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UNIVERSITI  
TEKNOLOGI  
MARA

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FACULTY OF BUSINESS AND MANAGEMENT

BACHELOR OF BUSINESS ADMINISTRATION (HONS) MARKETING

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INDUSTRIAL TRAINING REPORT

MGT666



*MALAYAN BANKING BERHAD*

*29 AUGUST 2022 – 10 FEBRUARY 2023*

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DATE OF SUBMISSION	:	07 FEBRUARY 2023

## **I. EXECUTIVE SUMMARY**

Industrial training is a vital component of a well-rounded education that helps students develop their skills. It involves both practical training and actual life experience. Malayan Banking Berhad, the country's largest provider of banking and financial services, was the organisation that made the internship opportunity available. The report for my internship is based on the six-month internship programme that I successfully completed at the Malayan Banking Berhad, Tanjung Bungah Branch in Penang.

Maybank is currently active on a global scale, with operations in several Asian nations, including Singapore, Vietnam and Thailand. Maybank is an active participant in both the conventional and Islamic markets for business. It provides a wide variety of products and services, including account opening, investment banking, conventional and Islamic banking, hire purchase, insurance, and internet banking.

During the six months of the internship, the student has been given the responsibility of working in the personal financial advisor and customer care departments, respectively. From the experience here, students have learned how to effectively market and sell Maybank products.

Therefore, the student was able to increase both the level of confidence and the ability for analytical thinking while participating in the internship because the tasks that were assigned required attention to detail. This internship is a great opportunity for a student to grow competitively in today's challenging industry.

## II. TABLE OF CONTENT

<b>PRELIMINARY PAGES</b>		
	Executive Summary	I
	Table of Content	II
	List of Figures	III
	List of Tables	IV
	Acknowledgement	V
<b>STUDENT'S PROFILE</b>		
2.0	Student Resume	6
<b>COMPANY'S PROFILE</b>		
3.0	Company Background	8
3.1	Company Vision and Mission	11
3.2	Company Goals	12
3.3	Company Product and Service	15
3.4	Company Organizational Structure	19
<b>TRAINING'S REFLECTION</b>		
4.0	Duration	20
4.1	Details	21
4.2	Gains	24
<b>SWOT ANALYSIS</b>		
5.0	Company SWOT Analysis	25
	Strength	26
	Weaknesses	28
	Opportunities	30
	Threat	32
<b>DISCUSSION AND RECOMMENDATION</b>		
6.0	Discussion and Recommendation	33
<b>CONCLUSION</b>		
7.0	Conclusion	35
<b>REFERENCE</b>		
8.0	Reference	36
<b>APPENDICE</b>		
9.0	Appendices	40

### III. LIST OF FIGURES

<b>FIGURES</b>		<b>PAGES</b>
<i>Figure 1:</i>	<i>Student's Resume</i>	<i>6-7</i>
<i>Figure 2:</i>	<i>Company's Background</i>	<i>8</i>
<i>Figure 3:</i>	<i>Maybank Vision</i>	<i>11</i>
<i>Figure 4:</i>	<i>Maybank Mission</i>	<i>11</i>
<i>Figure 5:</i>	<i>Maybank M25 Goals</i>	<i>12</i>
<i>Figure 6:</i>	<i>Maybank Core Values</i>	<i>13</i>
<i>Figure 7:</i>	<i>Organizational structure</i>	<i>19</i>
<i>Figure 8:</i>	<i>Replacement Debit Cards</i>	<i>21</i>
<i>Figure 9:</i>	<i>Completing customer forms</i>	<i>21</i>
<i>Figure 10:</i>	<i>Promoting digital products</i>	<i>22</i>
<i>Figure 11:</i>	<i>Promoting ASB financing</i>	<i>23</i>
<i>Figure 12:</i>	<i>Calling ASB customer</i>	<i>23</i>

**IV. LIST OF TABLE**

<b>TABLE</b>		<b>PAGES</b>
<i>Table 1:</i>	<i>Group community financial services</i>	<i>15</i>
<i>Table 2</i>	<i>Group global banking</i>	<i>16</i>
<i>Table 3:</i>	<i>Group insurance and takaful</i>	<i>17</i>
<i>Table 4:</i>	<i>Group Islamic financing</i>	<i>18</i>
<i>Table 5:</i>	<i>Working days and hours</i>	<i>20</i>
<i>Table 6:</i>	<i>Intrinsic and Extrinsic</i>	<i>24</i>
<i>Table 7:</i>	<i>SWOT analysis</i>	<i>25</i>

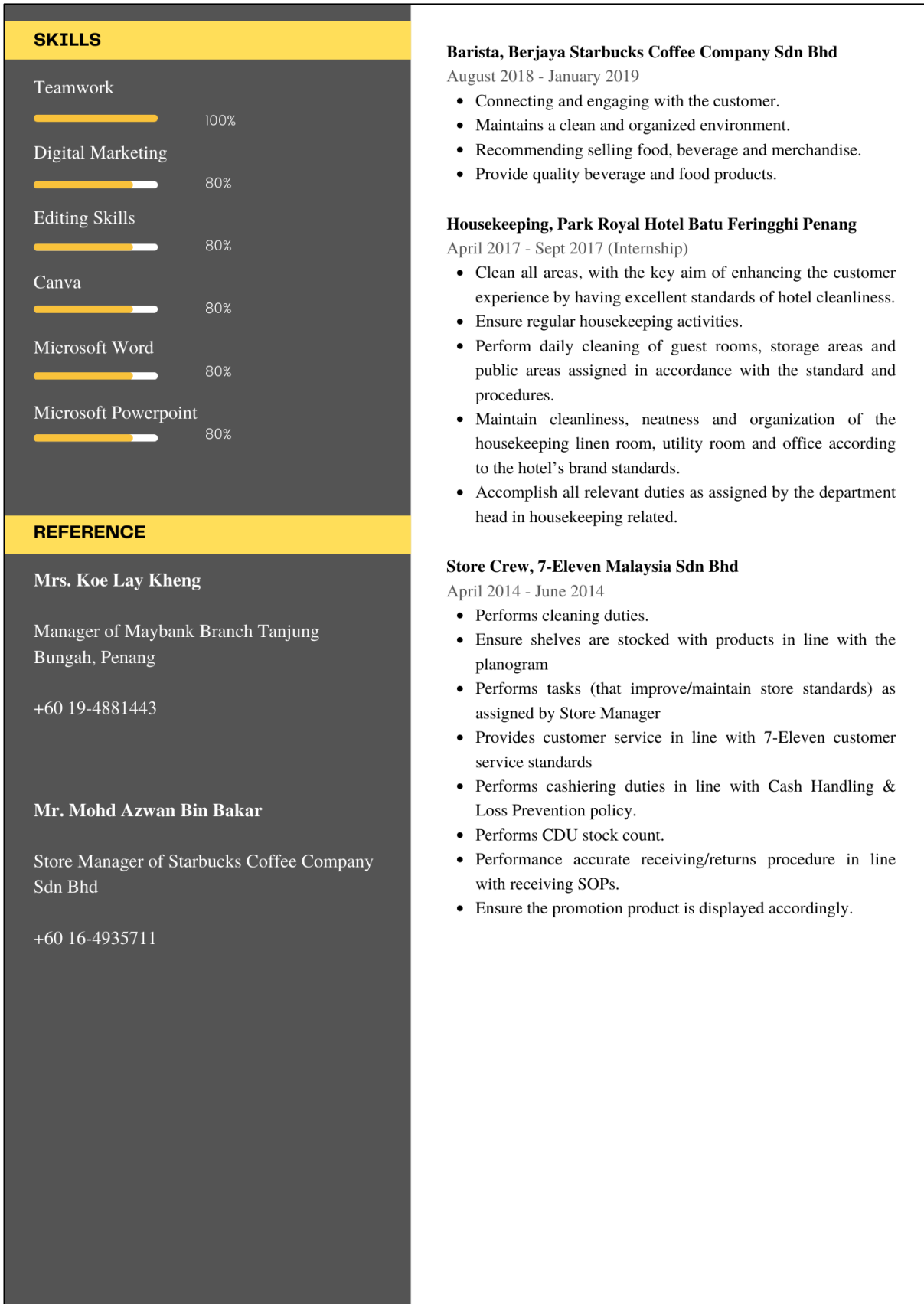


Figure 1: Student's Resume

### **3.0 COMPANY'S BACKGROUND**

<b>Company Name</b>	Malayan Banking Berhad (MAYBANK)
<b>Company Type</b>	Public Limited Company
<b>Location/Address</b>	Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia
<b>Established</b>	1960
<b>Industry</b>	Financial and Banking Service
<b>Contact Number</b>	+603-20708833
<b>Website</b>	<a href="http://www.maybank.com">www.maybank.com</a>

*Figure 2: Company's Background*

Maybank is one of the most successful banking groups in Asia and is the fourth largest bank in South East Asia in terms of assets. The Maybank Group operates over 2,600 branches across the globe. The Group provides a wide variety of goods and services, such as Islamic banking, retail and corporate banking, investment banking, insurance and takaful, stock broking, and asset management, amongst other things. It has more than 42,000 employees in locations all around the world.

A Malaysian businessman named Khoo Teck Puat, along with a select group of Kuala Lumpur-based partners, established the corporation On May 31st, 1960. In just three years, the bank went through a period of fast expansion and opened more than 150 new locations. Moving forward, the organisation founded Maybank Trustees Bhd (MTB) in 1964, making it accountable for the operation of the credit intermediation and related activities industry.

On the other hand, the Malaysian government kicked Khoo Teck Puat out of Maybank in 1965 under the leadership of Tun Abdul Razak, who was serving as Deputy Prime Minister at the time. Then, in 1973, the corporation established its own investment division, which was known as Asian & Euro-American Merchant Banking (Aseambankers Malaysia Berhad).

In 1975, the corporation established a collaboration with a group of investors located in Kuala Lumpur to launch a business known as Kota Discount Berhad as a joint venture. Maybank eventually bought the majority of shares in Kota Discount Berhad in 1986, and the company

was rebranded as Maybank Discount Berhad the following year. They began offering stockbroking and investing services the same year that they created Maybank Securities Sdn Bhd, which was in 1987 (Business R. f., 2019).

Maybank established the Maybank Unit Trust Berhad as a subsidiary in the year 1990. This subsidiary's primary function is the management of unit trust funds. In 1992, Maybank General Assurance Bhd was established; however, Etiqa Insurance Bhd is currently in charge of the company's operations. Maybank made the decision before the end of 1993 to buy Safety Life & General insurance Sdn Bhd, which it subsequently rebranded as Maybank Life Assurance. After one year, they started looking for markets outside of Malaysia rather than in the country itself. They also created two branch offices, one in Port Moresby and one in Lae, in addition to establishing a subsidiary in Papua New Guinea. The location provides a variety of financial services, such as loans, overdrafts, trade finance, bankers guarantee, current accounts, savings accounts, and fixed deposit accounts, among other items.

In 1995, Maybank entered a joint venture with PT Bank Nusa Nasional in order to investigate the potential of the Indonesian market. They are continuing to broaden their market presence in the Philippines.

They were willing to take a chance by teaming up with the Philippine National Bank in order to purchase a sixty percent share in the company that was formerly known as the Republic Savings Bank and was later rebranded as Maybank Philippines. Maybank is always expanding their business, and they just did so by purchasing Philmay Holding. In the year 2000, Maybank was able to celebrate their achievement after having approximately sixty branches all across the Philippines as part of their Maybank Philippines Inc. network. Following the direction from the Malaysian government, the merger between the Pacific Bank and the Phileo Allied Bank was successfully completed. Then, Maybank established a branch office in Shanghai after it was granted a licence to operate in China.

They are moving on with the launch of Maybank Takaful Bhd in order to explore for opportunities among Muslim customers. This will allow them to offer Takaful insurance products. They were unsuccessful in their attempt to acquire Bank Permata of Indonesia in 2004, but in the year that followed, they were successful in obtaining permission to launch a takeover bid for Bina Fikir Sdn Bhd using its Aseambankers subsidiary. At the end of 2005, however, it became clear that this transaction would not be successful. During this time,



Maybank completed the acquisition of the Mayban Fortis Insurance Company, as well as MNI Insurance and Takaful Nasional.

