

**UNIVERSITI TEKNOLOGI MARA**  
**FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES**  
**BACHELOR IN ADMINISTRATIVE SCIENCE (HONS.)**



**ADS 667**

**PRACTICAL TRAINING REPORT**  
**KOPERASI ANGKATAN TENTERA MALAYSIA BERHAD**

**NORAZRIN BIN AMIN**

**2014474506**

**DECEMBER 2016**

# **CLEARANCE FOR SUBMISSION OF PRATICAL TRAINING REPORT BY THE SUPERVISOR**

Name of Supervisor : MADAM NOORFADHLEEN BINTI MAHMUD  
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I have reviewed the final and complete research report and approve the submission of this report for evaluation

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(NOORFADHLEEN BINTI MAHMUD)

SUPERVISOR

DATE:

## **DECLARATION**

We hereby want to declare that the work contained in this research report is our own expect those which have been duty identified and acknowledge. If we are later found to have committed plagiarism or others form of academic dishonesty, action can be taken against us under the Academic Regulations of UiTM's.

Yours faithfully,

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(NORAZRIN BIN AMIN)

## ACKNOWLEDGEMENT

I begin by expressing my gratitude to Allah S.W.T for giving me the courage to undertake and complete my industrial training for this semester. I have faced different kind of challenges during this industrial training and I managed to handle it professionally.

First of all, a big thanks to Nor Hasniza Ali Hassan, Human Resource Department, Koperasi Angkatan Tentera Malaysia Berhad (KATMB) for giving me the opportunity to do my Industrial training here. Thank you to Puan Faridah binti AbdulHir (Branch Officer) for giving me a couple of briefings on things to do and aware of during the internship programme.

Thanks a lot also to all the staff especially to Mr Abang Sofrizal, Mr. Rizal and Mr. Hairi, as officer who taught me from my first day until the end of my industrial training. Besides that, for my supervisor there, Mr. Abang Sofrizal thank you for oversees my works during my industrial training as well as to all the staff for their commitments, helps and cooperation throughout this industrial training.

Thanks a lot also dedicated to my family who are always and never stop giving me encouragement either in term of mental, physical and financial for me to complete my industrial training. Last but not least, my friends who were undergoing internship with me for sharing our problems together and motivating each other.

## CHAPTER 1: INTRODUCTION OF THE ORGANIZATION

Koperasi Angkatan Tentera Malaysia Berhad, or known as Koperasi Tentera was established in 1960 as a cooperative thrift and borrowing (thrift and loan). In 1975, Koperasi Tentera has converted to a multi-purpose cooperative until today. Koperasi Tentera's main objective is to improve the socio-economic status and welfare of military personnel. Membership is open to all military personnel and civil servants who work for the Ministry of Defence. As at 31 August 2015, the number and has reached 153,115 with a total of RM1.144 billion of share capital and accumulated fees contributed by the member.

The principal activity of Koperasi Tentera is on financial product such as Sharia Financing Scheme and Group Takaful Scheme. Koperasi Tentera is also involved with selected investment activities with 30 % shareholding each in the Great Eastern Takaful Malaysia Berhad and Pacific Mutual Fund Berhad.

The organizational structure is divided into three stages, namely; Honorary Committee,

✓ **Member of Board and Management:**

- Honorary Committee
- Patron – Malaysian Defence Minister
- Yang Dipertua - Chief of Defence Force
- Naib Yang Dipertua – Chief of the Army, Navy and Air

✓ **Members of the Board (ALK)**

- 15 members elected during the Annual General Meeting

✓ **Management:**

- A total of 367 full-time staff, headed by Chief Executive Officer.

Some of the awards received by the KT are Prime Minister Quality Award (1993), National Cooperative Award (2005), Best Credit Cooperative Award (2009) and the Award for Outstanding Cooperative (Large Cluster) (2010) and the National Cooperative Award (2013). Recently, KT has successfully listed at No. 4 in Malaysia's 100th Best Cooperative Profile 2015.

### **Vision**

- ✓ To become the top-notch cooperative from the perspective of identity and level of competency.

### **Mission**

- ✓ To improve socio-economic status and welfare of the members by consistently giving competitive returns and services.
- ✓ To achieve the highest level of professionalism and credibility as well as the forefront of the cooperative movement.

