographically separated because we are at different internship places. This keeps us motivated to pick up new skills during our internship.

# **1.0 STUDENT'S PROFILE**



# NUR SYASYA KAMILIA BINTI KAMARUZAMAN

## FINANCE INTERNSHIP

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A final year student of Business Administration majoring in Finance who is looking for a great opportunity to utilize her administrative and organizational skills in line with her educational background. I am confident in my ability to adapt to the new environment during the internship program so that I can develop professionally and find new experiences that help to further my career in the future.

### EDUCATION BACKGROUND

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#### **BACHELOR OF BUSINESS ADMINISTRATION (HONS.) FINANCE | Universiti Teknologi Mara (UiTM) Bandaraya Melaka, Melaka**

March 2021 – Present, CGPA: 3.87/4.00

Dean's List in all semesters

Relevant coursework: Advance Corporate Finance, Investment and Portfolio Analysis, Business Analytics and Financial Modelling, Introduction to Technical Analysis and Financial Statement Analysis.

#### **DIPLOMA IN BANKING STUDIES | Universiti Teknologi Mara (UiTM) Rembau, Negeri Sembilan**

September 2018 – December 2020, CGPA: 3.78 / 4.00

Awarded with Vice Chancellor's Award

Relevant coursework: Economics, Business Law, Human Resources Management, Intermediate Financial Accounting and Reporting, Risk and Insurance, Fundamental of Finance and Credit Management.

#### **MALAYSIAN CERTIFICATE OF EDUCATION (SPM) | SMK Seremban 2, Seremban, Negeri Sembilan**

January 2013 – December 2017, SPM: 6A 2B+

### WORK EXPERIENCES

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#### **INTERNSHIP | Malayan Banking Berhad (Maybank), Seremban 2**

March 2023 – August 2023

- Greet and assisted the walk-in customers by provide the correct queue number and form to be filled
- Focus on promote Maybank's products and services yet answers to customer's queries
- Assisted the staff in completing their day-to-day task and form documentation

#### **PART-TIME SERVICE CREW | The Urban Affairs, Seremban 2**

February 2021 – March 2021

- Welcome and assist the customers as they come into the restaurant
- Process the customers' orders, serve them in an effective manner and generate their bills
- Provide answers to queries presented by clients regarding services and offers by the restaurant

#### **PART-TIME FESTIVE CUSTOMER ASSISTANT | Watsons Personal Care Stores, AEON Seremban 2**

13<sup>th</sup> January – 31<sup>st</sup> January 2020

- Provide a good customer service to walk-in customers
- Displaying the products on the store's shelves and helping to promote the store's special offers
- To promote the Watson's VIP Member Cards and ensure a correct selling technique to do sales

#### **SHOP ASSISTANT | F.O.S Apparel Group Sdn Bhd, AEON Seremban 2**

January 2018 – June 2018

- Assist the walk-in customers by provide relevant information regarding the products in store
- Handle and distribute the stock to display at the selling floor
- Manage transactions with customers using credits or cash registers

## SKILLS & CHARACTERISTIC

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**Advanced** : Microsoft Word | Microsoft Power Point | Canva | Video Editing  
**Intermediate** : Microsoft Excel | Tableau Software | ChartNexus Software | Adobe Photoshop  
**Characteristic** : Firm | Multi-tasker | Fast Learner | Independent | Able to communicate well

## LANGUAGE COMPETENCIES

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- Malay : Native language
- English : Fluent (speaking, reading, writing)
- Mandarin : Intermediate (speaking); Basic (reading, writing)

## EXTRA CO-CURRICULUM ACTIVITIES

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### Universiti Teknologi MARA (UiTM) Bandaraya Melaka, Melaka

2022 Secretary of Leveraging Entrepreneurial Finance & Innovation Program  
Assistant Floor Manager and Protocol Bureau of Finance Money Sense  
Jury Bureau of Virtual Video Competition Investment  
Corporate Relations Bureau of Profesional Hotel Etiquettes

### Universiti Teknologi MARA (UiTM) Rembau, Negeri Sembilan

2021 Secretary of Indonesian and Malaysian Socioeconomics In The Pandemic Era Program  
2020 Secretary of D'Bankers Club  
2019 Project Leader of Beauty Talk, D'Bankers Club  
Academic Bureau of D'Bankers Club

### SMK Seremban 2, Seremban, Negeri Sembilan

2017 Assistant Secretary Librarian  
Treasurer School's Scout  
Exco School's Sport House  
2016 Exco School Librarian

## ACHIEVEMENT

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2022 Dean List Award in every semester during Diploma and Degree  
Silver Award in Virtual Melaka International Intellectual Exposition 2022  
2019 Winners of Microeconomics Video Pitching Competition 1.0

## VOLUNTEER

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2023 Maybank CSR Beach Cleaning Program at Port Dickson, Negeri Sembilan  
2019 Mural Paintings Volunteers at Pusat Aktiviti Warga Emas Tampin, Negeri Sembilan  
CSR Gold Charity Program at True House of Victory Seremban, Negeri Sembilan

## REFERENCES

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**Prof. Madya Dr. Ahmad Fadhly Arham**  
Senior Lecturer  
UiTM Bandaraya Melaka  
Jalan Hang Tuah, Melaka

**Puan Fauziah Binti Sulaiman**  
Assistant Branch Manager  
Malayan Banking Berhad  
Seremban 2, Negeri Sembilan




## 2.0 COMPANY PROFILE

### 2.1 PROFILE OF MAYBANK



Figure 1 Logo of Maybank Berhad

<b>COMPANY NAME</b>	Malayan Banking Berhad (Maybank)
<b>COMPANY TYPE</b>	Public Company
<b>INDUSTRY</b>	Financial and Banking Services
<b>ESTABLISHED YEAR</b>	1960
<b>GROUP PRESIDENT &amp; CHIEF EXECUTIVE OFFICER (CEO)</b>	Dato' Khairussaleh Ramli 
<b>HEAD OFFICE ADDRESS</b>	Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia
<b>BRANCH ADDRESS</b>	No 36 & 37, Jalan S2 B18, Biz Avenue, Seremban 2, 70300 Seremban, Negeri Sembilan
<b>OPERATING HOUR</b>	9.30 a.m. - 4.00 p.m. (Monday - Friday) 6.00a.m. - 12.00a.m. (Self Service Terminal)
<b>WEBSITE</b>	<a href="https://www.maybank.com">https://www.maybank.com</a>

