



UNIVERSITI
TEKNOLOGI
MARA

Cawangan Melaka

INDUSTRIAL TRAINNING REPORT

PANTAI HOSPITAL AYER KEROH

12 AUGUST 2024 UNTIL 24 JANUARY 2025

Prepared By :

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Class :

MBA2426B

Student Number :

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Prepared For:

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**PANTAI
HOSPITAL**
Ayer Keroh

SURAT KEBENARAN

Tarikh : 27/1/2025

Kepada :

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Setuju



Tidak Bersetuju

Tuan/Puan

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Tajuk Laporan	Industrial Training Report	Nama Syarikat	Pantai Hospital Ayer Keroh

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Yang Benar



.....
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Jawatan : Assistant Business Office Manager
No. Tel. : 06 - 31 836 81
No. Faks : -

Cop jabatan/organisasi:

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No. 2418-1, KM 8, Lebuhraya Ayer Keroh,
75450 Melaka.
Tel: +606-231 9999 Fax: +606-231 3299

1.1 EXECUTIVE SUMMARY

This industrial training report is for subject MGT666, which is a subject in semester 6 of the Bachelor of Business Administration (Hons.) in Finance. I am currently doing my internship at Pantai Hospital Ayer Keroh in Melaka and I was allocated to Business Office (Insurance) department. My internship will take for 24 weeks beginning on 12 August 2024 and ending on 24 January 2025. Throughout my internship, I was supervised by Mrs Lee Su Fern, while my university advisor is Dr Irfah Najihah Binti Basir Malan.

In addition, this industrial training aims to expose students to diverse and real-world working environment while also providing students with the opportunity to learn more through on-the-job performance and hands-on observation. In other words, this program gave us the opportunity to experience the real-world of working environment while teaching us valuable skills including strengthening social ties within the organization, finding and developing hidden abilities and performing well under pressure.

The scope of this report is to identify and observe SWOT analysis that will take a look at the organization's strength, weakness, opportunities and threats. Based on the analysis, the appropriate recommendation will be generated on how to maintain the situation, improve, take advantage and also how to avoid them. Last but not least, all of the appendices are at the end of the report.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
ACKNOWLEDGEMENT.....	3
2.0 UPDATE RESUME.....	4-5
3.0 COMPANY 'S PROFILE	6
3.1 Company Background	6
3.2 Vision, Mission, Core Values and Commitment.....	7-8
3.3 Organizational Chart	9
3.4 Products or Services	10-13
3.5 Schedule of Working Time	14
4.0 TRAINING'S REFLECTION	15-20
5.0 SWOT ANALYSIS DIAGRAM	21
6.0 DISCUSSION AND RECOMMENDATION.....	21
6.1 Strengths.....	21
6.1.1 Use Cerebral Plus (C+) Products or Services	21
6.1.2 Strictly Comply Personal Data Protection Act (PDPA).....	22
6.2 Weaknesses	23
6.2.1 Cash Flow Delay	23
6.2.2 Paper Based	23-24
6.3 Opportunities.....	25
6.3.1 Medical Tourism	25
6.3.2 Advanced Technology	26
6.4 Threats	27
6.4.1 Economic Downturn	27
6.4.2 Data Breaches	28
7.0 CONCLUSION	29
8.0 REFERENCES.....	30
9.0 APPENDICES	31-33

1.2 ACKNOWLEDGEMENT

With the grace and permission of Allah S.W.T, I humbly and wholeheartedly convey my appreciation and worship to Him. I consider myself extremely fortunate to have the opportunity to gain valuable experience during my internship. With Allah's blessing, I was able to complete my internship successfully.

First and foremost, I would like to express my gratitude to Dr Irfah Najihah Binti Basir Malan, my advisor from Universiti Teknologi Mara (UiTM) Bandaraya Melaka for guiding me throughout my internship for six months by offering insightful feedback and advice to make my internship experience went smoothly without any difficulty.

Besides, I would also like to extend my deepest appreciation to my Supervisor who evaluated me, Mrs Lee Su Fern for giving me the opportunity to be part of Business Office (Insurance) team at Pantai Hospital Ayer Keroh Melaka. Not to mention her consistent encouragement and guidance during my internship, which enabled me to obtain knowledge and experience in the field. I want to express my gratitude to all of the employees for generously providing me new knowledge and assistance without hesitation.

Last but not least, I would like to express my gratitude to all those who helped and gave support during my internship. My family and my friends, as well as other practical students who have supported and given motivation throughout my journey to complete the internship. My internship would not be possible without the help of all of them. I believe with these given opportunities, it would give an advantage to my future.

2.0 UPDATE RESUME

MAZLIDYATY MAHAT



SUMMARY

A detail-oriented student with an interest in banking and finance-related industries. Currently student at Universiti Teknologi Mara (UiTM) Bandaraya Melaka majoring in Bachelor of Business Administration (Hons) Finance with a current CGPA 3.43. Having served as a group leader in numerous group assignment and served as captain of the UiTM Melaka Hockey Team. Equipped with strong leadership, communication skills and the ability to collaborate effectively with team members from diverse backgrounds. Seeking an opportunities for internship placement in the mentioned industry from early August to late January.

EDUCATION

- | | |
|--|-----------------------|
| Universiti Teknologi Mara (UiTM) Bandaraya, Melaka | 2022 - Present |
| <ul style="list-style-type: none">• Bachelor's Degree in Business Administration (Hons) Finance• Current CGPA: 3.43 | |
| Universiti Teknologi Mara (UiTM) Alor Gajah, Melaka | 2018 - 2021 |
| <ul style="list-style-type: none">• Diploma in Banking Studies• CGPA: 3.68 (Dean's List) | |

WORK EXPERIENCE

- | | |
|---|---------------------------|
| Bhp Petrol Pump (Bentong, Pahang) | March - April 2024 |
| Part-time Cashier | |
| <ul style="list-style-type: none">• Efficiently processing transactions and managing cash flow.• Delivering exceptional customer service in a fast-paced environment. | |
| Truly Two Cafe (Bukit Baru, Melaka) | November 2023 |
| Part-time Barista | |
| <ul style="list-style-type: none">• Achieved average daily sales figure of approximately RM 2,590.• Expertly crafting and serving a variety of high-quality beverages.• Demonstrated adept multitasking abilities by juggling waitress duties with actively aiding in kitchen operations, leading to a 10% improvement in smooth service delivery and maintaining kitchen efficiency. | |
| Emmer Zecna (Aeon Ayer Keroh, Melaka) | January 2018 |
| Part-time Promoter | |
| <ul style="list-style-type: none">• Maintained visually appealing product displays, resulting in 20% increase in sales for featured items.• Assisted in inventory management, leading in 15% improvement in stock ordering accuracy.• Driving sales through enthusiastic and persuasive interactions. | |

EXTRACURRICULAR INVOLVEMENT

- Assistant Project Leader for event Webinar Ratio Analysis (2024).
- Captain of UiTM Melaka Hockey Club for Karnival Sukan Mahasiswa UiTM (2023).
- Leader of Multimedia Bureau Committee for UiTM KBM Technical Analysis Challenge (2023).
- Participated in Money Sense Competition (2023).

Figure 1: Mazlidyaty Mahat's resume

- Member of Activities Bureau Committee for event Profesionalisme, Pemangkin Kejayaan (2023).
- Participated in Educational Marketing Innovation Competition (EMIC) (2022).
- Participated in PERKAD Competition between Uniformed Bodies of UiTM Melaka (2022).