### **Objective**

- **KT's Objectives are:**
  - ✓ Encourage thrift culture among members by providing secured savings facilities with attractive return rates.
  - ✓ Fulfilling members' financial and non-financial needs by offering product and services that are on par with financial institutions.
  - ✓ Effectively contribute to welfare of members.
  - ✓ Generating competitive rate of return on members' capital.
  - ✓ Safeguarding the interest of the co-operative and its members.

### **Membership**

- ✓ Membership is opened to armed forces personnel either still service or retired. Civil servants who served under the Ministry of Defence, as well as volunteer can also become a member of KT. As at 31 August 2015, KT has a total of 153,115 registered members and increasing.

KT's daily operations are managed by a dedicated team, headed by Chief Executive Officer, assisted by 73 management team and supported by 294 full-time staff.

In providing better service to members, KT has opened 22 branch offices in strategic locations: Butterworth, Kota Bharu, Kluang, Kuching, Kota Kinabalu, Lumut, Kuantan, Melaka, Sungai Petani, Ipoh, Port Dickson, Tebrau, Mersing, Sibul, Gemas, Taiping, Jitra, Sungai Besi, Subang Perdana, Kem Desa Pahlawan, Temerloh and Labuan. For Ar-Rahnu KT there are 4 branches located at Sungai Besi, Wangsa Maju, Sungai Udang, Melaka and Kluang, Johor.

### Accreditation and Achievement Of KATMB

► **Tahun 2015**

No 4 in the Malaysia's 100th Best Cooperative Profile 2015

► **Tahun 2014**

No 4 in the Malaysia's 100th Best Cooperative Listing 2014



**Year 2013**

**Premier Cooperative Awards** - This recognition was awarded by Cooperative Commission of Malaysia (CCM) to KT based on the excel performance and contribution of the governance and activities execution.



### **Year 2010**

#### **National Cooperative of Excellence (Large Cluster) -**

Koperasi Tentera was commended as a cooperative of excellence in the large cluster category by the Cooperatives Commission of Malaysia (CCM). This award was to commemorate excellence in business finance, management and corporate governance practised by KT in total compliance with the standards set by CCM.

### **→ Year 2009**

#### **No 3 in the Malaysia's 10 Best Cooperative 2009**

#### **Best Credit Cooperative Award**

MS ISO 9001: 2008 (membership management, financing, processing, management services, insurance, real estate and investment management)

### **→ Year 2005**

**National Cooperative Award** - Koperasi Angkatan Tentera Malaysia Berhad (Koperasi Tentera) received the National Cooperative Award from the government as a recognition to the success that KT have built over the last 45 years.

### **→ Year 2004**

**MS ISO 9001 Certification** - Koperasi Angkatan Tentera Malaysia Berhad (Koperasi Tentera) received the recognition of ISO 9001: 2008 Quality System, under the category of services provided, savings withdrawal and membership management.

### **→ Year 2003**

**MS ISO 9002 Certification** - Koperasi Angkatan Tentera Malaysia Berhad (Koperasi Tentera) received the recognition of ISO 9002: 1994 Quality System, under the category of services provided, loan processing and membership management.

### **→ Year 1997**

In 1997, Koperasi Tentera received two more awards in recognition of its quality management. **National Level Awards** for 75 Years of Co-operative Movement awarded by the Deputy Prime Minister. **Quality Awards** for Federal Territory awarded by the



Ministry of Land and Cooperative Movement Peringkat Wilayah Persekutuan dan Peringkat Kebangsaan.

➔ **Year 1995**

**Best Urban Co-operative (BPA).**

➔ **Year 1993**

**Prime Minister Quality Award** - Koperasi Tentera created history when it was chosen as the Cooperative to be awarded the **Prime Minister Quality Award on 27th December, 1993**. This award represents the highest honor that the Government bestows to the public and private sectors and social organization annually. Koperasi Tentera is the first cooperative in Malaysia to receive such an award since it was launched in 1990.