Etiqa Insurance and Etiqa Takaful are the new names that were given to MNI Insurance and Takaful Nasional, respectively, at the close of the 2007 calendar year. Following that, Maybank Takaful handed over its entire business, including its assets and liabilities, to Etiqa Takaful. In 2008, they successfully completed the acquisition of 97.5 percent of Bank Internasional Indonesia, 15% of An Binh Bank in Vietnam, and 20% of MCB Bank Ltd. in Pakistan (BII). In 2009, the subsidiary bank known formerly as Aseambankers was rebranded as Maybank Investment Bank. In 2010, they also initiated a dividend reinvestment programme for their shareholders.

In 2011, Maybank completed the purchase of 44.6% of Kim Eng Holdings Limited, which led to the formation of what is currently known as The Maybank Kim Eng Group. This investment banking firm is wholly controlled by Maybank. The year 2012 marked the beginning of their expansion of the network in Cambodia with the inauguration of the 12th branch, which was situated in the capital city of Phnom Penh. Maybank launched Maybank2u Pay in 2013, which is an online payment service that facilitates transactions in a quick and secure manner.

In the year 2014, they also brought attention to an important moment in their history by establishing the first childcare centre in Malaysia, which they called the "Maybank Tiger Cubs Childcare Centre." This facility served the needs of the company's employees. With the introduction of the Quick Touch service in 2016, the company took the banking industry to a new level by pioneering the use of biometric authentication in mobile banking. With this service, clients may log into their accounts using fingerprints as a form of mobile authentication.

They introduced Maybank QRPay in 2017 as a cashless payment option, which was yet another noteworthy innovation in the sector. In 2018, the company formed a partnership with Amanah Saham Nasional Bumiputra (ASNB), which enabled online banking transfers to the account to be made through Maybank2u. Their accomplishment of becoming the first to introduce a wide variety of cutting-edge banking services and features to the clients they targeted will forever serve as a source of motivation.

### 3.1 COMPANY VISION AND MISSION



*Figure 3: Maybank Vision*

Malayan Banking Berhad has set its sights on "Advancing Asia's Ambition with You" as its long-term ambition. Moving forward, they have the objective of establishing themselves at the forefront of the banking business in ASEAN. In order for them to realise their vision, the majority of their operations have been established in the majority of the ten ASEAN countries, including Cambodia, China, the Philippines, and Laos. They plan to provide the region's customers, whose demands they are trying to meet, with as many potential options as they can.



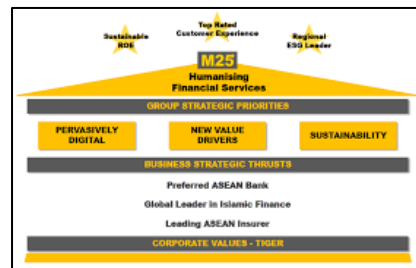
*Figure 4: Maybank Mission*

Maybank Berhad's primary Mission is to “Humanize financial services via few approaches”. First, they want to make it as easy as possible for people to obtain financial assistance. Internet banking has emerged as the industry standard in recent years, as a result, Maybank is focused on making their application as user-friendly as possible across all age groups. Not only are they developing the offline banking, but they are also focusing on the online banking in order to make things easier for their customers.

Next, Maybank has stated that they will work to guarantee that the conditions and prices of their products are reasonable. The organisation is of the opinion that the pricing structure is also a distinct value offer, which it is essential for them to uphold in order to preserve their customers' loyalty. Furthermore, they wish to personalise the financial services that they provide by counselling customers according to the requirements that they have.

Last but not least, they desired to be the hub of the community by providing a variety of services that were both useful and convenient.

### 3.2 COMPANY GOALS



*Figure 5: Maybank M25 Goals*

Maybank has a five-year strategy known as M25 to accelerate expansion and strengthen its position as one of the region's top financial services organisations. Developed against the backdrop of recent growing macroeconomic, social, and technological developments, M25 is the Group's road map and strategy for the next five years up to 2025 and follows the successful completion of the preceding Maybank Plan last year. The Group's redefined mission of "humanising financial services" to reflect its long-term goals and a new operational landscape will serve as the focal point of M25. To accomplish its three aspirational outcomes such as sustainable ROE, top-rated customer experience, and regional ESG leadership, the new plan will be guided by three strategic priorities such as being pervasively digital, developing new value drivers, and embedding sustainability throughout Maybank's activities.

Maybank's three business strategic thrusts are to be the preferred ASEAN bank, the global leader in Islamic finance, and the leading ASEAN insurer, and these strategic priorities will drive the company toward achieving all three.

As part of its mission to become **Pervasively Digital**, the Group aspires to become less of a financial services provider and more of a lifestyle partner for its customers by leveraging sophisticated data analytics, robust systems and platforms, and the expertise of people who are FutureReady and who employ agile process frameworks. The Group will also utilise data to gain insights into how to maintain customer engagement and business expansion.

With the aim of establishing differentiations and long-term competitive advantages, the group focus on building **New Value Drivers** will involve transformative initiatives that go beyond the current business as usual outcomes and represent new growth opportunities. These opportunities include small and medium enterprises (SME), digital, Islamic finance, wealth management, and cross-border opportunities.

With an eye on driving positive change toward a better society, the Group will actively seek to integrate **Sustainability** into all of its operations. It will also lead by example in terms of good governance practises and enable communities to make progress that benefits all members of society while focusing on a responsible transition to a low-carbon economy.



*Figure 6: Maybank Core values*

Maybank is one of the most successful talent recruiters in the industry, and the company recognises that its leadership pool and talent pipeline are essential to achieving its goals. They are an organisation that allows individuals to grow through a variety of personal and career development programmes as well as leadership acceleration opportunities.

These programmes are guided by the core values, which is refer to as TIGER (Teamwork, Integrity, Growth, Excellence & Efficiency, Relationship Building). These values are guided by the commitment to teamwork. Since there are people of varying educational levels, ages, and socioeconomic classes working at Maybank, the company holds the belief that "**Teamwork**" is the most important factor in maintaining respect and dignity. As a result, those distinctions should be celebrated when working with a competent team.

Second, the organisation has a strong belief in the concept of "**Integrity**" which it feels will result in better employees. The workers are held accountable for being truthful in their dealings with each transaction and refraining from making inappropriate use of the information.

In addition, Maybank is committed to fostering "**Growth**" not only within their employees but also in any and all areas where process improvement is feasible. They are always working to get better in order to get the approval of their customers.

The following core principle is "**Excellence and Efficiency**" which states that Maybank places a primary emphasis on providing their services at the highest possible level of outstanding

performance. They want to make sure that customers will remember the services that they have provided in order to establish a loyal following for their brand.

Last but not least, "**Relationship building**" they believe that partnership should be cared for because it will assist the company go further in the future.

### 3.3 COMPANY PRODUCT AND SERVICE

The Maybank Group provides a wide range of products and services, including investment banking, commercial bankin, Islamic banking, leasing and hire purchase, offshore banking, factoring, insurance, trustee services, stock broking, asset management, venture capital, nominee services, and Internet banking. Maybank has four major business pillars such as Group community financial services, Group global banking, Group insurance and takaful and Islamic finance.

#### i. Group community financial services

This group focuses on individual customers, mid-sized corporate customers, and retail small and medium enterprises (SMEs), offering services and products such as savings accounts, remittance services, fixed deposit accounts, current account and consumer loans services. There are many different types of consumer loans available, including housing loans, education loan, personal loans, hire purchase loan and credit card loans.

Housing Loan	<ul style="list-style-type: none"> <li>• My first home scheme</li> <li>• Maxihome</li> <li>• Commodity murabahah home financing</li> <li>• Houzekey homeownership plan</li> </ul>
Personal Loans	<ul style="list-style-type: none"> <li>• Maybank Islamic personal financing</li> <li>• Personal Loan</li> <li>• Maybank salary Loan</li> </ul>
Hire purchase Loans	<ul style="list-style-type: none"> <li>• Takaful auto credit plan</li> <li>• Hire purchase</li> <li>• My first car plan</li> <li>• Murabahah vehicle term financing</li> </ul>
Investment Loans	<ul style="list-style-type: none"> <li>• Maybank share trading</li> <li>• H.OT. Broking</li> <li>• IPO financing</li> <li>• ASB financing</li> </ul>
Other Loans	<ul style="list-style-type: none"> <li>• Maybank overseas mortgage loan</li> <li>• Education Loans</li> </ul>

*Table 1: Group community financial services*

## ii. Group Global Banking

This group focus on large corporate and institution. It offer Wholesale banking services such as transactional banking, investment banking, corporate banking, global markets and treasury, and asset management. There are several types product and service that the offer such as working capital financing, project and contracting financing, commercial hire purchase (SME), commercial hire purchase large corporation, property financing and government aided.

Working capital financing	<ul style="list-style-type: none"> <li>• Professional business loan</li> <li>• Petrol station dealer financing</li> <li>• SME Fixed deposit</li> <li>• Distributor supplier financing</li> <li>• SME micro loan</li> <li>• Low carbon transition</li> <li>• BizPlus</li> </ul>
Project and contracting financing	<ul style="list-style-type: none"> <li>• Bridging Loan</li> <li>• Project and contract financing</li> </ul>
Commercial hire purchase (SME)	<ul style="list-style-type: none"> <li>• Block discounting</li> <li>• Blanket hire purchase</li> <li>• Corporate staff auto scheme</li> <li>• Floor stocking</li> <li>• Direct hire purchase</li> </ul>
Property financing	<ul style="list-style-type: none"> <li>• Maxi Plan/i-package: Property and business financing</li> <li>• SME property and business financing</li> </ul>
Government aided	<ul style="list-style-type: none"> <li>• Fund - Primary Agriculture Sector</li> <li>• Fund - All Economic Sector</li> <li>• CGC Scheme – BizJamin</li> </ul>

*Table 2: Group global banking*

### iii. Group insurance and takaful

This group offer their product and service to individuals and corporate. It also offer and Islamic insurance (Takaful) and Conventional solutions including long-term savings and investment products. There are various type of insurance and takaful that they offer such as personal accident, car insurance, travel insurance, retirement, education , home insurance, business amd medical insurance.

Personal accident	<ul style="list-style-type: none"> <li>• Premier lady savers</li> <li>• Personalady</li> <li>• Takaful hero</li> <li>• Ezy-life secure</li> <li>• Smart life vantage</li> <li>• Infinite personal accident</li> <li>• Takaful privilege PA</li> </ul>
Car	<ul style="list-style-type: none"> <li>• Motor takaful</li> <li>• Motor insurance</li> <li>• Takaful auto credit plan</li> </ul>
Travel	<ul style="list-style-type: none"> <li>• Tripcare 360 takaful</li> </ul>
Retirement	<ul style="list-style-type: none"> <li>• Smart secure</li> <li>• Smart waris</li> <li>• Smart cash extra</li> <li>• Premiervalue saver</li> <li>• Smart flexi plus</li> <li>• Smart hijrah</li> </ul>
Education	<ul style="list-style-type: none"> <li>• Premier education saver</li> </ul>
Home insurance	<ul style="list-style-type: none"> <li>• Credit level term assurance and takaful</li> <li>• Mortgage reducing term assurance &amp; takaful</li> <li>• Houseowner takaful</li> <li>• Maxihome content</li> </ul>
Business	<ul style="list-style-type: none"> <li>• Credit</li> <li>• Group life</li> </ul>
Medical	<ul style="list-style-type: none"> <li>• Smart family medic plan</li> </ul>

*Table 3: Group insurance and takaful*



**iv. Group Islamic financing**

Shariah compliance served as the foundation for the Islamic banking products offered in consumer loans. For example, as an alternative to personal loans, they created Maybank Islamic Personal Financing for Muslims. They also offer investment products that meet Islamic Finance characteristic. There are several type of product and service that they offer such as ASB Financing, online fixed-deposit, M2U savers, Account portability, Balance transfer, Ezycash, Ezypay plus and personal financing. Other than that, there are various type of Mudharabah investment account such as Multi asset investment account, Private banking account, Golden savy account, Premier mudharabah account and Zest-I account. Therefore, With the availability of Sharia-compliant products and service, many Muslim customers will be attracted to invest in Maybank products.

