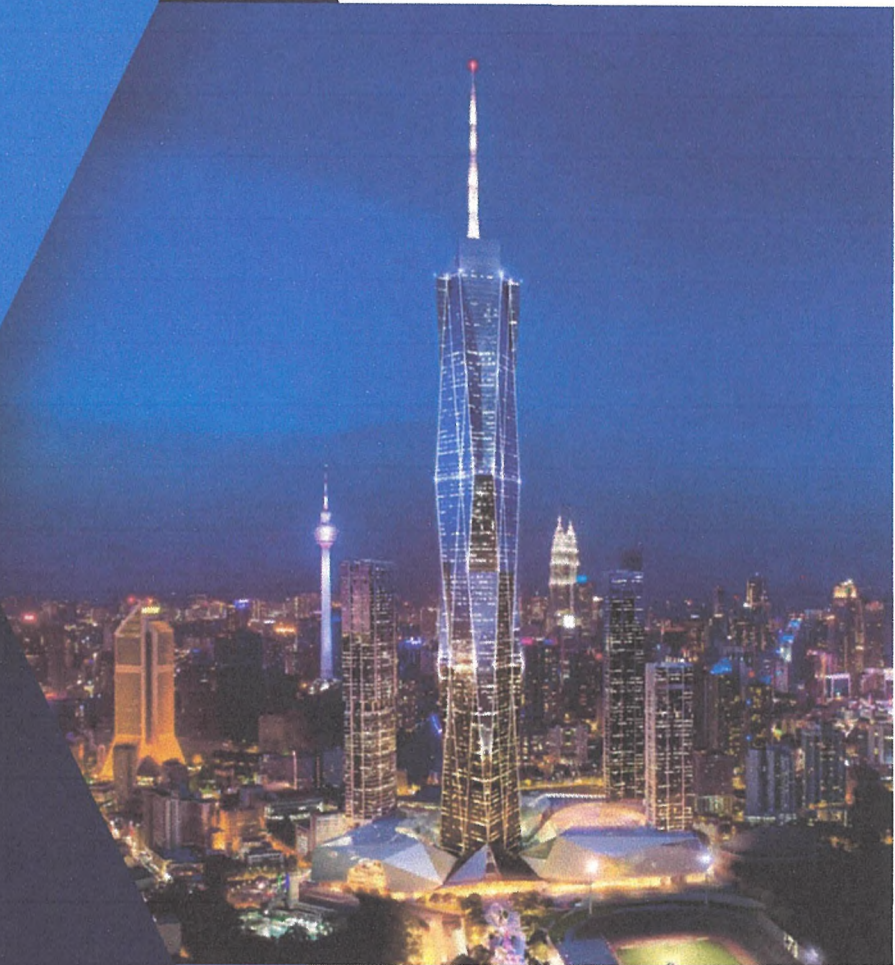


PNB

PERMODALAN
NASIONAL BERHAD

ASNB

AMANAH SAHAM
NASIONAL BERHAD



اَوْنُوْ سِيْئِيْ تِيْكَوْ لُوْ رِيْ مَارَا
UNIVERSITI
TEKNOLOGI
MARA

MGT666

INDUSTRIAL TRAINING REPORT

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

12 AUGUST 2024 - 24 JANUARY 2025

PREPARED BY	: SYAZALIANA BINTI ABDUL HAMIDI
MATRIC NO	: 2022494484
UNIVERISTY	: UiTM KAMPUS BANDARAYA MELAKA
INTERNSHIP PLACEMENT	: ASNB SEREMBAN
PREPARED FOR	: DR SITI NORMAH BINTI AWANG TUAH

SURAT KEBENARAN

Tarikh : 24/01/2025

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

Maklumbalas (/)



Setuju



Tidak Bersetuju

Tuan/Puan

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	SYAZALIANA BINTI ABDUL HAMIDI		
No. Matriks	2022494484	Nama Program	BA242
Tajuk Laporan	LAPORAN AKHIR	Nama Syarikat	ASNB SEREMBAN

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 :
Jawatan : NAZRUL AZUWAN BIN NAZRI
Executive
No. Tel. : Amanah Saham Nasional Berhad
No. Faks : Seremban Branch

Cop jabatan/organisasi:





EXECUTIVE SUMMARY

In the name of Allah, the Most Gracious, the Most Merciful,

I extend my profound gratitude to Allah (SWT), the Most Beneficent and Merciful, for His continuous blessings and guidance throughout my industrial training experience. This invaluable opportunity allowed me to gain practical knowledge, develop professionally, and enhance my skills.

I wish to express my sincere appreciation to my supervisor, Mr. Nazrul Azuan Bin Nazri, for his exceptional guidance, support, and mentorship during my internship at Amanah Saham Nasional Berhad (ASNB). His dedication to fostering a supportive learning environment and sharing his expertise was pivotal to my personal and professional growth.

I also acknowledge the contributions of the entire ASNB Seremban team, whose cooperation, shared knowledge, and collaborative spirit significantly enriched my learning experience. Their assistance and encouragement created an environment conducive to my development, for which I am truly grateful.

Additionally, I am deeply indebted to my parents for their unwavering support, encouragement, and sacrifices throughout my academic journey. Their steadfast belief in my abilities has been instrumental in my accomplishments.

Lastly, I extend my heartfelt thanks and prayers, Jazakallahu Khairan (May Allah reward you with goodness), to everyone who has contributed to my growth and success in any capacity.






TABLE OF Contents

ACKNOWLEDGEMENT

1.0 STUDENT PROFILE

2.0 COMPANY'S PROFILE

2.1 COMPANY BACKGROUND

2.2 LOCATION OF THE COMPANY

2.3 ASNB'S MANDATE, PURPOSE, AND MANIFESTO

2.4 ASNB'S ORGANIZATIONAL STRUCTURE

2.4.1 BOARD OF TRUSTEE

2.4.2 BOARD OF DIRECTOR

2.4.3 THE MANAGEMENT

2.4.4 ASNB ORGANIZATIONAL CHART

2.5 PRODUCT AND SERVICES

2.5.1 FIXED PRICE FUNDS

2.5.2 VARIABLE PRICE FUNDS

2.5.3 MYASNB APPS

2.5.4 ASNB HIBAH AMANAH

2.5.5 ASNB TRUST DECLARATION

2.5.6 ASNB WAKAF

3.0 TRAINING'S REFLECTION

3.1 DURATION

3.2 INTERNSHIP TRAINING PROGRAMME DETAILS

3.2.1 CUSTOMER SERVICE DEPARTMENT

3.2.2 BACKOFFICE DEPARTMENT

3.2.3 GAINS

4.0 SWOT ANALYSIS

4.1 STRENGTHS

4.2 WEAKNESSES

4.3 OPPORTUNITIES

4.4 THREATS

5.0 CONCLUSION

REFERENCES

APPENDICES






ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious. First and foremost, I want to thank Allah (SWT) and his beloved Prophet Muhammad (SAW) from the bottom of my heart for allowing me to have His blessing and permission so that I could successfully complete my industrial training journey with complete focus and gain valuable experience and diligence.