ACHIEVEMENTS

- Received recognition as designing a poster featured as the centrepiece for Sales Management Webinar (2023)
 - Secured 3rd place in USM Pesta Hoki International Competition (2022).
-

ADDITIONAL INFORMATION

Language: Bahasa Malaysia (Native), English (Advanced)

Software: Proficient and skilled in utilizing Microsoft Office Application (including Excel, Word, PowerPoint).

Creative Design: Capable of crafting engaging posters and content through proficient use of editing platforms like Canva, Capcut, Inshot, TikTok and VN.

Good Leadership Skills: Demonstrated leadership abilities through overseeing multiple programs and holding position such as Captain that involved critical decision making in guiding and managing team members.

Good Interpersonal Communication Skills: Employed diverse communication styles to ensure effective comprehension and engagement, fostering valuable interactions with customers spanning all age groups as well as entrepreneurs.

Team Collaboration: Engaged in collaborative efforts with cross-functional teams to accomplish projects objectives, showcasing adept internal communication and teamwork abilities to attain shared goals.

Effective Time Management: Implemented strategic scheduling technique that optimized workflow and consistently meeting assignment deadlines by prioritizing tasks according to their urgency and important set by lecturers.

REFERENCES

ENCIK AMIRUDIN BIN MOHD NOR
Senior Lecturer (Finance)
Faculty of Business and Management
UiTM Kampus Bandaraya Melaka

CIK NURHASLINDA BINTI HASHIM
Senior Lecturer (Finance)
Faculty of Business and Management
UiTM Kampus Bandaraya Melaka

Figure 2: Mazlidyaty Mahat's resume

3.0 COMPANY'S PROFILE



Figure 3: Official Logo Pantai Hospital Ayer Keroh (PHAK).

3.1 COMPANY'S NAME AND BACKGROUND

Pantai Hospital Ayer Keroh is a private healthcare facility located in Ayer Keroh, Malacca, Malaysia. It is part of the Pantai Group, which is a prominent network of hospitals under the ownership of IHH Healthcare, one of the largest healthcare groups in the world. IHH Healthcare operates a wide range of medical facilities across Asia, Europe, and the Middle East.

Pantai Hospital Ayer Keroh was established to provide high-quality medical services to the people of Malacca and surrounding areas. The hospital offers a variety of medical specialties, including but not limited to, surgery, cardiology, oncology, orthopaedics, women's health, and paediatric care. Equipped with modern medical technologies and a team of skilled professionals, the hospital is known for delivering patient-centered care.

The hospital aims to provide comprehensive and personalized medical services to meet the diverse healthcare needs of the local community, emphasizing both preventive and curative treatments. With a commitment to excellence, Pantai Hospital Ayer Keroh is recognized for its advanced diagnostic capabilities, patient care, and its role in enhancing the healthcare infrastructure in the region.

Pantai Hospital Ayer Keroh is part of the broader Pantai Group's vision of creating accessible, high-quality healthcare in Malaysia, with a focus on continuous innovation, compassionate care, and a positive patient experience.

3.1.1 COMPANY'S LOCATION AND DETAILS

- Address: No 2418-1 Km 8, Jalan Tun Abdul Razak, Kampung Teluk Baharu 75450 Ayer Keroh Melaka.
- Contact Number: 03- 318 3681
- Email: my.phak.general@pantai.com.my

3.2 COMPANY'S VISION, MISSION, GOAL AND OBJECTIVE

- ***VISION***

To be the most trusted and friendly healthcare provider in Malaysia

- ***MISSION***

To take exemplary of our patients anchored around our people who strive to continuously raise the bar in clinical, operational and service excellence

- ***GOAL***

The goal of Pantai Hospital Ayer Keroh is to provide high-quality, accessible, and compassionate healthcare to the people of Malacca and the surrounding areas. The hospital aims to deliver comprehensive medical services across various specialties while prioritizing patient-centred care, safety, and well-being.

They focused on delivering excellence in healthcare such as ensuring that patients receive the best possible treatment through advanced medical technology, skilled professionals, and evidence-based practices. Offering a wide range of specialized treatments in fields such as cardiology, oncology, orthopaedics, women's health, and more, addressing the diverse healthcare needs of patients.

- ***OBJECTIVES***

1. **Provide High-Quality Medical Care:** To deliver exceptional, evidence-based healthcare services across various specialties, ensuring that patients receive the best possible treatment through modern medical technologies and skilled healthcare professionals.
2. **Enhance Patient Safety and Satisfaction:** To prioritize patient safety and satisfaction by creating a comfortable, compassionate, and supportive environment that fosters trust and well-being throughout the healthcare journey.
3. **Promote Preventive Healthcare:** To educate the community on the importance of preventive healthcare through awareness programs, health screenings, and lifestyle management, helping to reduce the risk of chronic diseases and improve overall public health.
4. **Expand Medical Specialties and Services:** To continually expand and enhance the range of medical services and specialties offered, ensuring that the hospital can meet the evolving healthcare needs of the local population, including the introduction of new treatments and advanced technologies.
5. **Invest in Healthcare Innovation and Technology:** To maintain a cutting-edge healthcare facility by investing in the latest medical technologies and ensuring that staff is well-trained in utilizing these innovations to improve diagnostic accuracy and treatment outcomes.

3.3 ORGANIZATIONAL STRUCTURE

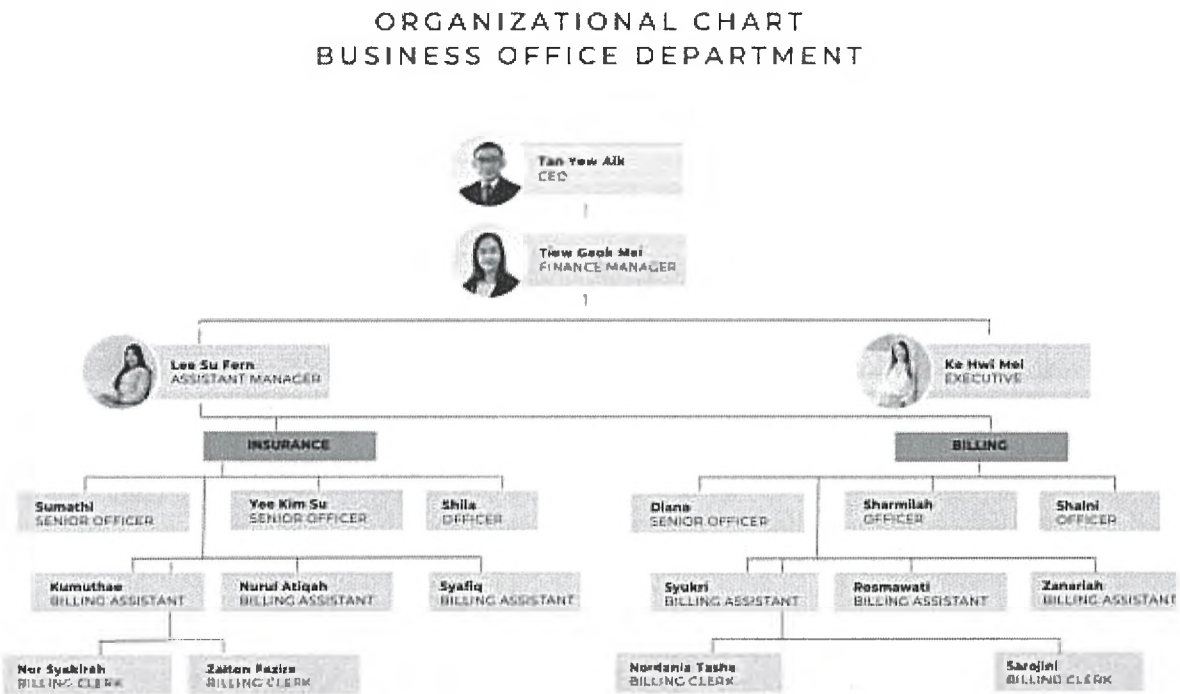


Figure 4: Organizational Chart's Business Office Insurance Department

3.4 PRODUCTS OR SERVICES

Pantai Hospital Ayer Keroh in Melaka offers a wide range of medical services and specialized treatments aimed at providing comprehensive healthcare for its patients. The hospital's services are designed to cater to a variety of healthcare needs, ensuring the community has access to high-quality, patient-centred care. Here are some of the key products and services offered at the hospital:

1. Care and Treatment



Figure 5: First service of Pantai Hospital Ayer Keroh.