Islamic Financing	<ul style="list-style-type: none"> <li>• ASB Financing</li> <li>• Online fixed-deposit</li> <li>• M2U savers</li> <li>• Account portability</li> <li>• Balance transfer</li> <li>• Ezycash</li> <li>• Ezypay plus</li> <li>• Personal financing</li> </ul>
Mudharabah investment account	<ul style="list-style-type: none"> <li>• Multi asset investment account</li> <li>• Private banking account</li> <li>• Golden savy account</li> <li>• Premier mudharabah account</li> <li>• Zest-I account</li> </ul>

*Table 4: Group Islamic financing*

### 3.4 ORGANIZATIONAL STRUCTURE

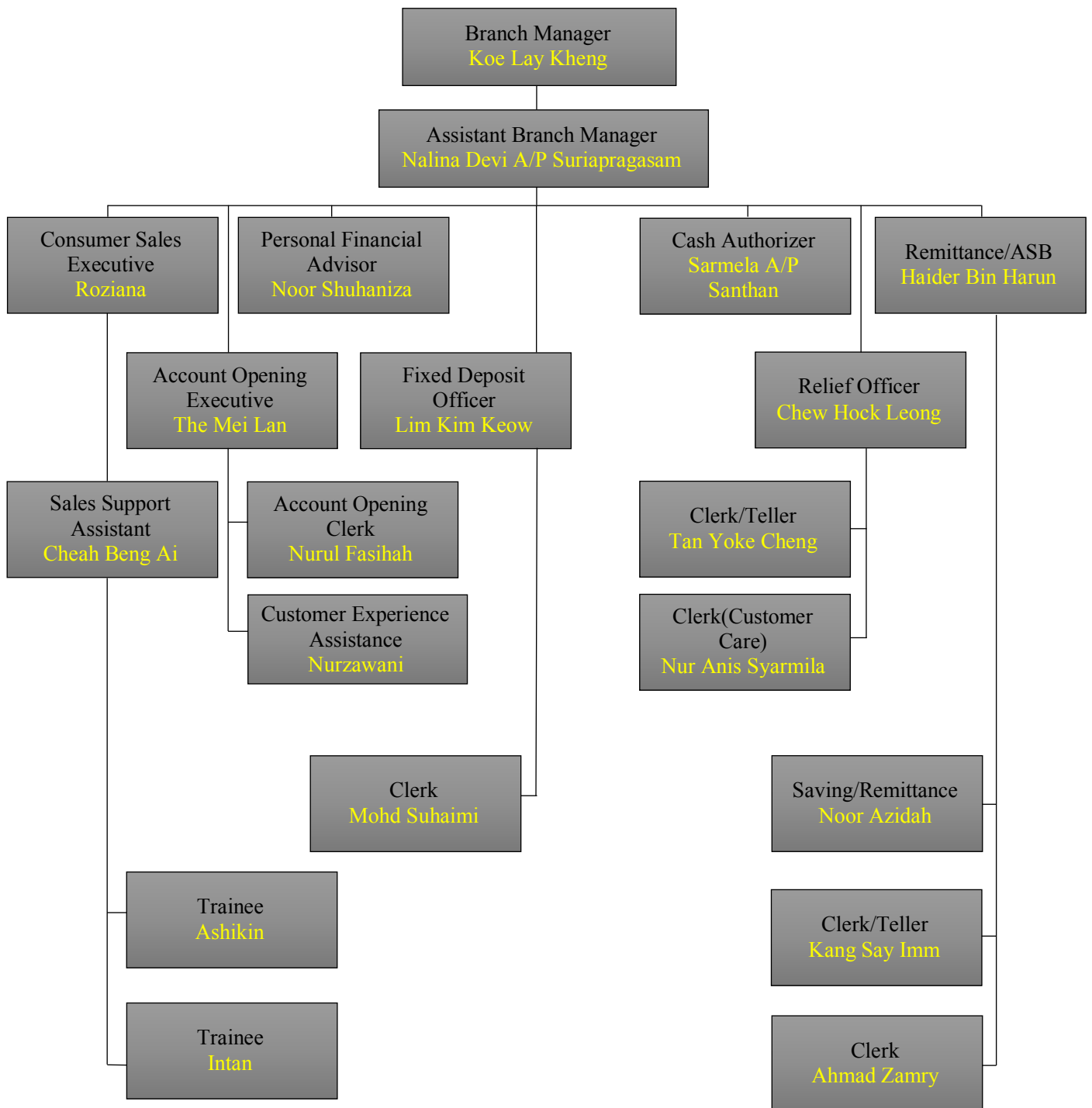


Figure 7: Organizational Structure

## TRAINING REFLECTION

### 4.0 DURATION

i. Specific date

From 29<sup>th</sup> August 2022 to 10<sup>th</sup> February 2023

ii. Working days and hours

Monday	8:45 AM – 5:45PM
Tuesday	8:45 AM – 5:45PM
Wednesday	8:45 AM – 5:45PM
Thursday	8:45 AM – 5:45PM
Friday	8:45 AM – 4:45PM

*Table 5: Working days and hours*

## 4.1 DETAILS

### i. Customer care department



*Figure 8: Replacement Debit Cards*

I was given the task of assisting customers who needed to update their savings account passbooks. A savings account passbook is a book that records daily money transactions. In addition, I help consumers make replacement debit cards for expired cards and make replacement cards for customers who have lost their debit cards.



*Figure 9: Completing customer forms*

Furthermore, I assist customers with cash transactions at ATMs and CDM machines, such as cash withdrawals and deposits. In addition, I assist customers in completing forms to open personal or business accounts, making telegraphic transfers to other banks, and depositing and withdrawing money at Maybank counters.

ii. Operation department



*Figure 10: Promoting digital products*

I am promoting digital products of Maybank, such as Maybank2u (M2U) and Maybank E-wallet (MAE) apps to walk-in customers. Besides that, I explain the benefits of M2U and Mae to customers.

There are several advantages that customers get from using internet banking, such as M2U, among which is that it is easier for them to check their personal account balance and current account, look for outgoing and incoming money transactions, check their ASB balances, transfer money to other banks, change money transfer limits, and make a debit card replacement online.

In addition, Mae is the same as M2U, but it has been upgraded with more features, such as being able to buy food using "sama-sama local", buy goods using "Scan and Pay," and buy tickets such as bus tickets, movie tickets, flight tickets and customers can also book an appointment with Maybank through the Mae app.

Besides, to protect customers from scammers or fraud, Mae offers a tool called "Killing Switch," which allows customers to deactivate their accounts if they feel they have been scammed.

Moreover, I print bank statements as requested by customers, such as savings account, current account, credit card, and fixed deposit statements. The bank statement will cost RM10 per request and RM1 each page.

iii. Consumer sales department



*Figure 11: Promoting ASB financing*

I promote the Amanah Saham Bumiputera (ASB) financing plan to walk-in customers. The ASB financing plan comprises a minimum loan amount of RM30,000.00 and a maximum loan amount of RM200,000.00 with terms ranging from 5 to 30 years. Customers can select an ASB finance plan according on their ability. Furthermore, the customer will receive 100% of the dividend every year.



*Figure 12: Calling ASB customer*

Furthermore, I offer the ASB finance Plan to online customers, which means that I will search for current customer information in the Maybank system and contact them to promote the ASB Plan, and the final registered process will be completed online.

## 4.2 GAINS

<b>Intrinsic</b>	<ul style="list-style-type: none"> <li>i. Experience</li> <li>ii. Recognition</li> <li>iii. Learning opportunity</li> <li>iv. Cooperation</li> <li>v. Career development</li> </ul>
<b>Extrinsic</b>	<ul style="list-style-type: none"> <li>i. Allowed for 1 day paid leave per month.</li> <li>ii. Allowance RM50.00 per working day</li> </ul>

*Table 6: Intrinsic and Extrinsic*

During my industrial training at Malayan Banking Berhad (Maybank), I learned and gained a lot about intrinsic and extrinsic rewards. This industry training has given me five intrinsic rewards such as experience, recognition, learning opportunities, cooperation, and career development.

First and foremost, the experience. Maybank allows interns to apply any skills and knowledge they have learned to promote Maybank products to customers. Next, recognition. Being a part of the Maybank team can boost an individual's confidence and ability to communicate effectively with one another in order to make decisions and achieve the company's goals. Besides, learning opportunities. The process of learning and adapting to the real-world industry environment is difficult, but it was a great experience in the end because of the employees' friendliness, teamwork, and ease of communication. Other than that, cooperation. Employers and employees will fully participate in sharing ideas, collaborating to solve problems within the organization, and making decisions at Maybank. Furthermore, career development. The knowledge and skills I obtained as an intern at Maybank will help me prepare for the real world of work in the future.

In addition, The extrinsic reward that I gained was Maybank giving me RM50 per working day for allowance. Furthermore, I was permitted to take one day of unpaid leave per month during my internship.

## 5.0 SWOT ANALYSIS

SWOT analysis is a method for assessing a company's competitive situation and developing strategic plans. SWOT analysis evaluates internal and external elements, as well as present and possible future opportunities.

Internal	
<p><i>Strength</i></p> <p>S1. Advancement in technology (Contactless ATM withdrawal).</p> <p>S2. Expands digital support (F&amp;B businesses via MAE app)</p> <p>S3. Convenient, safe and secure online banking transactions.</p> <p>S4. Responsible and fair advertising, marketing, and selling practice</p>	<p><i>Weaknesses</i></p> <p>W1. Low of customer satisfaction rating.</p> <p>W2. Risk in contactless payment (Unauthorised debit card purchase)</p> <p>W3. Slow service due to unprecedented high traffic volumes across its platforms (Maybank2u website, M2U app, MAE app and debit card).</p> <p>W4. Lack of customer confidence of internet banking.</p>
External	
<p><i>Opportunities</i></p> <p><b>O1. Economic</b> Grow customer base. (Hun, 2021)</p> <p><b>O2. Technology</b> Heightens online banking security. (Maybank, 2022)</p> <p><b>O3. Social</b> <b>Intensify customer centricity.</b> (Maybank, 2022)</p> <p><b>O4. Environment</b> Climate Stress Risk Testing. (Ong, 2022)</p> <p><b>O5. Legal</b> Conducting a highest standard of ethics and integrity. (Maybank2u, 2022)</p>	<p><i>Threats</i></p> <p><b>T1. Economic</b> Rising inflationary. (Tay, 2022)</p> <p><b>T2. Technology</b> Greater competition from other banks. (similarweb, 2022)</p> <p><b>T3. Social</b> Cybercrimes. (Jaafar, 2022)</p> <p><b>T4. Environment</b> Macroeconomic effect (Covid-19). (Bernama, 2020)</p>

Table 7: SWOT analysis



## **Maybank Strength**

- Advancement in technology.

Maybank is the first financial institution in Malaysia to offer a service for withdrawing cash from an automated teller machine (ATM) using contactless technology, adding yet another cutting-edge choice to the digital banking options it provides. The new service is now accessible at select ATMs around the country through the MAE app, and it seeks to increase the convenience of more than 12 million Maybank ATM cardholders as people continue to adapt their lifestyles to the new norm and enjoy more digitally enabled access to existing banking services. The feature is called "ATM Cash-out." Customers can withdraw money using a contactless method on a Maybank ATM simply by scanning a QR code using the MAE app and debit cards are not required for this transaction.

- Expands digital support (F&B businesses via MAE app).

Maybank is the first bank to offer a meal delivery service directly from its banking app, allowing food and beverage (F&B) SMEs (like local hawkers and home-based businesses) to sell their goods to retail customers without incurring any fees from the bank in the form of commission or initial set-up costs. With this update to the MAE app, the Bank is furthering its mission to provide innovative digital services to its individual and small- and medium-sized enterprise customers, as well as to offer enterprises supplementary support and solutions that go beyond conventional banking. Besides, the platform has around 14,000 retailers on it so far, all of whom can reach the bank's 12 million customers. At the same time, the bank's retail customers may enjoy the comfort and convenience of ordering food via a secure platform guaranteed by the bank. The feature is known as Sama-Sama Lokal. Customers using Sama-Sama Lokal on the MAE app need to tap the Sama-Sama Lokal icon on the app's main screen, pick the restaurant from which they wish to place an order, and follow the on-screen instructions from there. All of a user's previous orders, favourite stores, and personal information, including phone number and address, will be transferred over to the MAE app, ensuring a seamless meal ordering experience for existing Sama-Sama Lokal users. Apart from that, Sama-Sama Lokal offers lots of discounts and vouchers to its customers. As a result, it'll be able to pull in a large user base.

- Convenient, safe and secure transactions.

Maybank has decided to stop supporting the use of the SMS TAC (transaction authorisation code) for validating online transactions made using either of its apps. Customers will start using Secure2U as their primary authorization method for nearly all transactions, with the exception of Financial Process Exchange (FPX) and Direct Personnel Expense (DPE), to increase security (DPE). This alternative approach adds an extra layer of protection. In order to complete a transaction on a registered device in under 50 seconds, there are only two acceptable techniques which is Secure Verification (one-tap authentication) and Secure TAC (a six-digit TAC number generated on the mobile app). Because of this new feature, customers may make purchases in a more secure and convenient way.