## 2.2 HISTORY OF MAYBANK



*Figure 2 Founder of Maybank, Khoo Teck Puat*

The Malayan Banking Berhad or commonly known as Maybank nowadays is an outstanding and prominent financial institution which is based in Malaysia with a rich history dating back its first-ever branch opening in 1960. In this current era, Maybank has advanced towards a consistent development by expanding its operational branch to become one of the biggest leading financial in Southeast Asia throughout several neighboring countries including Singapore and Indonesia. Based on the Brand Finance Report in the year 2020, Maybank has been ranked as Malaysia's most valuable bank brand as compared to the other prominent financial institutions, while at the same time was recognized to be the fourth top bank brand amongst the ASEAN countries.

The successful story of this local bank brand can be fully justified in detail based on its rich history, corporate structure, services, its major contribution towards the current government and the country's economy. In addition to that, the impact of this valuable financial institution is also further deliberated based on its spike impact on the Malaysian financial landscape. After a few decades of Maybank's operations, aggressive expansion and continuous innovation by the firm make them evolve into a major financial services group that offers a comprehensive range of products to customers as well as supports Malaysians who ventured abroad for trade and investment through offices in key markets they were in. The group made history along the way by breaking numerous records, setting the bar for the Malaysian banking sector and elevating Maybank to the status of a premier national brand.



*Figure 3 The first Maybank's Berhad branch*

Prior to the 1960s, most of the banks that existed in Malaysia are based on foreign trade that caters to international target groups conducted by large multinational companies. Due to this matter, there was little to no access to indigenous enterprises and small businesses before the existence of this nation's first local bank. Maybank Berhad was founded on 31<sup>st</sup> May 1960 while on 12 September 1960, Maybank finally opened its first-ever branch at Jalan HS Lee, Kuala Lumpur with the main mission to serve Malaysian society. In order to preserve the national idea, a tiger was chosen to be the main emblem of this humble bank brand and was nicknamed as the "coffee-shop bank" as most of Maybank branches mostly occupied shop lots that were formerly coffee shops or situated even next to one even until this day. The pioneer of Malayan Banking, Khoo Teck Puat first decided to set up his own bank and applied for a banking license after his resignation as a senior executive in Overseas Chinese Banking Corporation (OCBC) Bank in 1933.

Malayan Banking quickly became more commonly known as Maybank by the Malaysian locals and was credited to become one of the important founding forces in the creation of a consumer banking industry in Malaysia. Due to the swift economic growth in this country after the obtained independence following World War II, higher investment was constituted by a small but growing middle class to expand into the new market which has dynamically grown throughout a successful phase between the 1960s and 1970s. Further advancement in Malaysia's potential and economic growth has led to the opening of 20 more branches of the once small financial institution in the following year yet the financial institution was also successfully listed on the Kuala Lumpur Stock Exchange which is now known as Bursa Malaysia on 17<sup>th</sup> February 1962.

## **2.3 VISION, MISSION, OBJECTIVE AND GOALS**

### **2.3.1 VISION OF MAYBANK**

The vision of Malayan Banking Berhad is being a values-driven platform powered by a bionic workforce that Humanises Financial Services.

### **2.3.2 MISSION OF MAYBANK**

On the other hand, in achieving the vision of Maybank, they also stride in its mission to being at the heart of the community by:

- Make financial services simple, intuitive and accessible to all of the customers
- Build trusted partnerships for a sustainable future together
- Treat everyone with respect, dignity, fairness and integrity

### **2.3.3 OBJECTIVES OF MAYBANK**

For Maybank operations, there are several objectives that has been outlined in order to support the growth of Malaysia based on its economic and feasibility structure. One of the objectives strived by Maybank institution is to serve customer to its fullest service satisfaction. Maybank aims to exceed customers' expectations by integrating exceptional services and information which fully tailored to generate an excellent financial solution for every single customer. This objective revolved by focusing on building strong relationship between the bank brand and its target group, with an extensive effort from the institution to understand customer needs, and delivering a seamless and personalized banking experience.

On a more expansive level, Maybank also seeks to maintain its position as a leading market leader within Malaysia and the ASEAN region. The innovation created in this financial institution was aims to differentiate themselves by providing an efficient operation as compared to the other principal competitors, while at the same time generating a deep understanding of the local markets in order to ensure that it remains at the forefront of the financial industry.

Recognizing the talent and importance of its employees, Maybank also sustained to foster a culture of continuous learning and talent development as their major long-term goal. This financial institution seeks to attract and retain the developed skilled professionals by providing them an endless opportunity to grow within the institution through careers achievement and also rewarding work environment.