Bones and Joints, Brain, Nerves & Spine, Cancer, Children's Health, Ear, Nose & Throat (ENT), Eyes, Geriatric Medicine, General Surgery, Heart & Vascular, Obstetrics and Gynaecology, Renal Medicine, Respiratory Medicine, Urinary & Male Reproductive System, and General Surgery are among the categories of care and treatment provided by Pantai Hospital Ayer Keroh. At Pantai Cancer Centre, there are many highly qualified clinical and medical oncologists supervise the provision of comprehensive cancer therapy. In order to give each cancer patient, the best possible clinical outcome, Pantai Hospital works with support team of medical physicists, radiographer therapists, oncology nurses, counsellors, dieticians, and pharmacists in order to provide novel therapies.

2. Diagnostic Service

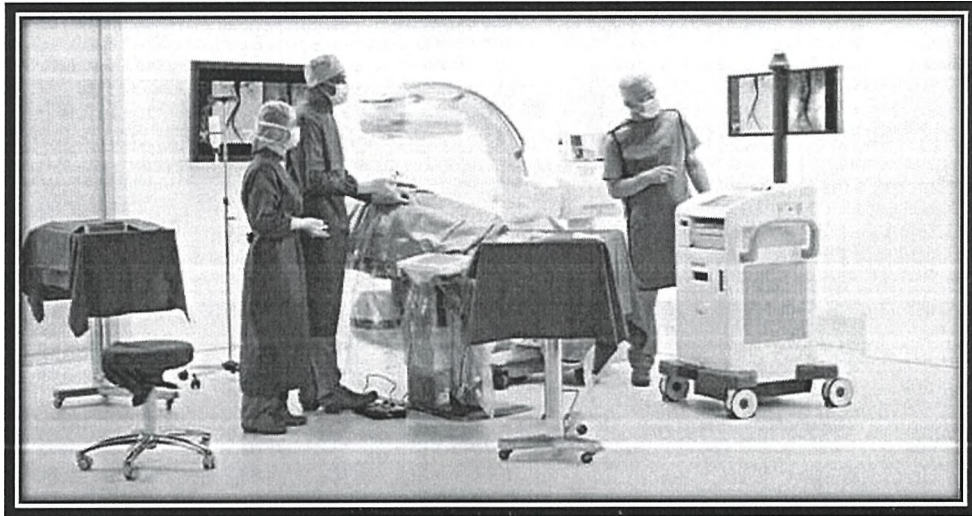


Figure 6: Second service of Pantai Hospital Ayer Keroh.

Ayer Keroh's Pantai Hospital is confident of its Catheterisation Laboratory (Cath lab), which is supervised by highly skilled and knowledgeable Consultant Cardiologists. With the help of this lab's state-of-the-art Biplane X-Ray, their consultants can see the heart's arteries and chambers, which enables them to accurately evaluate and treat any irregularities or stenosis. Among the most cutting-edge technology, this one can assist physicians in determining a lot more precise diagnosis to guide treatment. Since Pantai Hospital Ayer Keroh has been accredited by the Malaysian Society for Quality in Health (MSQH) for service quality excellence, patients will be happy to know that the hospital is dedicated to providing the best care possible to each and every one of its patients. Their facility has been recognised as one of the nation's leading providers of cardiac healthcare services thanks to this designation. They can offer comprehensive treatment and advice on how to do pertinent operations thanks to their highly qualified consultants. This is because, Pantai Hospital Ayer Keroh is supported by highly qualified medical personnel, such as senior anaesthesiologists and nurses.

3. General Facilities

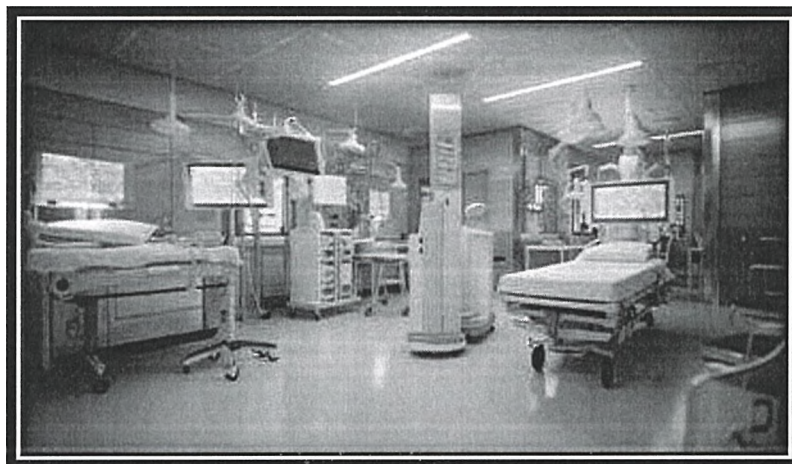


Figure 7: *Third service of Pantai Hospital Ayer Keroh.*

A Pantai Hospital is a healthcare facility that provides a wide range of services to diagnose, treat, and care for patients with various medical needs. When a patient faces an emergency, they are first seen in the Emergency Department (ED), where immediate treatment is provided. If the patient requires extended care, they may be admitted to an inpatient ward for recovery and monitoring. Outpatient services are available for patients who only need consultations or minor treatments without staying overnight. If surgery is needed, patients are taken to the operating theatre, which is equipped for various procedures. Critically ill patients are treated in the Intensive Care Unit (ICU), which provides specialized care and constant monitoring.

Hospitals also have diagnostic services, like blood tests and imaging (X-rays, MRIs, CT scans), to help doctors diagnose conditions. The pharmacy provides medications prescribed to patients, ensuring proper use and dosage. For maternity care, a separate maternity ward supports childbirth and postnatal care. Pantai hospitals also offer rehabilitation services, such as physical therapy, to help patients recover from injuries or surgeries. Cafeterias offer meals for patients and visitors, while administrative areas handle patient registration, billing, and medical records. Specialty clinics are available for specific medical conditions, such as cancer or heart diseases. Blood banks store and distribute blood for transfusions. Behind the scenes, hospitals have support areas for supplies, cleaning, and staff offices. In short, PHAK combine medical treatment with essential services to care for patients and support healthcare staff.

