



# **INDUSTRIAL TRAINING REPORT**



**MALAYAN BANKING BERHAD (MAYBANK)**

**(1 March – 15 August 2023)**

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Matrix Number: 2021102497

Class: M1BA2426D

Advisor: Madam Zunaidah Ab Hassan

Date of Submission: 31 July 2023

## **Executive Summary**

This report contains my internship journey for 24 weeks at Maybank Berhad as a part of the university requirement subject which is MGT666. The internship training starts from 1 March 2023 until 15 August 2023.

The beginning of the report, which is section A, will talk about the student profile which is about me a final-year student from Uitm Bandara Melaka. Then it comes to section B, which is company background. In that part, it talks about Maybank itself on behalf of its vision, mission, history, and also the product that it offered.

Next, section C is about industry training reflection that I have experienced in these 6 months. The benefits, tasks, and experiences that I have faced all have been stated in that section. Being a Maybankers gives me a lot of experience and motivation to work in the banking sector in the future.

Other than that, section D, is about swot analysis. This swot analysis is used to state the strengths, weaknesses, opportunities, and threats from the Maybank perspective or during my internship journey. The great strengths and opportunities will support the weaknesses and threats in the recommendation at the end of the report. Hence, this overall report will recap the internship journey at Menara Maybank for the past 6 months from March until August.

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## **Acknowledgement**

Bismillahirrahmanirrahim, in the name of Allah S.W.T, the most gracious and most merciful who grant us knowledge and opportunity to take part in this assignment and able to complete the assignment within the time given. This is the group assignment which is the company review and strategy plan that required to be completed by the students who took part in the subject Industrial Training (MGT666). This industrial training is genuinely very helpful and exposed the students to the workplace area. It gives knowledge to the students to become a dedicated, motivated, and successful worker in the future when there enters workplace arena.

Alhamdulillah, first of all, we would like to express my gratitude to my advisor, Madam Zunaidah Ab Hassan who has guided and provided me all with all the information throughout the process of completing this report. She also helped me to understand better on how to deal in workplace with other workers and also solve our problem during our training period. She always makes sure their students able to keep up with the learning process and she also will make sure that my internship journey will run smoothly. She has been very patient and motivated while teaching me, so, I would like to thank Madam Zunaidah Ab Hassan for her overall support and advice.

Finally, I would like to thank my precious classmates who have been together with me in my degree journey since the first semester. I am blessed to have such a kind, competitive and supportive classmate who always loves to share knowledge and helped me while completing this assignment. Lastly, this assignment has given me a new knowledge and exposed me to the world of work industry.



## Section A

### 1.1 Student Profile


		<b>NURUL ASYURA BINTI MARYANI</b> <b>FRESH GRADUATE</b>
<b>OBJECTIVE</b> A fresh graduate in Business Administration major in Finance who is highly motivated to use her administrative and organizational skills in line with her educational background. I'll do everything in my power to adapt to a new environment so I may develop professionally and find new experiences that can further my career.		
<b>JOB EXPERIENCE</b>		
<b>Intern at Maybank HQ</b> -Organize the task that been given by the supervisor. -Learning new things regarding banking system. -Able to work with other from other teams and department.		March 2023- August 2023
<b>Freelance Office Administration</b> -Provide support service in various office tasks including preparing, organising information as well financing activities. -Organize all the information and data regarding foreign workers. -Doing financial tasks such as calculating monthly FFB palm income for company. -Assign in renewal of E-PLKS of foreign worker as well Perkesa Assists.		March 2020 - September 2021
<b>Salesperson at Bata</b> -Demonstrate and provide information to customers on promoted the products and services. -Recommend to customer the ideal products for needs of the customer.		March 2018 - June 2018
<b>EDUCATION LEVEL</b>		
<b>Bachelor of Business Administration (Hons.) Finance - UiTM Bandaraya Melaka</b> CGPA- 3.71		March 2021 - Present
<b>Diploma In Business Studies - UiTM Segamat, Johor</b> ANC Award - with CGPA 3.71		September 2018 - December 2020
<b>Sijil Pelajaran Malaysia (SPM) - SMK Jugra</b> SPM Result - 5A, 2B, 3C		2013 - 2017
<b>ORGANIZATIONAL EXPERIENCE</b>		
<b>Finance Innovation Program</b> -Head of Multimedia bureau. -Assign task to all group member and ensure all the task completed on time.		November 2022
<b>Virtual Video Competition Investment - UiTM Melaka</b> -Technical bureau in charge. -Organize event for all finance students. -Ensure all technical work goes as planned		July 2022
<b>ACHIEVEMENT</b>		
<b>Virtual Melaka International Intellectual Exposition 2022</b> -Create an innovation and invention development by using tumblr. -Certificate with Silver Award.		June 2022
<b>Dean List Award</b> -Manage to accomplish 3.50 and above GPA for every semester during diploma and degree.		
<b>SKILL, ABILITY AND LANGUAGE</b>		
<b>SKILL:</b> Expert in Microsoft Office and Canva, Intermediate in Microsoft Excel, Power Point, Tableau and Chart Nexus. <b>ABILITY:</b> Leadership, Communication, Problem Solving and Emotional Intelligence. <b>LANGUAGE:</b> Advance in Bahasa Melayu and English, Beginner in Mandarin.		
<b>REFERENCES</b>		
<b>Prof. Madya Dr Ahmad Fadhy Arham</b> Senior Lecturer at UiTM Bandaraya Melaka		<b>Shirley, Tan Suck Fong</b> Head, Commercial Banking Support, Lending at Menara Maybank HQ