**Co-operative Quality Award, Middle Zon Level**

➔ **Year 1992**

**Best Client Award in Category A from the ANGKASA Service Bureau**

➔ **Year 1991**

**Commendation Certificate from the Malaysian Cooperative College**



*Sources: KT'S Profile - Subsidiary and Associate Company.*

**MANAGEMENT OF KOPERASI TENTERA MALAYSIA BERHAD**



**Brig Jen Dato'Ahmad Zahudi bin Hj Salleh (Bersara)**  
**Ketua Pegawai Eksekutif**



**Ng Hang Meng**  
**Ketua Pegawai Operasi**



**Mansor bin Abu Bakar**  
**Ketua Perbankan Pelanggan**



**Balilah binti Hassan**  
**Ketua Sumber Manusia**



**Suhailie bin Mohd Sarip**  
**Ketua Teknologi Maklumat**



**Mohd Ghazali bin Abbas**  
**Ketua Audit Dalaman**



**Mohamad Khairul Anuar bin Mohamed**  
**Ketua Projek Khas**



**Sabari bin Mat Yasin**  
**Ketua Operasi Cawangan**



**Sharifah Zalina binti Abdul Rahman**  
**Ketua Pengurusan Risiko & Pematuhan**



**Shamsuddin bin Hj Jaafar**  
**Pengurus Kanan Kewangan**



**Nurshahilla binti Ahmad**  
**Setiausaha Korporat & Perundangan**



**Sharifah Sheikhun binti Syed Abu Bakar**  
**Ketua Komunikasi Korporat & Perhubungan Awam**



**Muhammad Azmi bin Rafai**  
**Pengurus Pelaburan**



**Lt Kol Ismail bin Hj Ali (Bersara)**  
**Ketua Hal-Ehwal Keanggotaan dan Pemulihan Kredit**



**Kapt Mohd Zamani bin Abdullah (Bersara)**  
**Pengurus Projek Khas, Bahagian Hal-Ehwal Keanggotaan  
dan Pemulihan Kredit**



**Noor Rusiah binti Md Isa**  
**Pengurus Hartanah & Perolehan**



**Engku Napi bin Raja Mohamed**  
**Pengurus Pentadbiran Am**



**Roselinda binti Abdul Latiff**  
**Pengurus Insurans**



**Norazian binti Abdullah**  
**Pengurus Pembiayaan, Perbankan Pelanggan**



**Nurhayati binti Othman**  
**Pengurus Deposit, Perbankan Runcit**





**Norliza binti Harun**  
**Pengurus, Teknologi Maklumat**



**En.Hairul Izat Bin Hidzir**  
**Pengurus, Kewangan**

**Pegawai Cawangan**

**Raja Nor Izah binti Raja Abdul Hamid**

**Eksekutif, Cawangan Kluang**

**Dg Nooramas binti Ismail**

**Eksekutif, Cawangan Kota Kinabalu**

**Rosli bin Yeop**

**Eksekutif, Cawangan Lumut**

**Nor Azmah binti Ishak**

**Eksekutif, Cawangan Sungai Petani**

**Mohd Rizuan bin Mehamad**

**Eksekutif, Cawangan Kota Bahru**

**Abdul Rashid bin Mohamed**

**Eksekutif, Cawangan Port Dickson**

**Rahim bin Mat Jusoh**

**Eksekutif, Cawangan Tebrau**

**Nurulhuda binti Ab Maulod**

**Eksekutif, Cawangan Subang Perdana**

**Florence anak Kinchang**

**Pegawai, Cawangan Kuching**

**Salaradzuan bin Abd Mubin**

**Pegawai, Cawangan Kuantan**

**Jasimah binti Md Noor**  
**Pegawai, Cawangan Melaka**

**Siti Nor Fazilah binti Abd Razak**  
**Pegawai, Cawangan Butterworth**

**Zaredah binti Kamaruddin**  
**Pegawai, Cawangan Ipoh**

**Radziah binti Ismail**  
**Pegawai, Cawangan Sg Besi**

**Norasmaliza binti Mohd Daud**  
**Pemangku Pegawai, Cawangan Taiping**

**Shahfirul bin Sahaludin**  
**Eksekutif, Cawangan Mersing**

**Faridah binti Abdulhir**  
**Pegawai, Cawangan Sibul**

**Nor Haslina binti Abu Hassan**  
**Pegawai, Cawangan Gemas**

**Mohd Idris bin Abdullah**  
**Pegawai, Cawangan Jitra**

**Mohd Azulri bin Abdullah**  
**Pegawai, Cawangan Kem Desa Pahlawan**

**Nur Syarafina binti Abdullah**  
**Pegawai, Cawangan Temerloh**

**Mohd Amir bin Masmud**  
**Pegawai, Cawangan Labuan**

Sources from: Human Resource Department, KATMB HQ

In addition, the highest position that handle me when having a practical training in Sibul Branch where are branch's officer which is Miss Faridah Binti Abdulhir that act as Branches' Officer. Since the Sibul branch were not handle so many transactions businesses, they told me that were no needs to have the branch manager for this time being.