4. eHealth

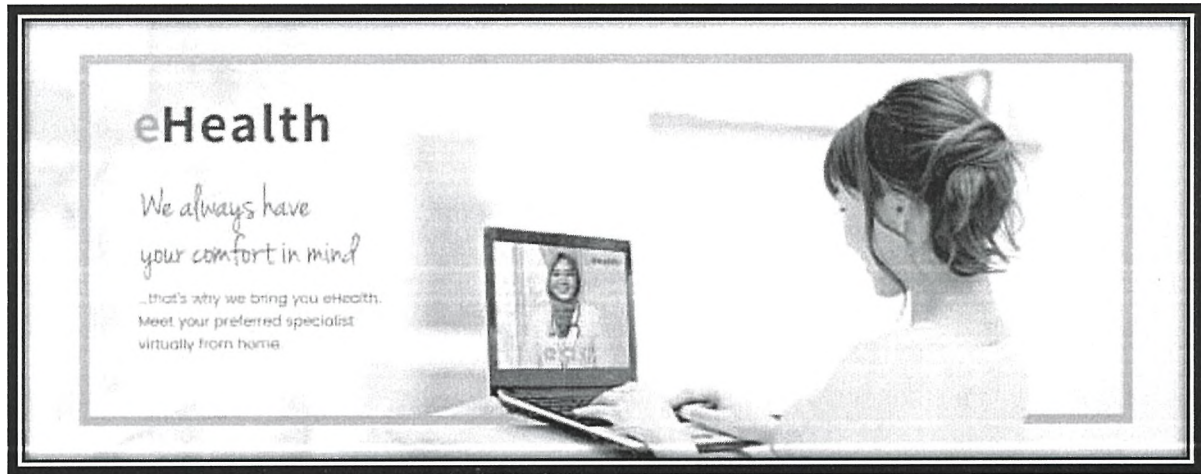


Figure 8: Fourth service of Pantai Hospital Ayer Keroh.

Pantai Hospital Ayer Keroh has introduced eHealth as a valuable service to ensure continuous care for patients, especially those who are unable to visit the hospital for various reasons. eHealth is a secure and user-friendly online platform that connects patients to top specialists, thus allowing them to consult with their chosen doctor from the comfort of their home. The service includes eHealth Chat and eHealth Consult, offering patients alternative ways to seek medical advice beyond in-person appointments. eHealth Chat provides a free 10-minute video or phone call with a doctor for general wellness advice, while eHealth Consult allows patients to schedule a more in-depth 30-minute video consultation with their preferred specialist. After the consultation, if medications are prescribed, patients can have them delivered to their home or pick them up at the hospital. This innovative approach ensures that patients continue to receive expert care even without physically visiting the hospital.

This will make it easy for patients to select the level of consultation they need. Additionally, eHealth helps reduce costs by eliminating travel expenses and time off work, while still providing access to high-quality medical advice. After consultations, if medications are prescribed, patients can have them delivered directly to their home or conveniently pick them up at the hospital. The platform ensures privacy and security, safeguarding sensitive patient information during online consultations. Most importantly, eHealth facilitates continuous care, allowing patients to stay connected with healthcare providers for ongoing support and management of their health. In summary, eHealth offers a more efficient, flexible, and secure way for patients to receive care, enhancing both their experience and overall health outcomes.

3.5 SCHEDULE OF WORKING TIME

DAY	WORKING HOURS/ BREAK TIME/ OFF DAY	
	WORKING TIME	BREAK TIME
MONDAY	8:30 – 5:00 PM	1 – 2 PM
TUESDAY	8:30 – 5:00 PM	1 – 2 PM
WEDNESDAY	8:30 – 5:00 PM	1 – 2 PM
THURSDAY	8:30 – 5:00 PM	1 – 2 PM
FRIDAY	8:30 – 5:00 PM	1 – 2 PM
SATURDAY	8:30 – 1:00 PM	
SUNDAY	OFF DAY	

4.0 TRAINING REFLECTION

- **DURATION OF INTERNSHIP**

Throughout my industrial training at Pantai Hospital Ayer Keroh, I was assigned with various tasks that have given me new experience in the real-world working environment. The duration for my internship is 6 months which begins on 12 August 2024 until 24 January 2025 (24 weeks). The working days are from Monday until Saturday. At Pantai Hospital Ayer Keroh, the working hours for permanent staff and intern students generally differ due to their roles, responsibilities, and schedules. For permanent staff, working hours typically follow the standard hospital shift system to ensure continuous, round-the-clock care for patients. Full-time staff usually work 8 to 9-hour shifts, with the possibility of rotating shifts depending on the department (morning and afternoon shift). Working shifts are generally split into morning 8:30 am to 5 pm and afternoon 12:30 pm to 9 pm. Full-time employees are typically expected to work a 6-day week, but it may vary depending on the department and workload. Some departments may require staff to work weekends or public holidays, with compensatory time off or additional pay.

Meanwhile for intern students, the working hours at Pantai Hospital Ayer Keroh tend to be more flexible but are generally structured according to their training program and academic requirements. Typically, interns work between 8:30 am to 5 pm which requires 8 hours a day, with training often taking place during business hours. These distinctions in working hours reflect the different nature of their roles. Permanent staff are engaged in direct patient care and hospital management, requiring longer and more flexible hours, while intern students are mainly involved in observation, learning, and supervised practice, which is structured according to the educational requirements.

As an intern at Pantai Hospital Ayer Keroh (PHAK), I receive a monthly allowance of RM 500.00 and a medical benefit of RM 50.00. During my internship, I've gained valuable experience in communication and relationship-building with my colleagues. I've learned how to introduce myself, discuss my interests, knowledge, and skills, and ask questions to better understand my work. This experience has helped me expand my professional network and highlighted the importance of these connections. Additionally, receiving professional feedback has been an important part of my growth, allowing me to reflect on both the positive and negative aspects of my work for future improvement.

- **DEPARTMENT, ROLES RESPONSIBILITIES, ASSIGNMENT AND TASKS**

Task 1: Filling Documents

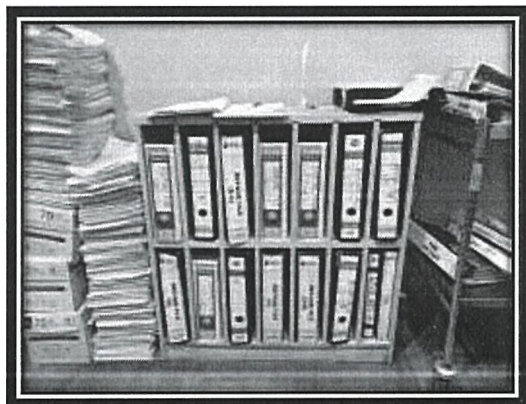


Figure 9: Folder final bill's patient and initial guarantee letter's patient

In addition, I learned how to filling document throughout my internship. Proper organization and documentation are essential to maintaining an efficient and affective workflow. Some of document that I have been assigned to filling such as

- Filling all refund slip and final bill patients. This task requires careful attention to detail, as I need to ensure that each document is correctly labelled and stored in the appropriate folder. The refund slip is an important document for patients who are entitled to a refund, and the final bill includes the charges for the services provided during their stay. Proper filing ensures that these documents can be easily retrieved when needed.
- Filling guarantee letter from insurance company. (Prudential, Etiqa, TNB, Micare, AIA, Allianz, Media Express, Pm Care, Great Eastern and IHP). It's crucial to organize these letters properly, so each one is filed under the correct insurance company, ensuring that all related documents are in one place for easy access by the insurance team.
- Filling discharge section form that requires doctor to fill up. These forms contain important details about the patient's condition and the treatment they received during their stay. My role is to ensure that these discharge forms are correctly filled out and stored in the appropriate patient folders for future reference.

Task 2: Review the final guarantee letter for patient at insurance portal.