- Responsible and fair advertising, marketing, and selling practice.

Responsible lending, product safety for financial services, consumer protection, and financial stability are all part of providing customers with the greatest experience possible. Customer information may be shared within the Maybank Group and with select strategic partners so that they may provide products and services that may be of interest to customers, but the bank will not contact customers for advertising purposes unless they have given their prior agreement. Moreover, the bank promises that it will never share customers' private information with any other parties. As a result, this is one of the ways in which Maybank encourages customer loyalty among its customers.

## Maybank Weaknesses

- Low customer rating

Even with all of its strong branding, Maybank still has low customer satisfaction ratings. Many complaints from consumers expressing dissatisfaction with the bank's service. Customers. For example, customer can replace their expired debit cards using the maybank2u website without any charge. Since the customer's debit card has already expired, the bank accidentally charged them RM12. Therefore, Maybank's devoted clients would be lost as a result of this issue.

- Risk in contactless payment (Unauthorised debit card purchase).

Unauthorized transactions occur when the account holder does not perform the transaction. Unknown people or people who steal their card or account information can engage in fraudulent purchases. For example, cards and account information were intercepted while in transit. When a consumer opens a new account or obtains a new debit or credit card, a fraudster controls their mail and steals their card or account information. Next, **skimming**. This occurs when the information on the magnetic strip of a consumer card is copied by inserting it into an electronic device. Next, **phishing**. These are email traps, in which consumers receive emails from people claiming to work for banks or government agencies, requesting for confidential information about their accounts or debit or credit cards. These are email traps, in which consumers receive emails from people claiming to work for banks or government agencies, requesting for confidential information about their accounts or debit or credit cards. Furthermore, **account takeover**. This occurs when a consumer unintentionally shares personal information with a fraudster, who subsequently utilises the information to make online transactions. Aside from that, **card was lost**. If a consumer loses their card, it may end up in the hands of a fraudster, who may use it to perform transactions until the consumer reports it lost and has it blocked. Finally, there is **card-not-present (CNP) fraud**. The fraudster would utilise the consumer's card number and expiration date to perform a transaction over the phone or through the mail even without consumer's cardholder.

- Slow service due to unprecedented high traffic volumes across its platforms.

Maybank services have experience slowness due to unprecedented high traffic volumes across its platforms such as Maybank2u website, M2U app, MAE app and debit card usage. For example, after using M2u, Mae, and debit cards for online purchases such as paying Shopee or Lazada, it may have issues such as when user have already proceeded with the payment but the payment appears to be unsuccessful.

- Lack of customer confidence of internet banking.

The customer of Maybank always concern with the safety issue of online banking. They are more likely to do transaction in the traditional ways rather than online banking. This is because they are lack of confidence toward safety and security issue of online banking. They are afraid of their information will be intercept by scammer. Scammers have added malware to fake law enforcement apps and fake retail e-commerce apps to steal clients' online banking credentials. For example, there was an issue when a customer went to the bank to withdraw money and realized that there was no money in their savings account. There was no e-banking setup, nor was there an e-wallet or online purchasing platform linked to the account. As a result, they had no idea how the money was stolen. Further report found that there were some unknown transactions for e-wallets and online shopping.

## **Maybank Opportunities**

- Economic (Grow customer base).

Maybank's strategies are to protect and expand their customer base, improve the quality and quantity of the non-financial services they offer, broaden the range of markets they participate in, and strengthen their value propositions (Hun, 2021).

- Technology (Heightens online banking security).

By the end of June 2023, Maybank will have completed the transition to a more secure authentication system provided by Secure2u for all online activities and transactions related to account opening, any bill payment, fund transfer as well as changes to personal details and reset password. This is in accordance with Bank Negara's guidance for banks to transition away from using SMS One Time Passwords (OTP) in favour of a more secure authentication method for these transactions. This is consistent with the Bank's attempt to place a high priority, at all times, on the safety and protection of the funds and online banking transactions belonging to its consumers (Maybank, 2022).

- Social (Intensify customer centricity).

Maybank will apply a fully Agile and iterative Minimum Viable Product strategy to reimagine a consumer's experience and end-state model, with the goal of boosting satisfaction level and shortening time-to-market solutions (Maybank, 2022).

- Environment (Climate Stress Risk Testing).

In order to supplement their scenario analysis capabilities, Maybank has looked into a wide variety of ESG, which is environmental, social, and governance or climate stress testing methods, and they are planning to conduct a pilot climate stress test to learn more about the potential impacts of climate change on their business performance and strategy (Ong, 2022).

- Legal (Conducting a Highest standard of ethics and integrity).

It is the policy of Maybank and its partners and worldwide headquarters to always act ethically and honestly in all of their dealings with clients and other

businesses. To fulfil this pledge, Maybank has set up a channel for disclosure of unlawful conduct, providing employees and the public with safe, anonymous ways to report wrongdoing by any Maybank member or representative without fear of retaliation (Maybank2u, 2022).

## Maybank Threat

- Economic (Rising inflationary).

Since January, Bank Negara Malaysia has lifted the OPR by a total of 2.5%, from a low of 1.75%, and further increases to the benchmark interest rate are largely anticipated during the final meeting of the 2022 Monetary Policy Committee (Tay, 2022). According to Maybank IB (Investment Bank Berhad), BNM (Bank Negara Malaysia) has maintained its assessment of a global economy experiencing headwinds and negative risks from elevated and continuous inflation, tighter income, China's macro issues, and geopolitical tensions.

- Technology (Greater competition from other banks).

As a result of the more active marketing of digital products and services by competing financial institutions, Maybank will see a loss of clients and investors. Maybank2u.com's top rival in December 2022 is cimbelicks.com.my, which received 11.0 million visitors, followed by hsbc.com.my which is 799.3 thousand visitors, citibank.com.my with 520.7 thousand visitors, pbebank.com with 9.4 million visitors, and Maybank2u.com itself received 845.2 thousand visitors (similarweb, 2022).

- Social (Cybercrimes).

The cases of internet fraud are on the rise, and some of their victims may have willingly provided the scammers with the information they needed. Maybank is dedicated to keeping its customers' funds safe, however despite its best efforts, some clients choose to share account information such as passwords and one-time-passwords (OTP) (Jaafar, 2022).

- Environment (Macroeconomic effect).

Maybank's earnings for the second quarter (Q2) that ended on June 30, 2020 was reduced to RM941.73 million as a result of the impact of the COVID-19 pandemic. This is in comparison to the RM1.94 billion that was recorded for the same time in the previous year. In addition, revenues dropped from the previous level of RM13.05 billion to the current level of RM11.79 billion (Bernama, 2020).

## 6.0 DISCUSSION AND RECOMMENDATION

- Convenient, safe and secure online banking transactions. (S3)  
Heightens online banking security (Maybank, 2022). (O2)

Maybank provides a fraud detection and monitoring system with specific rules and extra risk parameters, which helps to strengthen detection rules and triggers for banning suspicious transactions. On top of that, the Bank has a call verification process set up to notify customers of questionable transactions. A 24-hour, seven-day-a-week hotline is available to Maybank clients for reporting instances of financial fraud. If a customer has reason to believe their banking information has been hacked, if they have noticed a strange activity, or if they just want to temporarily close their bank account, they should call the fraud hotline at right away. Maybank customers can also call their toll-free customer service number for assistance with any of the aforementioned issues. With this information, the Bank will be able to quickly assist its customers in avoiding further losses. Besides, Maybank regularly updates the Maybank2u website, as well as its social media accounts (Facebook and Instagram), with educational materials meant to raise customers' awareness of potential scams. Regularly paying attention to these alerts will help customers stay one step ahead of scammers. Moreover, customers are also urged to take precautions against fraud by never intentionally disclosing their personal information or allowing others to use their login credentials for internet banking (Maybank, 2022)

- Low of customer satisfaction rating. (W1)  
Intensify customer centricity(Maybank, 2022). (O3)

Maybank restructures its wholesale target operating model by improving its group-wide coverage structure, customer segmentation, and product offering. In addition, the group is reviving regional sales productivity, deepening industry expertise, and providing customised sector solutions. Furthermore, Maybank's strategies to boost customer loyalty and satisfaction is include reimagining the consumer journey across major life events such as opening first account, purchasing first vehicle, purchasing a home, and building wealth, and others. Moreover, integrate and strengthen Maybank's position as an orchestrator inside certain digital



ecosystems such as auto, property investment, and others, as well as providing services other than banking (Maybank, 2022)

- Expands digital support (F&B businesses via MAE app). (S2)  
Greater competition from other banks. (similarweb, 2022). (T2)

Maybank is well-positioned to dominate the rapidly expanding digital banking industry due to its comprehensive suite of digital goods and services and their effortless incorporation into customers' daily lives. Even as the world around us becomes increasingly digitised, the Group has not lost sight of its founding principle of humanising banking as it works to defend and expand its main customer markets (Maybank, 2021)

- Lack of customer confidence of internet banking. (W4)  
Cybercrimes(Jaafar, 2022). (T3)

Growth in online banking has advantages and disadvantages, much like a sword. On the one hand, users have more comfort at their disposal. On the flip hand, users are more susceptible than ever to cyberattacks and online fraud. Maybank Group reduces its exposure to these dangers by relying on its own in-house cybersecurity infrastructure, which includes strong internal governance, knowledgeable employees, and advanced network capabilities (Maybank, 2021)

## **7.0 CONCLUSION**

In conclusion, industrial training provides numerous advantages to students. It not only helps students gain knowledge and experience, but it also helps them build their self-confidence in the actual business industry.

Furthermore, with the company's support and cooperation, students are able to deal with problems while completing industrial training.

Other than that, the organisation is quite helpful in ensuring that students complete their assigned jobs.

Finally, this industrial training may help students prepare for future real-world employment situations.

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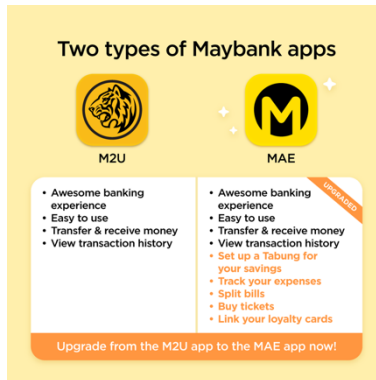


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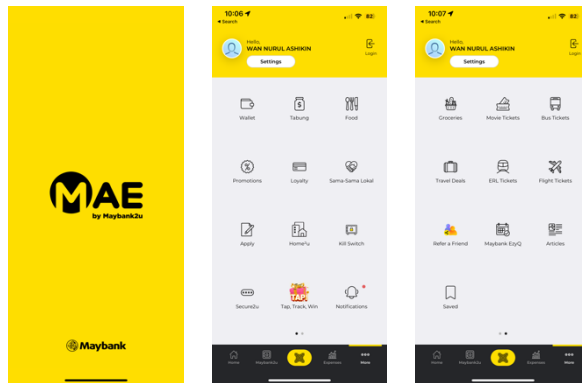
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## 9.0 APPENDICES

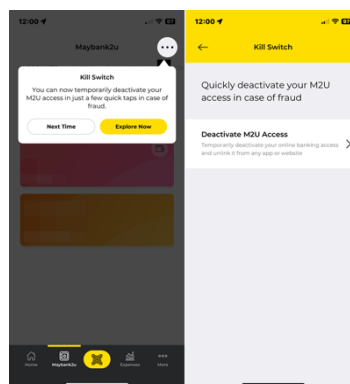
- *Maybank2u and Maybank E-Wallet (MAE) apps*



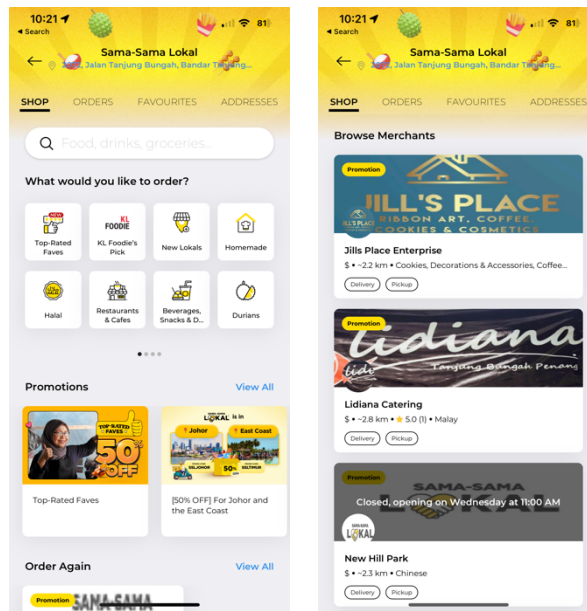
- *Mae Apps features*



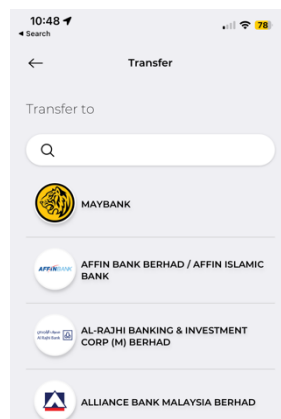
- *Kill switch*



- *Sama-Sama Lokal*



- *Mae Fund Transfer*



- *Secure2u verification*





- ASB financing plan

**ROZIANA**  
016-4917930

**JADUAL ANSURAN BULANAN BAGI PEMBIAYAAN ASB SECARA DALAM TALIAN**  
(PEMBIAYAAN DENGAN PRTA/PRTT)  
*Effective dari 1 Januari 2023 sehingga 30 Jun 2023*

**RM104141**  
Know Your Loan  
Silahkan keft QR untuk mengetahui lebih  
detail mengenai pembiayaan ASB

PEMBIAYAAN RM300.00		10.5% 120x (over 104141)																																		
Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
RM 300.00	435	434	433	432	431	430	429	428	427	426	425	424	423	422	421	420	419	418	417	416	415	414	413	412	411	410	409	408	407	406	405	404	403	402	401	400

Nota:  
 Takaif minimum bulanan / bulanan  
 kadar Ases Standard (KAS) terendah adalah 2.75% berkuatkuasa 7 November 2022. Terutamanya kepada sebarang phisikal.  
 Maybank Islamic Finance Services

- Cash withdrawal and deposit form

**CASH WITHDRAWAL / OTHERS**

Name:

Account No.