## CHAPTER 2: SCHEDULE OF PRACTICAL TRAINING

The schedule for the practical training in this company/organization were not very packed and busiest since the businesses were only dealing with the Army and Former Army (Pensioner) and all the co-workers that have been giving are services towards the army. I will share and stated my schedule of practical training week by week since the job-work done by me were same every day. As additional info, the practical training that I having in this organization were started at 25 July 2016 until 16 September 2016 (6 Weeks) which is plus minus of working day and some of other week were working on Saturday (Half-Day: Overtime) for theirs' staff itself including the internship student. Below I will be stated the schedule of my practical training in this organization/company:

### **First Week (Week 1), 25 July 2016 - 02 August 2016:**

Working hours stated on this branch were start at 08:45 A.M - 04:45 P.M (Monday to Thursday) and 09:00 A.M – 11:45 A.M, 02:15 P.M – 05:15 P.M (Friday) and this company/organization did not operate on weekend (Saturday and Sunday), it will only operate on Saturday only one time every month which is on the 3<sup>rd</sup> or 4<sup>th</sup> week of every month. All the staff and including the internship student were asking to come to the office at least before 08:30 for thumb print process and writing entrance on an attendance books. For this week, I just received the information of the all businesses handling by this organization that given by the officer in charge and were placed in the front office (Customer Counter Service) to looked and studied how to dealing with the customer before doing the work will give by the officer in the following week.

During this week, I also have received the Special Login ID create by the IT Unit to Log In into their system that were used to doing all the transaction that asked by customer request. In addition, during this week (28 July 2016) also our branch was having a 'Majlis Ramah Tamah Aidilfitri 2016' that serving all the customer come in our branch on this day since the week I report duty it still on Hari Raya Eve. I have been assigned by the officer to having a friendly conversation to serving the customer/members of KATMB. In the end of this 1<sup>st</sup> week (01 August 2016), the officers were teaching me how to learned and dealing with the data processing and account saving of the cooperation members' using my own Login ID into the KATMB system that has been received before at 04:00 P.M (Friday, 29

July 2016). In this week, I also have learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB.

### **Second Week (Week 2), 03 August 2016 – 11 August 2016:**

In this week, I also have learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB. I also have learned how to open a new account for new recruited army to registered theirs' new membership and registered theirs' insurance that provided by the KATMB for the army that serving for the Ministry of Defence. I have been explained by the officer, KATMB will paid the compensation according to scheme they paid by month especially when they get injured or death. Starting from this week, I was assigned to handle all the work here such as withdrawals of members' saving, personal loans applying, new registration of new members, insurance transaction (pay and additional unit of insurance), photocopy works of members' documents especially when they applying the loans and registered the new insurance scheme, answering the phone calls received usually from the members' of KATMB asking us to check the balance of their saving and unit of insurance they were purchased before.

Some of work done here, other than withdrawals the savings of the members, I also have assigned to handle to receive the payment from the members whom are paying their loans manually towards counter (did not cut in the payslip every month) due to certain private and confidential cases. Furthermore, the withdrawals of members' saving were performed manually (KATMB withdraw a cash cheque with every cheque will be charges at RM 1.00 for every transactions) by this organization because they did not have any ATM Machine yet because of the status of the KATMB still in progress to having a status as Banking Organization from the National Bank of Malaysia. It will be upgraded it status only in the middle of 2017 after all the requirement to be a Banking organization has been fulfilled following the rules and regulation of banking association in Malaysia.

**Third Week (Week 3), 12 August 2016 – 19 August 2016:**

In this week, I also still learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB. I also have learned how to open a new account for new recruited army to registered theirs' new membership and registered theirs' insurance that provided by the KATMB for the army that serving for the Ministry of Defence. I have been explained by the officer, KATMB will paid the compensation according to scheme they paid by month especially when they get injured or death. Starting from this week, I was assigned to handle all the work here such as withdrawals of members' saving, personal loans applying, new registration of new members, insurance transaction (pay and additional unit of insurance), photocopy works of members' documents especially when they applying the loans and registered the new insurance scheme, answering the phone calls received usually from the members' of KATMB asking us to check the balance of their saving and unit of insurance they were purchased before.