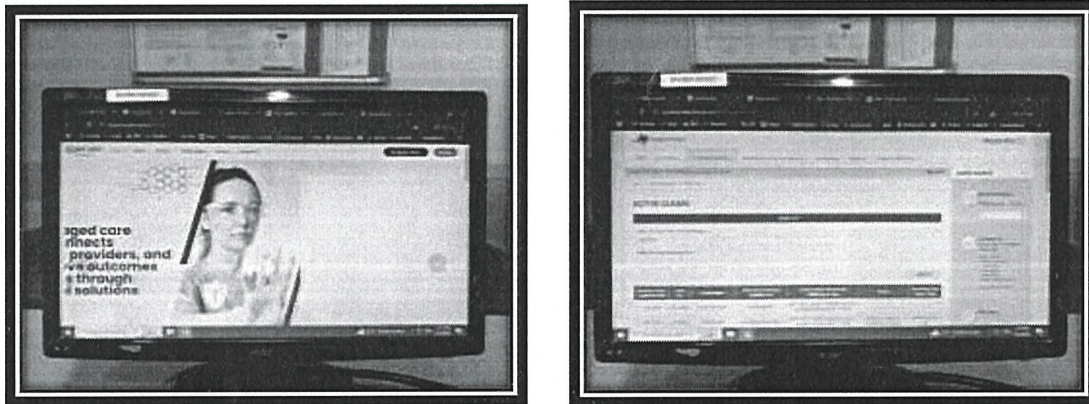


Figure 10: Example of insurance portal (Micare and Prudential)

The final guarantee letter is a key document confirming that the insurance company is covering certain expenses for a patient's treatment. I am responsible to ensuring the accuracy and completeness of this letter. I need to ensure that the patient's full name, ID number and date of birth match the records in the hospital database. Check the insurance provider's name, policy number and the type of coverage being applied. Other than that, verify the exact amount that the insurer has guaranteed, ensure the coverage is aligned with the treatment planned for the patient (e.g., inpatient treatment, surgery, diagnostics) and also check if there are any exclusions or special conditions. If anything is incorrect, I need to communicate with the insurance company or the relevant department for clarification.

Task 3: Call insurance company to identify the progress on final guarantee letter.

To follow up on the status of the guarantee letter for the patient and ensure that the hospital can proceed with the treatment without delays.

- Ask if the final guarantee letter has been processed.
- If it hasn't, ask for the reason for the delay and get an estimated timeline for when it will be available.
- Inquire whether any additional documentation or approvals are required from the hospital or patient's side.
- Take note of the call details, including the representative's name, date and any deadlines provided.

Task 4: Sent deferment to doctor or clinic assistant.

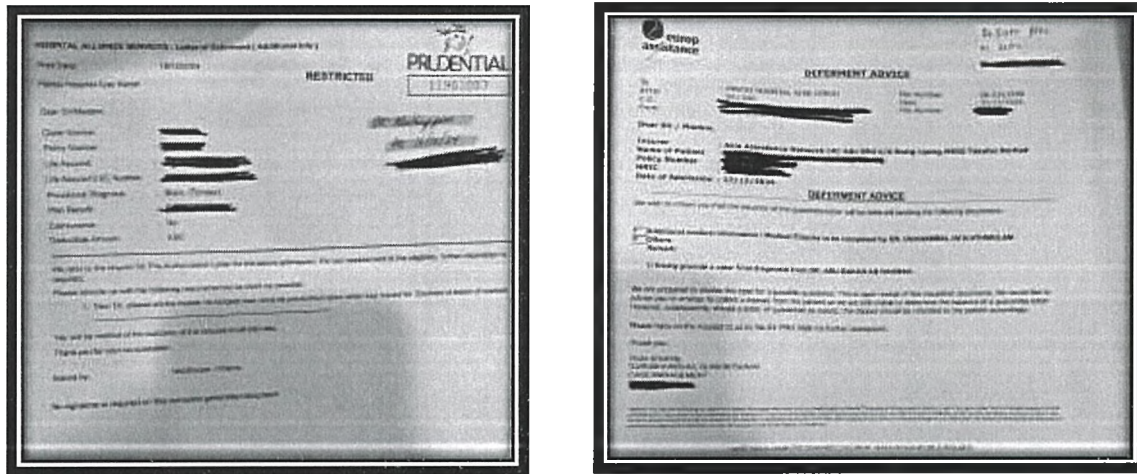


Figure 11: Example deferment from insurance company.

Deferment is issued when a patient's procedure or treatment must be postponed, typically due to insurance or medical reasons. My team need to inform the relevant medical staff about the delay.

- Draft a formal message or letter to the doctor or clinic assistant indicating the reason for the deferment and any new timelines.
- Include any pertinent details, such as the patient's ID, the original procedure date, and the expected date of rescheduling.

Task 5: Attend patient regarding deposit or refund issues.

This task involves managing patients' concerns about deposits, refunds, or outstanding payments related to insurance coverage.

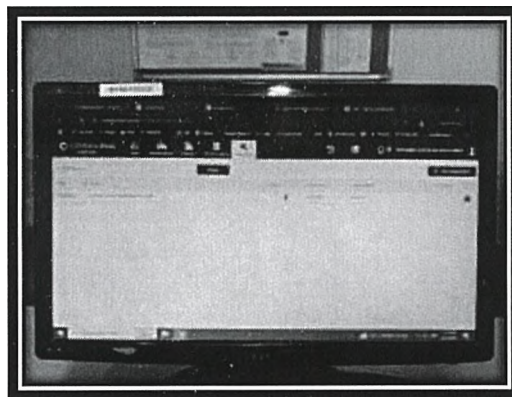


Figure 12: Cerebral Plus (C+) Portal

- Patients might be inquiring about an upfront deposit required for treatment or wondering when they will receive a refund from the hospital.
- Check the patient's payment history in the hospital's system which is call Cerebral Plus (C+) and determine if any payments are pending or if there are issues with the insurance coverage.
- If the patient is expecting a refund, confirm with the insurance company whether a reimbursement will be issued and the timeline.
- Provide a clear and concise explanation of the situation. For deposits, let them know when payment is due or how much they need to pay upfront.
- For refunds, give an estimated time for processing, explaining any insurance or hospital policies that may affect the payment.

Task 6: Responsible to print, scan and make copies of the documents.

Managing documentation is a key part of any insurance-related role. Proper document handling ensures that the hospital maintains accurate records and complies with regulatory requirements. As an intern in the insurance department, my task involves printing and scanning documents related to a patient's medical treatment and hospitalization to send to the insurance company for coverage calculation. I gather all necessary documents, such as medical records, treatment bills, doctor's notes, and admission forms, and ensure they are accurate and complete. After printing the documents, I scan them into the hospital system, organize them digitally, and upload or email them to the insurance company. This ensures that the insurance company has all the information needed to calculate the coverage amount and process the claim efficiently.

- **GAINS FROM THE INTERNSHIP**

During my 24-weeks internship at Pantai Hospital Ayer Keroh, I got a lot of advantages from the duties and responsibilities that were entrusted to me. Firstly, I was able to get the exposure to the real working environment of the organization. This is valuable experience that can greatly benefit my professional development because I am able to understand well about the situation around my surrounding and able to adapt well on how to handle the situation that is critical and needs immediate action. Besides, through the task and duties that have been assigned to me. I am able to get new knowledge as well as new experience in my whole life.

There are some tasks that I did not get to experience throughout my study at the university but I get the opportunity to learn new knowledge and new experience at the workplace. For example, there is the time when I encounter complex situations. Like I said before, I frequently followed up with insurance companies to check on the status of claims and guarantee letters. In one instance, a patient was waiting for treatment approval but was required to pay a deposit upfront. After contacting the insurance company, I learned how to effectively communicate with both insurance providers and patients to manage expectations and ensure timely treatment. This experience taught me how to handle sensitive situations professionally and clearly.

Another key experience was resolving deposit and refund issues for patients. In one case, a patient was overcharged due to an insurance claim error. I worked with both the billing department and the insurance company to identify the mistake and arrange for a refund. This experience helped me develop problem-solving skills and learn how to navigate complex situations, ensuring the patient was not financially burdened by the error. Managing patient documents was a core responsibility. I learned the importance of efficient document management, especially when dealing with urgent situations like patient discharge. For example, during a discharge, I quickly verified coverage details to avoid delays. I also created a more organized filing system to ensure documents were easy to find and up-to-date, highlighting the importance of organization in the insurance process.

