



اوپن یونیورسٹی بنگالور
UNIVERSITI
TEKNOLOGI
MARA

Cawangan Melaka



ASNBNB

SWOT ANALYSIS OF AMANAH SAHAM
NASIONAL BERHAD MELAKA

**INDUSTRIAL TRAINING
REPORT AT ASNBNB MELAKA**

12/8/2024 - 24/1/2025

PREPARED BY:
MUHAMMAD LUQMAN BIN IDRIS
2022865274

PREPARED FOR:
MADAM SHAHREENA BINTI
DAUD

SURAT KEBENARAN

Tarikh : 23/1/2025

Kepada :

Penyelaras Latihan Praktikal
Fakulti Pengurusan Perniagaan
UiTM Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

No Tel : 06-285 7119 / 7190 / 7196
Email : praktikalfppmelaka@uitm.edu.my

Tuan/Puan

Maklumbalas (/)



Setuju



Tidak Bersetuju

KEBENARAN UNTUK MEMUAT NAIK HASIL LAPORAN PELAJAR LATIHAN INDUSTRI SEBAGAI "PUBLIC ACCESS" DI REPOSITORI UITM


1. Merujuk perkara di atas, pihak organisasi bersetuju / tidak bersetuju pihak universiti memuat naik hasil laporan pelajar latihan industri sebagai "public access" di repositori UiTM.

Nama Pelajar	MUHAMMAD LUQMAN BIN IDRIS		
No. Matriks	2022865074	Nama Program	BA242 (FINANCE)
Tajuk Laporan	INDUSTRIAL TRAINING REPORT AT ASNB MELAKA.	Nama Syarikat	ASNB MELAKA

2. Tindakan ini adalah di bawah tanggungjawab dan kesedaran penuh oleh pihak organisasi.

3. Sekiranya terdapat sebarang masalah atau kebocoran maklumat sulit pihak organisasi tidak boleh mengenakan sebarang tindakan undang-undang kepada pihak universiti.

Yang Benar



Nama Pegawai : ROZAIMI MD YUSUF
Jawatan : Pengurus Cawangan
No. Tel. : Amanah Saham Nasional Berhad
No. Faks : Cawangan Melaka

Cop jabatan/organisasi:



ACKNOWLEDGMENT

Alhamdulillah, first I would like to thank Allah swt as finally I were able to finish my internship assignment that had been given to me. This task had been done with all effort even though a little bit of a problem happened to me while doing this assignment. Luckily, all the problems can be settled down and I'm able to adapt properly and wisely.

Next, I would like to express deep appreciation to Puan Norain, my supervisor, for her continuous support and helpful advice throughout this process. Her helpful suggestions, positive comments, and patience have been important in shaping and enhancing this work. I am truly thankful for the opportunity to learn from her and for the support she provided me. I want to take this moment to express my gratitude to Puan Norain binti Ibrahim and the entire staff for their excellent guidance and support. Their willingness to share their knowledge, skills, and experience with others greatly helped me in completing my assignment.

Beside that, big thanks to my lecturer advisor, Madam Shahreena binti Daud because without her guidance my assignment cannot be done properly like this. She always gives me support and guides me on how to do this assignment in purpose to produce a good outcome from Swot analysis that has been studied. The topic that has been chosen by me are Industrial Training Report at Asnb Melaka.

On the other hand, big thanks also to all my friends that always teach me and guide me to understand the things that we should know while doing internship and in producing good assignment. Hope that all efforts will give a lot of benefits to me and my assignment. Million thanks also to all my classmates because they also help me in doing this assignment. They always give me ideas and comments on my assignment so that I can improve my assignment in many ways.

TABLE OF CONTENTS

01

EXECUTIVE SUMMARY

02

STUDENT'S PROFILE

03

COMPANY'S PROFILE

04

TRAINING'S REFLECTION

05

SWOT ANALYSIS

06

DISCUSSION ON SWOT ANALYSIS

07

CONCLUSION

08

REFERENCES

1.0 EXECUTIVE SUMMARY

My amazing six-month industrial training at the Melaka branch of Amanah Saham Nasional Berhad began here. ASNB is fully owned by PNB, which stands for Permodalan Nasional Berhad. The organization responsible for managing the unit trust fund established by PNB. This report summarizes my internship experience. My primary goals in completing an internship are to study as much as I can and use the information I've gained in university.

This report includes my profile, the company profile (which has the logo and the history of the establishment), as well as the vision and mission. The company's organizational structure and the products and services that ASNB has offered are also included in the corporate profile. Additionally, I added my training reflection to my report, which includes all the information, experiences, and insights I gained during my six months of industrial training at ASNB Melaka. I also do the SWOT analysis too. This part discusses about how the SWOT analysis works, which looks at the company's strengths, weaknesses, opportunities, and threats. It also explores possible solutions for ASNB to reduce its weaknesses and address potential threats. I ended this report by talking about a conclusion I could come to about the job time.

2.0 STUDENT'S PROFILE



MUHAMMAD LUQMAN BIN IDRIS

Address:

Phone:

Email:

LinkedIn:

SUMMARY

Ambitious finance student with a solid foundation in financial analysis, accounting, and investment strategies, currently pursuing a Bachelor's degree in Finance at University Technology Mara (UiTM). Proven analytical and quantitative skills developed through coursework and practical projects. Eager to apply theoretical knowledge in a real-world setting and contribute to the financial success for internship placement, start from 12th August 2024 – 24th January 2025.

EDUCATION

UNIVERSITI TEKNOLOGI MARA, KAMPUS BANDARAYA MELAKA, MELAKA

Ongoing

Bachelor of Business Administration (Hons) Finance

- CGPA: 3.38

UNIVERSITI TEKNOLOGI MARA, KAMPUS REMBAU, NEGERI SEMBILAN

2019 – 2022

Diploma in Banking Studies

- CGPA: 3.43

WORK EXPERIENCE

Sales Assistance, Mydin Bazar

May 2022- September 2022

- Organize stock in the backroom and keep inventory records.
- Ensure the front of the store is always full of stock and organized.
- Sort stock in the storage section by category

Part timer, Zenith Hotel Putrajaya

2019

- Set tables with clean linen or place mats, cutlery, crockery and glasses
- Take customers' order and serve them
- Clear tables and other necessary cleaning jobs

AWARD AND ARCHIEVEMENT

- Dean's List Award, Semester 2, UiTM, Bandaraya Melaka
- Dean's List Award, Semester 4 and 5, UiTM, Rembau

INVOLMENTS (UITM, KAMPUS BANDARAYA MELAKA)

- E-USAHAWAN Course (Level 1-Go Digital).
- MASMED Young Entrepreneur (Myent).
- Industrial Talk: What to Expect in Derivatives Market.
- Participated in Newscaster Competition

2.0 STUDENT'S PROFILE

- Webinar Social Etiquettes & Dining Manners.
- Committee Member, Webinar Professional Image in Hospitality Industry Program, CEO Grand Swill-Bellhotel Melaka
- Technical Analysis Webinar by CGS-CIMB
- Webinar: Invest Like a Pro-Technical Approach to Investing by RHB Group
- Seminar Traders & Investors Day in Melaka by CGS-CIMB