Figure 1: Nurul Asyura Binti Maryani Resume

## Section B

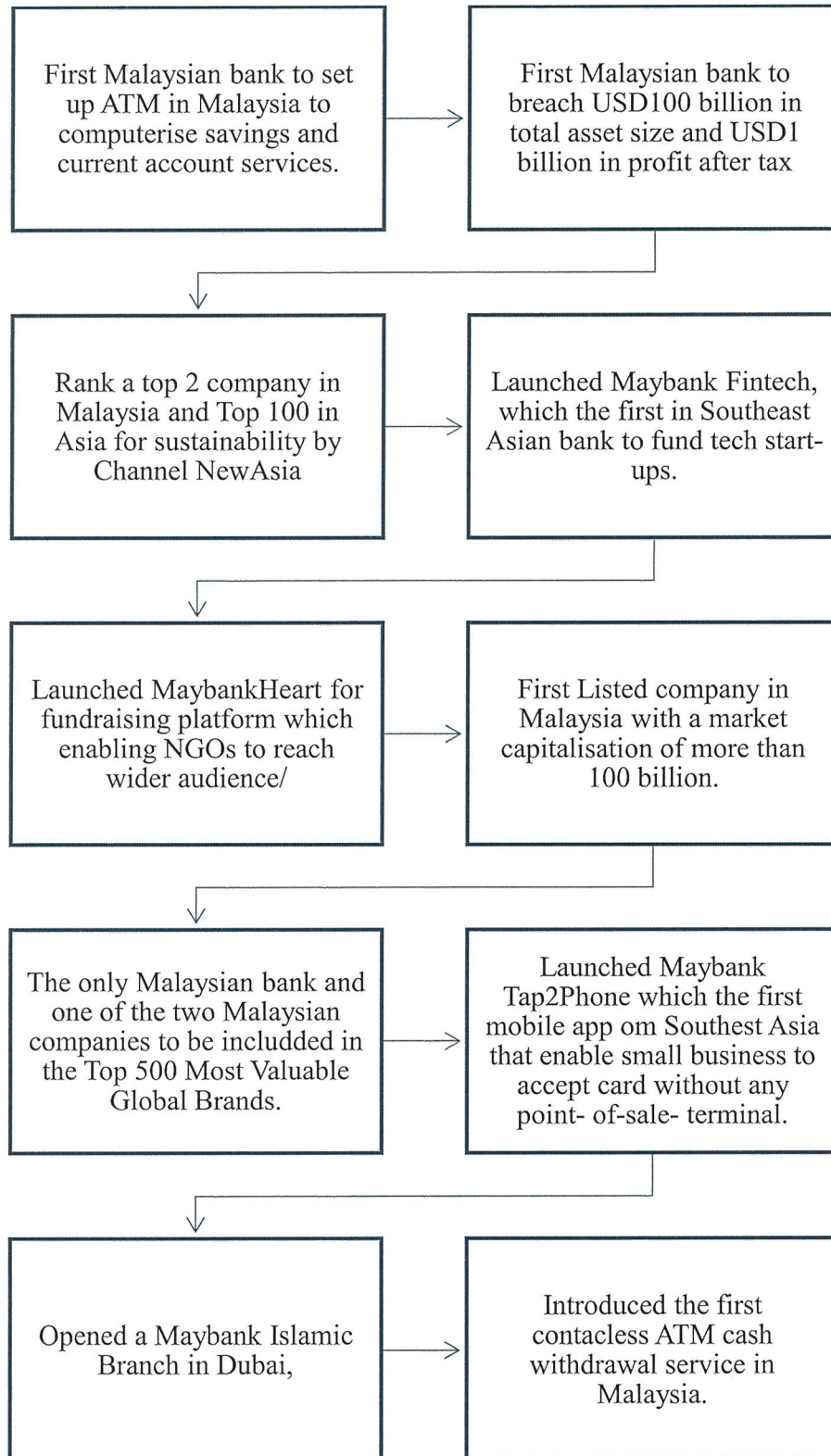
### 2.1 Company Profile



Figure 2: Maybank Logo

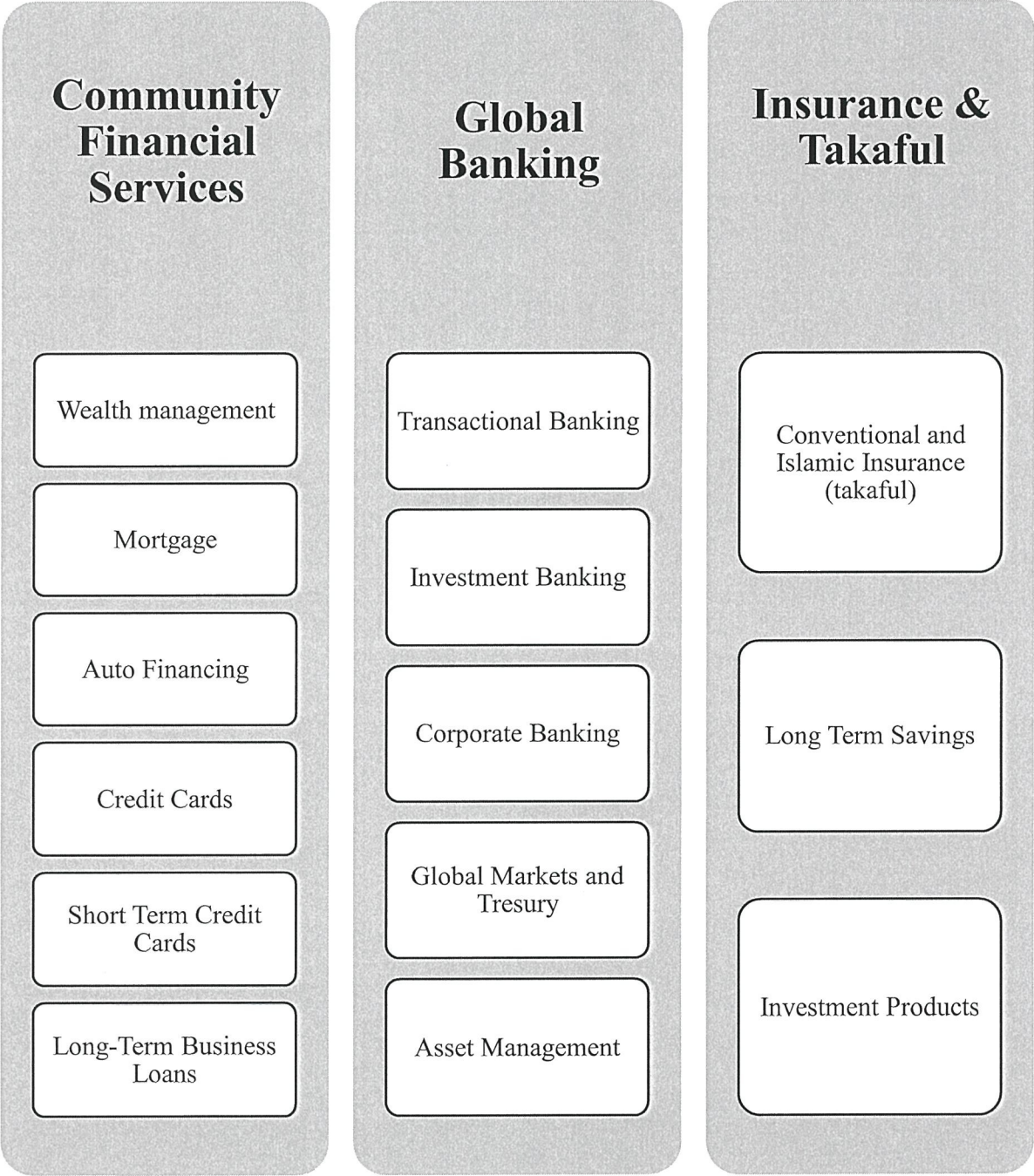
<b>Name</b>	Malayan Banking Berhad (Maybank)
<b>Location</b>	Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia
<b>Business Pillars</b>	Group Community Financial Services: -Individual, retail SMEs and mid-sized corporates  Offers: -Retail banking services like wealth management, mortgage, auto financing, credit cards and long-term business loans.
<b>Vision</b>	We are a values-driven platform, powered by a bionic workforce that Humanises Financial Services.
<b>Mission</b>	To make financial services simple, intuitive, and accessible. To build trusted partnership for a sustainable future together. To treat everyone with respect, dignity, fairness, and integrity.