Amount RM

CASH / BDR / 0417

Please check and verify the transaction details before leaving the counter. The Bank shall not be responsible or liable for any failure to notify of any discrepancy(ies). This is a computer printout.

**DEPOSIT / PLACEMENT / CREDIT / PAYMENT**

Name:

Account / Card No.

Amount RM

Card No.

Amount RM

Card No.

Amount RM

Transaction Description

Reference No.

**DEBIT**

Name:

Account No.

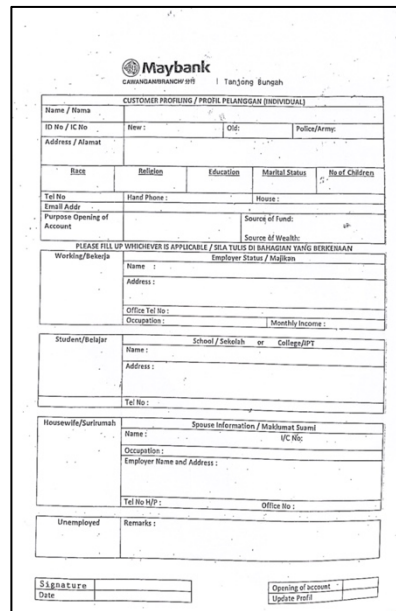
Amount RM

Please check and verify the transaction details before leaving the counter. The Bank shall not be responsible or liable for any failure to notify of any discrepancy(ies). This is a computer printout.

Malaysian Banking Berhad (190001000142)  
Maybank Islamic Berhad (200701029411)

CASH / MESS / 1119

- *Customer profile form for Opening saving or Current account*



**Maybank**  
CABANG BANGKANDU 191 | Tanjung Bungah

**CUSTOMER PROFILING / PROFIL PELANGGAN (INDIVIDUAL)**

Name / Nama			
ID No / IC No	New:	Old:	Police/Army:
Address / Alamat			
Religion	Education	Marital Status	No of Children
Tel No	Hand Phone	House:	
Email Addr	Source of Funds:		
Purpose Opening of Account	Source of Wealth:		

PLEASE FILL UP WHICHEVER IS APPLICABLE / SILA TILIS DI BAWAHNYA YANG BERKENAAN

Working/Bekerja	Name :	Employer Status / Majikan
	Address :	
	Office Tel No :	
	Occupation :	Monthly Income :

Student/Belajar	Name :	School / Sekolah or College/PTPTN
	Address :	
	Tel No :	

Housewife/Berumah	Spouse Information / Maklumat Suami	
	Name :	IC No :
	Occupation :	
	Employer Name and Address :	
	Tel No / HP :	Office No :

Unemployed	Remarks :
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Signature \_\_\_\_\_ Date \_\_\_\_\_

Opening of Account \_\_\_\_\_ Update Profile \_\_\_\_\_

- *Promoting M2u, Mae and ASB Financing*












- *Maybank Final Sprint Award*



## Document Information

<b>Analyzed document</b>	MGT666(WAN NURUL ASHIKIN BINTI WAN ISMAIL_MAYBANK BERHAD).pdf (D157998267)
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<b>Submitted by</b>	
<b>Submitter email</b>	2020975177@student.uitm.edu.my
<b>Similarity</b>	5.2%
<b>Analysis address</b>	noraini305.UiTM@analysis.ouriginal.com

## Sources included in the report

<b>SA</b>	<b>UNIVERSITI TEKNOLOGI MARA (UiTM) / CASE STUDY - NUR FATIHAH NASARUDIN.docx</b> Document CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543) Submitted by: 2021132203@student.uitm.edu.my Receiver: syaqirah.UiTM@analysis.ouriginal.com		<b>4</b>
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<b>SA</b>	<b>UNIVERSITI TEKNOLOGI MARA (UiTM) / ISB547 INDIVIDUAL ASSIGNMENT_MUHAMMAD HAZIQ DANISH_2020853928.pdf</b> Document ISB547 INDIVIDUAL ASSIGNMENT_MUHAMMAD HAZIQ DANISH_2020853928.pdf (D153809962) Submitted by: haziqdanish12@gmail.com Receiver: mohdh245.UiTM@analysis.ouriginal.com		<b>2</b>
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## Entire Document

1.0 EXECUTIVE SUMMARY Industrial training is a vital component of a well-rounded education that helps students develop their skills. It involves both practical training and actual life experience. Malayan Banking Berhad, the country's largest provider of banking and financial services, was the organisation that made the internship opportunity available. The report for my internship is based on the six-month internship programme that I successfully completed at the Malayan Banking Berhad, Tanjung Bungah Branch in Penang. Maybank is currently active on a global scale, with operations in several Asian nations, including Singapore, Vietnam and Thailand. Maybank is an active participant in both the conventional and Islamic markets for business. It provides a wide variety of products and services, including account opening, investment banking, conventional and Islamic banking, hire purchase, insurance, and internet banking. During the six months of the internship, the student has been given the responsibility of working in the personal financial advisor and customer care departments, respectively. From the experience here, students have learned how to effectively market and sell Maybank products. Therefore, the student was able to increase both the level of confidence and the ability for analytical thinking while participating in the internship because the tasks that were assigned required attention to detail. This internship is a great opportunity for a student to grow competitively in today's challenging industry.

### 1 2.0 STUDENT'S RESUME

2 Figure 1: Student's Resume

3 3.0 COMPANY'S BACKGROUND Company Name Malayan Banking Berhad (MAYBANK) Company Type Public Limited Company Location/Address Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur, Malaysia Established 1960 Industry Financial and Banking Service Contact Number +603-20708833 Website www.maybank.com Figure 2: Company's Background Maybank is one of the most successful banking groups in Asia and is the fourth largest bank in South East Asia in terms of assets. The Maybank Group operates over 2,600 branches across the globe.

58%

**MATCHING BLOCK 1/18**

**SA** CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)

The Group provides a wide variety of goods and services, such as Islamic banking, retail and corporate banking,

investment banking, insurance and takaful, stock broking, and asset management, amongst other things. It has more than 42,000 employees in locations all around the world. A Malaysian businessman named Khoo Teck Puat, along with a select group of Kuala Lumpur- based partners, established the corporation On May 31st, 1960. In just three years, the bank went through a period of fast expansion and opened more than 150 new locations. Moving forward, the organisation founded Maybank Trustees Bhd (MTB) in 1964, making it accountable for the operation of the credit intermediation and related activities industry. On the other hand, the Malaysian government kicked Khoo Teck Puat out of Maybank in 1965 under the leadership of Tun Abdul Razak, who was serving as Deputy Prime Minister at the time. Then, in 1973, the corporation established its own investment division, which was known as Asian & Euro-American Merchant Banking (Aseambankers Malaysia Berhad). In 1975, the corporation established a collaboration with a group of investors located in Kuala Lumpur to launch a business known as Kota Discount Berhad as a joint venture. Maybank eventually bought the majority of shares in Kota Discount Berhad in 1986, and the company 4 was rebranded as Maybank Discount Berhad the following year. They began offering stockbroking and investing services the same year that they created Maybank Securities Sdn Bhd, which was in 1987 (Business R. f., 2019). Maybank established the Maybank Unit Trust Berhad as a subsidiary in the year 1990. This subsidiary's primary function is the management of unit trust funds. In 1992, Maybank General Assurance Bhd was established; however, Etiqa Insurance Bhd is currently in charge of the company's operations. Maybank made the decision before the end of 1993 to buy Safety Life & General insurance Sdn Bhd, which it subsequently rebranded as Maybank Life Assurance. After one year, they started looking for markets outside of Malaysia rather than in the country itself. They also created two branch offices, one in Port Moresby and one in Lae, in addition to establishing a subsidiary in Papua New Guinea. The location provides a variety of financial services, such as loans, overdrafts, trade finance, bankers guarantee, current accounts, savings accounts, and fixed deposit accounts, among other items. In 1995, Maybank entered a joint venture with PT Bank Nusa Nasional in order to investigate the potential of the Indonesian market. They are continuing to broaden their market presence in the Philippines. They were willing to take a chance by teaming up with the Philippine National Bank in order to purchase a sixty percent share in the company that was formerly known as the Republic Savings Bank and was later rebranded as Maybank Philippines. Maybank is always expanding their business, and they just did so by purchasing Philmay Holding. In the year 2000, Maybank was able to celebrate their achievement after having approximately sixty branches all across the Philippines as part of their Maybank Philippines Inc. network. Following the direction from the Malaysian government, the merger between the Pacific Bank and the Phileo Allied Bank was successfully completed. Then, Maybank established a branch office in Shanghai after it was granted a licence to operate in China. They are moving on with the launch of Maybank Takaful Bhd in order to explore for opportunities among Muslim customers. This will allow them to offer Takaful insurance products. They were unsuccessful in their attempt to acquire Bank Permata of Indonesia in 2004, but in the year that followed, they were successful in obtaining permission to launch a takeover bid for Bina Fikir Sdn Bhd using its Aseambankers subsidiary. At the end of 2005, however, it became clear that this transaction would not be successful. During this time,

5 Maybank completed the acquisition of the Mayban Fortis Insurance Company, as well as MNI Insurance and Takaful Nasional. Etiqa Insurance and Etiqa Takaful are the new names that were given to MNI Insurance and Takaful Nasional, respectively, at the close of the 2007 calendar year. Following that, Maybank Takaful handed over its entire business, including its assets and liabilities, to Etiqa Takaful. In 2008, they successfully completed the acquisition of 97.5 percent of Bank Internasional Indonesia, 15% of An Binh Bank in Vietnam, and 20% of MCB Bank Ltd. in Pakistan (BII). In 2009, the subsidiary bank known formerly as Aseambankers was rebranded as Maybank Investment Bank. In 2010, they also initiated a dividend reinvestment programme for their shareholders. In 2011, Maybank completed the purchase of 44.6% of Kim Eng Holdings Limited, which led to the formation of what is currently known as The Maybank Kim Eng Group. This investment banking firm is wholly controlled by Maybank. The year 2012 marked the beginning of their expansion of the network in Cambodia with the inauguration of the 12th branch, which was situated in the capital city of Phnom Penh. Maybank launched Maybank2u Pay in 2013, which is an online payment service that facilitates transactions in a quick and secure manner. In the year 2014, they also brought attention to an important moment in their history by establishing the first childcare centre in Malaysia, which they called the "Maybank Tiger Cubs Childcare Centre." This facility served the needs of the company's employees. With the introduction of the Quick Touch service in 2016, the company took the banking industry to a new level by pioneering the use of biometric authentication in mobile banking. With this service, clients may log into their accounts using fingerprints as a form of mobile authentication. They introduced Maybank QRPay in 2017 as a cashless payment option, which was yet another noteworthy innovation in the sector. In 2018, the company formed a partnership with Amanah Saham Nasional Bumiputra (ASNB), which enabled online banking transfers to the account to be made through Maybank2u. Their accomplishment of becoming the first to introduce a wide variety of cutting-edge banking services and features to the clients they targeted will forever serve as a source of motivation.