SKILLS AND LANGUAGE

Malay : Native Language
English : Highly Proficient
Arabic : Basic

Microsoft Office : Advance
Chart Nexus Software : Basic
Canva : Basic

REFERENCES

Cik Nurhaslinda binti Hashim
Senior Lecturer
Faculty of Business & Management
UiTM Bandaraya Melaka

Encik Amirudin bin Mohd Nor
Senior Lecturer
Faculty of Business & Management
UiTM Bandaraya Melaka

3.0 COMPANY'S PROFILE

Asnb is an **investment management company** owned by PNB. It has 32 branch offices and more than 2,600 agents across the country, including those from Affin Bank, Ambank, Alliance Bank, Bank Islam, Bank Muamalat, Bank Simpanan Nasional, CIMB Bank, Hong Leong Bank, Maybank, RHB Bank, and Pos Malaysia. **ASNB was founded on May 22, 1979**, and has been in business for more than forty years. Permodalan Nasional Berhad (PNB) - ASNB (n.d.). **ASNB offers a total of 17 funds** categorized into **two types: fixed price funds**, which consist of six types, and **variable price funds**, with eleven types. As of 31 December 2023, ASNB has approximately 280 billion units in circulation (UIC) across 15 million accounts. (Amanah Saham Nasional Berhad (ASNB), n.d.)

Fixed price unit trusts are unit trusts that **remain a constant valuation of RM1 per unit**. At present, there are **three fixed price unit trusts** available in each series of **Amanah Saham Bumiputera (exclusively for Bumiputera)** and **Amanah Saham Malaysia (accessible to all Malaysians)**. **Variable price unit trusts** are unit trusts distinguished by **floating valuations** that are established **through the forward pricing method**. ASNB currently manages **11 variable price funds, categorized into three types**: ASN Equity (equity funds), ASN Imbang (balanced asset mix funds), ASN Sara (conservative asset mix funds), and ASN Sukuk (sukuk funds) (PNB Group - ASNB | Permodalan Nasional Berhad (PNB), n.d.).

VISION



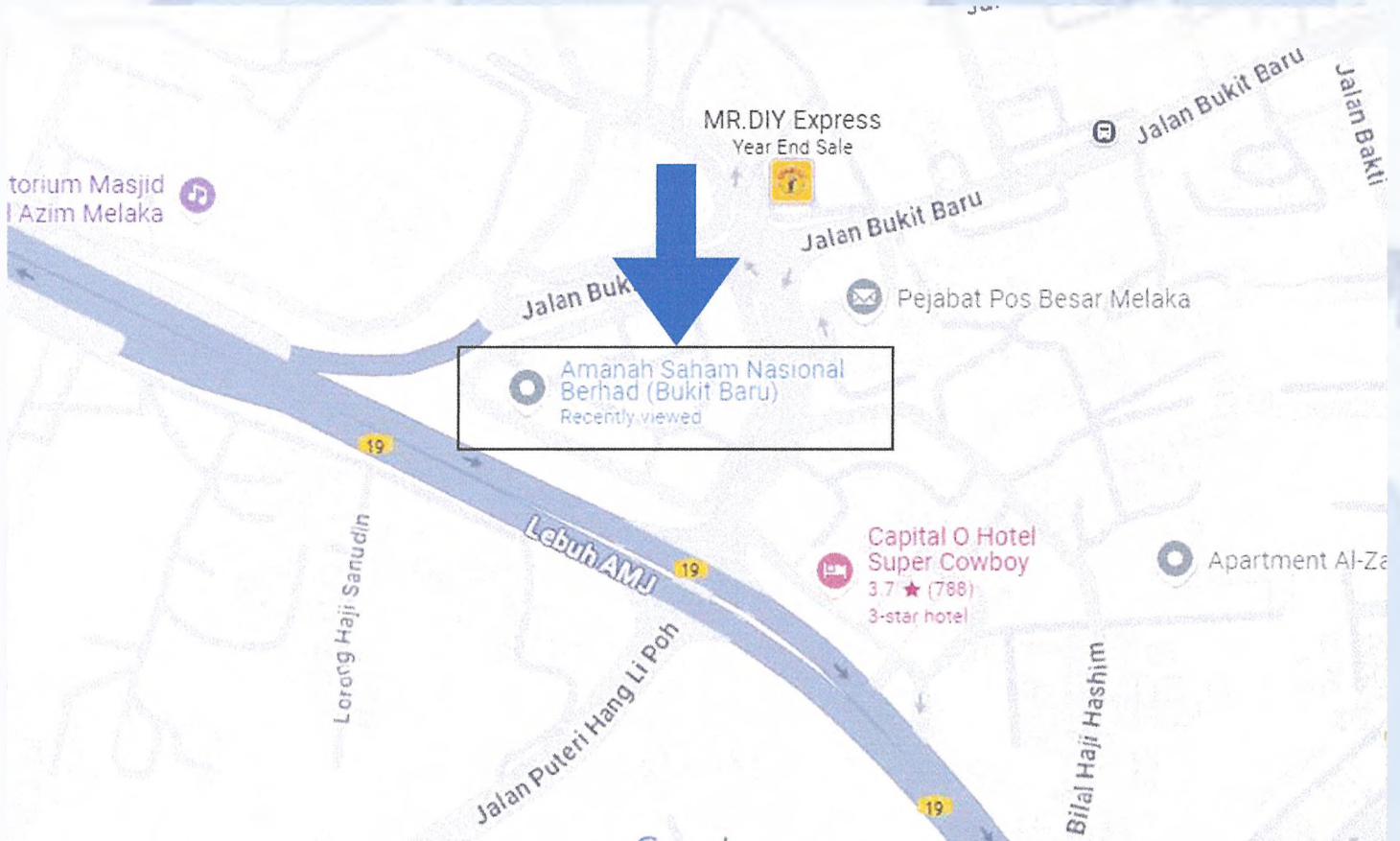
**To Be a
Distinctive
World-Class
Investment
House**