<b>Strategy</b>	M25+ reinforces the focus across five strategic thrusts to drive sustainable long-term growth anchored on a deeper purpose.

## 2.2 History of Maybank





**2.3 Product Offered by Maybank**



## 2. 4 Organizational Structures

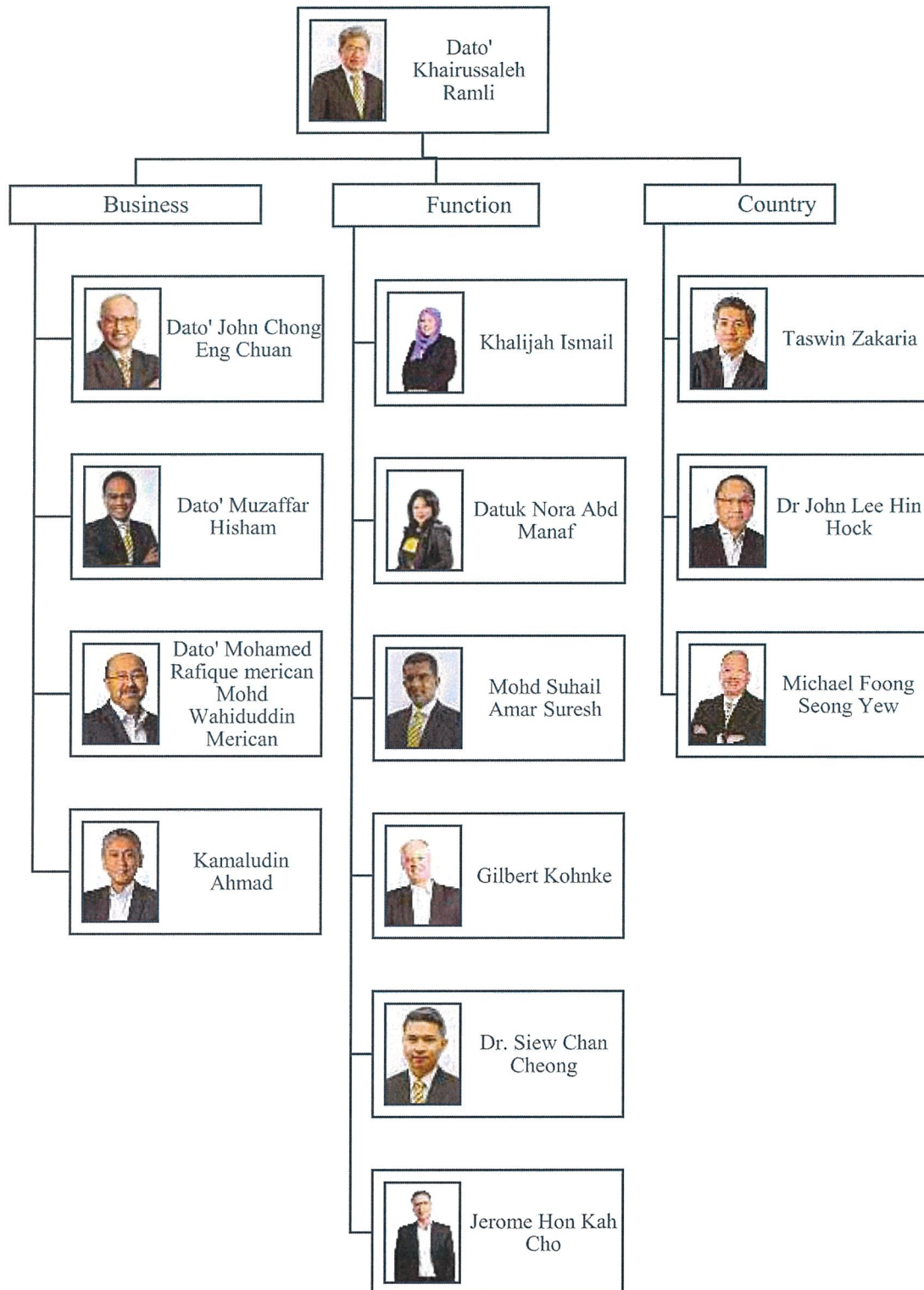


Figure 3: Organizational Chart of Maybank



## **Section C**

### **3.1 Training Reflection**

In Maybank, the working time is from Monday to Friday, and their clock-in is 8.45 am and finishes at 5.45 for Monday until Thursday. For Friday, the working time ends up one hour earlier than a normal day, which is 4.45 pm. In some departments, the working hours are flexible, which means the worker is only required to work 8 hours per day.