My internship in the insurance department taught me key skills such as attention to detail, problem-solving, communication, and document management. It gave me practical experience in managing insurance-related processes and navigating complex issues between patients, medical teams, and insurance providers. These experiences have prepared me for a future in healthcare administration or insurance management.

5.0 SWOT ANALYSIS AND RECOMMENDATION

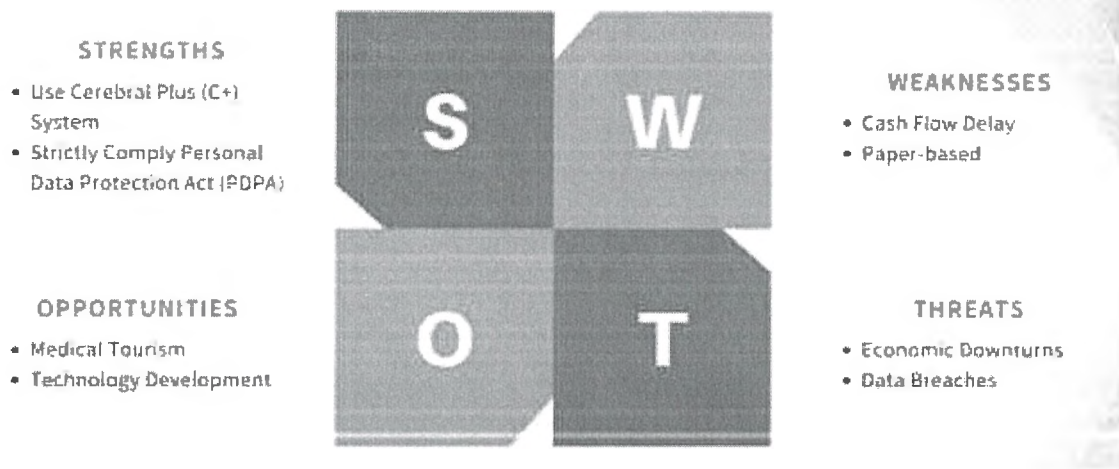


Figure 13: SWOT Analysis

6.0 DISCUSSION AND RECOMMENDATIONS

6.1 Strengths:

6.1.1 Use Cerebral Plus (C+) System

The Business Office Insurance at Pantai Hospital Ayer Keroh (PHAK) benefits greatly from the Cerebral Plus (C+) system, a collaboration between IHH Healthcare and Turkey Healthcare. Officially launched on May 1, 2021, this system marks a significant step in enhancing global healthcare operations, enabling users across the IHH Group to share knowledge and adopt best practices. The Cerebral Plus (C+) system improves convenience and user experience for patients, visitors, doctors, and staff by making processes more efficient and accessible. For example, patients can now electronically sign hospital documents instead of handling paper forms, and they can manage their health-related tasks like scheduling appointments and accessing medical records online. Doctors can easily view their consultation schedules and patient notes on the go. This system also reduces prescription errors by standardizing the process, while clinical, insurance, and administrative staff can quickly access patient appointments and prepare files ahead of consultations. In essence, the Cerebral Plus (C+) system serves as an advanced electronic insurance solution for the hospital.

According to Lynne and Dawn (2018), there are growing worries over the security of electronic medical records since medical equipment are becoming more vulnerable to cybersecurity risks due to their increased connectivity to computer networks. Cybercriminals are drawn to hospitals for two major reasons which is they store important data and their security measures

are frequently inadequate. Theft of patient data or ransomware attacks brought on by cybersecurity lapses can undermine trust, interfere with medical systems, and even endanger lives. To increase awareness, the staff at Pantai Hospital Ayer Keroh (PHAK) ought to receive cybersecurity training more frequently. Employees can be dangerous if they are not adequately taught, but they are essential in stopping cyberattacks. An efficient method of assisting healthcare personnel in comprehending and adhering to security protocols is through security awareness training, claim Ibrahim et al. (2018).

6.1.2 Strictly Comply Personal Data Protection Act (PDPA)

The Personal Data Protection Act (PDPA) ensures patient privacy while allowing Pantai Hospital Ayer Keroh (PHAK) to responsibly use patient information to meet their needs. In the Insurance Department, we prioritize the protection of patient data by limiting access to only doctors and healthcare professionals directly can involve in patient care, as well as essential internal processes. We work to build trust with patients by ensuring their sensitive information is securely stored within the hospital. For example, all staff members at PHAK are required to shred any unused patient data and only share patient files with clinicians who request them through the Cerebral System (C+). Additionally, employees are not allowed to display patient files publicly. If files need to be moved from the Insurance Department to another area, they must be covered with a bag to maintain confidentiality and keep the patient's information safe.

My recommendation for Insurance Department to more effectively in comply with PDPA is to create a new role called a "data controller." A data controller is responsible for collecting and securing patients' personal data. Their duties include obtaining patient consent, managing the data, handling requests to revoke consent, and ensuring that only authorized individuals have access to the data. According to the European Federation of Public Service Unions (2018), the data controller plays a crucial role in ensuring that the privacy policy aligns with lawful processing principles. They must also be able to verify that personal data management complies with regulations. Additionally, the data controller should possess the necessary professional experience and knowledge of data protection laws to gain the trust of Pantai Hospital Ayer Keroh (PHAK) customers.

6.2 Weaknesses

6.2.1 Cash Flow Delay

The main reason for cash flow delays in the insurance department at PHAK is because of the slow process by insurance reimbursements. After providing medical services, the hospital must carefully document and submit claims to insurance companies. The insurers then check these claims for accuracy and whether they are eligible for coverage. This review process can take longer than expected due to administrative backlogs, strict verification procedures, or disagreements over the claims. As a result, it can take a week or even months for the hospital to receive payment for the services provided. During this time, the hospital still needs to pay its regular bills, such as salaries, utilities and supplies, which can lead to financial strain. To cover these gaps, the hospital might need to rely on credit or reserve funds, which come with extra costs and risks. Ongoing delays in payments also make it harder for the hospital to invest in new equipment, expand services, or improve facilities, which can negatively affect the hospital's long-term financial health and stability.

In order to get rid of this problem, enhancing contact with insurance providers is essential to minimising cash flow delays. By putting in place a mechanism for routinely checking in on filed claims, the hospital may expedite the procedure. The hospital can swiftly settle any disputes or problems that arise throughout the claim review process by cultivating close ties with important personnel at major insurance companies. These direct relationships offer a more efficient and individualised approach to problem-solving, which aids in overcoming delays. Additionally, having a clear process for reporting claims that haven't been resolved in a set amount of time ensures that unresolved issues are quickly escalated to higher management or special teams for faster resolution. This approach can help to save time and money thus improving the hospital's overall operations while maintaining a steady cash flow.

6.2.2 Paper-based

One weakness I observed during my internship at Pantai Hospital Ayer Keroh (PHAK) in Insurance Department is the continued use of paper-based documentation, despite having the Cerebral Plus (C+) system in place. According to Jacek & Mięcisław (2020), while electronic health records like Cerebral Plus (C+) are widely used, they are often still supplemented by paper records to varying extents. A paper using by insurance's team includes essential patient

details such as demographic information, medical history, medications and allergies, immunization status, lab test results, radiology reports, vital signs, and billing information.

Continuing to rely on paper-based documentation in the Insurance Department at Pantai Hospital Ayer Keroh could have given negative consequences. Paper records require manual procedures, which are time-consuming and prone to errors, such as incorrect labelling or filing mistakes. Doctors' handwriting can often be difficult to read, leading to incorrect understanding. Another issue is the limited access to patient records, each physical folder must be in one place at a time and can only be accessed by one person, this resulted causing delays for employees who need to use the folder. This is particularly challenging as patient folders must move with the patient between different appointments, and the hand-delivery of documents increases the risk of them being lost or misplaced. These access delays can negatively impact incorrect info, billing, and reimbursement processes, further complicating hospital operations.