MISSION

**To Enhance the
Economic
Wealth of The
Bumiputera
Community and
All Malaysians**

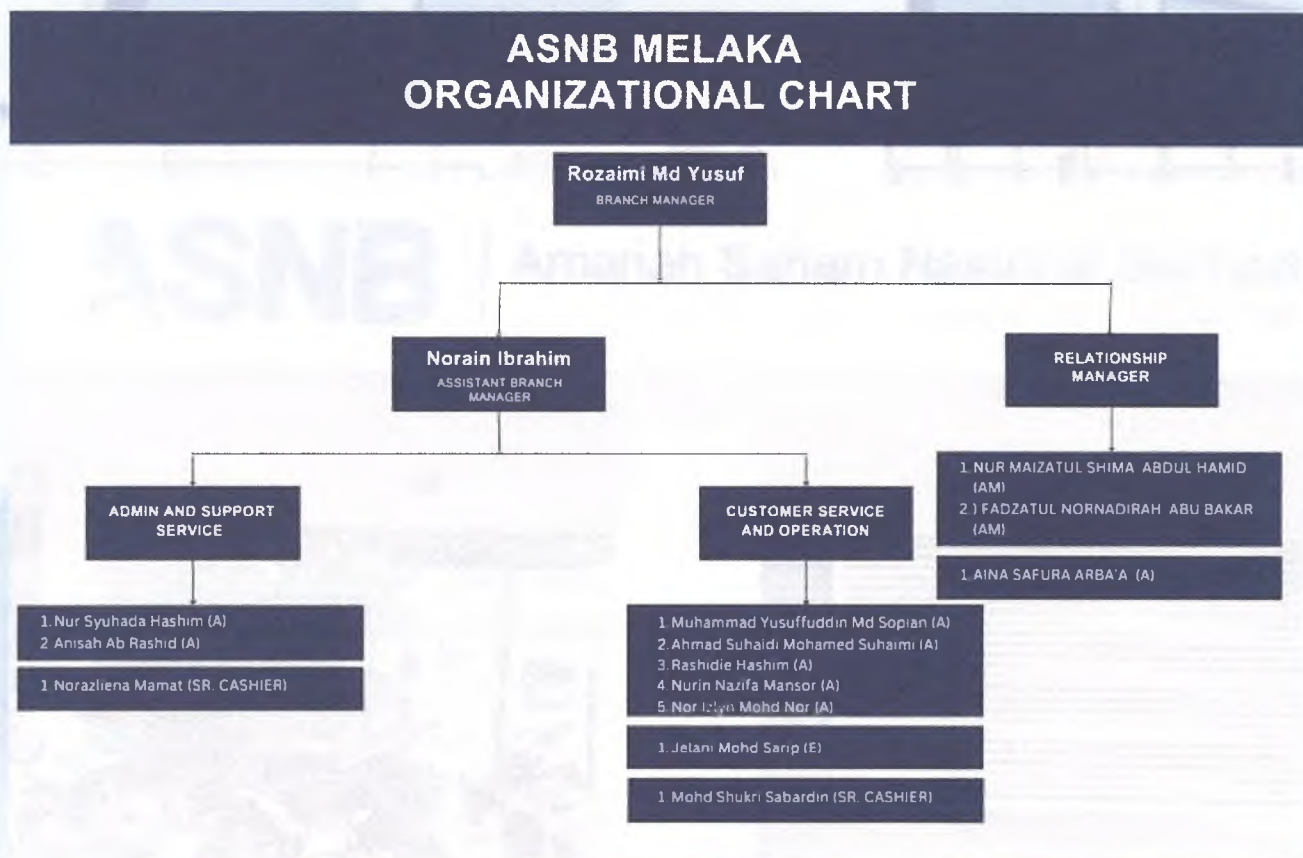


LOCATION OF COMPANY



The address of Amanah Saham Nasional Berhad Melaka is Jalan KPAA 1, Kompleks Perniagaan Al-Azim, 75150 Melaka. This branch is centrally located in Melaka state, enhancing its potential to attract larger numbers of clients due to its advantageous position. ASNB Melaka located close to a mosque, hotels, shops, and restaurants. Finding it is easy for individuals since it is easily seen from the main road. This branch operates from 8:15 am to 4:00 pm. Staff are required to arrive thirty minutes early for the morning briefing.

ORGANIZATION STRUCTURE



As you can see, this is how ASNB Melaka is structured. ASNB Melaka has a total of 11 staff members. The branch manager is Mr. Rozaimi bin Md. Yusuf. He holds the authority over the branch. He is directly involved in managing the branch. The next individual in this branch is Puan Norain binti Ibrahim. She serves as the assistant branch manager at the branch. Both managers will work together in managing the branch's administrative and support services, along with customer service and operations. Puan Norain binti Ibrahim is also the supervisor for my internship. There are seven staff members for customer service and operations. To begin, there is Encik Muhammad Yusuffuddin bin Md Sopian (Associate), Encik Jelani bin Mohd Sarip (Executive), Encik Mohd Shukri bin Sabardin (Senior Cashier), Encik Ahmad Suhaidi bin Mohamed Suhaimi (Associate), Encik Rashidie bin Hashim (Associate), Cik Nurin Nazifa binti Mansor (Associate), and Cik Nor Izlyn binti Mohd Nor (Associate). In the admin and support services, there are three staff members Puan Nur Syuhada binti Hashim (associate), Puan Anisah binti Ab Rashid (associate), and Puan Norazliena binti Mamat (senior cashier). The relationship manager also has about three staff members, which are Puan Nur Maizatul Shima bin Abdul Hamid (AM), Puan Fadzatul Nornadirah binti Abu Bakar (AM), and Puan Aina Safura binti Arba'a (A).

PRODUCT OF ASNB



Amanah Saham Bumiputera (ASB) was established on January 2, 1990. The primary aim is to provide unit holders with consistent, long-term, and competitive returns while safeguarding their capital within a manageable level of risk. There's a cap on the number of units of this product that can be purchased. Each investor is allowed to invest in a maximum of 300,000 units. Each unit will be worth RM1, and investors won't have to pay any fees to retrieve their money when they sell their units. Fiscal year ended on December 31st every year.

Amanah Saham Bumiputera 2 (ASB 2) was launched on April 2, 2014. The fund aims to protect the investments of unit holders while also delivering a consistent income stream from diverse assets. Akaun Dewasa and Akaun Remaja are priced at RM1.00 per unit and both can hold a maximum of 300,000 units. The fiscal year ends on March 31.



ASB 2



ASB 3 Didik

ASB3 Didik was launched on April 20, 2001. An increasing number of individuals are putting their money into ASB 3 Didik. The goal of ASB 3 Didik is to provide investors with the opportunity to achieve long-term growth and returns. Individuals looking to increase their wealth over time by reinvesting and understanding the associated risks and rewards of investing might want to take a closer look at this fund. The fiscal year end each year on June 30. Similar to ASB and ASB2, ASB 3 Didik is exclusively available for Bumiputera individuals to invest in.

Amanah Saham Malaysia (ASM) was launched on April 20, 2000, with the aim of providing unit holders with long-term investment opportunities that deliver steady and competitive returns through a diverse asset portfolio to achieve the company's objectives. On March 31 each year, the dividend for this fund will be announced.



ASM 2 Wawasan

The Amanah Saham Malaysia 2 Wawasan (ASM 2 Wawasan) was first introduced on August 28, 1996. ASM 2 Wawasan aims to provide unit holders with consistent and reliable income from investments in a selected range of approved options. The fiscal year for this fund ends annually on August 31.

PRODUCT OF ASNB

On 5 August 2009, Amanah Saham Malaysia 3 (ASM3) was established. The goal of ASM 3 is to keep unit holders' financial capital safe for a long time by keeping a broad collection of investments and making a steady stream of income. This fund's fiscal year ends every year on September 30. The third ASM is also open to everyone either bumiputera or non bumiputera, just like the first two.



ASM 3



ASN

On April 20, 1981, Amanah Saham Nasional (ASN) was launched. ASNB's first offering that was made available to buyers. ASN seeks to provide a reasonable level of dividend income and capital growth to unit holders through a range of assets. Individuals who are aware of the potential returns and drawbacks of investing and who want for their funds to increase over a period of time ranging from three to five years to more than five years. Annually, ASN's fiscal year ends on December 31.