During my internship experience, I have been located under Community Financial Services which is under Business Banking Department. Therefore, in this business banking, I am more focused on handling SME+ which categorized is for companies that earn below 20 million. My supervisor is Shirley Tan Suck Fong who is Head of SME+. She has been working with Maybank for the past 35 years and many things have been taught by her. She is handling the SME+ for all regions and her role is to monitor the SME+ team to see whether they are performing in a good way or not.

### **3.2 Responsibilities, Task and Assignment**

During the industrial training period, the intern needs to do all the tasks that are handed over from the supervisor and a few ad-hoc that need to be completed during the times. Therefore, many things have been taught to me during this industrial training.

#### **3.2.1 Master report for SME+.**

This master report is the main job for me since this needs to be completed every month before the deadline. In completing this master report, the task has been assigned to two people, me and the other protégé which is Amiratul Syuhada. She has been my protégé under my supervisor for about 3 months. My task is to complete a few parts such as financial ratio, productivity, movement report, and GIL data also rework, and breaches. All these things need to be updated in the tracker every month before they will be placed in the deck. This master report will be presented by my supervisor to the director and also a few head offices.

### 3.2.2 Figure out formula in Excel.

During my internship training, I can learn many formulas in Excel as a basic knowledge in the world of work. A few formulas that I've learned are VLOOKUP, match index, pivot, sum, and many more. This formula is key to making sure our work will run smoothly since I need to map from a few pieces of data in one sheet. Other than that, the crucial part of being an intern in HQ is we need to know how to map the data since in HQ mostly we will extract all the data that get from the branch every month. Hence, a few data that I will map every month is like TASC data, variance data, SLA data, and disbursement by region. All this data needs to be mapped by myself to facilitate my supervisor's work.

### 3.2.3 Learn to deal with other teams.

Since my work is preparing master reports, therefore I need to deal with other teams to gain the raw data from them. Therefore, I need to use my communication skills when dealing with them either verbally or by email. The medium that we use to communicate in the workplace is Microsoft Outlook for email and Zoom for virtual meetings. Hence, to write an email, I need to use proper language and writing format, especially to the head and colleagues. Not only that, but I've also been experienced in dealing with a few RM SME+ from another region when dealing with them for CRRIS ID. Since we get the task of creating their ID, that will be our responsibility to deal with them when their ID got a problem.

### 3.2.4 Learn to use a system in the banking system.

During my internship, I have been learning to use two systems called as EOS system and ELDS system. Both system has different use. For EOS systems, it is used for the customer data on having a loan with bank. I am using this EOS system to do rework and breaches since all the breaches have been painted in the AA. Next, for ELDS system, it is more for lawyer assessment in which all the data has been store there. Person who have access in ELDS system can find out all information from there.

### 3.2.5 Preparing deck for Head and Assistant Director

As an intern student, I get the opportunity to prepare the deck of Lead Management for the Assistant Director which is Ms. Irene, and Head of Deposit which is Mr. EJ. Lead management is a deck that needs to be completed every month before the deadline. Apart from that, I also need to do GMCC and asset quality for SME+ every month that need to submit to other teams.

### 3.3 Benefits Gain

As an intern at Maybank, they will provide a few benefits that the intern can use during their industrial training which will help them to be more productive and motivated to go to work. These benefits will be received for all internship students who work at Menara Maybank. For candidates who did their internship under branches Maybank, it depends on the branch manager itself.

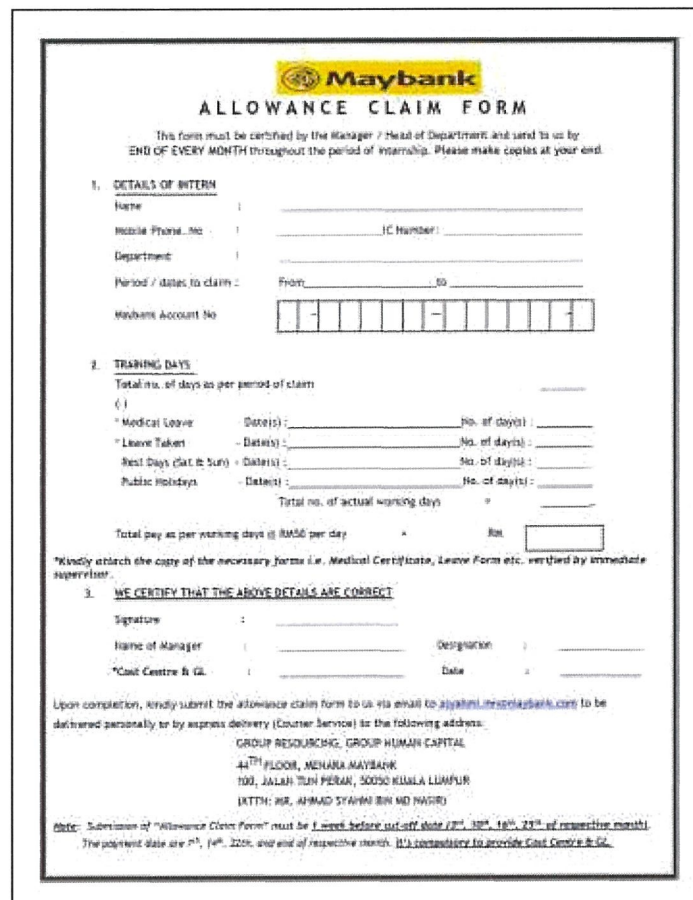
#### 3.3.1 Allowance per month

During my practical period, I am working for about 5 months and a half which started from March until 15 August. Therefore, before we start this practical, Maybank has given a few briefings about the allowance that will give to us every month. They will pay us, RM 50 per day. It means, usually in a month we will earn around RM900 to RM1000 based on the days we work every month. If we need to overtime at work, we didn't get any pay since they only provide us RM50 per day.