## 2.4 ORGANIZATIONAL STRUCTURE

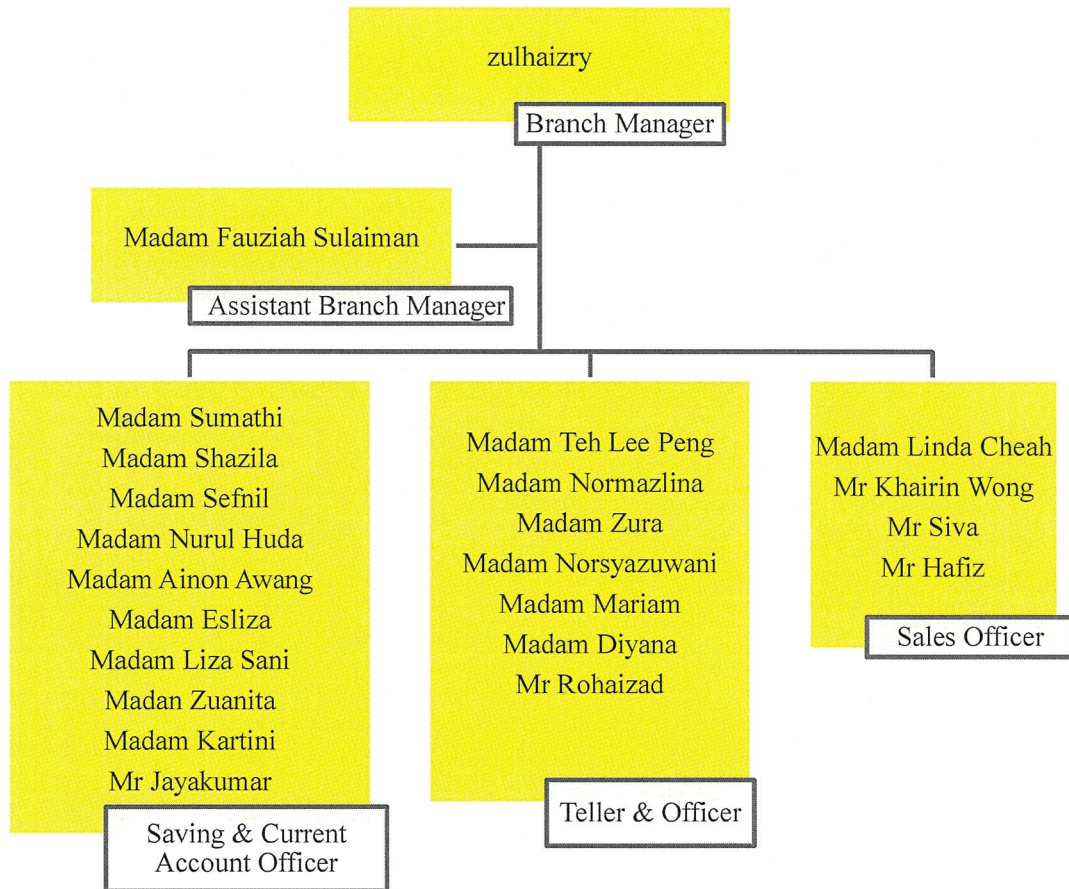


Figure 4 The Staffs of Maybank Seremban 2 Branch

## **2.5 PRODUCT AND SERVICES**

As a leading financial institution in Malaysia and also the ASEAN region, Maybank Berhad offers a comprehensive range of financial products and services in order to cater the diverse needs of its supportive customers. These products span various categories such as personal banking, business banking, Islamic banking with a wide range of Shariah-compliant financial products and also services. In addition to that, the investment banking has also been offered in Maybank alongside asset management, insurance and Takaful program.

First and foremost, the common product offered by this financial institution towards all customers is their personal banking services. The personal banking arrangement varies in several functions divided into saving accounts and also current accounts. Throughout these personal accounts obtained by the customers, expertise services included fixed deposits, recurring deposits, credit cards, debit cards and personal or home loans can be processed by the Maybank organization. In addition to that, Maybank also offers to provide mortgage financing services for any interested customers.

In current times, Maybank has offered Islamic banking services towards the local customers which includes a wide range of Shariah-compliant financial products and services including the Islamic saving accounts and current accounts, Islamic home financing and property financing, Islamic auto financing, Islamic personal financial and also investment products such as fixed deposits and unit trusts. This current product mainly piqued the interest of Malaysian consumer with an Islamic religion background for a more transparent and honest funding and money management system.

Maybank's comprehensive range of products and services ultimately demonstrates its commitment towards the country financial empowerment and customer-centricity. By offering various solutions for deposits, loans, cards, investments, remittance, insurance, and digital banking, without any doubt Maybank has shown its competency to cater the diverse needs of its respective customers. The bank's core system based on convenience, competitive rates and also advanced innovation simply ensuring that each individual, businesses and also corporations to enable an excellent access towards the offered financial tools in order to obtain their specific goals. As Maybank continues to evolve and embrace digital transformation, it remains dedicated to delivering excellent customer experiences, fostering sustainable growth, and contributing to the financial well-being of the communities it serves.

### 3.0 TRAINING REFLECTION

#### 3.1 INTRODUCTION

On 1<sup>st</sup> March 2023, I reported for duty at Maybank Seremban 2 branch as an internship student. Throughout my industrial training in this huge and well-known financial institution, there have been many training processes that I had done in the last 24 weeks which ended on 15<sup>th</sup> August 2023. Furthermore, the job scope that has been assigned is a broad, wide variety of learning opportunities as well as challenges that need to face. In this part, all the daily nature of work that has been done will be listed to ensure that the student actively participates in performing their task and jobs

#### 3.2 RESPONSIBILITIES, TASKS & ASSIGNMENT

During the industrial training period, I was assigned to the Community Distribution (CFS) Department which was located at the bank entrance counter as stated in the Maybank's internship offer letter. Hence, my task is to greet, assist the customers and staff and be involved in giving out the queue number ticket to the customers based on their purpose by utilizing the Queue Management System or called QMS machine so that the officer may assist the client when their number is called. I have learned how to use it correctly to avoid giving out the wrong queue numbers to customers. For example, if the customers want to withdraw money above RM10,000, I will give them a withdrawal form that needs to be filled and counter or teller services queue number for them to line up and wait for their turn.



*Figure 5 QMS Machine*

Besides, I was also able to assist the customers to use ATM machines to avoid from long queue numbers and waiting times. This is because, the ATM has a lot of functions that can be used other than withdrawing money such as to make an instant or GIRO transfer to another account, pay summons, update their phone number for Maybank2u and MAE apps, change their ATM card limit, perform a Tabung Haji and ASB account linkage and many more functions. Moreover, I also usually will help the senior citizen client to make a money deposit by using the CDM machine. CDM machines have the same functions as ATM machines but with additional features that the customer can use to make a cash deposit or cash payment. Last but not least, I also was able to help the customers by giving them instructions on how to pay bills using the JomPay features.