ASN Equity 2 (Amanah Saham Nasional Equity 2) was first publicly traded on June 9, 1999. The goal is to get a good income return and cash growth while keeping the risk level low enough. This will be done by making purchases that are in line with the Deed, the Guidelines, and securities law. The main focus will be on building a diverse collection of Malaysian stock shares. Every year, the end of the financial year for ASN Equity 2 is June 30.



ASN Equity 2



ASN Equity 3

Launched on March 17, 2003. The goal of Amanah Saham Nasional Equity 3 (ASN Equity 3) is to provide a financial chance that generates reasonable long-term growth and returns, with the goal of meeting some or all of the current cash needs. This will make it possible for the Unit Holders and/or their children to regularly meet their long-term care needs. Every year, March 31 is the end of the financial year for ASN Equity 3.

On September 24, 2018, Amanah Saham Equity 5 (ASN Equity 5) was introduced. Through a diverse collection of investments, ASN Equity 5 aims to provide an investment chance that gives Unit Holders a good amount of capital growth and an income stream. ASN Equity 5 is a good investment for people who want their money to grow, are willing to take on a lot of risk, and are aware of the risks that come with buying. Every year, the end of the financial year for ASN Equity 5 is September 30.



ASN Equity 5

PRODUCT OF ASNB



ASN Equity Global

It was initially launched on September 1, 2021, as Amanah Saham Equity Global (ASN Equity Global). The main goal of the Fund is to give its clients chances for their money to grow by buying stocks, mostly in the world market. People who want their money to grow and become more valuable and who are willing to take on a lot of risk should put their money into this fund. Besides that, they should know the pros and cons of doing business in both local and international capital markets. Every year, ASN Equity Global's financial year ends on December 31.

On October 16, 2001, it was launched. What Amanah Saham Nasional Imbang 1 (ASN imbang 1) aims to accomplish is make money in the medium to long term by investing in a diverse group of businesses and reinvesting any returns it gets. Every year, ASN Imbang 1's fiscal year ends on November 30.



ASN Imbang 1



ASN Imbang 2

ASN Imbang 2, or Amanah Saham Nasional Imbang 2, was first open to investors on March 17, 2003. To give investors a chance to make money with good long-term growth and returns so that unit holders can meet some or all of their normal cash flow needs and plan for their own education and the education of their children and/or charges. Every year, ASN Imbang 2's fiscal year ends on March 31.

On September 16, 2020, Amanah Saham Nasional (ASN Imbang 3 Global) was established. Its goal is to give unit holders a good amount of capital growth and income by putting money into a well-balanced group of investments. This fund fiscal year ends on December 31 every year.



ASN Imbang 3 Global



ASN Sara 1

ASN Sara 1, or Amanah Saham Nasional Sara 1, first appeared on March 17, 2003. The goal of this product is to give people a chance to make money with good long-term growth and returns, as well as a steady stream of income that can help them, their children, or their charges pay for some or all of their retirement. Every year, March 31 is the end of the financial year for ASN Sara 1.

PRODUCT OF ASNB

ASN Sara 2, or Amanah Saham Nasional Sara 2, was first released on September 24, 2018. The goal of ASN Sara 2 is to give owners access to cash and a steady amount of income, as well as the chance to build their wealth over time. Every year, ASN Sara 2's fiscal year ends on September 30.



ASN Sara 2



ASN Sukuk

The newest product from ASNB, Amanah Saham Nasional Sukuk (ASN Sukuk), came out on November 25, 2022. The Fund's main goal is to give Unit Holders a stable income and chances for their money to grow by investing in sukuk and other Islamic liquid assets. The ASN Sukuk financial year ends on June 30, every year.

4.0 TRAINING'S REFLECTION

My internship is from 12th August 2024 to 24th January 2025. My working hour in ASNB Melaka is on Monday to Friday from 8.15 am until 4.00 pm. But I mostly arrive thirty minutes earlier because we have a morning brief and I get home at about 5.30 pm because of the work I need to do, to make the operations for the next day easier. It has been a great learning experience for me during the 24 weeks of internship at ASNB Melaka. My internship was really enjoyable to me

ASNB Melaka is the only branch in Melaka, along internship there are two departments assigned to me which are customer services department and another one is counter department . One of the things that I was specifically tasked with doing was being the meeter greeter. This role has me removing barriers between customers and our product. Working the customer counter helping their queries. For so I will be making sure customers fill up the forms correctly, updating them through kiosks. I'm also responsible for assisting counter operations in the preparation of documents for the registration of any customers.

In addition, I was tasked to handle the batching process for the branch. This process involved compiling all transaction forms completed at the branch for the day. The transactions were categorized based on their type, such as subscription documents, redemption documents, switching documents, and other related transactions. It was crucial for me to ensure this task was completed accurately and on time each day. Once the batching process was finalized, the batching document report required signatures from three designated officers. Every Monday, the completed batching documents were prepared and sent to ASNB's record management office in Kota Seriemas, Negeri Sembilan.

4.0 TRAINING'S REFLECTION

Since my first day of the internship was August 12th, I got around RM645 for the first month. For the second month and above, I received RM1000 as my monthly allowance. My job gave me a lot of knowledge and helped me learn a lot of skills. This may not be my first job, but it was a new experience for me. At first, it was a little strange for me because I had never worked in this area before. I found out that working isn't as easy as I thought it would be. Dealing with work-life balance is exhausting, and the actual working world is difficult. I truly appreciated my experience during the internship there. Besides that, I learned a lot of good things.

In addition to that, numerous factors played a role in my personal development through the tasks I was assigned during my internship. First, I learned how to communicate to people better. During my time as a greeter, I interacted with customers on a daily basis. Additionally, we intern students were required to participate in KPP, where we will set up counters and kiosks at specified places. Special skills are required when interacting with others. I gained knowledge by seeing how employees interact with clients. As a result, clients would feel free to ask whatever questions they wished. I learned a valuable lesson, and I noticed it improving my communication skills. According to Rusconi (2024) Workplace communication often focuses on keeping customers satisfied with your service. Whether interacting face-to-face, over the phone, or through written messages, providing clear information and timely responses to concerns can strengthen customer relationships. Mastering this skill is crucial for delivering outstanding service.

4.0 TRAINING'S REFLECTION

Additionally, I also improving the ability to be punctual in my interpersonal interactions. Even though my home is just 13 kilometers from the office, the numerous traffic lights make the trip longer. I need to reach the office by 7:50 am to participate in the morning briefing. I need to get ready in advance to ensure I arrive at the office punctually. AS state by Akhila K, HR manager at ValueManage, Being punctual is a key aspect of professionalism, demonstrating your dedication to your role and the organization. Clients, supervisors, and colleagues perceive those who are consistently on time as dependable and committed professionals. (K, 2024).