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**Fourth Week (Week 4), 22 August 2016 – 29 August 2016:**

In this week, I also still learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB. I also have learned how to open a new account for new recruited army to registered theirs' new membership and registered theirs' insurance that provided by the KATMB for the army that serving for the Ministry of Defence. I have been explained by the officer, KATMB will paid the compensation according

to scheme they paid by month especially when they get injured or death. Starting from this week, I was assigned to handle all the work here such as withdrawals of members' saving, personal loans applying, new registration of new members, insurance transaction (pay and additional unit of insurance), photocopy works of members' documents especially when they applying the loans and registered the new insurance scheme, answering the phone calls received usually from the members' of KATMB asking us to check the balance of their saving and unit of insurance they were purchased before.

This week a little bit special and bring a new experience to me because I was asking to followed the officer in charge into the Military Training Camp to doing some informal presentation and knowledge sharing toward the new recruits' armies especially about the benefits when joining the KATMB as a member and advantages become the KATMB members. All the pamphlet was delegated to the new recruitment for their reference and more additional info about the KATMB advantages and benefits. I will show some of the picture as a proof and evidence that what I'm writing here were truth enough in appendices section at the end of my report.

#### **Fifth Week (Week 5) 30 August 2016 – 07 September 2016:**

In this week, I also still learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB. I also have learned how to open a new account for new recruited army to registered theirs' new membership and registered theirs' insurance that provided by the KATMB for the army that serving for the Ministry of Defence. I have been explained by the officer, KATMB will paid the compensation according to scheme they paid by month especially when they get injured or death. Starting from this week, I was assigned to handle all the work here such as withdrawals of members' saving, personal loans applying, new registration of new members, insurance transaction (pay and additional unit of insurance), photocopy works of members' documents especially when they applying the loans and registered the new insurance scheme, answering the phone calls received usually from the members' of KATMB asking us to check the balance of their saving and unit of insurance they were purchased before.



**Sixth Week (Week 6: Final Week): 08 August 2016 – 16 September 2016:**

In this final week, I also still learned how to dealing with documentation and finalizing data of KATMB members especially when their want to doing a withdrawal on their savings and private/personal loans services provided by the KATMB. I also have learned how to open a new account for new recruited army to registered theirs' new membership and registered theirs' insurance that provided by the KATMB for the army that serving for the Ministry of Defence. I have been explained by the officer, KATMB will paid the compensation according to scheme they paid by month especially when they get injured or death. Starting from this week, I was assigned to handle all the work here such as withdrawals of members' saving, personal loans applying, new registration of new members, insurance transaction (pay and additional unit of insurance), photocopy works of members' documents especially when they applying the loans and registered the new insurance scheme, answering the phone calls received usually from the members' of KATMB asking us to check the balance of their saving and unit of insurance they were purchased before.

On this final week, also, I have received my practical allowance paid by cheque on (3 times payment by HR Department Not Financial Department) and appreciation speeches by the officers toward my presence and willingness to doing my internship in theirs' organization and company. As I were informed before, since the branches were existing in Sibuluhung, I was the 3<sup>rd</sup> student who are getting a chance and giving a chance by the HQ especially the Human Resource Department of KATMB to doing my internship and practical training.

### CHAPTER 3: ANALYSIS OF TRAINING

The analysis of training that specifically focuses on the task given by the organization/company to me as an Internship Student in the organization that related all the concept and task given towards the subject learned in the classroom at my workplace is are; I have given the task of doing services which related to documentation jobs, administration which is included the office administration, file management, and process flow, financial tasks which is recording of the financial flow, counter services which is involved the ethics of counter services and counter administration, the data processing which is involved the information of technology unit administration, an outdoor task which is visited to the operational location as I mentioned above on Chapter 2 that I were asking by the officers in charge to followed her to military training camp to doing some knowledge sharing about the benefits of joining KATMB as a members and public relation task which involved the matters relating to public needs.

All the task given to me by the organization as stated above were mostly related on the subject that stated in my course outline which mostly were related on the subject of ADM551 (Human Resource Management), ADM570 (Service Management), ADS452 (Ethics in Administration/Business) and ACC516 (Financial Management and Cost Accounting). As we all know, Human resource management (HRM or simply HR) is the management of human resources. It is a function in the organizations designed to maximize employee performance in service of an employer's strategic objectives. HR is primarily concerned with the management of people within organizations, focusing on policies and on systems. HR departments and units in organizations typically undertake a number of activities, including employee benefits design, employee recruitment, training and development, performance appraisal, and rewarding (e.g., managing pay and benefit systems). HR also concerns itself with organizational change and industrial relations, that is, the balancing of organizational practices with requirements arising from collective bargaining and from governmental laws.