Furthermore, I also was assigned to focus on promoting Maybank's products and services. Most of my task was regarding Maybank's digital product, especially the MAE application, QR Pay Biz and others since the world nowadays is evolving towards digital banking products. Hence, my first task during the first week of the internship is to learn how to utilize yet sign up for internet banking access. As the day goes by, I was able to guide the new and existing customers to sign up for the online banking systems by using the Maybank2u official website. Besides, I also manage to solve lots of problems and answer a variety of inquiries from customers regarding online banking applications and systems. While I was there, most of my projects were related to digital technology and the common problem faced by the users are they need to reset their account's passwords, cannot make an online transaction yet become one of the scammer's victims.

Hence, I will guide them on ways to use the apps since MAE contain lots of functions and features such as activating the Secure2u features to enable them to perform an online transfer in Malaysia and overseas yet purchases, can obtain their saving yet current account bank statement up to one year, withdraw money without using a debit card by activate the ATM Cash Out features, link their ASB and Tabung Haji account to enable them view the account balance and many more functions.



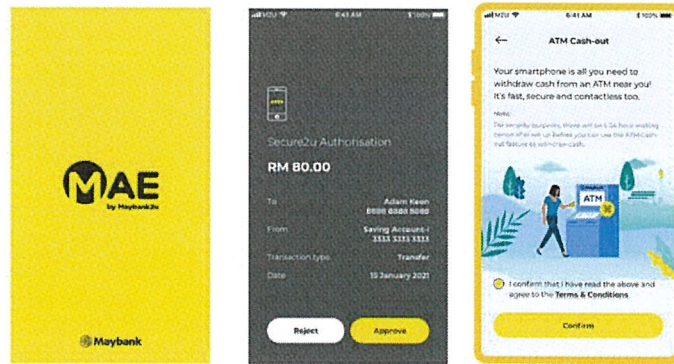


Figure 6 MAE Apps Interface

Moreover, I also have gained a lot of knowledge regarding business account registration. Firstly, I was able to guide the business owners to make an online business registration on the Maybank2u website yet fill out the form correctly. Moreover, after they managed to get an access number when registering their business at the counter, I will assist them in developing a QR Code by registering their account in the QR Pay Biz Application. This is to make it easier for the customers in their stores to make a payment by cashless method.

Lastly, I was also involved in creative and video graphics designing where my intern colleagues and I were assigned to make a Maybank Zero is Hero creative video montage since our branch was selected to join a video contest that was organized by the headquarters office. Nevertheless, we manage to rank at number one in the Selangor and Negeri Sembilan (SNS) region yet have to compete with the other region which are Johor and Melaka Region, Perak region and many more regions.

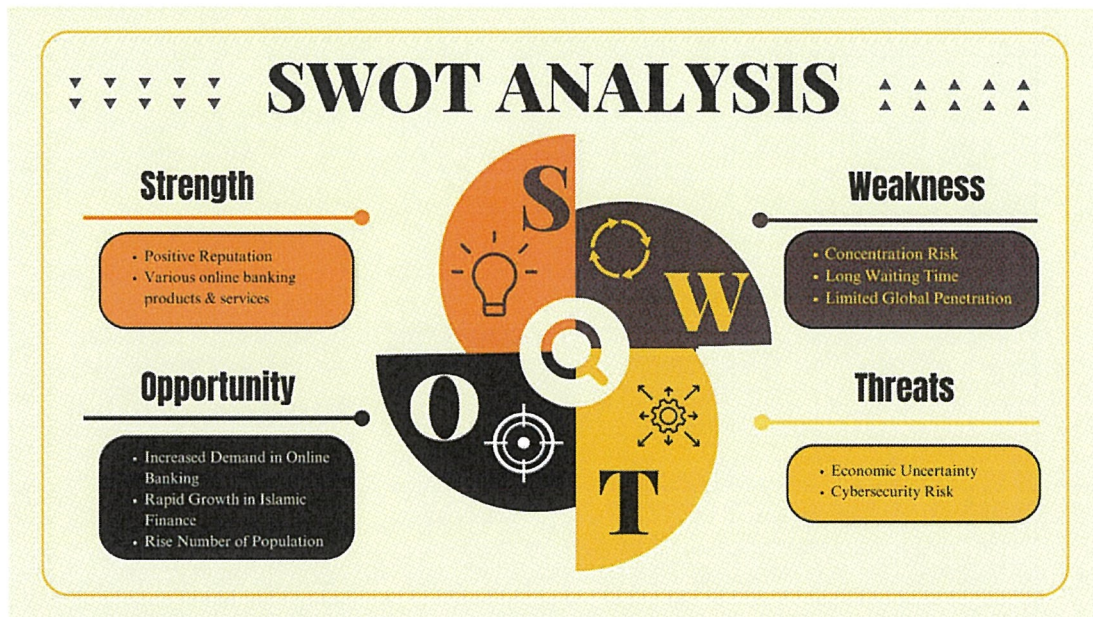
### 3.3 BENEFITS GAINS

As an intern at Malayan Banking Berhad (Maybank) Seremban 2 branch, I was given some benefits such as allowance and also eligible for 1 paid leave per month. The allowance that I am eligible to claim is RM50 per day. Thus, a total of RM1,000 per month had been received in my bank account. Besides, as an intern, I am also eligible for 5 paid leave requests to take a leave due to personal reasons. Nonetheless, I need to fill in an application leave form and by the end of the month, the form needs to be submitted to the headquarters together with the allowance claim form.

The image shows two forms from Maybank. The left form is titled 'APPLICATION LEAVE FOR INTERNSHIP' and includes fields for Branch/Department, Name, ID No., Intership Period, and Nature of Leave (Annual, Compassionate, Marriage). It also features a table for leave tracking with columns for Number of Days Applied, Date of Commencement, Last Day of Leave, Last Leave Balance, Leave Taken Application, and Balance of Leave. The right form is titled 'ALLOWANCE CLAIM FORM' and includes sections for 'DETAILS OF INTERN' (Name, Mobile Phone, IC Number, Department, Period) and 'TRAINING DAYS' (Total no. of days, Medical Leave, Leave Taken, Rest Days, Public Holidays). It also has a section for 'WE CERTIFY THAT THE ABOVE DETAILS ARE CORRECT' with fields for Signature, Name of Manager, Designation, and Date. Both forms include contact information and submission instructions.