I want to thank and appreciate everyone, especially the one who provided me with guidance for this task, my supervisor, En Nazrul Azuwan bin Nazri, for his understanding, support, and advice during my internship at Amanah Saham Nasional Berhad (ASNB). Words cannot adequately express my gratitude for his tireless support and dedication in giving up his valuable time to help me. His astute observations and sincere guidance were of great assistance to me. A special gratitude goes out to my family members, who always provide time, unwavering love, encouragement, and prayers throughout my academic journey. Their sacrifices have paved the way for my success.

My deepest appreciation extends to the entire team at ASNB Seremban. Their willingness to assist, share their expertise, and create a collaborative atmosphere enriched my learning experience. Last but not least, I also express my appreciation to my close friends, who regularly collaborate diligently to finish a respectable task during the internship with all due consideration and accountability.



1.0 STUDENT PROFILE

JOB APPLICATION



SYAZALIANA BINTI ABDUL HAMIDI

EDUCATIONS

UNIVERSITI TEKNOLOGI MARA, KAMPUS BANDARAYA MELAKA, MELAKA Bachelor of Business Administration (Hons) Finance Current CGPA: 3.53 (Semester 5)	Ongoing
UNIVERSITI TEKNOLOGI MARA, KAMPUS REMBAU, NEGERI SEMBILAN Diploma in Banking Studies CGPA: 3.79	2020 - 2022

WORKING EXPERIENCES

AMANAH SAHAM NASIONAL BERHAD (ASNB) SEREMBAN, NEGERI SEMBILAN Student Internship <ul style="list-style-type: none">Educate customers and processed ASNB estate planning (Registration, Amendment, Revocation, and Claim) through the ASNB Estate Management System (AEMS) and LHDN for stamping and e-filing Mahkamah.Rechecking, sorting and batching daily transaction forms with the teller's daily summary based on funds scheme, transaction type and payment methods.Conduct marketing activities, such as opening booths at banks in Seremban, to attract investors' interest in opening account, Wakaf and ASNB Estate Planning investment schemes.	Ongoing
KUMON MALAYSIA, SEREMBAN, NEGERI SEMBILAN Teaching Assistant <ul style="list-style-type: none">Planned and conducted engaging lessons for kindergarten students.Assigned and reviewed homework to reinforce classroom learning.Assessed and marked exam papers to evaluate student performance.	January 2022 – April 2023
ASLIZAN, INTAN RUWAIDA & PARTNERS, SENAWANG, NEGERI SEMBILAN Office Assistant <ul style="list-style-type: none">Prepared and submitted Cukai Harta Tanah (property tax) documentation, ensuring compliance with relevant regulations and timely processing to facilitate property transactions.Processed the stamping of legal documents through the LHDN (Lembaga Hasil Dalam Negeri) portal, adhering to procedural requirements and deadlines to finalize property agreements.Accompanying in attending clients and signing documents.	August 2020 – July 2021
KLINIK IMAN, SEREMBAN, NEGERI SEMBILAN Clinic Assistant <ul style="list-style-type: none">Oversaw the management of patient records and medical inventory, ensuring that all supplies and equipment were adequately stocked and readily available.Prepared medical equipment for minor surgeries, assisted the physician with tools and maintained a sterile environment to ensure patient safety.Administered prescribed medications and monitored patients' vital signs.Responded promptly to incoming calls and addressed patients' inquiries.	December 2018 – January 2020

EXTRACURRICULAR ACTIVITIES

PROGRAM LEADER

Technical Analysis Webinar – Candlestick And 5 Most Used (UiTM KBM Collaborative Teaching with CIMB)

- Received guidance from the senior lecturer in planning the webinar and organizing tasks.
- Drafted event proposals, letters, and relevant documents, and recorded meeting minutes systematically.
- Actively contributed to class decision-making and promoting fostering collaborative problem-solving.

HEAD OF EXCO PROTOCOL

D'bankers Club Rembau

- Ensured smooth coordination and adherence to protocol in club meetings and events.
- Led the development of protocols to streamline operations and improve member experience.
- Enforced club policies to foster respectful communication and a cohesive club culture.

EXCO PROTOCOL

Webinar Ratio Analysis: What are we looking for? (UiTM KBM Collaborative Teaching with CIMB)

- Managed technical setup and live event flow and ensured smooth speaker transitions.
- Led team coordination by monitoring and ensuring the entire event team, keeping everyone focused and efficient, contributing to the event's seamless execution.

CLASS REPRESENTATIVE

Finance Student in Semester 4

- Ensuring smooth communication channels between faculty and students.
- Engaged in collaborative problem-solving within the classmates, demonstrating the ability to contribute innovative solutions and enhance team dynamics.

LANGUAGES AND SKILLS

Malay : Native Language	Microsoft : Advanced	Trading View : Advanced
English : Advanced	Adobe Photoshop : Intermediate	Chart Nexus Software : Advanced
Arabic : Basic	Tableau : Intermediate	Canva : Advanced

AWARDS AND ACHIEVEMENTS

- **JABATAN PERKHIDMATAN AWAM (JPA) SCHOLARSHIP**
- **FIRST PLACE, STOCK TRADING CONTEST**
- **VICE CHANCELLOR AWARD**
- **PANEL, MODERATOR AND EMCEE**

Contribute to the Program Sosioekonomi Indonesia dan Malaysia Di Era Pandemi event collaborative with Universitas Hasyim Asy'ari (Unhasy), Indonesia.

SPORTS

SUKAN ANTARA PROGRAM (SAP) UiTM BANDARAYA MELAKA

Actively participated in university sports under the Finance course. Recognized as a futsal player, table tennis player, volleyball player, and cheerleader.

REFERENCES

Zaini Shariff

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No 120, Jalan Dato Bandar Tunggal,
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Amirudin Bin Mohd Nor

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Kampus Bandaraya Melaka
75350 Melaka, Malaysia
Phone : (+60) 19-665 8912
Email : amirudinmn@uitm.edu.my

2.0 COMPANY'S PROFILE

2.1 COMPANY BACKGROUND



Diagram 1: Logo Yayasan Pelaburan Bumiputra YPB)

Yayasan Pelaburan Bumiputera (YPB) was established on January 9, 1978, as part of a strategic initiative to support the Bumiputera community in increasing their participation and ownership in the Malaysian corporate sector. This initiative aligns with the objectives of the New Economic Policy (NEP), which aimed to promote equitable economic distribution and foster Bumiputera economic empowerment.