Meanwhile, Service Management (SM) refers to the entirety of activities directed by policies, organized and structured in processes and supporting procedures that are performed by an organization to plan, design, deliver, operate and control information technology (IT) services offered to customers. It is thus concerned with the implementation of IT services that meet customers' needs, and it is performed by the IT service provider through an appropriate

mix of people, process and information technology. Differing from more technology-oriented IT management approaches like network management and IT systems management, IT service management is characterized by adopting a process approach towards management, focusing on customer needs and IT services for customers rather than IT systems, and stressing continual improvement. As I mentioned on Chapter 2, most of the schedule of my training when dealing with customers were using a special system that provided by KATMB which each of the staff will be given a special/specific Login ID to entered into theirs' system to get all the information and perform a business's transaction toward the KATMBs' members.

Besides that, Business ethics (also corporate ethics) is a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organizations. Business ethics refers to contemporary standards or sets of values that govern the actions and behaviour of an individual in the business organization. Business ethics has normative and descriptive dimensions. As a corporate practice and a career specialization, the field is primarily normative. Academics attempting to understand business behaviour employ descriptive methods. The range and quantity of business ethical issues reflects the interaction of profit-maximizing behaviour with non-economic concerns. This can be showing on my Chapter 2 schedule of practical training, which I have dealing directly towards the customers face to face to serve them with a lot of theirs's behaviour that needs a lot of patience when we serve them. Some of them were going directly to the counter to get theirs' information and some of them were asking by using a telephone calls to the branches to get theirs' information needed.

Lastly, the most related subject that I have been studied following my course outline in my practical training is ACC516 (Financial Management and Cost Accounting). As we all know, financial management refers to the efficient and effective management of money (funds) in such a manner as to accomplish the objectives of the organization. It is the specialized function directly associated with the top management. The significance of this function is not seen in the 'Line' but also in the capacity of 'Staff' in overall of a company. It has been defined differently by different experts in the field.

The term typically applies to an organization or company's financial strategy, while personal finance or financial life management refers to an individual's management strategy. It includes how to raise the capital and how to allocate capital, i.e. capital budgeting. Not only for long term budgeting, but also how to allocate the short-term resources like current

liabilities. It also deals with the dividend policies of the shareholders. And also, Cost accounting is a process of collecting, recording, classifying, analysing, summarizing, allocating and evaluating various alternative courses of action & control of costs. Its goal is to advise the management on the most appropriate course of action based on the cost efficiency and capability. Cost accounting provides the detailed cost information that management needs to control current operations and plan for the future. Since managers/officers are making decisions only for their own organization, there is no need for the information to be comparable to similar information from other organizations. Instead, information must be relevant for a particular environment.

Cost accounting information is commonly used in financial accounting information, but its primary function is for use by managers/officers to facilitate making decisions. As a result, there is wide variety in the cost accounting systems of the different companies and sometimes even in different parts of the same company or organization. It is because the organization that I doing my internship is one of the Profit-Organization which they were making a profit by involved in a lot of businesses and investment other than getting the profits from the loans that make from the borrower which with chargers of interest rate around 6% - 8%. It can be referred in Chapter 1 about the background of businesses that involve by KATMB as I mentioned and stated above. I also have mentioned by officer in charge, every branch will be given a target for the whole years (12 month) to be achieve like in Sibuluan Branch, this year they were asking by the HQ to achieved the target of Loans by its members around RM 20 million for this 2016 and all the matters related to office needs will be given a budget every month which were called as Petty-Cash with amount around RM1,000 for the office needs and site visits.

## CHAPTER 4: RECOMMENDATIONS

In my opinion as a student conducting practical training in the organization, all the work that has been entrusted to me has advantages and disadvantages of its own, there is also the strengths and weaknesses of his own, but all it could be improved with some improvements that should be made on future in order to build an empire or organization that is able to be more competitive and high quality of its services in the future. For example, for KATMB all work entrusted to me like the work of the administrative and management needs of customers, the management of the financial affairs of clients and customers, processing customer data at their request, and works out to improve the number of members to join KATMB is one a task which is very good for to gain knowledge and expand the experience.