Figure 7 The Application Leave & Allowance Claim Form

## 4.0 SWOT ANALYSIS



*Figure 8 Maybank SWOT Analysis*

Above is the SWOT analysis table for Maybank Seremban 2 branch. A SWOT analysis is a simple technique that may be used to better understand and formulate a business strategy. It can be applied to an established business or even a startup. Strength, weakness, threat, and opportunity are the four components. All the stakeholders, including the company's founders, must be included in an efficient SWOT analysis. They must voluntarily do highly transparent analyses. Hence a few strengths, weaknesses, opportunities and also threats of Maybank Berhad has been listed and will be discuss in this report.

## **5.0 DISCUSSION AND RECOMMENDATION**

### **5.1 STRENGTHS OF MAYBANK**

#### **5.1.1 Positive Reputation**

With a rich history spanning over six decades, Maybank has consistently shown its enormous strength as the core financial groups in Malaysia's banking sector and resiliently positioning itself as a trusted financial partner for individuals, businesses, traders, and also significantly as a current economic balance for Malaysia's evolving finance segment. Despite the huge success grounded by a very humble beginning, Malayan Banking Berhad or predominantly known as Maybank Berhad in Malaysia has been continuously evolving from a traditional banking sector to be one of the most advanced financial institutions that gathered millions of users in South East Asia such as Malaysia, Brunei, Singapore and also Indonesia. Based on the survey that have been done by Forbes and market research firm which is Statista, Maybank Berhad has been officially named as the largest financial services and banking group in Malaysia, serving its 22 million loyal customers based on a transparent and robust portfolio of financial services and products (Free Malaysia Today, 2023). Besides, according to India Berry, 2021, Maybank Berhad efficiently operates their business with 43,000 employees and more than 2,600 banking branches and head offices worldwide, which includes a certain range of branches network, ATMs, and self-service kiosks or terminals across Malaysian.

Moreover, during my internship at Maybank Seremban 2 branch, I could see that many customers choose to come to this branch because it is located at a strategic area which is close to the AEON shopping center and also Seremban 2 residential area yet every day the branch has high traffic of customers. Besides, there are 12 branches network of Maybank available at Negeri Sembilan and there are only three branches that available for the customers to visit in Seremban which are Maybank Seremban Main branch, Maybank Rahang branch and also Maybank Seremban 2. But, due to the strategic location, clear road and easy parking lot access where they can park their car near the branch or at AEON parking mall, most of the Maybank customers choose to visit the Seremban 2 branch.

### 5.1.2 Various online banking services & products

Taking inspiration from the rapid rise of digital banking and financial technology (fintech) startups, Maybank Berhad has continuously in pursuit to enhance its customer experience based on the improvement of the digital banking system. As this financial institution realizes the growing importance of digital products and services, Maybank2U application has been made available for all customers through an impressive mobile application system. Moreover, they also had launched a newly upgraded software called as MAE (Maybank Anytime, Everyone) on 8<sup>th</sup> October 2020 via a virtual launched program (Shankar, 2020).

It has received complimentary critiques due to its seamless and experience-enhancing features in order to keep up with one's lifestyle needs yet caused Maybank's shares price increased to 0.42% at RM7.13 per share on the date of the new apps been launched. With its dynamic and rising popularity among Malaysia's target group especially nowadays younger generation, Maybank had targeted 12 million users for their newly-launched app which is MAE (The Star,2020). This is due to more secure, convenient yet attractive features available in the apps so that the customer can enjoy Maybank's product without having to visit the branch. For example, the apps contain Secure2u features which help to combat customers from being one of the OTP scam victims, Sama-Sama Lokal features which help to support the Malaysian local businesses and also help the customers to save their money by create their own saving using the Tabung features.

## 5.2 WEAKNESSES OF MAYBANK

### 5.2.1 Concentration Risk

Despite the countless key strength factors that has been displayed by this banking group, several weakness factors are being closely monitored throughout its operation over the past six decades. As Maybank Berhad consistently strives to maintain its prominent position as the core financial institution in Malaysia, several barriers are displayed based from the credible sources and legit references. The assessment of these weaknesses has been thoroughly discussed far from the intention of negative criticism, rather to shed lights on the obstacles that need to be overcome by this giant financial group on some areas where improvement is highly needed. Several prominent weakness factors that will be discussed are includes of its concentration risk, long waiting time and also limited international expansion.

The first weakness assessed in this essay is the concentration risk based on Maybank's significant exposure to certain sectors or large borrowers. This operational standard consecutively poses an increased concentration risk and may harm the financial group if efficient regulations are not being proactively ordained in order to maintain the credit security throughout the whole deals of operation. Based on the previous assessment reported by Moody's Investor Service, it has been highlighted that a substantial portion of Maybanks' loan book is beyond doubts has been focused towards several concentrated sectors such as properties, construction and manufacturing field. Given a lack of chance, one of these adverse developments throughout the listed sectors could potentially impact Maybank's asset quality and also its profitability. The negative implication has been contemplated due to the bank's exposure towards vulnerable sectors and borrowers, while also taking consideration on Malaysia's economic downturns and also potential credit quality deterioration.

#### 5.2.2 Long Waiting Time

The first weakness assessed in this essay is the long waiting time. Waiting time is one of the customer relationship management (CRM) that need to be properly observe since it helps to build a strong relationship between the customers and the organizations. However, in Seremban 2 branch, the customers who want to resolve their issues at counters must wait for a long time to be served especially during the peak hour which is from 9.30a.m to 11a.m. and from 2p.m. to 4p.m. In this branch, there are four processing counters are open which are two counters for the services that are related to saving accounts while the other two counters for the services that related to current or business account. Despite of many counter is open, the customers waiting period can be up to an hour or more. This happen since the counter for customer's who want to open an account and change their ATM card is at the same counter. If there are customers who want to open an account, the process for the service takes about 30 minutes for each person and as a result, the queue waiting number to change an ATM card will be longer than expected.