6 3.1 COMPANY VISION AND MISSION Figure 3: Maybank Vision Malayan Banking Berhad has set its sights on "Advancing Asia's Ambition with You" as its long-term ambition. Moving forward, they have the objective of establishing themselves at the forefront of the banking business in ASEAN. In order for them to realise their vision, the majority of their operations have been established in the majority of the ten ASEAN countries, including Cambodia, China, the Philippines, and Laos. They plan to provide the region's customers, whose demands they are trying to meet, with as many potential options as they can. Figure 4: Maybank Mission Maybank Berhad's primary Mission is to "Humanize financial services via few approaches". First, they want to make it as easy as possible for people to obtain financial assistance. Internet banking has emerged as the industry standard in recent years, as a result, Maybank is focused on making their application as user-friendly as possible across all age groups. Not only are they developing the offline banking, but they are also focusing on the online banking in order to make things easier for their customers. Next, Maybank has stated that they will work to guarantee that the conditions and prices of their products are reasonable. The organisation is of the opinion that the pricing structure is also a distinct value offer, which it is essential for them to uphold in order to preserve their customers' loyalty. Furthermore, they wish to personalise the financial services that they provide by counselling customers according to the requirements that they have. Last but not least, they desired to be the hub of the community by providing a variety of services that were both useful and convenient.

7 3.2 COMPANY GOALS Figure 5: Maybank M25 Goals Maybank has a five-year strategy known as M25 to accelerate expansion and strengthen its position as one of the region's top financial services organisations. Developed against the backdrop of recent growing macroeconomic, social, and technological developments, M25 is the Group's road map and strategy for the next five years up to 2025 and follows the successful completion of the preceding Maybank Plan last year. The Group's redefined mission of "humanising financial services" to reflect its long-term goals and a new operational landscape will serve as the focal point of M25.

58%

**MATCHING BLOCK 2/18**

SA

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To accomplish its three aspirational outcomes such as sustainable ROE, top-rated customer experience, and regional ESG

leadership, the new plan will be guided by three strategic priorities such as

88%

**MATCHING BLOCK 3/18**

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being pervasively digital, developing new value drivers, and embedding sustainability throughout Maybank's

activities. Maybank's three business strategic thrusts are to be the preferred ASEAN bank, the global leader in Islamic finance, and the leading ASEAN insurer, and these strategic priorities will drive the company toward achieving all three. As part of its mission to become Pervasively Digital, the Group aspires to become less of a financial services provider and more of a lifestyle partner for its customers by leveraging sophisticated data analytics, robust systems and platforms, and the expertise of people who are FutureReady and who employ agile process frameworks. The Group will also utilise data to gain insights into how to maintain customer engagement and business expansion. With the aim of establishing differentiations and long-term competitive advantages, the group focus on building New Value Drivers will involve transformative initiatives that go beyond the current business as usual outcomes and

45%

**MATCHING BLOCK 4/18**

SA MGT126 GROUP ASSIGNMENT.pdf (D142071432)

represent new growth opportunities. These opportunities include small and medium enterprises (SME), digital, Islamic finance, wealth management, and cross-border opportunities. 8 With

an eye on driving positive change toward a better society, the Group will actively seek to integrate Sustainability into all of its operations. It will also lead by example in terms of good governance practises and enable communities to make progress that benefits all members of society while focusing on a responsible transition to a low-carbon economy. Figure 6: Maybank Core values Maybank is one of the most successful talent recruiters in the industry, and the company recognises that its leadership pool and talent pipeline are essential to achieving its goals. They are an organisation that allows individuals to grow through a variety of personal and career development programmes as well as leadership acceleration opportunities. These programmes are guided by the core values, which is refer to as TIGER (Teamwork, Integrity, Growth, Excellence & Efficiency, Relationship Building). These values are guided by the commitment to teamwork. Since there are people of varying educational levels, ages, and socioeconomic classes working at Maybank, the company holds the belief that "Teamwork" is the most important factor in maintaining respect and dignity. As a result, those distinctions should be celebrated when working with a competent team. Second, the organisation has a strong belief in the concept of "Integrity" which it feels will result in better employees. The workers are held accountable for being truthful in their dealings with each transaction and refraining from making inappropriate use of the information. In addition, Maybank is committed to fostering "Growth" not only within their employees but also in any and all areas where process improvement is feasible. They are always working to get better in order to get the approval of their customers. The following core principle is "Excellence and Efficiency" which states that Maybank places a primary emphasis on providing their services at the highest possible level of outstanding

9 performance. They want to make sure that customers will remember the services that they have provided in order to establish a loyal following for their brand. Last but not least, "Relationship building" they believe that partnership should be cared for because it will assist the company go further in the future.

10 3.3 COMPANY PRODUCT AND SERVICE

33%

**MATCHING BLOCK 5/18**

SA CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)

The Maybank Group provides a wide range of products and services, including investment banking, commercial bankin, Islamic banking, leasing and hire purchase, offshore banking, factoring, insurance, trustee services, stock broking, asset management, venture capital, nominee services, and Internet banking.

Maybank has four major business pillars

96%

**MATCHING BLOCK 6/18**

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such as Group community financial services, Group global banking, Group insurance and takaful

and Islamic finance. i. Group community financial services This group focuses on individual customers, mid-sized corporate customers, and retail small and medium enterprises (SMEs), offering services and products such as savings accounts, remittance services, fixed deposit accounts, current account and consumer loans services. There are many different types of consumer loans available, including housing loans, education loan, personal loans, hire purchase loan and credit card loans. Housing Loan • My first home scheme • Maxihome • Commodity murabahah home financing • Houzekey homeownership plan Personal Loans • Maybank Islamic personal financing • Personal Loan • Maybank salary Loan Hire purchase Loans • Takaful auto credit plan • Hire purchase • My first car plan • Murabahah vehicle term financing Investment Loans • Maybank share trading • H.OT. Broking • IPO financing • ASB financing Other Loans • Maybank overseas mortgage loan • Education Loans Table 1: Group community financial services 11 ii. Group Global Banking This group focus on large corporate

86%

**MATCHING BLOCK 7/18**

W

and institution. It offer Wholesale banking services such as transactional banking, investment banking, corporate banking, global markets and treasury, and asset management.

There are several types product and service that the offer such as

91%

**MATCHING BLOCK 8/18**

W

working capital financing, project and contracting financing, commercial hire purchase (SME), commercial hire purchase large corporation, property financing

and government aided. Working capital financing • Professional business loan • Petrol station dealer financing • SME Fixed deposit • Distributor supplier financing • SME micro loan • Low carbon transition • BizPlus Project and contracting financing • Bridging Loan • Project and contract financing Commercial hire purchase (SME) • Block discounting • Blanket hire purchase • Corporate staff auto scheme • Floor stocking • Direct hire purchase Property financing • Maxi Plan/i-package: Property and business financing • SME property and business financing Government aided • Fund - Primary Agriculture Sector • Fund - All Economic Sector • CGC Scheme – BizJamin Table 2: Group global banking

12 iii. Group insurance and takaful This group offer their product and service to individuals and corporate. It also offer and Islamic insurance (Takaful) and Conventional solutions including long-term savings and investment products. There are various type of insurance and takaful that they offer such as personal accident, car insurance, travel insurance, retirement, education , home insurance, business amd medical insurance. Personal accident • Premier lady savers • Personalady • Takaful hero • Ezy-life secure • Smart life vantage • Infinite personal accident • Takaful privilege PA Car • Motor takaful • Motor insurance • Takaful auto credit plan Travel • Tripcare 360 takaful Retirement • Smart secure • Smart waris • Smart cash extra • Premiervalue saver • Smart flexi plus • Smart hijrah Education • Premier education saver Home insurance • Credit level term assurance and takaful • Mortgage reducing term assurance & takaful • Houseowner takaful • Maxihome content Business • Credit • Group life Medical • Smart family medic plan Table 3: Group insurance and takaful

13 iv. Group Islamic financing Shariah compliance served as the foundation for the Islamic banking products offered in consumer loans. For example, as an alternative to personal loans, they created Maybank Islamic Personal Financing for Muslims. They also offer investment products that meet Islamic Finance characteristic. There are several type of product and service that they offer such as ASB Financing, online fixed-deposit, M2U savers, Account portability, Balance transfer, Ezycash, Ezypay plus and personal financing. Other than that, there are various type of Mudarabah investment account such as Multi asset investment account, Private banking account, Golden savy account, Premier mudharabah account and Zest-I account. Therefore, With the availability of Sharia-compliant products and service, many Muslim customers will be attracted to invest in Maybank products. Islamic Financing • ASB Financing • Online fixed-deposit • M2U savers • Account portability • Balance transfer • Ezycash • Ezypay plus • Personal financing Mudharabah investment account • Multi asset investment account • Private banking account • Golden savy account • Premier mudharabah account • Zest-I account Table 4: Group Islamic financing

14 3.4 ORGANIZATIONAL STRUCTURE Figure 7: Organizational Structure Branch Manager Koe Lay Kheng Assistant Branch Manager Nalina Devi A/P Suriapragasam Personal Financial Advisor Noor Shuhaniza Consumer Sales Executive Roziana Account Opening Executive The Mei Lan Relief Officer Chew Hock Leong Remittance/ASB Haider Bin Harun Sales Support Assistant Cheah Beng Ai Fixed Deposit Officer Lim Kim Keow Cash Authorizer Sarmela A/P Santhan Account Opening Clerk Nurul Fasiah Customer Experience Assistance Nurzawani Clerk/Teller Tan Yoke Cheng Clerk(Customer Care) Nur Anis Syarmila Clerk/Teller Kang Say Imm Saving/Remittance Noor Azidah Clerk Ahmad Zamry Clerk Mohd Suhaimi Trainee Ashikin Trainee Intan

15 TRAINING REFLECTION 4.0 DURATION i. Specific date From 29 th August 2022 to 10 th February 2023 ii. Working days and hours Monday 8:45 AM – 5:45PM Tuesday 8:45 AM – 5:45PM Wednesday 8:45 AM – 5:45PM Thursday 8:45 AM – 5:45PM Friday 8:45 AM – 4:45PM Table 5: Working days and hours

16 4.1 DETAILS i. Customer care department Figure 8: Replacement Debit Cards I was given the task of assisting customers who needed to update their savings account passbooks. A savings account passbook is a book that records daily money transactions. In addition, I help consumers make replacement debit cards for expired cards and make replacement cards for customers who have lost their debit cards. Figure 9: Completing customer forms Furthermore, I assist customers with cash transactions at ATMs and CDM machines, such as cash withdrawals and deposits. In addition, I assist customers in completing forms to open personal or business accounts, making telegraphic transfers to other banks, and depositing and withdrawing money at Maybank counters.

17 ii. Operation department Figure 10: Promoting digital products I am promoting digital products of Maybank, such as Maybank2u (M2U) and Maybank E-wallet (MAE) apps to walk-in customers. Besides that, I explain the benefits of M2U and Mae to customers. There are several advantages that customers get from using internet banking, such as M2U, among which is that it is easier for them to check their personal account balance and current account, look for outgoing and incoming money transactions, check their ASB balances, transfer money to other banks, change money transfer limits, and make a debit card replacement online. In addition, Mae is the same as M2U, but it has been upgraded with more features, such as being able to buy food using "sama-sama local", buy goods using "Scan and Pay," and buy tickets such as bus tickets, movie tickets, flight tickets and customers can also book an appointment with Maybank through the Mae app. Besides, to protect customers from scammers or fraud, Mae offers a tool called "Killing Switch," which allows customers to deactivate their accounts if they feel they have been scammed. Moreover, I print bank statements as requested by customers, such as savings account, current account, credit card, and fixed deposit statements. The bank statement will cost RM10 per request and RM1 each page.

18 iii. Consumer sales department Figure 11: Promoting ASB financing I promote the Amanah Saham Bumiputera (ASB) financing plan to walk-in customers. The ASB financing plan comprises a minimum loan amount of RM30,000.00 and a maximum loan amount of RM200,000.00 with terms ranging from 5 to 30 years. Customers can select an ASB finance plan according on their ability. Furthermore, the customer will receive 100% of the dividend every year. Figure 12: Calling ASB customer Furthermore, I offer the ASB finance Plan to online customers, which means that I will search for current customer information in the Maybank system and contact them to promote the ASB Plan, and the final registered process will be completed online.