7 Jun 2023

MAYBANK GROUP HRIS P 58474MB6SALARY

RM 1,050.00



The image shows a Maybank Allowance Claim Form. At the top, there is the Maybank logo and the title 'ALLOWANCE CLAIM FORM'. Below the title, a note states: 'This form must be certified by the Manager / Head of Department and send to us by END OF EVERY MONTH throughout the period of internship. Please make copies at your end.' The form is divided into three main sections: 1. DETAILS OF INTERN, 2. TRAINING DAYS, and 3. WE CERTIFY THAT THE ABOVE DETAILS ARE CORRECT. Section 1 includes fields for Name, Mobile Phone No., IC Number, Department, Period / dates to claim (From and To), and Maybank Account No. Section 2 includes fields for Total no. of days as per period of claim, Medical Leave, Leave Taken, Rest Days (Sat & Sun), Public Holidays, Total no. of actual working days, and Total pay as per working days @ RM50 per day. Section 3 includes fields for Signature, Name of Manager, Designation, and Date. At the bottom, there is a note about the submission of the form and the payment date.

**Maybank**  
**ALLOWANCE CLAIM FORM**

This form must be certified by the Manager / Head of Department and send to us by  
END OF EVERY MONTH throughout the period of internship. Please make copies at your end.

1. DETAILS OF INTERN  
Name : \_\_\_\_\_  
Mobile Phone No. : \_\_\_\_\_ IC Number : \_\_\_\_\_  
Department : \_\_\_\_\_  
Period / dates to claim : From \_\_\_\_\_ To \_\_\_\_\_  
Maybank Account No : \_\_\_\_\_

2. TRAINING DAYS  
Total no. of days as per period of claim : \_\_\_\_\_  
( )  
\* Medical Leave : Dates : \_\_\_\_\_ No. of days : \_\_\_\_\_  
\* Leave Taken : Dates : \_\_\_\_\_ No. of days : \_\_\_\_\_  
\* Rest Days (Sat & Sun) : Dates : \_\_\_\_\_ No. of days : \_\_\_\_\_  
\* Public Holidays : Dates : \_\_\_\_\_ No. of days : \_\_\_\_\_  
Total no. of actual working days : \_\_\_\_\_  
Total pay as per working days @ RM50 per day : \_\_\_\_\_ x \_\_\_\_\_ = RM \_\_\_\_\_

\*Kindly attach the copy of the necessary forms i.e. Medical Certificate, Leave Form etc. verified by immediate supervisor.

3. WE CERTIFY THAT THE ABOVE DETAILS ARE CORRECT  
Signature : \_\_\_\_\_  
Name of Manager : \_\_\_\_\_ Designation : \_\_\_\_\_  
\*Cost Centre & GL : \_\_\_\_\_ Date : \_\_\_\_\_


Upon completion, kindly submit the allowance claim form to us via email to [ajayakum@maybank.com](mailto:ajayakum@maybank.com) to be delivered personally or by express delivery (Courier Service) to the following address:  
GROUP RESOURCE, GROUP HUMAN CAPITAL  
41<sup>ST</sup> FLOOR, MENARA MAYBANK  
100, JALAN TUN PERAK, 50050 KUALA LUMPUR  
IKTTN: MR. AHMAD SYAHMI BIN MD NAWAZ

Note: Submission of "Allowance Claim Form" must be closed before cut-off date (2<sup>nd</sup>, 10<sup>th</sup>, 18<sup>th</sup>, 25<sup>th</sup> of respective month). The payment date are 1<sup>st</sup>, 14<sup>th</sup>, 22<sup>nd</sup>, and end of respective month. It's compulsory to provide Cost Centre & GL.

Figure 4: Allowance Slip and Claim Form

### 3.3.2 Paid Leave

During my time, all the interns are entitled to 1 day paid leave every month. This means we can leave any day of that month and still we will be paid. For me, I have an advantage in that I can carry forward my paid leave for another month. For example, I am not using my paid leave for March and May, so it can be carried to other months like July or August depending on our supervisor.



**Maybank**

APPLICATION LEAVE FOR INTERNSHIP

Branch/Department : \_\_\_\_\_ Date : \_\_\_\_\_

Name : \_\_\_\_\_ PF No. / Ref No. : \_\_\_\_\_

Internship Period : Start Date: \_\_\_\_\_ End Date: \_\_\_\_\_

Nature of Leave: ☒ Please tick whichever applicable.

☐ Annual NOTE: If you are travelling overseas, you may want to indicate the location/city you are travelling to for the Bank to extend possible assistance in the event of any crisis or disaster.