Nevertheless, for some common problems that the customers face such as they want to change their mobile number, online banking problems or even want to deposit their cash below RM10,000, I will help them to skip the line by perform the transaction at the self-service terminals such as cash deposit machines and ATM machines. Yet most of the customers are usually happy when they can skip the waiting time and problems have been solved. According to Yusheng and Ibrahim (2018), when bank consumers feel satisfied with their service experiences, they remain loyal to their service providers. Unhappy clients, on the other hand, can turn disloyal and look into alternative institutions that could meet their degree of pleasure. Besides, for the customers who want to change their ATM card due to pass expiration date and do not want to wait for a long time, the staffs and I would recommend them to either apply their debit card replacement through Maybank2u website and it will be delivered to their registered address within nine working days or the fastest option is to use the Debit Card Replacement Kiosk that only available at Maybank Seremban Main branch for Seremban zone and it is available from 6a.m. until 12a.m. Besides, they will receive their new ATM card in just 10 minutes and it is free of charge. Hence, the bank staff and I always try our best to explain the situation to the customers and helps to solve their problems as soon as possible.

### 5.2.3 Limited Global Penetration

The weakness factor of this financial institution can also be evaluated based on its limited international expansion, as Maybank Berhad largely operated in South East Asia region without any significant hints of a further expansion. Despite its strong regional presence especially in Malaysia, international expansion beyond the current operation remains limited if it were to be compared with other global competitors. This limitation ultimately managed to restrict Maybank's full potential to expand further towards a bigger growth market in order to diversify its revenue stream that can help the financial group in long-term growth prospects. Nevertheless, by addressing these weaknesses through strategic measures, Maybank can ultimately growing further and eventually strengthen its position as the leading financial institution in Malaysia.

## 5.3 THREATS OF MAYBANK

### 5.3.1 Economic uncertainty

Continuing the assessment in regards to Maybank Berhad as the successful primary subject, several threats or high risks faced by the financial institution will be discussed in this section. As one of the leading financial groups in Malaysia, this institution without any doubt may have to face numerous threats which consequently can negatively impact its position and also growth trajectory. The comprehensive and detailed evaluation are listed in order to mitigate the impact obtained from these challenges by incorporating references from reported source in previous years. Major threats imposed towards Maybank Berhad includes the economic uncertainty and volatility yet cybersecurity risks.

As this financial group operating in a dynamic economic environment that is obscurely exposed to the uncertainty and volatility, external factors of geopolitical in Malaysia need to be fully considered as the events may impact the stability of Maybank Berhad in the long run. In addition to that, several other factors such as global economic conditions, fluctuations in interest rates can also subsequently influence the steady performance of this leading financial institution. For example, on 3<sup>rd</sup> May 2023, Bank Negara Malaysia had raised the overnight policy rate (OPR) from 2.75% to 3% in order to strengthen the Malaysian economy (The Star, 2023). Maybank Berhad as a whole tend to benefit from the rise of interest rates as they can charge more monthly contribution towards the customers who lending from the banking institutions.

However, the rapid chain of reactions can also pose as threats towards Maybank Berhad as economic recessions without any doubt ultimately leading to the reduced business activities, which lowering the customer demands for loans and increased credit risks. This is because, the demand for loans could potentially be impacted and reduce since the borrowing activities which is the main sources of financial institutions becomes more expensive with higher interest rates. This could be seen during my internship where most of the ASB Financing clients tend to terminate their ASB loans since most of them cannot afford to pay the loan's monthly contribution. As in Seremban 2 branch, we have a business target to be achieve by the end of each month such as RM3 million of ASB financing loan approval need to be achieve. Hence, by the increase of interest rate, it is difficult to convince the customers to apply for the loan products and it is also difficult for the employees to achieve the targets that have been given even though various marketing method have been done.



### 5.3.2 Cybersecurity Risk

Further possible threats that can be imposed towards Maybank Berhad can also be derived from the technological disruption or commonly known as cybersecurity risks areas. In current globalization era, the rapid advancement of technology has brought both benefits and also threats to the concentrated sectors especially financial industry. Threats imposed from the risk of technological disruption, where emerging fintech companies and digital platform are simulated to replace traditional banking services consequently can bring harmful effects towards this financial institution. Besides, the customers also were exposed to lots type of scam or online fishing activities. As mentioned in The Star, 2023, from only 548 complaints related to scams in 2020 had increased to 1,124 cases in 2022 with total losses reaching tens of millions of ringgits. Besides, a few customers that I have met confide that they had experience imposter scam or phishing attacks where the fraudsters pretend to be the Maybank's customer service hotline and asked for their personal details such as Identification number, Maybank's ATM card number and else. Furthermore, a few customers also had experienced an unauthorized transaction where some of their money are being deducted from their bank's account without the client's consent. Despite the possible threats and also challenges that might be faced by this huge financial group, strategically Maybank Berhad has proven to ensure a strong foundation in its operation to capitalize on numerous opportunities within the big banking industry. Due to this matter, comprehensive analysis on the opportunities that can be gained by this financial institution are thoroughly discussed in order to shed lights on how Maybank Berhad can find its way to leverage higher in this competitive sector to further strengthen its position. The exploration towards the potential growth avenues and strategic advantages available to Maybank Berhad especially in the diverse Malaysian region includes the digital transformation and fintech collaboration, growing an Islamic banking sector and also regional expansion and ASEAN.

## **5.4 OPPORTUNITIES OF MAYBANK**

### **5.4.1 Increased demand in online banking**

The first point made to signify the opportunity that can be obtained by Maybank Berhad in this current economic viewpoint is evaluated through the lens of digitalization. Nowadays, the rise of digitalization has ultimately presented an enormous chance for this financial institution to enhance its services and customer experience. In order to stay relevant and following the digitalization trend, Maybank Berhad should consider an investment in advanced technology infrastructure and innovative digital solutions based on its streamline processes. The digitalization investment consequently can provide a convenient financial service across multiple channels towards the group's customers. For an example, collaboration with a fintech startups and technology partners can further enhance Maybank's capabilities which eventually allowing the financial group to emerge into the advanced technologies such as artificial intelligence and also data analytics.