Diagram 2: Logo Permodalan Nasional Berhad (PNB)

Permodalan Nasional Berhad (PNB), established in 1978, is a prominent fund management company in Malaysia, holding a Capital Market Services License for fund management. As one of the largest and most reputable investment institutions in the country, PNB manages a diverse portfolio that includes strategic investments in leading Malaysian corporations, private ventures, global equities, real estate, and fixed-income securities.

Guided by its mission "To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation," PNB remains committed to driving economic growth and inclusivity. Its vision, "To be a Distinctive World-Class Investment House," underscores its dedication to achieving excellence and global recognition in the investment sector.

ASNB

Amanah Saham Nasional Berhad

ASNB

Amanah Saham Nasional Berhad

Diagram 3: Old Logo Amanah Saham Nasional Berhad (ASNB)

ASNB

Diagram 4: New Logo Amanah Saham Nasional Berhad (ASNB)

Amanah Saham Nasional Berhad (ASNB), established in 1979, is a wholly owned subsidiary of Permodalan Nasional Berhad (PNB). ASNB serves as the unit trust management company responsible for overseeing and managing the funds launched by PNB. Its primary objectives include promoting financial awareness and helping individuals achieve financial security, particularly for a comfortable retirement.

As of 2023, ASNB operates 32 branch offices nationwide and collaborates with a network of agents to enhance accessibility for unit holders. These agents include major financial institutions such as Maybank, CIMB Bank, RHB Bank, Bank Simpanan Nasional, Alliance Bank, AmBank, Affin Bank, Bank Muamalat, Bank Islam, Hong Leong Bank, and Pos Malaysia, ensuring convenience and efficient services for investors across Malaysia.

2.2 LOCATION OF THE COMPANY

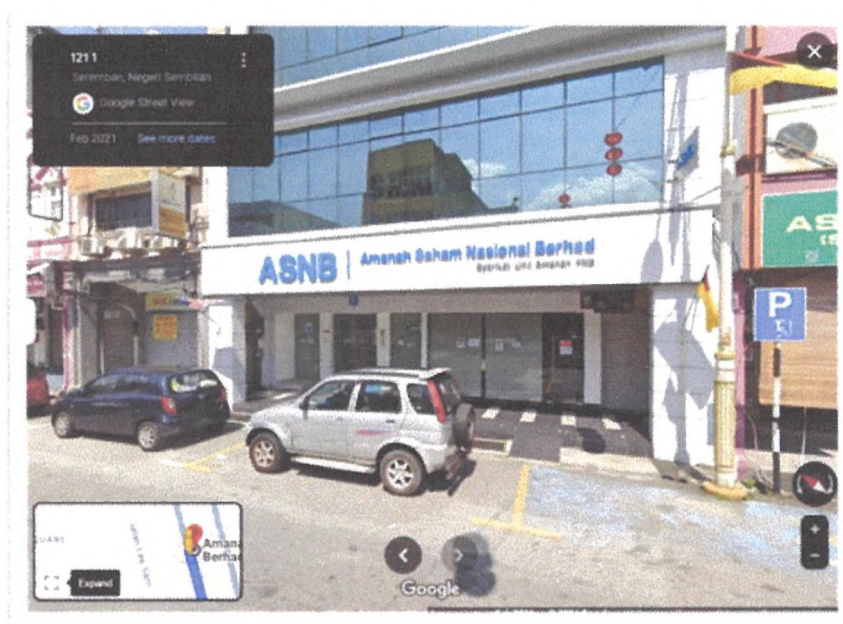


Diagram 5: Company's Location

No 120, Jalan Dato Bandar Tunggal, Bandar Seremban,
70000 Seremban, Negeri Sembilan

2.3 ASNB'S MANDATE, PURPOSE, AND MANIFESTO

MANDATE

To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation.

PURPOSE

To uplift the financial lives of Malaysians across generations.

MANIFESTO

At PNB, we exist to uplift the financial lives of Malaysians across generations. We are the bridge between where they are today and their hopes and dreams for tomorrow.

We are the connective thread that ties every Malaysian together, guiding us all in our collective journey towards greater financial health, wealth, and wisdom.

2.4 ASNB'S ORGANIZATIONAL STRUCTURE

2.4.1 BOARD OF TRUSTEE

Chairman of YPB



YAB Dato' Seri Anwar Ibrahim

Group Chairman of PNB



YB Senator Datuk Seri Amir Hamzah Azizan



YM Raja Tan Sri Dato' Seri Arshad Raja Tun Uda



YBHG Tan Sri Dato' Setia Haji Ambrin Buang

2.4.2 BOARD OF DIRECTOR



YM Raja Tan Sri Dato' Seri Arshad Raja Tun Uda
Chairman
Non-Executive/Non-Independent Director



YBhg. Dato' Abdul Rahman bin Ahmad
Director
Director (Non-Independent)



YBhg Tan Sri Dr. Nik Norzuli Thani Nik Hassan Thani
Director
Non-Executive/Independent