Works such as administration, finance, services, data processing and outdoor activities practiced by these organizations are very organized and neat rules, with system administration of this company very systematic and made it easier for employees to perform their duties without any disruption and chaos. For example, the existence of its own system which was created and implemented by the company's information technology, all customer information easy to find and even easier to be obtained without any constraints and obstacles that can lead to customer dissatisfaction with the services provided by the company. This can also improve the company's image in the eyes of the public that the company is working with an organized and efficient. This is a strength that the company is due for the work I'm doing everything went smoothly without any excessive burden which could also invite excessive stress in the workplace. The management is also organized primarily led by people who are experienced and knowledgeable, this is what makes this a very convenient crowned competitive companies

It was just short of the task given to me was the matter and the work involved in outdoor activities, because I do not have the experience more broadly to lead an activity for example, the company must organize a formal ceremony such as seminars or talks about the advantages of joining KATMB for all members if they wishing new members to join KATMB because they were act as a prospect or potential customers who can give more profit to the company in the future and they should be given the best treatment before exposure to the advantages of joining KATMB in share them. For improvement, I can suggest to the company concerned is above shortcomings by improving the knowledge especially the branch officials would benefit the interests of organizing a formal ceremony to attract new

members to join KATMB. It is normal, to attract new customers to join KATMB, it requires little capital to organize a more formal event but it is common for an organization to make a small investment to get a good return in the future to benefit the company itself together in terms of revenue or an increase in the company's image in the eyes of the world.

## CHAPTER 5: CONCLUSION

In conclusion, what can I summarize here from Chapter 1 to Chapter 5, KATMB is the only organization that put soldiers as the main target for their customers and this is a good soldier of interest to them. With the senior management of this organization headed an individual who is a former soldier, is indeed basic policy established by these organizations should favour and welfare of the soldiers themselves. And also with the welfare of the soldiers concerned with accumulating more awake, the KATMB have implemented some appropriate schemes for the benefit of the soldiers themselves and their families. The existence of such organizations on an ongoing basis is needed so that workers' welfare or the welfare of civil servants and more easily maintained and the ruling is to be concerned about the welfare of their employees because without a government workers, government will not be able to perform its management easily and smoothly.