I also learned to engage in teamwork effectively and to adapt in every situation. There is no break or closure for the counter since counter operations are ASNB Melaka's main operation. Therefore, it is essential for us to rotate our resting periods. At this stage, it is essential for us to maintain excellent teamwork and remain open in accepting orders. According to Gary Stringer Teamwork often enhances productivity and efficiency. Distributing responsibilities and utilizing each team member's strengths enables teams to handle complex projects more efficiently and quickly.(Stringer, 2023)

In short, I think it was great that I could do a job at ASNB, which is a branch of Permodalan Nasional Berhad (PNB), a big, well-known company. I'm thankful for the chance to meet so many great people and workers in the field who helped me with my job. I view this opportunity as a significant step forward in my professional journey. I will try to apply all my knowledge and experience in the most effective manner. This internship will create a wonderful memory to keep in mind. My internship at ASNB Melaka was an incredibly enhancing experience.

5.0 ASNB MELAKA SWOT



S

STRENGTHS

- PROVIDE VARIETY OF PRODUCTS
- STRONG PROMOTIONAL STRATEGIES

W

WEAKNESSESS

- LIMITATIONS WITHDRAWAL ONLINE APPLICATIONS
- NO ZAKAT AUTOMATED DEDUCTION PROVIDED

O

OPPORTUNITY

- CURRENT DEMAND OF MALAYSIAN
- WIDE RANGE OF AGENTS NATIONWIDE

T

THREAT

- POLITICAL AND ECONOMIC INSTABILITY
- SCAM RISING

6.0 DISCUSSION ON SWOT ANALYSIS

5.1 STRENGTH

5.1.1 PROVIDE VARIETY OF PRODUCTS

In 2024, ASNB provides 17 different types of funds tailored to the investment goals of investors. One of the biggest benefits of ASNB is that investors have the freedom to select any fund that aligns with their preferences. Investors have the option to select either a fixed price or a variable price fund. A diverse selection of funds will attract investors to ASNB. Furthermore, it assists investors in recognizing the difference between investing in a local bank using fixed deposit investments and in ASNB, as the dividends received will differ depending on the types of products selected. The availability of numerous products will enhance ASNB's performance, as it will encourage their investors to maintain their investments in the years onward. They believe that staying on a trusted platform will provide more opportunities not just for themselves, but also for their children, making it a better choice than other institutions that may offer a single product with various limitations and regulations. This can result in favorable outcomes, specifically the capacity to deliver improved dividends annually for each product, in the end attracting investors.

RECOMMENDATION

As a way to draw and keep clients, ASNB puts a lot of effort into making sure that its investment funds are diverse. To enhance this advantage, ASNB should concentrate on promoting its Robo Investment Advisors (RIA) feature. This tool helps investors choose the best funds that match their financial goals and risk preferences. Furthermore, ASNB could enhance engagement on its social media platforms by organizing workshops or webinars. These sessions aim to inform investors about the advantages of different fund options while comparing them with traditional fixed deposit alternatives. Through transparency and consistent updates on fund performance, ASNB may increase trust and promote long-term investments. This method encourages investor confidence while showing the financial opportunities that are beyond for them and their children. According to Salma Sharif, CFO of FTG Development, financially transparent organizations are more likely to attract customers. They want to know how corporations manage money and risks to ensure honesty and environmental responsibility. Organizations that don't achieve these requirements risk losing stakeholder confidence and financial performance. (Sharif, 2024)

6.0 DISCUSSION ON SWOT ANALYSIS

5.1.2 STRONG PROMOTIONAL STRATEGIES

ASNB puts into effect highly effective promotional strategies carried out by the company. This effective advertising strategy encourages more investors to purchase the products they offer. ASNB today invites its investors to register in for the "Hibah Amanah" for Islamic unit holders, along with the "Pengisytiharan Amanah" for non-Muslims. ASNB is reducing the registration fee from RM180 to RM100 per registration. Additionally, investors who deposit RM20,000 into their account in a single transaction will not incur any registration fee for this contract. They distribute numerous brochures to investors, and in addition, ASNB actively promotes their products through online channels like Facebook, Instagram, and TikTok. They also maintain their own websites where anyone can easily access all the information available. Powerful marketing strategies can significantly influence ASNB management. According to Marc O'Dwyer, when we use good marketing tactics, it's not only about attracting new customers, but a well-designed marketing strategy will also encourage more sales from our existing and past customers. That's only good news when planning the future of your business (O'Dwyer, 2022). Additionally, using powerful promotional strategies can assist ASNB in building long-term connections with investors and strengthening its status as a leading choice in the extremely competitive financial industry.

RECOMMENDATION

To maintain and grow its advertising success, ASNB should concentrate on strategic planning, creativity, and ongoing evaluation to adapt to growing market trends. Developing attracting and informative content for new investors, such as infographics, videos, workshops, and articles that can effectively show the advantages of investing with ASNB while providing valuable financial insights. Enhancing their digital exposure by applying influencer collaborations and engaging content on platforms like TikTok and X (formerly Twitter) while keeping up with trending topics can effectively draw in younger people. Loyalty and referral programs can at the same time reward both existing and new investors, motivating them to share their positive experiences with ASNB. By considering this approach and staying flexible, ASNB may remain in developing powerful marketing campaigns that keep current customers engaged while attracting in new ones. Regular evaluations and adjustments will guarantee that campaigns stay relevant and significant.

6.0 DISCUSSION ON SWOT ANALYSIS

5.2 WEAKNESESS

5.2.1 LIMITATIONS WITHDRAWAL ONLINE APPLICATIONS

Amanah Saham Nasional Berhad (ASNB) encounters a challenge with the restrictions of its online withdrawal application. Even with continuous technological progress, the withdrawal process on ASNB's platform remains to have specific limitations that might disappoint investors looking for more easy and convenience. The current maximum withdrawal amount is set at RM 2,000. This limitation might lead investors to think that the platform does not offer efficient and accessible financial management, particularly in comparison to other more digitally advanced financial institutions. For larger withdrawals, investors must go to ASNB branches or authorized agents, which can be inconvenient for those who prefer to manage their investments remotely or require quick access to funds in emergencies. This matter holds an important place for younger investors, who are used to smooth online transactions and may view the existing system as less attractive. Consequently, these restrictions may affect ASNB's capacity to draw in and keep a new generation of investors who prefer full control and accessibility in managing their financial activities.

RECOMMENDATION

As a suggestion, ASNB should improve the online withdrawal process by raising the maximum withdrawal limit and making it easier for investors to access their money digitally. They might implement tiered withdrawal limits according to account type or investor profile, ensuring that all needs are fulfilled while maintaining a secure process. They might also enable larger online withdrawals by utilizing secure authentication methods like biometrics or two-factor authentication. Upgrading the app to enhance financial management will enable ASNB to appeal to younger investors who seek a contemporary and user-friendly digital platform, while also ensuring the satisfaction of their existing investors. This will enable ASNB to stay competitive and draw in a larger audience. They might also clarify to users the rationale behind the imposed withdrawal limits and recommend that any investors wishing to withdraw larger amounts visit the nearest ASNB branch or agent for assistance.