YBhg Dato' Dr. Nik Ramlah Nik Mahmood
Director
Non-Executive/Independent



YBhg Datuk Mohd Anwar Yahya
Director
Non-Executive/Independent



Encik Faisal Ariff
Director
Non-Executive/Independent



Encik Muzzaffar Othman
Executive Director
Executive/Non-Independent



Encik Mohd Irwan Ahmad Mustafa @ Mustafa
Director
Executive/Non-Independent

2.4.3 THE MANAGEMENT



Encik Muzaffar Othman
Chief Executive Officer & Executive Director



Encik Fadzihan Abbas Mohamed Ramlee
Chief Strategy Officer



Encik Mohd Azlan Masood
Chief Operating Officer



Encik Mohd Ikhrum Mokhtar
Head, Institutional Sales



Puan Normazura Berahim
Head, Product Management



Encik Chai Han Hsiang
Head, Digital Sales



Cik Natasha Abd Aziz
Head, Marketing & Branding

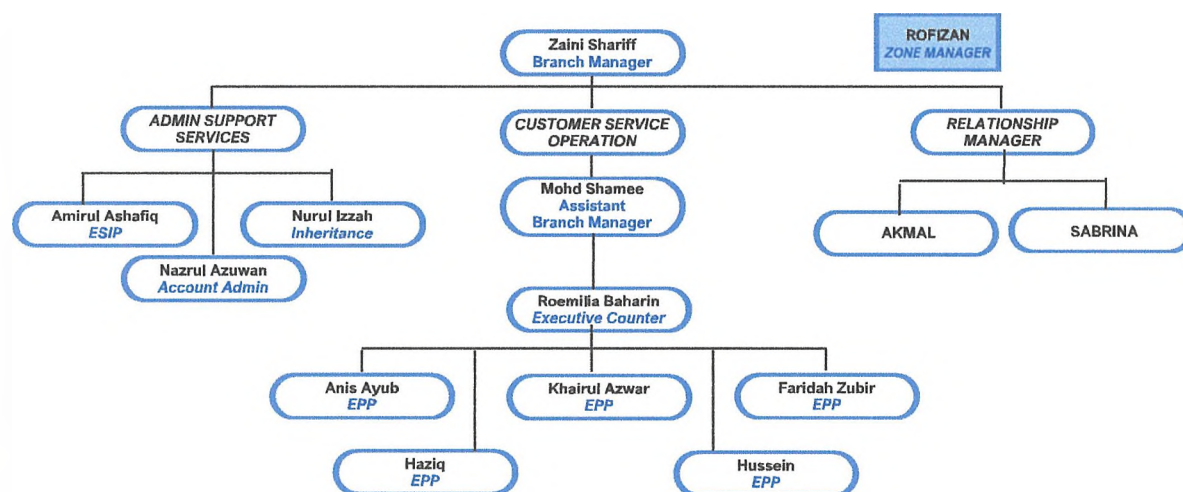


Puan Rose Emalina Jamiah Mahat
Head, Unit Trust Governance,
Risk & Compliance



Encik Mohd Izzat Fadhi Azman
Vice President, Robo Advisory

2.4.4 ASNB SEREMBAN ORGANIZATIONAL CHART



2.5 PRODUCT AND SERVICE OFFERED BY ASNB

Amanah Saham Nasional Berhad (ASNB) manages a diverse portfolio of 16 investment funds designed to accommodate a variety of investor risk profiles. These funds are structured into two categories: fixed-price funds and variable-price funds, offering flexibility to meet different investment objectives.

This section provides a detailed six-year trend analysis (2018–2024) of each fund's performance, delivering valuable insights into their historical trends and enabling a deeper understanding of their growth and returns over time.

2.5.1 FIXED PRICE FUNDS

AMANAH SAHAM BUMIPUTERA



Amanah Saham Bumiputera (ASB) was introduced on January 2, 1990, with the objective of providing long-term growth, steady income, and competitive returns for its unit holders. Designed with minimal investment risk, ASB is an ideal option for investors seeking consistent benefits over the long term.

This fund is only available to Bumiputera investors, offering a targeted approach to support their financial growth. The returns on ASB investments are directly influenced by the fund's overall performance. The financial year for ASB concludes on December 31 annually, marking the assessment of its yearly outcomes.

AMANAH SAHAM BUMIPUTERA 2



Amanah Saham Bumiputera 2 (ASB2) was launched on April 2, 2014, as part of ASNB's income fund category. This fund is specific for Bumiputera investors only. ASB2 aims to provide a stable and consistent income stream while preserving the investment capital of its unit holders.

The fund achieves this objective by maintaining a balanced portfolio of mixed assets, ensuring diversification and risk management. The financial year for ASB2 concludes annually on March 31, marking the evaluation of its performance and returns.



ASB 3

AMANAH SAHAM BUMIPUTERA 3 DIDIK

Amanah Saham Bumiputera 3 Didik (ASB3) was launched on April 20, 2001. ASB 3 Didik is a growth-focused investment fund designed to help investors achieve long-term capital growth and returns. This fund is ideal for individuals aiming to grow their capital over time through reinvestment, while being mindful of the potential risks and rewards involved.

ASB 3 Didik also serves as a financial planning tool to support future expenses for investors and their families. Like ASB and ASB 2, this fund is exclusively available to Bumiputera investors. The fund's financial year ends on June 30 each year.



ASM

AMANAH SAHAM MALAYSIA

Amanah Saham Malaysia (ASM), introduced on April 20, 2000, is an investment fund open to all Malaysians aged 18 and above. Guardians can also invest on behalf of their children.

The fund aims to provide investors with opportunities to achieve long-term returns through a diversified portfolio. Dividends from this fund are distributed after the financial year, which concludes on March 31 annually. This structure makes ASM a suitable option for individuals seeking steady growth and reliable returns over time.



ASM 2

AMANAH SAHAM MALAYSIA 2 WAWASAN

Amanah Saham Malaysia 2 Wawasan (ASM 2 Wawasan), formerly known as Amanah Saham Wawasan 2020, was launched on August 28, 1996. This fund is open to all Malaysians and is designed to provide unit holders with regular income distributions through a carefully selected portfolio of authorized investments.

The financial year for ASM 2 Wawasan ends on August 31 annually, with distributions reflecting the fund's performance and aligning with its objective of delivering consistent returns to investors.



ASM 3

AMANAH SAHAM MALAYSIA 3

Amanah Saham Malaysia 3 (ASM 3), previously known as Amanah Saham 1 Malaysia, was launched on August 5, 2009. Open to all Malaysians, this fund is designed to provide investors with a consistent income stream over the long term through a diversified portfolio of authorized investments.

The financial year for ASM 3 concludes on September 30 annually, ensuring regular reviews and income distributions in alignment with its objective of delivering stable returns to unit holders.

2.5.2 VARIABLE PRICE FUNDS

AMANAH SAHAM NASIONAL



Amanah Saham Nasional (ASN) was launched on April 20, 1981, is the first fund introduced by Permodalan Nasional Berhad (PNB). This pioneering fund aims to provide unit holders with a reasonable level of income distribution and capital appreciation through a diversified investment portfolio.

ASN is exclusively available to all Malaysian investors and has no maximum investment limit, offering flexibility for those seeking to grow their investments. The financial year for ASN concludes on December 31 annually, marking the distribution of returns based on the fund's performance.

AMANAH SAHAM NASIONAL EQUITY 2



ASN Equity 2, launched on June 9, 1999, aims to provide unit holders with affordable capital appreciation and competitive dividend yields. The fund operates within an acceptable risk level by adhering to its Deed, guidelines, and Malaysian securities laws, with investments diversified across various portfolio securities.

This fund is ideal for investors seeking capital growth over a medium to long-term horizon. The financial year for ASN Equity 2 concludes on June 30 annually, allowing for the review and distribution of returns based on the fund's performance.