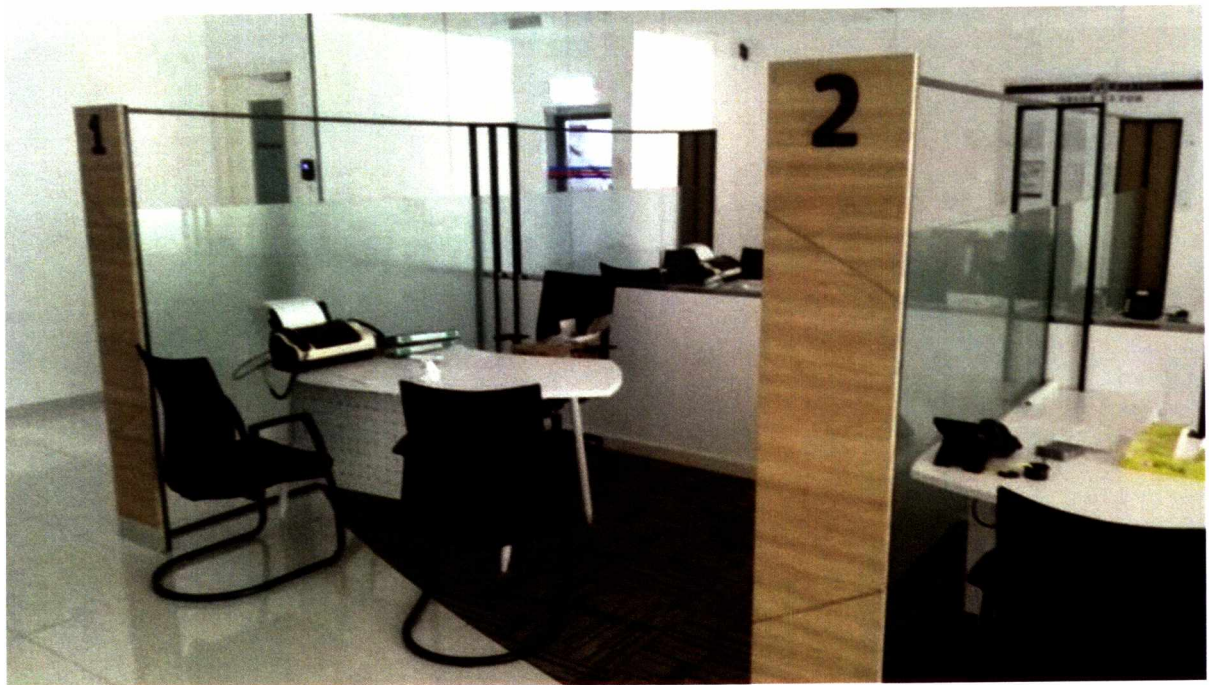
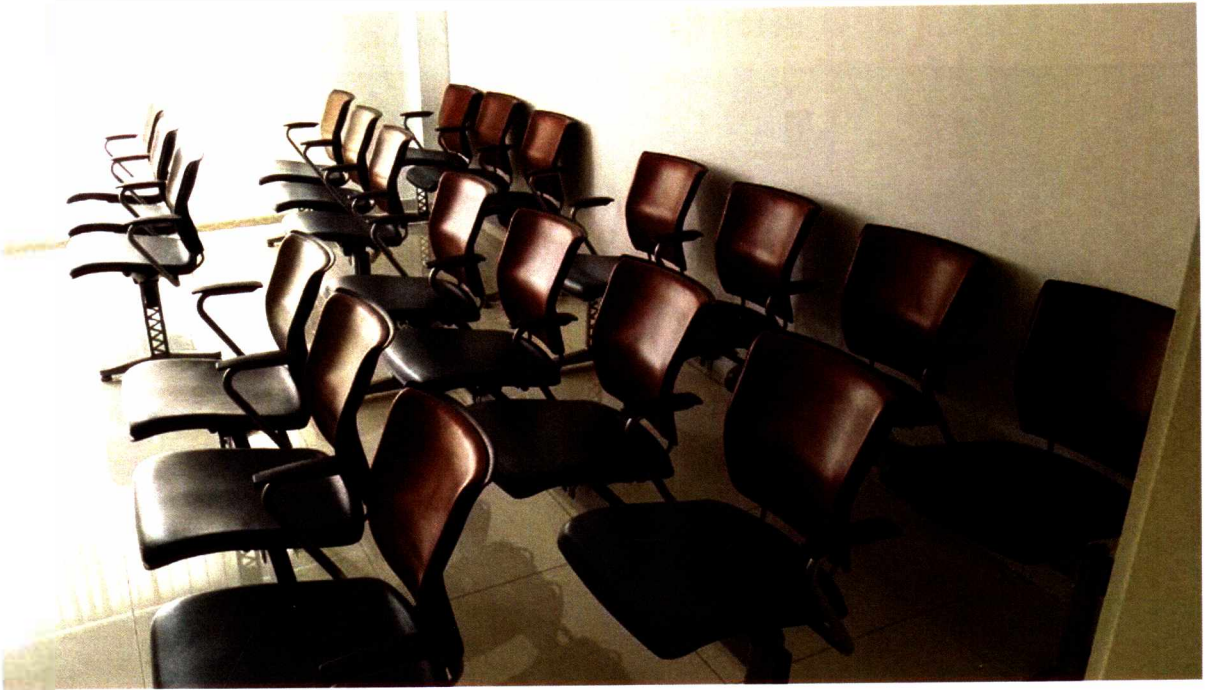
Apart from that, I also conclude KATMB is a place that is suitable for students in the future to undertake industrial training or carry out their practical training for students can gain knowledge that is hard to find in other organizations because it is not easy to interact with various human variety, particularly those of high rank in one organization most feared by all parties, more especially as we are aware they are responsible for maintaining the security of our country and of course the person who dealt with us in KATMB are people who are decisive and ruthless. Here also are a variety of new knowledge can be drawn so as to enhance the knowledge and knowledge to students because for assignments given by the organizations not only focused on one branch/task only but the various branches/tasks of assignments will be given and sure a lot of experiences will be gained by the student that it should be fun and enjoyable.

APPENDICES

OFFICES' FACILITIES (25 JULY 2016):







**MAJLIS RAMAH TAMAH AIDILFITRI (28 JULY 2016):**





VISITING MILITARY TRAINING CAMP (28 AUGUST 2017):



LAST-DAY OF INTERNSHIP STUDENT ( 15 SEPTEMBER 2016)