### **5.4.2 Rapid Growth of Islamic Finance**

In addition to that, Maybank Berhad can also seize the opportunity presented by the rapid growth of Islamic finance in Malaysia by becoming one of the prominent Islamic banking branches to cater more towards Muslim-oriented customer group. Through this adaptation, Maybank Berhad can enable an Islamic banking offers by bringing a unique products and services that comply with the Shariah principles especially for the needs of Muslim customers and ethical investors. Implementation of this sector position can provide Maybank Berhad as a whole a strong presence in the Islamic banking industry, and can be further expanded by developing innovative Islamic financial solutions towards the Muslim community.

### **5.4.3 Rise Number of Population**

Lastly, opportunity to further expand its operational branches can be established by Maybank Berhad within the ASEAN region and also in Negeri Sembilan's district. With its comprehensive network of branches, subsidiaries, and strategic partnerships, Maybank Berhad without any doubt can tap into the fast-growing markets of Malaysia's neighboring countries such as Singapore, Indonesia, and the Philippines in order to grow further by integrating the ASEAN region. In addition to that, Maybank Berhad can also leverage its cross-border expertise and relationships to capture the ever-growing trade and flow of investment within the listed region.

Besides, with the increase number of populations in Seremban, Negeri Sembilan also one of the opportunities that can be take by Maybank to launch a new branch in this district. Based on the 2020 Malaysian Census that have been conducted by the Department of Statistics Malaysia (DOSM), Negeri Sembilan records a population of 1.19 million in 2020 with the highest population of 692,000 in Seremban district. This is due to most of people chose to live in Senawang or Nilai while working in Kuala Lumpur and Putrajaya (The Sun Daily, 2022). Apart from that, a new economic growth area, development zone and also residential area which known as Bandar Sri Sendayan is developing and more population is expect to residing at Seremban town. Additionally, further expansion with the help of digitalization enables Maybank to leverage its position into becoming one of the leading financial institutions in Malaysia with a stronger sense of core within Malaysia's economic scene. By strategically capitalizing on this opportunity, Maybank ultimately enhance its competitiveness in order to meet constant expectation from its customer and consequently, contributed to the sustainable development of Malaysia's financial industry.

## **6.0 RECOMMENDATION FOR MAYBANK**

### **6.1 Open New Branch**

To sustain the growth trajectory, it is crucial for Maybank to take the next strategic step: expanding its network by opening new branches specifically in Seremban area. The decision to open new branches aligns with specific of positive reputation and also rise number of populations as identified in the SWOT analysis. Maybank's stellar reputation has not been built overnight. Years of trust, customer service, and innovative financial products have contributed to a brand that people recognize and trust. (Maybank, n.d.) Leveraging this positive reputation, Maybank can open new branches to further deepen relationships with existing customers and attract new ones. A strong reputation means that the brand already has goodwill within the market, and this can be capitalized upon in new locations.

One of the exciting opportunities identified for Maybank is the rise in population within its operating regions. (TMONE, 2021) More people mean more potential customers, and more customers mean more business. Opening new branches aligns perfectly with this demographic trend. By extending its physical presence, Maybank can cater to an ever-growing customer base, providing convenient access to banking services. Moreover, the new branches can specifically target under-served areas where the rising population presents untapped market potential. While Maybank enjoys success in its home market, limited global penetration has been identified as a weakness. (Ullah, 2021) Although online banking solutions can mitigate this to some extent, the personal touch and convenience of physical branches cannot be replaced entirely. To transform this weakness into an opportunity, Maybank must strategically plan its expansion to reach global markets where its presence is currently limited. Opening new branches in selected international locations can increase market reach, brand visibility, and competitiveness.

The decision to open new branches is not just a reaction to market trends. It is a strategic move that aligns perfectly with Maybank's unique strengths and opportunities. By capitalizing on its positive reputation and the rise in population, while addressing the challenge of limited global penetration, Maybank can solidify its position as a leading financial institution. Careful planning, understanding of local markets, and continued commitment to innovation and customer service will be key in executing this expansion successfully. Maybank has everything it needs to turn this vision into reality, driving growth and prosperity for years to come.

## **6.2 Invest in an advanced IT infrastructure**

I firmly believe that Maybank, as a significant player in the banking and financial industries, should think about making an investment in cutting-edge IT infrastructure. This tactical choice could revolutionize how the bank operates, streamline procedures, and give it a competitive edge in the increasingly digital banking industry.

First and foremost, an updated IT infrastructure will significantly improve Maybank's ability to offer reliable, effective, and secure financial services. As the world quickly adopts digitalization, there is a growing need for quick, dependable, and seamless banking services. Maybank could significantly speed up transactions, optimize data processing, and develop creative solutions that would meet changing customer needs by utilizing cutting-edge technologies like AI, Machine Learning, and blockchain. (Kaya, 2019) Furthermore, an advanced IT infrastructure would make it easier to automate routine tasks, allowing staff members at the bank to concentrate more on complex problems that call for human intervention and increasing productivity overall.

Second, all financial institutions now view cybersecurity as a top priority. Banks have to strengthen their security systems in advance as cyber threats become more advanced in order to protect customer information and preserve trust. The risk of data breaches and cyberattacks would be significantly reduced by a modern IT infrastructure designed around cutting-edge security protocols and mechanisms. (Uddin, Ali, & Hassan, 2020) To ensure that Maybank stays one step ahead of potential threats, it would allow for the integration of cutting-edge security software and protocols, such as two-factor authentication, biometric recognition, and AI-based threat detection.

Furthermore, a cutting-edge IT setup would facilitate the use of data analytics tools, giving Maybank a better understanding of the wants and habits of its clients. This data-driven strategy could direct the creation of specialized services and promotions, improving client loyalty and satisfaction. (Anand, Trivedi, Wassay, AlSaud, & Maheshwari, 2022) An essential competitive advantage in the highly competitive financial market is the capacity to anticipate trends and comprehend customer preferences.