AMANAH SAHAM NASIONAL EQUITY 3



ASN Equity 3 was launched on March 17, 2003, offers investors opportunities for reasonable long-term growth and returns. Formerly known as Amanah Saham Gemilang Health (ASG-Health), this fund is designed to address both immediate liquidity needs and long-term financial planning for medical expenses.

ASN Equity 3 aims to support unit holders in meeting their ongoing healthcare needs by providing financial security over time. It is particularly suitable for investors seeking a dedicated fund to cover anticipated future medical expenses. The financial year for ASN Equity 3 concludes annually on March 31, aligning with its performance evaluation and returns distribution.



ASN Equity 5

AMANAH SAHAM NASIONAL EQUITY 5

ASN Equity 5 was launched on September 24, 2018, with the objective of providing unit holders with affordable capital appreciation and income distribution through a diversified investment portfolio.

This fund is specifically designed for investors seeking investment growth and who possess a high risk tolerance. Open to all Malaysians, ASN Equity 5 offers opportunities for investors aiming to balance risk and reward in their long-term financial journey. The financial year for ASN Equity 5 concludes annually on September 30, marking the assessment and distribution of returns.



ASN Equity Global

AMANAH SAHAM NASIONAL EQUITY GLOBAL

ASN Equity Global was launched on 1 September 2021, with the objective is to deliver capital appreciation and income distribution over the long term by investing in a diversified portfolio of global equities and other permissible instruments.

ASN Equity Global have higher level of risk, given the volatility associated with international markets. It is designed to capitalize on global market trends and diversified geographical exposure, offering potential for greater returns compared to domestic-focused funds. The financial year end for this fund is on 31 December every year.



ASN Imbang 1

AMANAH SAHAM NASIONAL IMBANG 1

ASN Imbang 1 was launched on October 16, 2001, with the objective of generating capital growth over a medium to long-term horizon. The fund achieves this by investing in a balanced portfolio of diversified assets and through the reinvestment of income distributions.

Open to all Malaysians, ASN Imbang 1 offers flexibility for investors with no maximum investment limit. The financial year for ASN Imbang 1 concludes annually on November 30, providing an evaluation period for returns and performance.



ASN Imbang 2

AMANAH SAHAM NASIONAL IMBANG 2

ASN Imbang 2 was launched on March 17, 2003, with the objective of providing investors the opportunity to achieve long-term growth and returns. This fund is designed to address periodic liquidity needs while supporting financial planning goals, particularly for education.

Formerly known as Amanah Saham Gemilang-Education (ASG-Education), ASN Imbang 2 is ideal for parents seeking to save and plan for their children's future educational expenses. The fund offers financial security by enabling unit holders to meet both short-term and long-term financial goals. The financial year for ASN Imbang 2 concludes annually on March 31, aligning with performance reviews and returns distribution.



ASN Imbang 3 Global

AMANAH SAHAM NASIONAL IMBANG 3 GLOBAL

ASN Imbang 3 Global was launched on September 16, 2020, marking ASNB's first foray into global market investments. The primary objective of this fund is to provide unit holders with a reasonable level of capital appreciation and income distribution through a diversified and balanced portfolio of global investments.

Designed for investors with a moderate risk appetite, ASN Imbang 3 Global offers opportunities for growth while maintaining diversification across global markets. The financial year for this fund concludes annually on December 31, aligning with its performance evaluation and distribution cycle.



ASN Sara 1

AMANAH SAHAM NASIONAL SARA 1

ASN Sara 1 was launched on March 17, 2003, with the primary objective of providing unit holders with a reliable income stream while facilitating long-term growth and returns to support retirement needs.

Formerly known as Amanah Saham Gemilang-Retirement (ASG-Retirement), this fund is most suitable for self-employed individuals seeking a structured retirement plan. It is also ideal for individuals who wish to build additional long-term savings alongside existing retirement benefits. Furthermore, ASN Sara 1 serves as a strategic savings option for parents planning for their children's future retirement.

There is no maximum investment limit for ASN Sara 1, offering flexibility for all investors. The financial year for this fund concludes annually on March 31, providing an annual review of its performance and returns.



ASN Sara 2

AMANAH SAHAM NASIONAL SARA 2

ASN Sara 2 was launched on September 24, 2018, with the primary objective of offering investors liquidity, a regular income stream, and the potential for long-term capital growth.

This fund is specifically designed for conservative investors with a low-risk appetite, focusing on steady and reliable returns. The financial year for ASN Sara 2 concludes annually on September 30, aligning with its performance evaluation and distribution cycle.



ASN Sukuk

AMANAH SAHAM NASIONAL SUKUK

ASN Sukuk was launched on November 25, 2022, with the primary objective of offering unit holders stable income and opportunities for capital appreciation through a diversified portfolio of sukuk and other Islamic liquid assets.

This fund is tailored for conservative and risk-averse investors seeking steady returns and financial stability. The financial year for ASN Sukuk concludes annually on June 30, providing an annual review of its performance and income distribution.

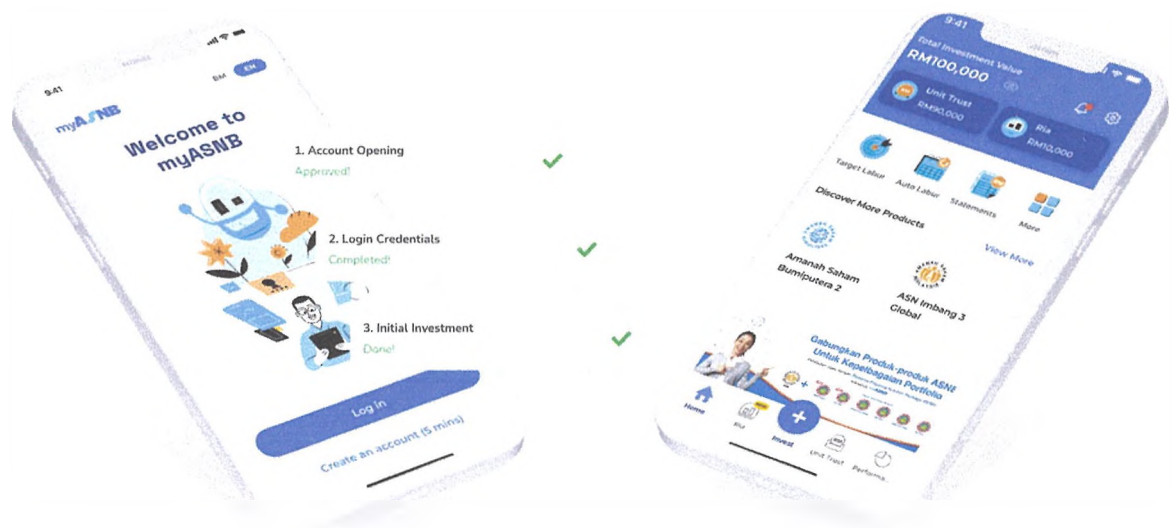
2.5.3 MYASNB APPS



MyASNB App is a convenient digital platform provided by ASNB to simplify and streamline the online investment process for all unit holders across its unit trust products.