Country: \_\_\_\_\_ City: \_\_\_\_\_

☐ Compassionate

☐ Marriage

Number of Days Applied	Date of Commencement	Last Day of Leave	Last Leave Balance	Less this Application	Balance of Leave

During the leave, applicant can be contacted at:

Address: \_\_\_\_\_ Tel No. : \_\_\_\_\_

\_\_\_\_\_ Emergency Contact No. : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Applicant's signature

Application confirmed and recommended by \_\_\_\_\_

\* Application Approved/Declined

\* By Regional Manager/Branch Manager/Head of Department

\_\_\_\_\_

Name / PF No : \_\_\_\_\_ Name / PF No : \_\_\_\_\_

Designation : \_\_\_\_\_ Designation : \_\_\_\_\_

Tel. No / Ext : \_\_\_\_\_ Tel. No / Ext : \_\_\_\_\_

Date : \_\_\_\_\_ Date : \_\_\_\_\_

If declined, please state reason: \_\_\_\_\_

Note \* Delete whichever is **NOT** applicable

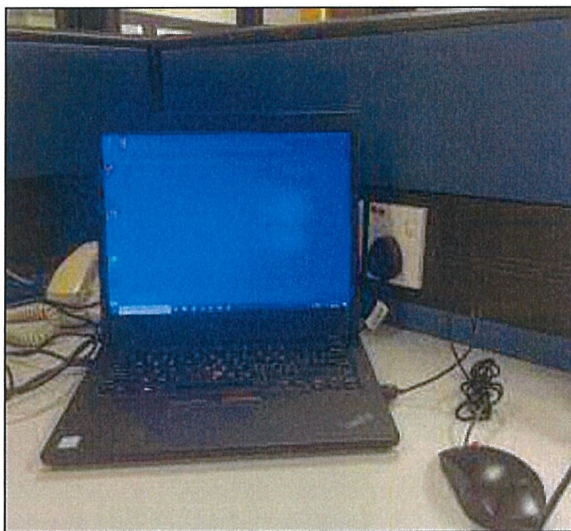
Note # Relevant documents must be submitted to support application where applicable.

Figure 5: Leave Application Form



### 3.3.3 ID Card and Laptop

All interns have been provided with their ID card which will be get on the first week of the internship. This is because all the candidates need to fill out all the forms before we start the internship so that the process will be smooth since the ID card take a few weeks to be completed. Apart from that, as an intern in HQ, I will do my supervisor task, hence all the internship candidates will be provided with a complete set of laptops with Maybank email to do our work. This laptop will be ours until the end of our practical training. This is because all the task is private and confidential, hence we need to use the laptop provided by Maybank.



*Figure 6: Laptop and ID Card*



### 3.4 Experience

A lot of experience I got during my practical training since Maybank do a lot of events. They want us to join those things which give more experience for an intern and protégé since this program is combining with other teams' members.

#### 3.4.1 CSR Day

During my practical period, I joined Corporate Social Responsibility (CSR) with Maybankers at Kampung Orang Asli Serendah with the collaboration of Nature. That CSR comes from three departments which are business banking, risk management, and also BB Credit Approval. Therefore, for business banking, we intern and protégé are representatives for them. Hence, a few activities have been done at that place such as hiking and craft.

People who joined that CSR is about 83 people and I am one of the interns from business banking. This type of activity gives me more experienced for me since I need to meet new people at that place and give me knowledge about what is happening during CSR day. The activity is quite fun and people enjoy those times. After completing this CSR, all the participants are complimented with a half day of work at any time that the participant can choose. Hence, it's a benefit for us for joining this activity.



*Figure 7: CSR Day at Serendah*

### 3.4.2 Hari Raya Celebration

During my time, I get a chance to celebrate Hari Raya with Maybankers because Eid Fitri is celebrated in April. Hence, a lot of activities during that time like a few games and an “open house” which includes free food. For Community Financial Services, we celebrate this Eid Fitri celebration two times, the first is on 11 May for all Maybankers, and the other one is on 16 May for all CFS groups. By doing this celebration, we can gather with all CFS groups and get to know each other since we are under one community.



*Figure 8: Hari Raya Celebration with Maybankers*



### 3.4.3 CBD Hi Tea

In early July, there will be a merger for business banking and SME+ after the announcement of the town hall in May. Therefore, on 6 July, the commercial banking department is having a hi-tea for all the staff to celebrate a new welcome to all the staff on this merger. This Hi-Tea will strengthen the tightness and bonding for RSME and business banking. For this merger, we the youngers who are the protégé and interns will be an organizer for this event. Hence, we need to do a few things such as MC, decoration, and organizing food. Therefore, the MC comes from business banking, which is Darwish, and RSME which is Maisarah. I have gained a lot of experience on how to handle an event with Maybankers from this event.