6.0 DISCUSSION ON SWOT ANALYSIS

5.2.2 NO ZAKAT AUTOMATED DEDUCTION PROVIDED

Another problem discovered in Amanah Saham Nasional Berhad (ASNB) is its lack of an automated zakat deduction option for its investments. Zakat is an essential component of financial management for Muslim investors and serves as a religious duty. The Bayar Zakat Malaysia website states that all financially capable Muslims must pay zakat. Typically, it amounts to 2.5 percent of an individual's wealth and is allocated to assist the poor, orphans, and single mothers. Zakat on salary or savings applies solely to assets that have been earned, including cash, investments, and savings that exceed the “nisab.” Nisab refers to the minimum amount of assets a person must possess after one year of “haul” for zakat to be obligatory. The nisab of savings in Malaysia for 2022 stands at RM21,432 and must be maintained for a duration of one year (Bayar Zakat Malaysia, 2024). ASNB’s lack of an automatic system for zakat deduction is a significant mistakes, as it evolves the entire burden onto investors to manually calculate and pay their zakat. This may lead to an extra administrative challenge, particularly for individuals who might not be knowledgeable in the regulations or calculations needed to meet this requirement. Throughout my internship, several investors approached to request statements for zakat payments. A majority of the individuals were senior citizens, and they expressed several complaints while creating comparisons between ASNB and Tabung Haji.

RECOMMENDATION

ASNB should consider introducing an automatic zakat deduction feature for its investments to help Muslim investors fulfill their religious obligations more easily. Since zakat plays an important role in financial management for Muslims, having an automated system would simplify the process, especially for senior citizens or individuals who may find it difficult to calculate zakat, and those who qualify for it. With this feature, investors could set their preferences, such as the amount to be deducted for zakat, based on their income and nisab requirements. This system would eliminate the need for investors to manually request statements and calculate zakat themselves, saving both time and effort. By implementing such a feature, ASNB could position itself alongside institutions like Tabung Haji, which already provide similar services and are highly regarded by their customers. This initiative would not only help ASNB retain its current investors but also attract new ones who value convenience and alignment with religious principles. By making the zakat process easier and more accessible, ASNB could strengthen trust and loyalty among its investors while enhancing its reputation in the financial industry.

6.0 DISCUSSION ON SWOT ANALYSIS

5.3 OPPORTUNITY

5.3.1 CURRENT DEMAND OF MALAYSIAN

Understanding the financial needs of Malaysians today and delivering the necessary support is a crucial responsibility of Amanah Saham Nasional Berhad (ASNB). Following the Covid-19 pandemic, the economy is now in a particularly positive condition. According to BNM The Malaysian economy experienced a growth of 5.9% in the second quarter of 2024. Increasing local demand and exports drive expansion. Good labor market conditions and effective policy contribute to a rise in household spending. Advancements in long-term initiatives and the expansion of business capacity have led to a rise in investment (Bank Negara Malaysia, 2024). As the economy improves, individuals' financial interests and objectives will change as well. ASNB has the chance to assist Malaysians by offering products and services that meet to their evolving needs, including interests in investing, retirement planning, or educational funds. Moreover, an increasing number of Malaysians can discover investment options that are flexible, secure, and budget-friendly among economic uncertainty and raising living expenses. By engaging in regular market research, interacting with customers, and analyzing trends, ASNB can learn valuable insights into these objectives and needs. ASNB will have the capability of assessing more complicated goods and offer customized advisory services for its varied investors.

RECOMMENDATION

ASNB must take advantage on Malaysia's strengthening economy by developing products and services that align with the evolving financial requirements of Malaysians. As people recover from the effects of COVID-19, more and more people are shifting their attention towards investments, retirement planning, and saving for education. To achieve this objective, ASNB can provide a range of investment options that are more flexible, secure, and affordable, adapting to various income levels, particularly in light of the increasing cost of living. At the same time, ASNB should proactively carry out market research and interact with customers to gain a deeper insight into the evolving preferences of investors. This will allow ASNB to develop customized products and advisory services that address the unique needs of its diverse investors by monitoring feedback and trends. By maintaining a connection with Malaysians and responding to their financial concerns, ASNB can establish itself as a trustworthy partner in financial planning. This will assist customers in reaching their objectives while simultaneously enhancing ASNB's standing and competitiveness within the market. Through these efforts, ASNB can genuinely contribute to assisting Malaysians in establishing a more secure financial future.

6.0 DISCUSSION ON SWOT ANALYSIS

5.3.2 WIDE RANGE OF AGENTS NATIONWIDE

A recognized advantage for Amanah Saham Nasional Berhad (ASNB) is its wide range of agents across Malaysia. ASNB have the ability to connect with various groups widely, including rural or less urban areas where access to financial services might be restricted. Given the limited locations of ASNB offices, ASNB agents are conveniently accessible in various regions. Poslaju, Maybank, CIMB Bank, Bank Simpanan Nasional, along with several others, act as agents for ASNB. The extensive network enables ASNB to offer personalized guidance and support to investors, guaranteeing that its products and services reach a diverse audience. With its extensive agent network, ASNB positions itself as a trustworthy and easily accessible organization that meets the needs of all Malaysians, regardless of their geographical location. The increase in agents nationwide enhances ASNB's ability to forge meaningful relationships with its investors. These agents act as intermediaries between ASNB and its consumers, providing a personal touch that digital platforms cannot replicate. Active involvement promotes trust and loyalty, whether by identifying different types of funds, helping with documentation, or offering investment guidance. This holds particular importance for investors who may not be knowledgeable in the concept of investing or prefer face-to-face interactions rather than digital interactions.

RECOMMENDATION

Amanah Saham Nasional Berhad (ASNB) displays a significant opportunity to capitalize on its extensive network of agents across Malaysia. Given that access to ASNB services can be restricted in certain locations, particularly in rural areas, it is essential for ASNB to take an active role in ensuring that its agents, including Poslaju, Maybank, CIMB Bank, and Bank Simpanan Nasional (BSN), implement efficient and easy procedures for individuals in these areas. The agents also play a crucial role in sustaining the relationship between ASNB and its investors. One of the roles they have to perform includes offering face-to-face advice to investors, which indirectly helps ASNB establish trust with them. This personal approach also aims to ensure that first-time investors feel at ease when engaging with ASNB. For this opportunity to succeed, ASNB should focus on enhancing training for agents to improve their technical knowledge and guarantee that all customers benefit from common and exceptional services. ASNB can enhance awareness regarding the locations of these agents, ensuring that investors in remote areas do not need to visit ASNB branches. Engaging with Malaysians will enhance ASNB's standing as a reliable and inclusive organization.