### 6.3 Risk Management Practices

There are several inherent risks for institutions due to the banking and financial sector dynamic nature, which is characterized by quick technological advancements and shifting economic landscapes. As a major financial institution in Malaysia, Maybank Berhad faces a variety of difficulties, such as concentration risk and cybersecurity risk. To increase resilience and promote long-term growth, the bank must therefore take a more aggressive, pro-active approach in its risk management procedures.

It is urgent to address the bank's concentration risk, which results from significant exposure to certain industries and big borrowers. The diversification of the bank loan portfolio across different industries and geographical areas may be one method of reducing concentration risk. (Shim, 2019) This would necessitate taking calculated risks in other industries with potential for growth and less prone to market volatility. By doing this, the bank could protect its asset quality and profitability by better hedging against changes in the real estate, construction, and manufacturing sectors. In order to determine the potential impact of unfavorable events on the bank's financial stability, regular stress testing must be implemented.

Maybank must make significant investments to strengthen its digital defenses in order to combat cybersecurity risk. The rise in phishing and scams highlights the urgent need for stronger security measures. The bank ought to think about implementing systems for multi-factor authentication, biometric identification, threat detection driven by AI, and intrusion prevention. (Uddin, Ali, & Hassan, 2020) To find and address potential weaknesses before they can be exploited, the bank's cybersecurity strategy should include regular security audits and vulnerability assessments yet customer awareness campaigns can be launched to inform users of the dangers of phishing and online scams, which will encourage safer banking practices.

A more comprehensive approach to risk identification, evaluation, and mitigation would also be made possible by the creation of a dedicated Risk Management Committee, which would be staffed by experts with extensive experience in risk assessment and management. This committee would supervise the risk management guidelines, carry out routine evaluations, and guarantee adherence to legal requirements. Employees can be informed about the value of risk management and how their actions may directly or indirectly affect the risk profile of the bank through training programs and workshops. The bank can ensure that its staff members are more aware of potential risks by instilling a risk-aware mindset, which would improve overall risk management.

#### **6.4 Tapping into the Islamic Finance Market**

Maybank, known for its diverse range of online banking services and products, is on the cusp of a major market trend: the rapid growth of Islamic finance. Maybank has a sizable opportunity to broaden its product offering and market reach as a result of this growth. This session will focus on various online banking platform, rapid growth in Islamic finance and economic uncertainty identified in the SWOT analysis as we examine Maybank's potential to enter the Islamic finance market.

The strength of Maybank lies in the range of online banking services and products it offers, which enables it to cater to a wide range of customers. (TMONE, 2021) Maybank can create and launch new Islamic finance products that follow to Sharia principles by making use of its current strength. The bank will be able to seamlessly incorporate Islamic finance into its current offerings without having to reinvent the wheel due to its expertise in developing specialized financial solutions. Additionally, the current online infrastructure can make it easier for these new products to be distributed effectively, reaching both existing and potential customers who are interested in banking that complies with Sharia.

The demand for financial products that follow Islamic law is rising, which is causing the Islamic finance sector to expand quickly. This expansion is a worldwide phenomenon and is not just present in Islamic nations. (business times, 2022) By providing specialized Islamic banking solutions to tackle the growing market, Maybank can take advantage of this opportunity. Maybank can reach a customer base that values openness, risk-sharing, and moral investment by developing products that are consistent with Islamic principles and ethics. Maybank can build strong relationships with customers looking for alternatives to traditional banking by positioning itself as a provider of high-quality Islamic finance solutions.

Although there are many opportunities, the current state of economic uncertainty poses a serious threat to growth and innovation. Consumer behavior, regulatory environments, and overall market stability can all be affected by economic volatility. As Maybank explores Islamic finance, it must proceed cautiously and with strategic foresight. In order to adjust to changing conditions, it will be essential to conduct regular market assessments, practice effective risk management, and have a thorough understanding of the economic factors affecting Islamic finance. Maybank can create resilient Islamic finance offerings that flourish in a constantly changing economic environment by recognizing and reducing this threat.

## 7.0 CONCLUSION

To sum up, industrial training offers several advantages to students. It was more than just a field study experience; it also helped the student become more competitive. Besides, during my 24 weeks of industrial training at Malayan Banking Berhad (Maybank) Seremban 2, I had gained lots of important experience, knowledge and also soft yet hard skills through various projects and activities that I had participated during the internship period. During my internship, I had participated in CSR activities at Port Dickson, Negeri Sembilan, participating in Maybank sales booth at Sekolah Rendah Islam, Seremban and also being one of the creative team in produce a video for Maybank Seremban 2 Audit Finding's creative video.

By all of this activity's participation, it is able to raise the student's market value in order to find more suitable jobs in the future. Besides, the intern also had encountered issues and difficulties throughout the assignment, but I overcame them by being persistent. Maybank Seremban 2 branch also was very helpful in making sure the internships were given the appropriate work and task according to their study courses. Nevertheless, I also was exposed to important technological occupations that aid in the growth of students' skills and knowledge. Through this, the other firm or businesses can learn from how seriously they treat intern employees. Additionally, the student also must fully commit to the firm. As in overall, the student will eventually benefit from this industrial training when applying for jobs.

Hence, my decision to perform an internship at this well-known and huge company that known as Malayan Banking Berhad (Maybank) Seremban 2 branch was the best decision ever since I had gain lots of new knowledge, experience and also help me to build more confidence to talk to another person especially the customers since in my daily task, I need to have a conversation with the customers in order to help and solve their problems especially related to the internet banking applications that known as MAE or Maybank2u website.



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## 9.0 APPENDICES



Figure 9 The Map of Maybank Seremban 2 branch



Figure 10 The View of Maybank Seremban 2 branch



Figure 11 Joined Maybank Sales Booth at Sekolah Rendah Islam Seremban



*Figure 12 Involve in Decorating the ASB Corner & Making of Maybank's Video Montage*



*Figure 13 Guides the customer to use the CDM Machines*



*Figure 14 Joined the CSR Program at Port Dickson*



*Figure 15 Giving a morning briefing to all staffs of Maybank Seremban 2 branch*