Through the MyASNB App, unit holders can effortlessly manage their investments with the following services:

- **Opening of a New ASNB Unit Trust Account:**
Easily set up a new investment account.
- **Redemption:**
Withdraw funds from their unit trust accounts as needed.
- **Account Statements:**
Access and review financial statements related to their account.
- **Transaction Updates:**
Monitor and track the latest transactions in real-time.
- **Auto Labur:**
An automatic investment to set up recurring, scheduled contributions into their ASNB unit trust accounts.
- **Transfer:**
To move investments from one ASNB unit trust account to another.
- **Switching:**
Switching enables unit holders to change their investment from one ASNB fund to another without withdrawing the money.



2.5.4 ASNB HIBAH AMANAH

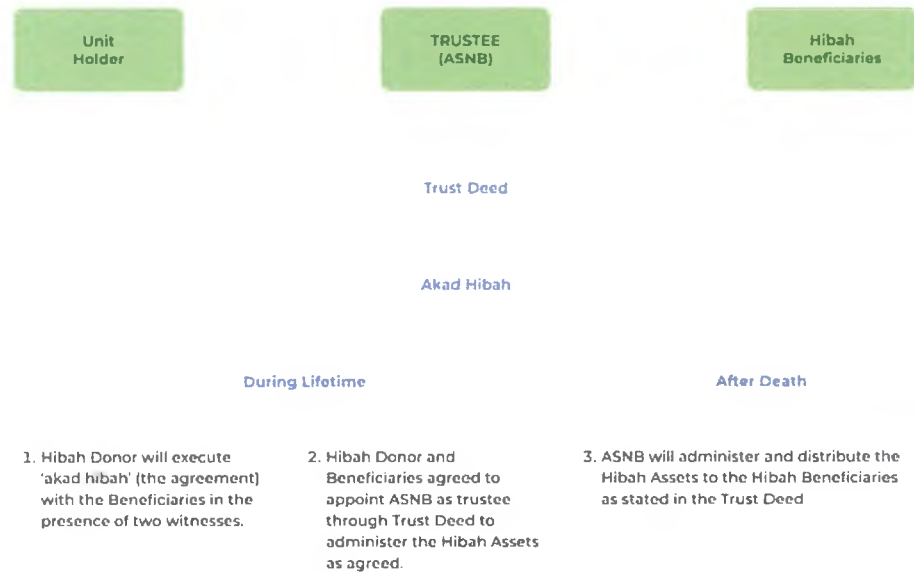


Diagram 6: Concept of ASNB Hibah Amanah



ASNB offers Hibah Amanah, a Shariah-compliant estate management service tailored to the financial planning needs of Muslim Malaysians. This service is based on the Islamic concept of Hibah—a voluntary gift—which ensures the seamless and transparent transfer of a unit holder's investments to their designated beneficiary (Hibah Donee) upon their passing.

By opting for Hibah Amanah, Muslim unit holders can plan their wealth distribution confidently, ensuring that their investments benefit their loved ones in accordance with Islamic principles. This service provides peace of mind by combining faith-based compliance with efficient wealth management.

2.5.5 ASNB TRUST DECLARATION

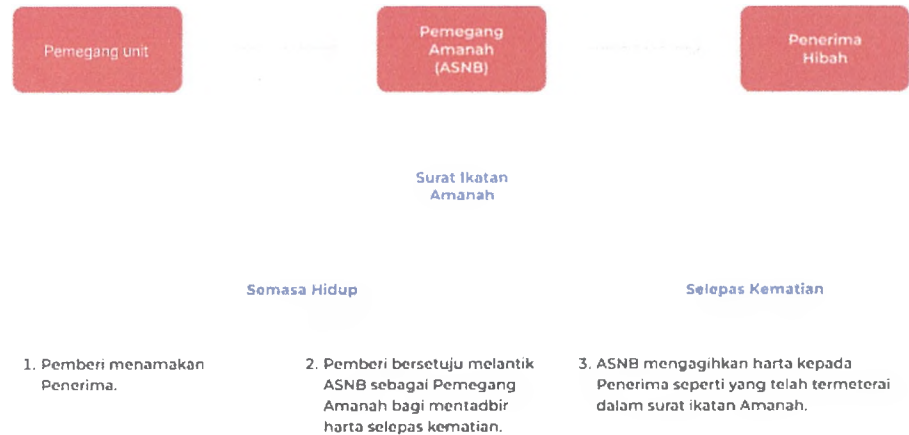


Diagram 7: Concept of ASNB Trust Declaration



Pengisytiharan Amanah (Trust Declaration) is an estate administration service offered by ASNB exclusively for its non-Muslim Malaysian unit holders. This service adopts the concept of trust, whereby ASNB manages the unit trust investments and ensures their direct transfer to the designated beneficiaries upon the demise of the unit holder.

Through this streamlined and secure solution, unit holders can designate their beneficiaries by completing the appropriate forms. ASNB assumes responsibility for managing the investments and guarantees a transparent and efficient transfer process, providing peace of mind to unit holders and their loved ones.

2.5.6 ASNB WAKAF



ASNB Wakaf is a unique initiative that reflects ASNB's commitment to social responsibility. This platform enables unit holders to contribute a portion of their unit trust investments as sadaqah (charity). These contributions are made voluntarily, allowing investors to support meaningful causes while fulfilling their charitable obligations.

The funds collected through ASNB Wakaf are carefully allocated to national waqf projects. These projects focus on critical sectors, including healthcare, humanitarian missions, education, and community empowerment. By participating in this initiative, unit holders can make a lasting impact on society while promoting sustainable development in line with Islamic values.



3.0 TRAINING'S REFLECTION

3.1 DURATION

The internship program at ASNB provided a structured and supportive work environment across its locations. During my 24-week internship, from 12th August 2024 to 24th January 2025, I worked Monday to Friday, from 8:00 am to 5:00 pm. Each day began with a briefing from 8:00 am to 8:15 am, followed by operational duties until 4:00 pm, with a one-hour lunch break. The program also offered a flexible leave policy, granting interns five leave days to manage personal commitments. Additionally, a monthly allowance of RM 1,000 was provided, making the experience both educational and financially supportive.