6.0 DISCUSSION ON SWOT ANALYSIS

5.4 THREAT

5.4.1 POLITICAL AND ECONOMIC INSTABILITY

Political and economic uncertainty represents a significant threat to Amanah Saham Nasional Berhad (ASNB). This could impact investor trust and the growth of the organization. Changes in leadership, policy uncertainty, or economic downturns can significantly influence investor behavior in a country like Malaysia, where the economy is closely tied to global markets and political decisions. ASB declared a total income distribution of 5 sen per unit for the financial year ending December 31, 2020, amidst the COVID-19 pandemic. The composition included an income distribution of 3.50 sen per unit, a bonus of 0.75 sen per unit, and a special bonus of 0.75 sen per unit which is the lowest in the history. In the previous year, 2019, the dividend was 5.50, consisting of a distribution of 5.00 sen per unit along with a bonus of 0.50 per unit. Changes in the economy, such as unstable exchange rates, high inflation, or slow growth, can directly impact ASNB's performance. Investors could take more caution in a volatile economy, leading to a decreased willingness to engage in risky investments. Individuals might prioritize liquidity and safety, potentially resulting in a decrease in new investments or exits from existing funds. Political instabilities will similarly impact ASNB. Consequently, in times of political instability, regulations or laws may shift rapidly. This can affect the functioning of ASNB or the performance of its funds, making it challenging to provide clients with consistent results.

RECOMMENDATION

The political and economic uncertainty poses a significant challenge for Amanah Saham Nasional Berhad (ASNB), as political instability alone can lead to several negative impacts on both Malaysia and the investment company. It is concerning that PNB is associated with the government. The current political instability in our country presents significant risks for both the company and its investors. However, the organization can take steps to address this and maintain investor confidence. ASNB might consider enhancing its communication with investors, particularly in times of uncertainty. The AIContentfy website suggests that during challenging economic times, a company can overcome difficulties more effectively by building strong relationships with its customers. A strong relationship between a company and its customers increases its chances that those customers will remain supportive, even during challenging times for the business. Individuals who engage with the company may be prepared to provide extra financial support or other kinds of assistance to maintain its effectiveness and relevance (Team, 2023). Regular updates on fund performance, along with explanations of how external factors like economic downturns or political changes are managed, can help ASNB reassure investors and foster trust.

6.0 DISCUSSION ON SWOT ANALYSIS

5.1.2 SCAM RISING

Scammers attempting to take advantage of customers become a significant challenge for Amanah Saham Nasional Berhad (ASNB). With the rise of digital platforms for financial transactions, scammers have become increasingly adept at taking advantage of weaknesses. Fraudulent websites, impersonation of ASNB representatives, and fake investment schemes have deceived unsuspecting individuals into transferring their hard-earned money to scammer, leading to financial losses and minimizing trust in reputable organizations. Individuals experience significant losses due to these scams, and organizations such as ASNB suffer damage to their reputation, despite having no involvement in these fraudulent activities. Throughout my internship, I encountered numerous cases involving these scammers. An investor approached ASNB, mentioning that they had conversations with a staff member via the Telegram app. The scammer presented a fake staff ID to the investor, who, believing the deception, proceeded to transfer RM100 to assist her with the investment. Another cases, an elderly woman fell for a scheme that encouraged her to invest in it. She sent RM5,000 to the person in charge of the scheme, even though our officers told her not to. The old woman still believed the scheme. This scam has terrible effects on people who aren't good at spot-checking scams or who depend on digital platforms a lot for ease.

RECOMMENDATION

The increasing rate of scammers targeting ASNB investors yearly demands a proactive approach in protecting not just the company's reputation but also its investors. Education should be top ASNB's list in informing its customers about the risks of fraud and how to avoid scams. They must be cautioned not to reveal financial or personal information, particularly to those posing as agents on social networking sites, email, SMS, or even widely used software such as Telegram. In order to further increase the awareness of the customers towards scamming techniques, ASNB can hold webinars or develop interactive educational content, such as brief videos on trendy social media channels like TikTok, to highlight the most prevalent scamming techniques. Also, a 24/7 customer hotline to report suspicious transactions and seek clarification would provide them with more peace of mind. Implementing these controls will enable ASNB to safeguard its investors against scammers and continue to enhance confidence and trust in the company as a safe and secure investment destination.

7.0 CONCLUSION

In summary, ASNB is a great company. The internship experience at ASNB Melaka has been a great experience to relate academic studies to real-world application. Having been involved in various activities such as batching documents, helping investors, and responding to customer queries, allowed me to gain a better understanding of the working processes in a reputable investment management company. These working tasks enhanced my technical skills and offered an insight into the professional standards maintained in the financial sector.

During the internship, I encountered difficulties such as dealing with angry investors and keeping accurate records for account claims. These problems instilled in me the need for effective communication, listening, and critical thinking. I also learned important personal qualities that consisted of punctuality, flexibility, and teamwork, which were very important in meeting the organization's needs and ensuring smooth operations.

This internship has been an enriching milestone of my career development. It has given me excellent industry exposure and filled me with the confidence and passion to be a world-class professional in finance. I am truly thankful to my managers and colleagues for their encouragement and support, which made this experience rewarding and memorable.

REFERENCES

Amanah Saham Nasional Berhad (ASNB). (n.d.).
https://www.asnb.com.my/V2/asnbv2_0index.php

Bank Negara Malaysia. (2024, August 16). Economic and Financial Developments in Malaysia in the Second Quarter of 2024. BANK NEGARA MALAYSIA.
https://www.bnm.gov.my/-/qb24q2_en_pr#:~:text=Strong%20economic%20growth%20of%205.9,and%20further%20expansion%20in%20exports.

Bayar Zakat Malaysia. (2024, December 17). Calculate & Pay Zakat on Savings in Selangor & KL | Bayar Zakat Malaysia.
<https://bayarzakatmalaysia.my/calculate-zakat-on-savings/>

K, A. (2024, April 24). The power of punctuality in the workplace.
<https://www.linkedin.com/pulse/power-punctuality-workplace-akhila-k-yahgc/>

\
O'Dwyer, M. (2022, February 21). The Business Benefits of Marketing | Big Red Cloud. Big Red Cloud. <https://bigredcloud.com/benefits-of-good-marketing/#:~:text=When%20you%20employ%20good%20marketing,you%20should%20never%20be%20without>

REFERENCES

PNB Group - ASNB | Permodalan Nasional Berhad (PNB). (n.d.).
<https://www.pnb.com.my/en/asnb-en>