*Figure 9: Organiser for CBD Hi-Tea*

## Section D

### 4.0 Swot Analysis

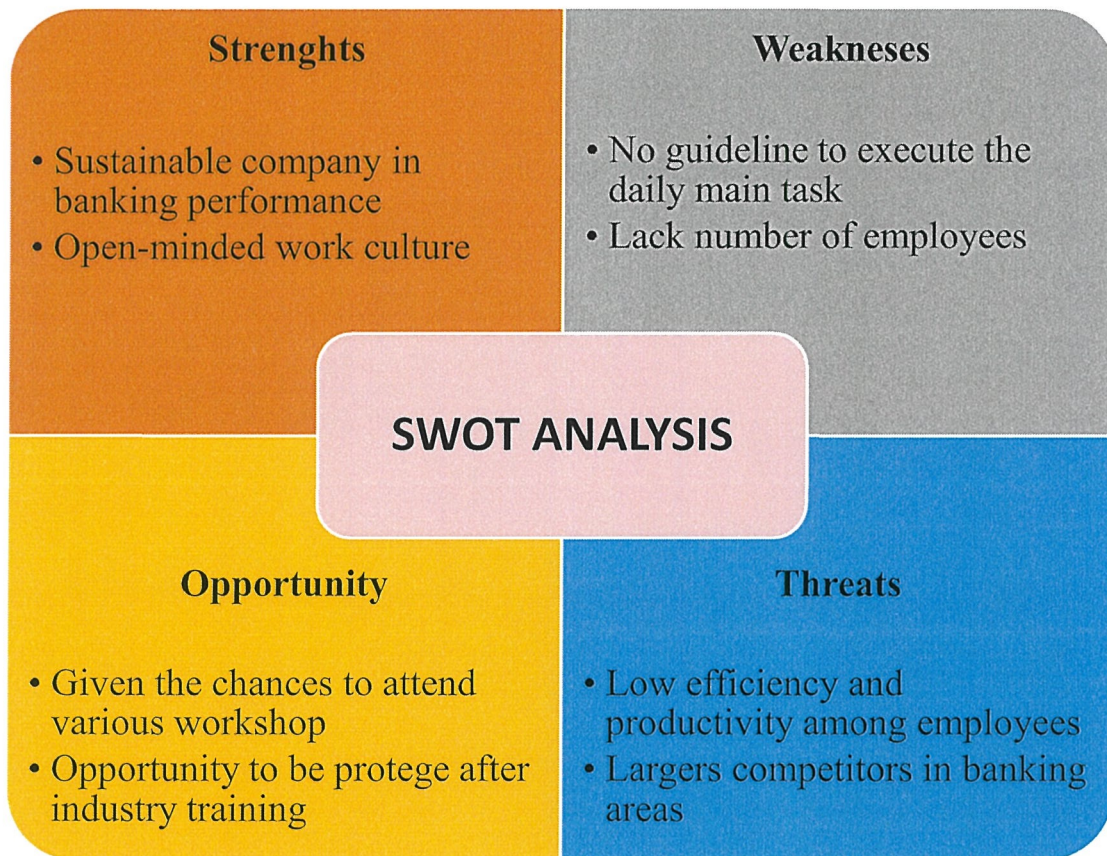


Figure 10: Swot Analysis



## **4.1 Strengths**

### **1) Sustainable Company in Banking Services**

As all know, Maybank is one of the largest banks in Malaysia with the average number of workers is 150000 people. Therefore, Maybank is one of the sustainable banks in Malaysia with a raise of profit of about 28.5% which is about 8.23 billion for the year 2022. With this amount, we can say that Maybank is doing well in the year 2022 as they have already recovered from the pandemic that hit our country. As we all know, during the pandemic, Maybank did not retrench their workers because all their workers can work from home and they can survive during that time, hence it is a benefit for the workers because most of the company collapsed during that time. Other than that, Maybank also has expanded its business to other countries like Singapore, Indonesia, Vietnam, Thailand, and Brunei. By doing this, people can still use their services anytime and anywhere they are going since Maybank is in most of South East Asia. Apart from that, Maybank also offers a lot of products like hire purchases, deposit and savings, insurance, wealth management, and many more. All these things can be done in any Maybank branch near your house. In addition, based on the history, Maybank launches the app for withdrawal without using a card because it only requires a QR code on the MAE application. Hence, these things will be easier in a cashless era because most people didn't carry a lot of money at one time due to the risk of theft nowadays.

### **2) Open-minded working culture**

Open-minded working culture in this term means the workers are willing to hear opinions from others free to give comments on based what they think. The team also promoted an open-minded workplace environment where newcomers' thoughts and opinions are very much welcomed. Employees and even interns like me are allowed to deliberate on the best course of action when faced with emergent challenges or matters. To guarantee that errors are made to a minimum, the team leader would also offer constructive criticism to every viewpoint and suggestion expressed. This improves my capacity for critical thought and problem-solving and will help me get ready to address new issues as they arise. This open-minded working culture is used to increase the efficiency of the team since the idea can be seen from many perspectives. For example, when I am doing a discussion with my manager and the protégé, I will give my opinion based on what I think during that discussion so that it can help the discussion more interactive. This also can help to provide the solution to the problem that may arise. Other than that, when working in one team, having an open-minded working culture is a must since people



cannot think only him/ her are having the right decision. So, in every organization, they must have this type of working culture. Nowadays, we need to remove the hierarchy working culture where the juniors need to hear all the opinions from seniors and they cannot speak out about all these things.

## **4.2 Weaknesses**

### **1) No guideline to execute the daily main task.**

Since my work is to do a master report, I need to update my tracker to complete that task. However, my task is different from my protégé. Hence, when it is stuck on doing those things because of some problem, my protégé cannot help since she does not learn about that things. This is because all the work that I get is a pass-over from the previous intern. She taught me all those things in a month and after she left me, I need to do it alone. Usually, the thing that I need to complete is GMCC which that things of the report need to be submitted to the Director for approval every month before the deadline, so I need to figure out the problem by myself or with the help of my supervisor when she is not busy. In the meantime, the weakness of my team is my supervisor did not have a team. She only has me and the protégé I didn't have guidelines to execute my daily task with the team. This is because, like other teams, they have a permanent staff or team that can help them every single time because they have at that time every day, but it is different with me which the guidance is by ourselves.

### **2) Lack number of employees**

One of the weaknesses that I can see from the business banking itself is the lack of employees in terms of permanent. This is because it can be seen from my team that the team only has me who is an intern and protégé under my manager who is a head of SME+. Hence, this makes the team less efficient since we cannot learn so many things because no one will teach us about all these matters. Not only that, but my manager also cannot help in doing the work or when having a problem doing the task because she didn't know the flow of using that tracker. Apart from that, the reason why I said business banking lack of employees in terms of permanent staff is because the business banking itself has around 10 people from intern and protégé. All these people come from different teams. Hence, all the heads in the business banking only can hire protégé and interns compared with the permanent staff. This protégé only gets the chance to have with Maybank for around 8 months without getting any benefits compared with the permanent staff but the task that they get is the same as the permanent staff. Other than that, the reason why I said that business banking is lack employees is that what is seen from one of

the teams which is the risk team, they didn't have enough employees until the protégé itself needed to work until late at night but she cannot claim for OT. Hence, I think business banking should open more vacancies for more younger generation so that they can explore business banking in more detail.