3.2 INTERNSHIP TRAINING PROGRAMME DETAILS

My internship at ASNB involved both customer service and administrative tasks. In the customer service department, I focused on improving customer satisfaction and building strong relationships. Additionally, I was assigned to the back office, where I handled various tasks and supported the department in achieving its goals.


3.2.1 CUSTOMER SERVICE DEPARTMENT

During my internship at ASNB, I gained extensive experience in customer service and investor support. In the first three weeks, I was assigned to the customer service department to familiarize myself with ASNB's products and services. I learned about financial and legal regulations, how fund managers turn capital into profits and dividends, and the factors considered before annual dividend announcements. My colleagues were very supportive, helping me understand the portfolio of each product and guiding me through dividend calculations for investors. This enabled me to address investor concerns during dividend periods, especially for ASB unit holders, by explaining calculations and providing guidance on maximizing future dividends.

I also developed skills in analyzing the performance of variable-price products like ASN Equity Global and ASN Sukuk by studying daily graphs on ASNB's website. This helped me explain these products to investors, aiding them in making informed decisions based on their goals while minimizing risks. Additionally, I learned the process of redeeming investments for deceased unit holders, including required documents, procedures, and regulations, which enhanced my understanding of how financial institutions manage investor rights.

My responsibilities included assisting unit holders with tasks such as filling out forms for deposits, withdrawals, and account openings, as well as guiding them in using kiosk machines for updates, registrations, and balance checks. I actively promoted services like Auto Labur and MyASNB online account registration by explaining their benefits and encouraging adoption. I also provided information about ASNB's Salary Deduction Scheme, distributed flyers to educate investors, and promoted specialized services like ASNB Waqf and Inheritance Services, including Hibah and Pengisytiharan Amanah.

These experiences enhanced my communication skills and deepened my understanding of customer service and financial operations, allowing me to build strong relationships with investors and provide high-quality service.





3.2.2 BACKOFFICE DEPARTMENT

My time in backoffice, I gained valuable experience in handling administrative tasks related to Hibah Amanah and Pengisytiharan Amanah services. I was responsible for processing documents from start to finish, including stamping, scanning, sorting, and filing them according to specific categories. I also learned how to apply LHDN stamps through the official website, download documents from the e-court system, and update document statuses in the AEMS portal.

In the Inheritance department, I guided investors through the nomination process for their funds, ensuring all required documents were accurate and complete. My tasks included verifying details on forms and identification cards for both the giver and receiver, submitting complete documents to the designated tellers, and obtaining witness signatures for contracts. Once the documents were finalized, I arranged for their delivery to the investors, which typically took about a month as they were sent in monthly batches.

I also managed the submission of Surat Kuasa Wakil (SKW) documents to the Malaysian civil court via the e-court system, which involved scanning and verifying documents to avoid errors. After submission, I coordinated payment requests for document processing and ensured these documents were archived at PNB's storage center for future reference. Additionally, I resolved any issues related to the nomination process to maintain compliance and prevent legal complications.

This experience enhanced my understanding of document processing, regulatory compliance, and effective communication, providing me with a comprehensive insight into the administrative and operational aspects of financial services.


3.2.3 GAINS

HARD SKILLS

Throughout my time at ASNB, I developed a strong foundation in processing Hibah and Pengisytiharan Amanah documents. This involved mastering data entry in Microsoft Excel, updating document statuses in the AEMS portal, applying LHDN stamps through the official website, and submitting documents via the e-court portal. These tasks required precision and attention to detail, helping me avoid errors and ensuring compliance with financial and legal standards.

Additionally, I gained practical knowledge of Anti-Money Laundering Act (AMLA) compliance by updating relevant data, which emphasized the importance of accuracy in financial documentation. My responsibilities not only enhanced my technical skills but also improved my ability to focus and take responsibility for completing tasks effectively.

Beyond administrative work, I also contributed creatively by designing banners for ASNB's farewell events, showcasing my ability to combine professional skills with creativity. These experiences allowed me to strengthen my technical abilities and organizational skills, which are essential for success in financial management and document processing.





SOFT SKILLS

My internship at ASNB significantly enhanced my communication and interpersonal skills. I learned to speak confidently in front of large audiences, clearly explain complex financial concepts, and ensure that my audience understood the information I presented. I also developed the ability to control my tone of voice, maintaining a polite and professional demeanor to provide a positive customer experience.

The supportive and collaborative work environment at ASNB further contributed to my growth. Working closely with colleagues allowed me to learn from their expertise and improve my ability to interact effectively with others. This positive atmosphere fostered teamwork and productivity, enabling us to deliver exceptional service to customers and ensure their satisfaction with ASNB's offerings.

3.2.4 BENEFITS

As part of the internship program at ASNB, I received a monthly allowance of RM 1,000, which was credited directly into my Amanah Saham Bumiputera (ASB) account. The allowance was paid during the period from the 1st to the 15th of each month, adhering to the company's transaction policies. Interns were also entitled to five days of paid leave during the six-month internship, with the flexibility to carry forward unused leave to subsequent months.

The Seremban branch provided a supportive work environment with convenient facilities, including a prayer room for Muslim staff and a pantry. During the dividend week, held from January 2nd to January 10th, interns were provided with complimentary lunch, which offered a variety of options and helped reduce personal expenses.

I am truly grateful for the opportunity to intern at ASNB. This experience not only provided financial and practical benefits but also contributed significantly to my personal and professional growth, equipping me with valuable skills and work experience.



4.0 SWOT ANALYSIS

SWOT analysis is an essential tool in strategic planning, commonly used to evaluate the internal and external factors that impact a business or project (Kenton, 2024). The acronym stands for Strengths, Weaknesses, Opportunities, and Threats. By analyzing these four aspects, organizations can gain valuable insights that help guide their strategic decisions.

Strengths refer to internal factors that provide a competitive edge, while weaknesses are areas that need improvement. Opportunities represent external growth potential, and threats involve risks that could harm the business. This comprehensive analysis helps identify challenges and areas for improvement, supporting the development of effective strategies and the assessment of potential business opportunities. Additionally, SWOT analysis helps businesses align their strengths with opportunities and create strategies to address external threats.



Diagram 8: ASNB SWOT



4.1 STRENGTHS

A REPUTABLE AND ESTABLISHED FINANCIAL INSTITUTION

Amanah Saham Nasional Berhad (ASNB) is a well-established and reputable financial institution that has earned the trust of Malaysians over the past 40 years. Its long history and consistent performance have provided numerous benefits to its investors, primarily through dividends and profits from variable-price products. ASNB has become a household name, passed down across generations, due to its ability to effectively manage and invest the capital received from Malaysians in high-value portfolios such as information technology and telecommunications.