To solve this issue, I encourage the Insurance Department to switch from traditional paper-based medical records to totally computerised medical records. Electronic medical records are more successful than paper-based documentation, Laila et al. (2018). Regarding the organisation of the documentation, it was found indicated the structure of electronic medical records was superior to that of paper-based records. This is due to the fact that paper-based records usually lack the nurses' signature and are erroneous and incomplete. Paper records can be scanned or photocopied, then uploaded as cloud computing files to the Cerebral Plus (C+) system. It is crucial to start digitising paper records well in advance for Pantai Hospital Ayer Keroh's need to be integrated to the new system because this procedure can take a long time.

6.3 Opportunities

6.3.1 Medical Tourism

According to Zainunnisaa et al. (2021), medical tourism refers to traveling to another country to receive medical treatment. Malaysia is considered as one of the healthiest countries globally. The Prince Court Medical Center in Kuala Lumpur has been ranked first by the Medical Travel Efficiency Alliance for "Patients Without Borders" (Clements Worldwide, 2018). This hospital is part of IHH Healthcare Berhad. Malaysia is very popular among Chinese medical tourists, as noted by Tat-Huei et al. (2020), due to its affordable healthcare, easy transportation, and straightforward visa process. The "tourism" aspect of medical tourism comes from the fact that many patients stay in the country after their treatment, taking the opportunity to explore, enjoy local attractions, or participate in typical tourist activities.

The expansion of Malaysia's economy would undoubtedly benefit from medical tourism at Pantai Hospital Ayer Keroh (PHAK). Pantai Hospital and IHH have stepped up their efforts to support the government's plan to boost health tourism, advertise their medical services, facilities, and packages abroad. Pantai Hospital Ayer Keroh attracts many medical tourists from around the world, with many coming from Southeast Asia and Middle East. The hospital provides specialized services, diagnostic tests, and imaging, including cancer treatment, haemodialysis, In Vitro Fertilization (IVF), and more. For both local and international patients, PHAK prioritizes convenience by offering same-day results for health screenings and tests. The hospital also ensures a comfortable experience by providing high-quality facilities and amenities for patients while they wait. Medical tourists can enjoy various activities or explore nearby attractions while awaiting their test results, making their visit more enjoyable before returning for further healthcare updates.

My suggestion for Pantai Hospital Ayer Keroh (PHAK) to capitalize the opportunity for medical tourism and actively promote its medical success stories and the range of services because it can offer to attract more international patients. By using promotional campaigns on the hospital's official website and social media, PHAK can increase foreign patients' confidence, as they can easily and quickly access important information. Online marketing also helps reduce costs for both the hospital and the patients. Additionally, the growing efforts of governments and travel agencies to promote medical tourism have led to a surge in global demand.

6.3.2 Technology Development

There are opportunities for a firm to plan and execute strategies that can help to increase its profitability while using aspects of its environment. Seizing opportunities can provide companies a competitive advantage. Technological advancement presents the first opportunity for Pantai Hospital Ayer Kerch. Globally, technology has advanced significantly, particularly in the field of medical services. The quality of the diagnostic, imaging, and screening processes at Pantai Hospital is enhanced by the use of modern medical technologies.

Some examples of advanced technologies include the Biplane X-Ray System, ELEKTA Synergy Linear Accelerator, SagiNova HDR Afterloader, and 640-Slice CT Scanner. Technological advancements have made it increasingly challenging for companies to stay competitive and make informed decisions, especially during emergencies. These innovations greatly assist medical professionals, such as doctors, in gathering essential information quickly. For instance, recent improvements in computed tomography (CT) have enhanced image quality by enabling faster, thinner, and broader scans. Additionally, the radiation dose has been reduced by 31%, making the technology even more beneficial. These innovations are particularly useful, as they allow tests to be completed in just 15 to 30 minutes with higher accuracy.

Pantai Hospital can benefit from technology by offering "e-health" services, such as virtual consultations with selected doctors through an online platform. This allows patients to easily schedule a 30-minute consultation with a doctor, especially if they are unable to visit the hospital due to a lockdown or emergency. By eliminating the need to travel to the hospital, patients save time and energy, making healthcare more convenient. Moreover, online consultations are more affordable than in-person visits, while still being just as effective, safe, and leading to better patient outcomes and satisfaction. This is particularly beneficial for individuals with chronic conditions or those living in rural areas (Erica Richardson, 2020). If a patient is receiving follow-up care and is not in critical condition, they can consult their preferred specialist remotely.

6.4 Threats

6.4.1 Economic Downturn

During economic downturns, individuals and families often face financial hardships, which can affect their ability to afford health insurance. In private hospitals, this leads to an increase in the number of uninsured patients seeking care. When patients lack insurance, hospitals struggle to recover costs for the services provided, as these patients may have difficulty paying their bills or qualifying for government assistance. As a result, hospitals may face lower reimbursement rates or higher levels of unpaid treatments, which can cause a loss in revenue. This financial pressure makes it more challenging for hospitals to maintain adequate staffing levels and invest in necessary equipment or technology updates. To mitigate these risks during tough economic times, hospitals may need to enhance their financial assistance programs for patients, explore alternative sources of income, and adjust billing procedures to improve collections from uninsured patients.

During an economic recession, private hospitals treating a larger number of uninsured patients should proactively seek government support. By working closely with local, state, and federal governments, hospitals can apply for financial assistance specifically designed to help cover the costs of treating uninsured patients. These grants and funding options can relieve some of the financial strain by covering a portion of the expenses related to uncompensated care, easing the burden on hospital budgets. Additionally, government support can come in the form of direct payments or subsidies, allowing hospitals to continue providing essential services without relying solely on patient fees. To further reduce financial pressure, hospitals can support new policies or initiatives that increase healthcare coverage or offer higher reimbursement rates for uninsured patients. By building strong relationships with government officials and participating in advocacy efforts, hospitals can increase their chances of securing these crucial resources, ensuring that all patients, regardless of their insurance status, have access to high-quality healthcare services during tough economic times.

6.4.2 Data Breaches

The second threat I observed at Pantai Hospital Ayer Keroh (PHAK) is the risk of data breaches. According to Adil et al. (2020), the healthcare industry is increasingly targeted by both internal and external cyberattacks. Data breaches create significant concerns for security professionals, but they also have a wider impact on patients, stakeholders, organizations, and businesses. With the shift from paper-based systems to electronic health record (EHR) systems, Pantai Hospital Ayer Keroh has been able to offer improved and more cost-effective services to patients, thanks to advancements in information and communication technology. However, healthcare data is particularly sensitive because tampering with it can lead to incorrect treatments, which could result in life-threatening and irreversible harm to patients (Adil et al., 2020).

Although Pantai Hospital Ayer Keroh (PHAK) has not experienced any data breaches so far, it is important for the hospital to remain vigilant against this potential risk. One recommendation to help prevent data breaches is for the hospital to require employees to change their passwords regularly. Each employee should have a unique username and password, and using the same password across multiple systems can be risky. If a hacker gains access to one password, they could potentially access all of the employee's files and applications (Mukhtar et al., 2022). This risk arises because an employee might unknowingly have their password synced across different accounts. By requiring employees to change their passwords every few months, the hospital can reduce the window of time during which a hacker can exploit the account, thus limiting potential damage. Additionally, Pantai Hospital Ayer Keroh (PHAK) should ensure that all employees use strong, unique passwords for each account, as these are more likely to prevent unauthorized access from cybercriminals.