### **4.3 Opportunities**

#### **1) Given the chances to attend various workshop.**

One of the opportunities of my internship experience has been the opportunity to attend a free Excel training class taught by the bank's certified internal Excel trainer. It is done for Business Banking Interns and Protégés almost every Friday from 3 to 4 pm so that we can gain a better understanding of Excel features and be exposed to different ways to complete our tasks. As a result, we were able to work more productively and effectively when completing tasks assigned to us by our supervisor. The information given to us could be highly valuable in other occupations and help us be more prepared for future setbacks. Other than that, when doing an internship in Maybank, they give all candidates to assess Mycampus. The reason for doing this is to make sure that Maybankers candidates always know the department that they participate now. Apart from that, someone who wants to be a staff of Maybank needs to attend the workshop at Maybank Academy in Bangi. All the new staff will be trained at that academy to enhance their quality and efficiency in doing work. They also will have more knowledge and idea of what will be faced by them in their work.

#### **2) Opportunity to be protege after industry training.**

Since Maybank often opens recruitment for internal parties to join their protégé, the chance to be a protégé after completing this internship is higher. As far as I am aware, the only differences between a protégé and an intern are their salaries and leave policies. A protégé receives a little greater salary than an intern and is entitled to two paid leave days per month. Because the protégé is already familiar with all of Maybank's systems and will find it simple to continue doing the task because staff did not need to train them from scratch, the prospects of becoming a permanent employee at Maybank are therefore relatively good. Even though being a protégé is not permanent when a fresh graduate already gets the chance to be a protégé, they can get experience and can be ready to fit to work after finishing the contract for 8 months. This is because, nowadays, many companies want the workers to have experience in working for about one or two years. Therefore, continuing to do protégé in Maybank it can help to build a strong in our experience on our resume as well.

## **4.4 Threats**

### **1) Low efficiency and productivity among employees**

The threat during my internship is that all the data will be dependent upon other teams and not kept in a shared file that only the chosen teams in the Business Banking department could access. We must wait till the other team emails us with all the information we need to provide the financial statistics. Employees that work on the monthly data have occasionally gone on block leaves or even retired, which has made it challenging for our team to access all of the data and complete the SME+ reporting for the month. This is also a threat as it resulted in low efficiency and productivity among the employees since it is time-consuming for us to even get the data. For example, I am doing GMCC for Puan Suraya, and the data that have been used are loan stock aging for every month and data for KC. When these two data is being released not at the right times, my work will be delayed because it depends on it. Apart from that, employees who always gatekeep all the data also can lower productivity among others. This is because they didn't want to share the data that they already do with other people which can make other people have a problem finding it.

### **2) Larger competitors in banking areas**

Larger competitors in banking areas are one of the threats that may face by Maybank because in business banking especially, most of the banking in Malaysia have offered the same product as Maybank. Hence, Maybank needs to give more attention to make sure that the customer will choose Maybank rather than another bank like Public Bank, Cimb Bank, or Bank Islam. Therefore, Maybank needs to come out with products that are offered and give benefits to them. As of now, the customer for SME+ can make a loan for about less than 15 million which they can get that product if they fulfill all the requirements that Maybank asks. Moreover, to make sure Maybank can compete with other banks they must make sure all the branches that doing the sales must achieve all the targets that have been set by Maybank. All relationship managers must make sure all their teams are performing well when dealing with customers. Not only that, but most people also nowadays already prefer to do loans from Islamic areas, hence, a team from Maybank Islamic Banking must make sure that they can convince the customer to choose Maybank as their preference. This is because, from the data, the number of acceptances from the customer is usually lower which can affect to the banking performance especially business banking itself.



## **5.0 Solution and Recommendation**

According to the swot analysis above, a few solutions can be done to make SME+ Team more effective. The first recommendation is by having a great team with hire more permanent staff. This means, SME+ needs to hire a permanent staff for every single team for every head manager so that the team can be solid as other teams. This is because, when one team only relies on the manager or head, it will be difficult since the head didn't know the flow of tasks. Other than that, as a sustainable banking performance, having a solid team is key to making sure the work is going productive and effective because it will decrease the possibility of doing wrong in work. Moreover, when having a solid team, they can create the proper planning for rapid execution in doing the task or project since they can express all the ideas together (Gleeson, 2020).

Another recommendation that I can suggest is by giving training to the employees. This is because, as I saw during my practical training, what makes the daily data slow is when the teams didn't have enough workers to produce the data. After all, their teams are being resigned, etc. This will make the data messy as well as affect other teams who depend on that data. This is because the teams did not have enough training before starting the job hence it will be a burden for someone who needs to teach the new worker from the beginning. Other than that, they are also baby boomers' staff who didn't know how to use the basic formula in Excel like Vlookup and Pivot table which is a piece of basic knowledge that a person who works in HQ need to know. Therefore, giving them training twice yearly is a great idea since it can train more their knowledge. Not only that, giving a module for the protégé before they start to work is also one of the solutions that Maybank can do to make sure all the candidates are ready to work.

The last recommendation is by giving them chances for the intern to work in a diversified team. This is because, during my internship training, I am doing repetitive work every month which I think is not a bit challenging for me unless when it comes to ad-hoc tasks which require me to think out of the box. So, when the intern gets the opportunity to work with other teams, they can increase their knowledge in that department (Andreev, 2023). Apart from that, when giving the chance for the intern to try learning in many teams, they can use that knowledge in the future since the work for these teams and other teams is different.

## **6.0 Conclusion**

As a conclusion, I can say that this practical training in Menara Maybank for the past 6 months gives me a lot of knowledge, lesson, and learn. I learn a lot about the banking system from this internship journey including EOS and ELDS systems which this knowledge only can be get during this time. Moreover, from this internship journey, I can build many connections from different departments through socializing with people as well give me an advantage for the future. In the mean times, I hope with all the knowledge that I get during this internship training, will be useful for me to be used in the future soon in the real job area.

Other than that, all the staff and teams in Business Banking have helped me a lot during these internship periods. Their friendly and helpful make me welcome and excited to learn new things every day. The exposure to meet other people in different departments also increased my communication skills because I need to interact with others.

Lastly, this internship journey will strengthen the student knowledge before they come to the real work industry which will be more challenging. This industrial training needs to be obliged for all students either from private or public universities in Malaysia since it gives so much experience for the students.



## 7.0 References

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