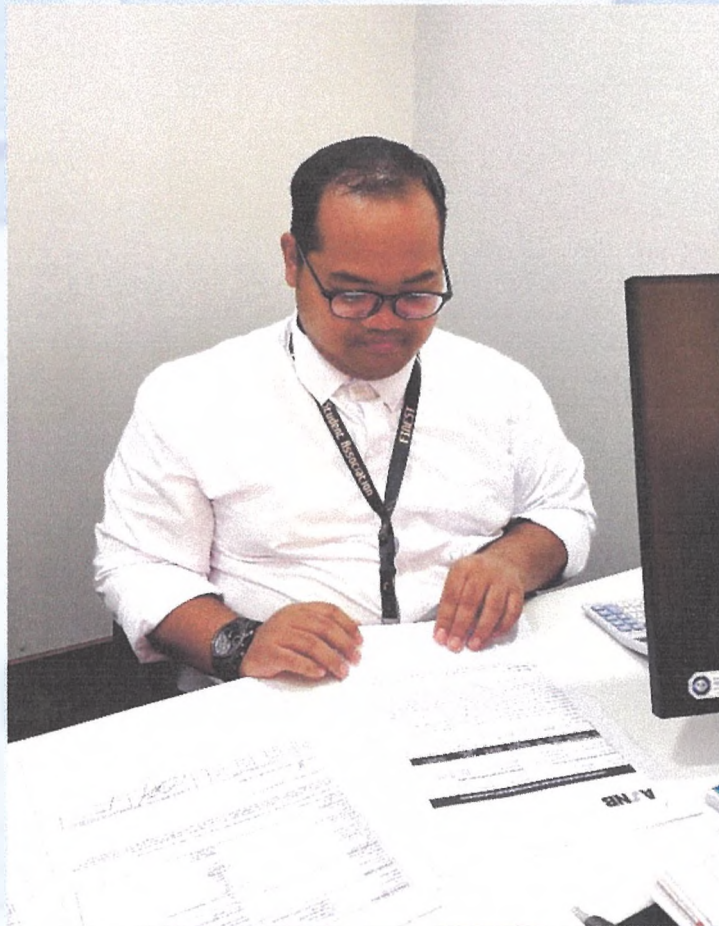
Rusconi, G. (2024, October 31). Workplace Communication Skills | 12 Examples & benefits. Cloud Assess.
<https://cloudassess.com/blog/communication-skills-examples/#::~:~:text=Empathy%20is%20a%20key%20communication%20skill%20that,verbal%20communication%2C%20public%20speaking%2C%20and%20active%20listening.>

Stringer, G. (2023, September 5). Why is it important to work with others? <https://www.gethownow.com/blog/why-is-it-important-to-work-with-others#:~:text=Increased%20productivity%20and%20efficiency.%20Collaboration%20often%20leads,enabling%20them%20to%20accomplish%20tasks%20more%20effectively.>

Sharif, S. (2024, December 23). The importance of financial transparency: Strengthening stakeholder trust. Retrieved January 25, 2025, from <https://www.linkedin.com/pulse/importance-financial-transparency-strengthening-trust-salman-sharif-ugonf/>

Team, Aic. (2023, February 17). The Benefits of Building Strong Relationships with Investors. AIContentfy.
<https://aicontentfy.com/en/blog/benefits-of-building-strong-relationships-with-investors>

8.0 APPENDICES



**CHECKING AND ARRANGING
BATCHING DOCUMENTS.**



ME WITH PNB GET AND PNB INTERN DURING ASNB DAY

APPENDICES



HANDLING AN INVESTOR THAT WANT TO KNOW MORE ABOUT HIBAH AMANAH AT JPN MELAKA.

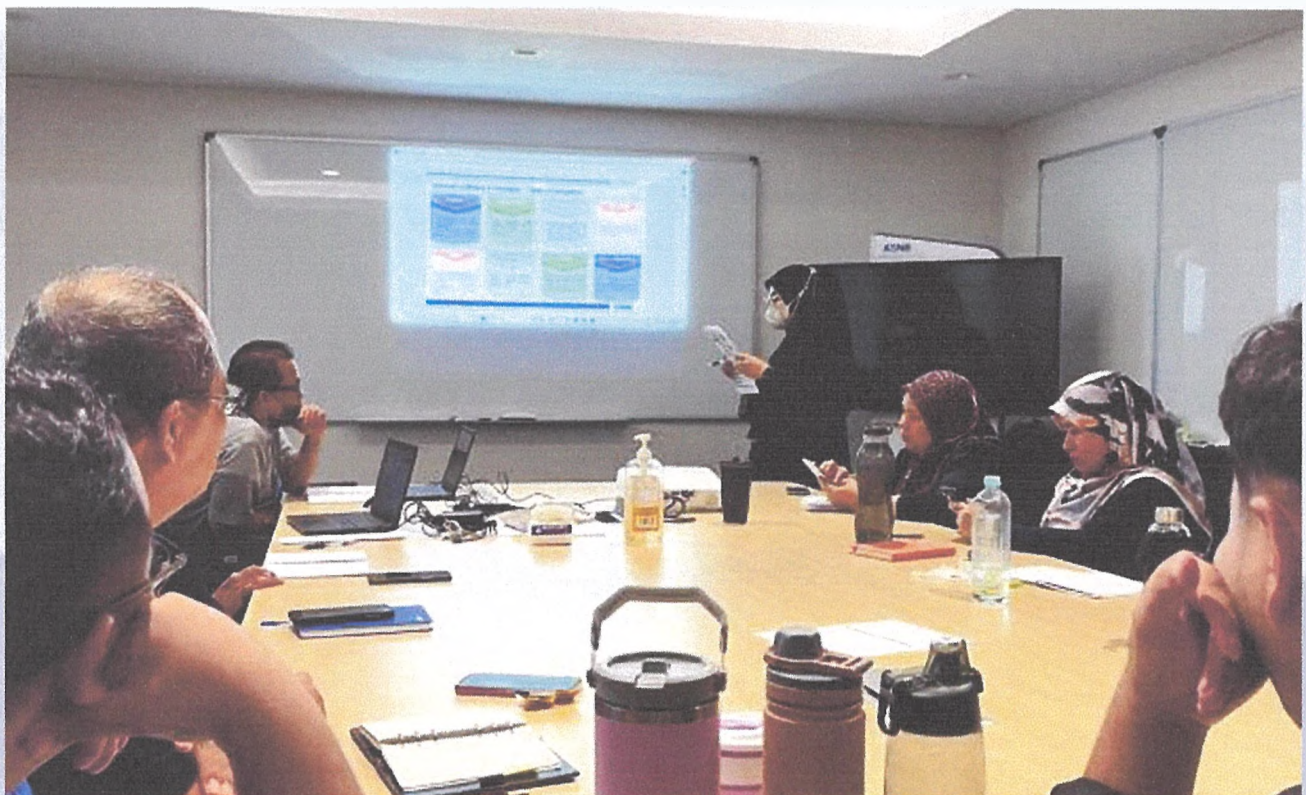


HELPING AN INVESTOR THAT FORGOT HIS USERNAME AND PASSWORD MYASNB AT MALAYSIAN REFINING COMPANY SDN BHD (MRC SB)

APPENDICES



BOMBA GUIDES ME IN HOW TO USE A FIRE EXTINGUISHER DURING PROGRAM LATIHAN KEBAKARAN AT BALAI BOMBA BUKIT KATIL.



HAVING A MEETING ABOUT ABMS & FATCA CRS WITH MY SUPERVISOR AND ALL THE STAFF.

APPENDICES



GIVING FLYERS “JOM SIMPAN” TO STUDENT AT UIA PAGOH.



**PHOTO SESSION WITH TAN SRI CHAIRMAN YM RAJA TAN SRI DATO' SERI ARSHAD RAJA TUN UDA AND PRESIDENT AND GROUP CHIEF EXECUTIVE OF PNB DATO' ABDUL RAHMAN BIN AHMAD
AMANAH SAHAM NASIONAL BERHAD**



HELPING AN OLD INVESTOR JOINING “JOM SIMPAN” ONLINE APPLICATIONS.



GIVE THE QUIZ PRIZE TO ONE OF THE WINNERS