19 4.2 GAINS Table 6: Intrinsic and Extrinsic During my industrial training at Malayan Banking Berhad (Maybank), I learned and gained a lot about intrinsic and extrinsic rewards. This industry training has given me five intrinsic rewards such as experience, recognition, learning opportunities, cooperation, and career development. First and foremost, the experience. Maybank allows interns to apply any skills and knowledge they have learned to promote Maybank products to customers. Next, recognition. Being a part of the Maybank team can boost an individual's confidence and ability to communicate effectively with one another in order to make decisions and achieve the company's goals. Besides, learning opportunities. The process of learning and adapting to the real-world industry environment is difficult, but it was a great experience in the end because of the employees' friendliness, teamwork, and ease of communication. Other than that, cooperation. Employers and employees will fully participate in sharing ideas, collaborating to solve problems within the organization, and making decisions at Maybank. Furthermore, career development. The knowledge and skills I obtained as an intern at Maybank will help me prepare for the real world of work in the future. In addition, The extrinsic reward that I gained was Maybank giving me RM50 per working day for allowance. Furthermore, I was permitted to take one day of unpaid leave per month during my internship. Intrinsic i. Experience ii. Recognition iii. Learning opportunity iv. Cooperation v. Career development Extrinsic i. Allowed for 1 day paid leave per month. ii. Allowance RM50.00 per working day

20 5.0 SWOT ANALYSIS SWOT analysis is a method for assessing a company's competitive situation and developing strategic plans. SWOT analysis evaluates internal and external elements, as well as present and possible future opportunities. Table 7: SWOT analysis Internal Strength S1. Advancement in technology (Contactless ATM withdrawal). S2. Expands digital support (F&B businesses via MAE app) S3. Convenient, safe and secure online banking transactions. S4. Responsible and fair advertising, marketing, and selling practice Weaknesses W1. Low of customer satisfaction rating. W2. Risk in contactless payment (Unauthorised debit card purchase) W3. Slow service due to unprecedented high traffic volumes across its platforms (Maybank2u website, M2U app, MAE app and debit card). W4. Lack of customer confidence of internet banking. External Opportunities O1. Economic Grow customer base. (Hun, 2021) O2. Technology Heightens online banking security. (Maybank, 2022) O3. Social Intensify customer centricity. (Maybank, 2022) O4. Environment Climate Stress Risk Testing. (Ong, 2022) O5. Legal Conducting a highest standard of ethics and integrity. (Maybank2u, 2022) Threats T1. Economic Rising inflationary. (Tay, 2022) T2. Technology Greater competition from other banks. (similarweb, 2022) T3. Social Cybercrimes. (Jaafar, 2022) T4. Environment Macroeconomic effect (Covid- 19). (Bernama, 2020)

21 Maybank Strength • Advancement in technology. Maybank is the first financial institution in Malaysia to offer a service for withdrawing cash from an automated teller machine (ATM) using contactless technology, adding yet another cutting-edge choice to the digital banking options it provides. The new service is now accessible at select ATMs around the country through the MAE app, and it seeks to increase the convenience of more than 12 million Maybank ATM cardholders as people continue

**78%**

**MATCHING BLOCK 9/18**

**SA**

CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)

to adapt their lifestyles to the new norm and enjoy more digitally enabled access to existing banking services. The

feature is called "ATM Cash-out." Customers can withdraw money using a contactless method on a Maybank ATM simply by scanning a QR code using the MAE app and debit cards are not required for this transaction. • Expands digital support (F&B businesses via MAE app). Maybank is the first bank to offer a meal delivery service directly from its banking app, allowing food and beverage (F&B) SMEs (like local hawkers and home- based businesses) to sell their goods to retail customers without incurring any fees from the bank in the form of commission or initial set-up costs. With this update to the MAE app, the Bank is furthering its mission to provide innovative digital services to its individual and small- and medium-sized enterprise customers, as well as to offer enterprises supplementary support and solutions that go beyond conventional banking. Besides, the platform has around 14,000 retailers on it so far, all of whom can reach the bank's 12 million customers. At the same time, the bank's retail customers may enjoy the comfort and convenience of ordering food via a secure platform guaranteed by the bank. The features is known as Sama-Sama Lokal. Customers using Sama-Sama Lokal on the MAE app need to tap the Sama-Sama Lokal icon on the app's main screen, pick the restaurant from which they wish to place an order, and follow the on-screen instructions from there. All of a user's previous orders, favourite stores, and personal information, including phone number and address, will be transferred over to the MAE app, ensuring a seamless meal ordering experience for existing Sama-Sama Lokal users. Apart from that, Sama-Sama Local offers lots of discounts and vouchers to its customers. As a result, it'll be able to pull in a large user base.

22 • Convenient, safe and secure transactions. Maybank has decided to stop supporting the use of the SMS TAC (transaction authorisation code) for validating online transactions made using either of its apps.

**100%**

**MATCHING BLOCK 10/18**

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Customers will start using Secure2U as their primary authorization

method for nearly all transactions,

**100%**

**MATCHING BLOCK 11/18**

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with the exception of Financial Process Exchange (FPX) and Direct Personnel Expense (

DPE), to increase security (DPE). This alternative approach adds an extra layer of protection.



<b>100%</b>	<b>MATCHING BLOCK 12/18</b>	<b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)
In order to complete a transaction on a registered device		

in under 50 seconds, there are only two acceptable techniques which is

<b>77%</b>	<b>MATCHING BLOCK 13/18</b>	<b>SA</b> ISB547 INDIVIDUAL ASSIGNMENT_MUHAMMAD HAZIQ DA ... (D153809962)
Secure Verification (one-tap authentication) and Secure TAC (a six-digit TAC number generated on the mobile app).		

Because of this new feature, customers may make purchases in a more secure and convenient way. • Responsible and fair advertising, marketing, and selling practice. Responsible lending, product safety for financial services, consumer protection, and financial stability are all part of providing customers with the greatest experience possible. Customer information may be shared within the Maybank Group and with select strategic partners so that they may provide products and services that may be of interest to customers, but the bank will not contact customers for advertising purposes unless they have given their prior agreement. Moreover, the bank promises that it will never share customers' private information with any other parties. As a result, this is one of the ways in which Maybank encourages customer loyalty among its customers.

23 Maybank Weaknesses • Low customer rating Even with all of its strong branding, Maybank still has low customer satisfaction ratings. Many complaints from consumers expressing dissatisfaction with the bank's service. Customers. For example, customer can replace their expired debit cards using the maybank2u website without any charge. Since the customer's debit card has already expired, the bank accidentally charged them RM12. Therefore, Maybank's devoted clients would be lost as a result of this issue. • Risk in contactless payment (Unauthorised debit card purchase). Unauthorized transactions occur when the account holder does not perform the transaction. Unknown people or people who steal their card or account information can engage in fraudulent purchases. For example, cards and account information were intercepted while in transit. When a consumer opens a new account or obtains a new debit or credit card, a fraudster controls their mail and steals their card or account information. Next, skimming. This occurs when the information on the magnetic strip of a consumer card is copied by inserting it into an electronic device. Next, phishing. These are email traps, in which consumers receive emails from people claiming to work for banks or government agencies, requesting for confidential information about their accounts or debit or credit cards. These are email traps, in which consumers receive emails from people claiming to work for banks or government agencies, requesting for confidential information about their accounts or debit or credit cards. Furthermore, account takeover. This occurs when a consumer unintentionally shares personal information with a fraudster, who subsequently utilises the information to make online transactions. Aside from that, card was lost. If a consumer loses their card, it may end up in the hands of a fraudster, who may use it to perform transactions until the consumer reports it lost and has it blocked. Finally, there is card-not-present (CNP) fraud. The fraudster would utilise the consumer's card number and expiration date to perform a transaction over the phone or through the mail even without consumer's cardholder.

24 • Slow service due to unprecedented high traffic volumes across its platforms. Maybank

<b>91%</b>	<b>MATCHING BLOCK 14/18</b>	<b>SA</b> MGT 400.pdf (D151337221)
services have experience slowness due to unprecedented high traffic volumes across its		

platforms such as

<b>87%</b>	<b>MATCHING BLOCK 15/18</b>	<b>SA</b> MAYBANK DIGITAL E-COMMERCE_MBA2462C.docx (D141817189)
Maybank2u website, M2U app, MAE app and debit card usage.		

For example, after using M2u, Mae, and debit cards for online purchases such as paying Shopee or Lazada, it may have issues such as when user have already proceeded with the payment but the payment appears to be unsuccessful. • Lack of customer confidence of internet banking. The customer of Maybank always concern with the safety issue of online banking. They are more likely to do transaction in the traditional ways rather than online banking. This is because they are lack of confidence toward safety and security issue of online banking. They are afraid of their information will be intercept by scammer. Scammers have added malware to fake law enforcement apps and fake retail e-commerce apps to steal clients' online banking credentials. For example, there was an issue when a customer went to the bank to withdraw money and realized that there was no money in their savings account. There was no e-banking setup, nor was there an e- wallet or online purchasing platform linked to the account. As a result, they had no idea how the money was stolen. Further report found that there were some unknown transactions for e-wallets and online shopping.

25 Maybank Opportunities • Economic (Grow customer base). Maybank's strategies are to protect and expand their customer base, improve the quality and quantity of the non-financial services they offer, broaden the range of markets they participate in, and strengthen their value propositions (Hun, 2021). • Technology (Heightens online banking security). By the end of June 2023, Maybank will have completed the transition to a more secure authentication system provided by Secure2u for all online activities and transactions related to account opening, any bill payment, fund transfer as well as changes to personal details and reset password. This is in accordance with Bank Negara's guidance for banks to transition away from using SMS One Time Passwords (OTP) in favour of a more secure authentication method for these transactions. This is consistent with the Bank's attempt to place a high priority, at all times, on the safety and protection of the funds and online banking transactions belonging to its consumers (Maybank, 2022). • Social (Intensify customer centricity). Maybank will apply a fully Agile and iterative Minimum Viable Product strategy to reimagine a consumer's experience and end-state model, with the goal of boosting satisfaction level and shortening time-to-market solutions (Maybank, 2022). • Environment (Climate Stress Risk Testing). In order to supplement their scenario analysis capabilities, Maybank has looked into a wide variety of ESG, which is environmental, social, and governance or climate stress testing methods, and they are planning to conduct a pilot climate stress test to learn more about the potential impacts of climate change on their business performance and strategy (Ong, 2022). • Legal (Conducting a Highest standard of ethics and integrity). It is the policy of Maybank and its partners and worldwide headquarters to always act ethically and honestly in all of their dealings with clients and other 26 businesses. To fulfil this pledge, Maybank has set up a channel for disclosure of unlawful conduct, providing employees and the public with safe, anonymous ways to report wrongdoing by any Maybank member or representative without fear of retaliation (Maybank2u, 2022).

27 Maybank Threat • Economic (Rising inflationary). Since January, Bank Negara Malaysia has lifted the OPR by a total of 2.5%, from a low of 1.75%, and further increases to the benchmark interest rate are largely anticipated during the final meeting of the 2022 Monetary Policy Committee (Tay, 2022). According to Maybank IB (Investment Bank Berhad), BNM (Bank Negara Malaysia) has maintained its assessment of a global economy experiencing headwinds and negative risks from elevated and continuous inflation, tighter income, China's macro issues, and geopolitical tensions. • Technology (Greater competition from other banks). As a result of the more active marketing of digital products and services by competing financial institutions, Maybank will see a loss of clients and investors. Maybank2u.com's top rival in December 2022 is cimbclicks.com.my, which received 11.0 million visitors, followed by hsbc.com.my which is 799.3 thousand visitors, citibank.com.my with 520.7 thousand visitors, pbebank.com with 9.4 million visitors, and Maybank2u.com itself received 845.2 thousand visitors (similarweb, 2022). • Social (Cybercrimes). The cases of internet fraud are on the rise, and some of their victims may have willingly provided the scammers with the information they needed. Maybank is dedicated to keeping its customers' funds safe, however despite its best efforts, some clients choose to share account information such as passwords and one-time-passwords (OTP) (Jaafar, 2022). • Environment (Macroeconomic effect). Maybank's earnings for the second quarter (Q2) that ended on June 30, 2020 was reduced to RM941.73 million as a result of the impact of the COVID-19 pandemic. This is in comparison to the RM1.94 billion that was recorded for the same time in the previous year. In addition, revenues dropped from the previous level of RM13.05 billion to the current level of RM11.79 billion (Bernama, 2020).