7.0 CONCLUSION

In conclusion, my internship at Pantai Hospital Ayer Keroh (PHAK) in the Insurance Department has provided me with valuable insights into how the hospital and insurance department operate, as well as the effectiveness of the tasks I was assigned. I enjoyed the process of applying different work tasks each day while collaborating with the Insurance Department team, though I recognize that I still have much to learn. Overall, my experience in the medical records department was positive, and I am confident that the skills I gained will be beneficial in my future endeavours.

During my internship, I gained a deeper understanding of the insurance policies, contributions, services, and involvement of Pantai Hospital Ayer Keroh. I reviewed a lot of information about the hospital and realized that threats and weaknesses are an inevitable part of running any organization, including Pantai Hospital Ayer Keroh (PHAK). Therefore, it is essential for the hospital to develop strategies to address these weaknesses and threats more effectively, ensuring that any issues are minimized, with only a few that are beyond its control.

Finally, Pantai Hospital Ayer Keroh (PHAK) has a great opportunity to boost its revenue, thanks to its widespread recognition and popularity since it opened in 1986. While the hospital's services are effective and efficient in generating income, there is still a need to address and strengthen its areas of weakness.

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9.0 APPENDICES



Figure 15: Attending Endoscopy Programme



Figure 16: A picture with Dr Tay Hui Sian

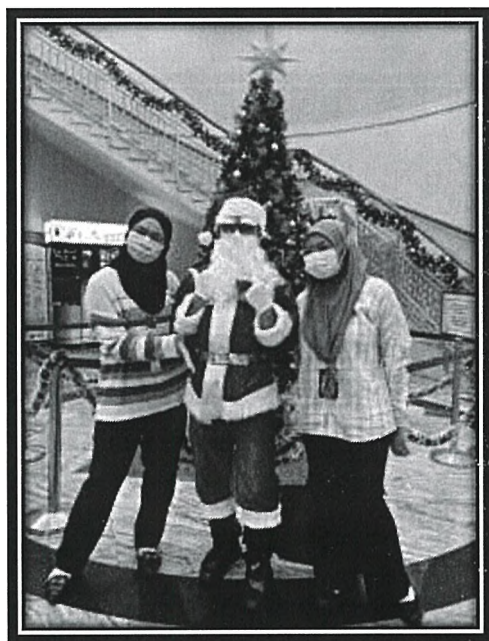


Figure 17: Celebrating Christmas



Figure 18: Celebrating Chinese New Year



Figure 19: Attending Cath Lab Programmes

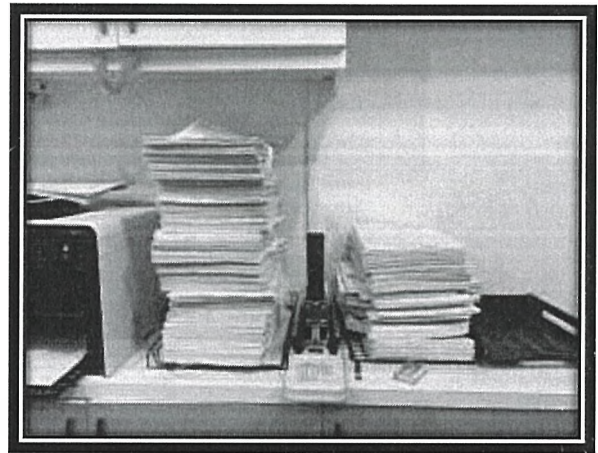


Figure 20: Patient Final Bill

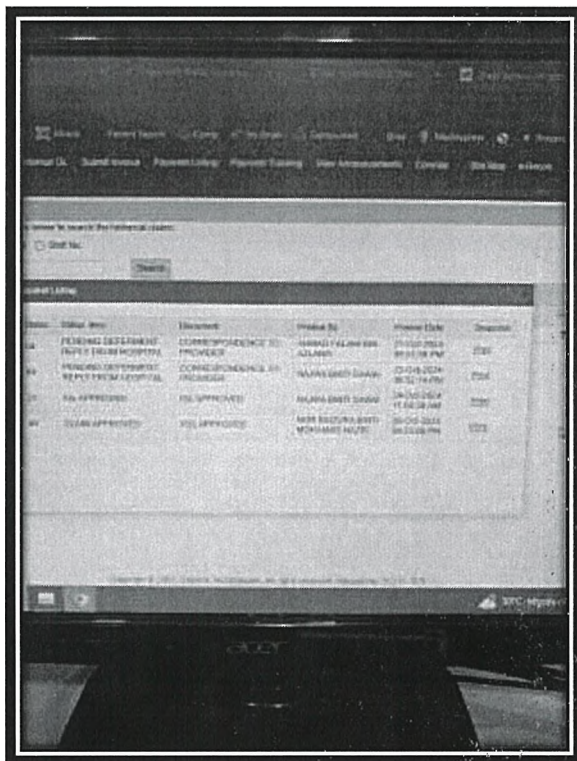


Figure 21: Checking final guarantee letter in Etiqa Portal

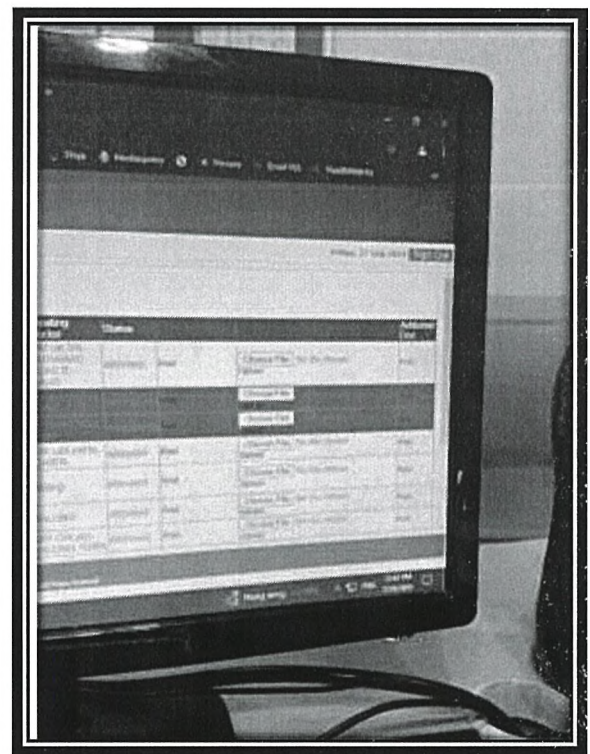


Figure 22: Reply deferment



Figure 23: A memorable picture with Insurance Team



Figure 24: A memorable picture with Front Office Manager Miss Lim and Miss Tham

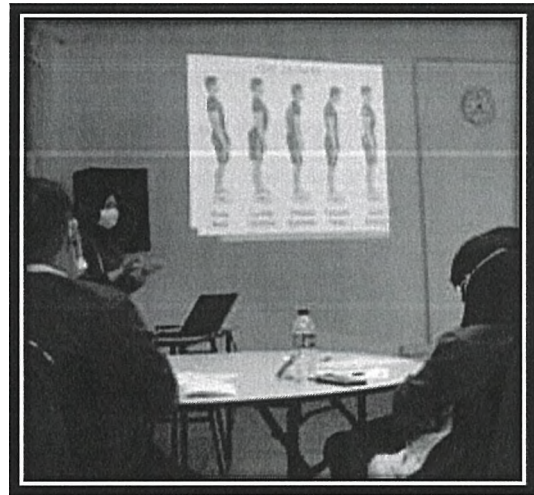


Figure 25: Joining Orientation



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