28 6.0 DISCUSSION AND RECOMMENDATION • Convenient, safe and secure online banking transactions. (S3) Heightens online banking security (Maybank, 2022). (O2) Maybank provides a fraud detection and monitoring system with specific rules and extra risk parameters, which helps to strengthen detection rules and triggers for banning suspicious transactions. On top of that,

66%

**MATCHING BLOCK 16/18**

SA

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(D153809962)

the Bank has a call verification process set up to notify customers of questionable transactions.

A 24-hour, seven-day-a-week hotline is available to Maybank clients for reporting instances of financial fraud. If a customer has reason to believe their banking information has been hacked, if they have noticed a strange activity, or if they just want to temporarily close their bank account, they should call the fraud hotline at right away. Maybank customers can also call their toll-free customer service number for assistance with any of the aforementioned issues. With this information, the Bank will be able to quickly assist its customers in avoiding further losses. Besides, Maybank regularly updates the Maybank2u website, as well as its social media accounts (Facebook and Instagram), with educational materials meant to raise customers' awareness of potential scams. Regularly paying attention to these alerts will help customers stay one step ahead of scammers. Moreover, customers are also urged to take precautions against fraud by never intentionally disclosing their personal information or allowing others to use their login credentials for internet banking (Maybank, 2022) • Low of customer satisfaction rating. (W1) Intensify customer centricity(Maybank, 2022). (O3) Maybank restructures its wholesale target operating model by improving its group-wide coverage structure, customer segmentation, and product offering. In addition, the group is reviving regional sales productivity, deepening industry expertise, and providing customised sector solutions. Furthermore, Maybank's strategies to boost customer loyalty and satisfaction is include reimaging the consumer journey across major life events such as opening first account, purchasing first vehicle, purchasing a home, and building wealth, and others. Moreover, integrate and strengthen Maybank's position as an orchestrator inside certain digital 29 ecosystems such as auto, property investment, and others, as well as providing services other than banking (Maybank, 2022) • Expands digital support (F&B businesses via MAE app). (S2) Greater competition from other banks. (similarweb, 2022). (T2)

<b>75%</b>	<b>MATCHING BLOCK 17/18</b>	<b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)
<p>Maybank is well-positioned to dominate the rapidly expanding digital banking industry due to its comprehensive suite of digital goods and services and their effortless incorporation into customers' daily lives.</p>		

Even as the world around us becomes increasingly digitised, the Group has not lost sight of its founding principle of humanising banking as it works to defend and expand its main customer markets (Maybank, 2021) • Lack of customer confidence of internet banking. (W4) Cybercrimes(Jaafar, 2022). (T3) Growth in online banking has advantages and disadvantages, much like a sword. On the one hand, users have more comfort at their disposal.

<b>84%</b>	<b>MATCHING BLOCK 18/18</b>	<b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)
<p>On the flip hand, users are more susceptible than ever to cyberattacks and online fraud. Maybank Group reduces its</p>		

exposure to these dangers by relying on its own in-house cybersecurity infrastructure, which includes strong internal governance, knowledgeable employees, and advanced network capabilities (Maybank, 2021)

30 7.0 CONCLUSION In conclusion, industrial training provides numerous advantages to students. It not only helps students gain knowledge and experience, but it also helps them build their self-confidence in the actual business industry. Furthermore, with the company's support and cooperation, students are able to deal with problems while completing industrial training. Other than that, the organisation is quite helpful in ensuring that students complete their assigned jobs. Finally, this industrial training may help students prepare for future real-world employment situations.

### Hit and source - focused comparison, Side by Side

<b>Submitted text</b>	As student entered the text in the submitted document.
<b>Matching text</b>	As the text appears in the source.

<b>1/18</b>	<b>SUBMITTED TEXT</b>	19 WORDS	<b>58% MATCHING TEXT</b>	19 WORDS
<p>The Group provides a wide variety of goods and services, such as Islamic banking, retail and corporate banking,</p>		<p>The Maybank Group offers a wide variety of goods and services, such as wealth management, investment banking, and commercial banking.</p>		
<b>SA</b> CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)				

<b>2/18</b>	<b>SUBMITTED TEXT</b>	17 WORDS	<b>58% MATCHING TEXT</b>	17 WORDS
<p>To accomplish its three aspirational outcomes such as sustainable ROE, top-rated customer experience, and regional ESG</p>		<p>to achieve its three aspirational outcomes – which are to deliver Sustainable ROE, offer Top Rated Customer Experience and be a Regional ESG</p>		
<b>SA</b> MGT126 GROUP ASSIGNMENT.pdf (D142071432)				

<b>3/18</b>	<b>SUBMITTED TEXT</b>	13 WORDS	<b>88% MATCHING TEXT</b>	13 WORDS
<p>being pervasively digital, developing new value drivers, and embedding sustainability throughout Maybank's</p>		<p>being Pervasively Digital, building New Value Drivers and embedding Sustainability throughout Maybank's</p>		
<b>SA</b> MGT126 GROUP ASSIGNMENT.pdf (D142071432)				

<b>4/18</b>	<b>SUBMITTED TEXT</b>	26 WORDS	<b>45% MATCHING TEXT</b>	26 WORDS
<p>represent new growth opportunities. These opportunities include small and medium enterprises (SME), digital, Islamic finance, wealth management, and cross-border opportunities. 8 With</p>		<p>represent new growth opportunities Such as in the areas of digital, Small and Medium-sized Enterprises (SME), Wealth Management, Islamic Finance and cross-border opportunities, with</p>		
<p><b>SA</b> MGT126 GROUP ASSIGNMENT.pdf (D142071432)</p>				
<b>5/18</b>	<b>SUBMITTED TEXT</b>	40 WORDS	<b>33% MATCHING TEXT</b>	40 WORDS
<p>The Maybank Group provides a wide range of products and services, including investment banking, commercial bankin, Islamic banking, leasing and hire purchase, offshore banking, factoring, insurance, trustee services, stock broking, asset management, venture capital, nominee services, and Internet banking.</p>		<p>The Maybank Group offers a wide variety of goods and services, such as wealth investment banking, and commercial banking. Just a few of the services offered include Islamic banking, offshore banking, leasing and hire-purchase, insurance, factoring, trustee services, asset management, stockbroking, nominee services, venture capital, and Internet banking.</p>		
<p><b>SA</b> CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)</p>				
<b>6/18</b>	<b>SUBMITTED TEXT</b>	14 WORDS	<b>96% MATCHING TEXT</b>	14 WORDS
<p>such as Group community financial services, Group global banking, Group insurance and takaful</p>		<p>such as Group Community Financial Services, Group Global Banking and Group Insurance and Takaful.</p>		
<p><b>SA</b> 20214 FYP -MOHAMAD HIZAT BIN AB HAMID (2019672394).pdf (D127547790)</p>				
<b>7/18</b>	<b>SUBMITTED TEXT</b>	23 WORDS	<b>86% MATCHING TEXT</b>	23 WORDS
<p>and institution. It offer Wholesale banking services such as transactional banking, investment banking, corporate banking, global markets and treasury, and asset management.</p>		<p>and institutions. Offers: Wholesale banking services such as transactional banking, investment banking, corporate banking, global markets and treasury, and asset management.</p>		
<p><b>W</b> <a href="https://www.maybank.com/iwov-resources/documents/pdf/annual-report/2021/Maybank-Sustainability-Re...">https://www.maybank.com/iwov-resources/documents/pdf/annual-report/2021/Maybank-Sustainability-Re ...</a></p>				
<b>8/18</b>	<b>SUBMITTED TEXT</b>	19 WORDS	<b>91% MATCHING TEXT</b>	19 WORDS
<p>working capital financing, project and contracting financing, commercial hire purchase (SME), commercial hire purchase large corporation, property financing</p>		<p>Working Capital Financing Contracting Financing • Commercial Hire Purchase (SME) • Commercial Hire Purchase (Large Corporation) • Property Financing •</p>		
<p><b>W</b> <a href="https://www.maybank2u.com.my/maybank2u/malaysia/en/business/financing/property_finance/business/m...">https://www.maybank2u.com.my/maybank2u/malaysia/en/business/financing/property_finance/business/m ...</a></p>				

<b>9/18</b>	<b>SUBMITTED TEXT</b>	20 WORDS	<b>78% MATCHING TEXT</b>	20 WORDS
<p>to adapt their lifestyles to the new norm and enjoy more digitally enabled access to existing banking services. The</p>		<p>to adapt their lifestyles to the new norm and taking advantage of more digitally enabled access to traditional banking services, the</p>		
<p><b>SA</b> CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)</p>				
<b>10/18</b>	<b>SUBMITTED TEXT</b>	10 WORDS	<b>100% MATCHING TEXT</b>	10 WORDS
<p>Customers will start using Secure2U as their primary authorization</p>		<p>customers will start using Secure2U as their primary authorization</p>		
<p><b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)</p>				
<b>11/18</b>	<b>SUBMITTED TEXT</b>	13 WORDS	<b>100% MATCHING TEXT</b>	13 WORDS
<p>with the exception of Financial Process Exchange (FPX) and Direct Personnel Expense (</p>		<p>With the exception of Financial Process Exchange (FPX) and Direct Personnel Expense,</p>		
<p><b>SA</b> CASE STUDY - NUR FATIHAH NASARUDIN.docx (D149241543)</p>				
<b>12/18</b>	<b>SUBMITTED TEXT</b>	11 WORDS	<b>100% MATCHING TEXT</b>	11 WORDS
<p>In order to complete a transaction on a registered device</p>		<p>In order to complete a transaction on a registered device,</p>		
<p><b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)</p>				
<b>13/18</b>	<b>SUBMITTED TEXT</b>	18 WORDS	<b>77% MATCHING TEXT</b>	18 WORDS
<p>Secure Verification (one-tap authentication) and Secure TAC (a six-digit TAC number generated on the mobile app).</p>		<p>Secure Verification (one-tap approval) and Secure transaction activation a six-digit TAC number generated on the mobile app).</p>		
<p><b>SA</b> ISB547 INDIVIDUAL ASSIGNMENT_MUHAMMAD HAZIQ DANISH_2020853928.pdf (D153809962)</p>				
<b>14/18</b>	<b>SUBMITTED TEXT</b>	13 WORDS	<b>91% MATCHING TEXT</b>	13 WORDS
<p>services have experience slowness due to unprecedented high traffic volumes across its</p>		<p>services have begun to experience slowness due to unprecedented high traffic volumes across its</p>		
<p><b>SA</b> MGT 400.pdf (D151337221)</p>				

<b>15/18</b>	<b>SUBMITTED TEXT</b>	11 WORDS	<b>87% MATCHING TEXT</b>	11 WORDS
<p>Maybank2u website, M2U app, MAE app and debit card usage.</p>		<p>Maybank2U web, M2U app, MAE app and debit card usage.</p>		
<p><b>SA</b> MAYBANK DIGITAL E-COMMERCE_MBA2462C.docx (D141817189)</p>				
<b>16/18</b>	<b>SUBMITTED TEXT</b>	16 WORDS	<b>66% MATCHING TEXT</b>	16 WORDS
<p>the Bank has a call verification process set up to notify customers of questionable transactions.</p>		<p>the bank has a call-back verification process in place to notify clients of questionable transactions.</p>		
<p><b>SA</b> ISB547 INDIVIDUAL ASSIGNMENT_MUHAMMAD HAZIQ DANISH_2020853928.pdf (D153809962)</p>				
<b>17/18</b>	<b>SUBMITTED TEXT</b>	30 WORDS	<b>75% MATCHING TEXT</b>	30 WORDS
<p>Maybank is well-positioned to dominate the rapidly expanding digital banking industry due to its comprehensive suite of digital goods and services and their effortless incorporation into customers' daily lives.</p>		<p>Maybank is well- positioned to dominate the rapidly expanding digital banking industry because to its extensive portfolio of digital goods and services and their natural fit into customers' daily lives.</p>		
<p><b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)</p>				
<b>18/18</b>	<b>SUBMITTED TEXT</b>	20 WORDS	<b>84% MATCHING TEXT</b>	20 WORDS
<p>On the flip hand, users are more susceptible than ever to cyberattacks and online fraud. Maybank Group reduces its</p>		<p>On the other hand, we are more susceptible than ever to cyberattacks and online fraud. Maybank Group reduces its</p>		
<p><b>SA</b> ISB547_ANIS SOFIYA BT MOHD RAZI_JBA2495B.pdf (D153809116)</p>				