ASNB's strong reputation is reflected in the active engagement of its investors. For instance, when ASNB increases the number of units for certain products, such as ASM, ASM 2, and ASM 3, investors often line up early at physical branches to seize these opportunities for future investments. This level of commitment demonstrates the strong trust and confidence the public has in ASNB's financial management.

Moreover, ASNB offers an extensive and accessible network for conducting investment transactions. With 32 branches nationwide and over 2,700 agent branches, including key banking partners like Maybank, CIMB, and RHB, ASNB has created a seamless experience for investors, particularly those in remote areas. This "agent banking" strategy allows investors to access services such as subscriptions and redemptions at their local post office or bank branch using just their identification card. Additionally, investors can manage their ASNB investments online through the myASNB portal, mobile app, or via participating banks' internet banking platforms. This multi-channel approach provides flexibility and convenience, making it easier for investors to engage with their investments at any time and from any location. Ultimately, ASNB's robust network and reputation make it a trusted and reliable financial partner for its investors.

Therefore, this active participation reflects the trust and loyalty that ASNB has cultivated over the years, making it a key player in Malaysia's financial landscape.



OFFERS A WIDE RANGE OF PRODUCTS

Amanah Saham Nasional Berhad (ASNB) stands out for its diverse selection of unit trust products, catering to a wide range of investment preferences and risk profiles. Investors can choose from low-risk, medium-risk, and high-risk options, allowing them to align their investments with personal financial goals and risk tolerance. The product portfolio includes both fixed-price and variable-price funds, offering stability and growth potential. Fixed-price funds maintain a consistent unit value of RM1, providing a secure investment option. On the other hand, variable-price funds fluctuate in value, depending on the performance of the underlying assets, offering higher potential returns for those willing to accept more risk.

One of ASNB's key strengths is its accessibility to new investors. With a low minimum investment requirement of RM10, significantly lower than some competitors that require RM100, ASNB allows beginners to explore the world of investing without a large upfront commitment. This low barrier to entry encourages more individuals to consider investment opportunities and gain experience in financial markets.

In addition to offering both fixed and variable price products, ASNB's wide range of investment options helps cater to a diverse investor base. This flexibility is a major advantage as it allows investors to choose products that align best with their financial goals. The ability to purchase numerous units without limitations further enhances this flexibility, offering investors greater potential for growth.

Furthermore, ASNB's broad product offering increases its appeal to a larger pool of investors. As the number of units grows, ASNB is better positioned to invest in new portfolios both locally and internationally. This influx of capital enables the organization to potentially generate higher dividends, benefiting investors year after year. The diverse range of products also helps build long-term investor loyalty, as individuals are more likely to remain with ASNB due to the belief in continuous opportunities for growth, not just for themselves but for future generations as well. This strategy gives ASNB a competitive edge, as it provides more comprehensive and adaptable investment solutions compared to other institutions offering limited products.



Diagram 9



4.2 WEAKNESSES

LIMITED CASH RESERVES

During my internship, I observed a significant challenge within the organization related to insufficient cash reserves, particularly during peak hours when there was a high influx of investors. The limited cash reserves leading to withdrawal limits for customers, such as the RM10,000 per fund restriction. While this policy is necessary to manage liquidity and ensure funds are available for all customers, it often results in dissatisfaction among investors who require larger withdrawals for emergencies or financial commitments.

For example, during peak periods like the New Year dividend declaration, high demand for cash withdrawals can exceed branch reserves. In one instance, ASNB Seremban had to limit withdrawals to RM5,000 per person due to insufficient cash reserves, awaiting Cash-in-Transit (CIT) services to replenish funds. CIT refers to the process of transferring cash between locations, which is critical for daily branch operations.


To address this issue, ASNB should improve liquidity planning by ensuring CIT services deliver sufficient funds to branches before daily operations begin. Proactive cash management will enable branches to meet customer withdrawal demands, especially during high-demand periods. Additionally, ASNB could explore digital payment solutions or partnerships with banks to facilitate larger withdrawals without relying solely on physical cash reserves.

LIMITED UNIT ENTITLEMENT FOR FIXED-PRICE FUNDS

A notable weakness in Amanah Saham Nasional Berhad's (ASNB) investment structure is the limited unit entitlement for its fixed-price funds, affecting both Bumiputera and non-Bumiputera investors. For Bumiputera investors, the Amanah Saham Bumiputera (ASB) fund has a 300,000-unit purchase limit, restricting those who wish to invest more for higher returns. While alternative funds like ASB2 and ASB Didik are available, they typically offer lower dividend rates, forcing investors to split their investments across multiple funds, which can reduce overall profits.

Similarly, non-Bumiputera investors face challenges with limited quota units in fixed-price funds such as Amanah Saham Malaysia (ASM), ASM2 Wawasan, and ASM3. Once these funds reach their maximum quota, investors are unable to purchase additional units and must wait for the quota to reopen. This waiting period can last several months, typically two to three months, causing frustration among investors eager to expand their investments. Additionally, ASNB does not provide notifications through email or other direct communication channels regarding quota availability. Investors must frequently check the ASNB website for updates, making it inconvenient and time-consuming.

To maintain its competitive advantage and prevent competitors from exploiting this limitation, ASNB should consider revising its fixed-price fund policies. This could include increasing the investment cap for ASB, offering special incentives for high-volume investors, or introducing new and innovative investment products. At the same time, ASNB could improve its communication strategy by providing timely updates via email or SMS



notifications about quota availability. Furthermore, increasing the quota limit or offering priority purchase opportunities for loyal investors could enhance satisfaction and prevent competitors from exploiting these limitations. By providing better access and improving transparency, ASNB can strengthen its reputation and attract more investors seeking secure and profitable investment opportunities.

4.3 OPPORTUNITIES

ASB DELIVERS STRONGEST DIVIDEND

A strong brand is a valuable asset that fosters customer loyalty and attracts new clients. According to research, customers tend to respond more favorably to marketing activities and updates when they recognize the brand, which signifies trust and reliability (Steve Hoeffler, 2003). This is evident in the case of ASNB, a wholly-owned subsidiary of Permodalan Nasional Berhad (PNB), Malaysia's largest fund management company. The announcement of ASB's highest dividend payout of 5.75 sen in 5 years presents a significant opportunity for ASNB to strengthen its market position and attract new investors. This strong performance demonstrates ASNB's ability to deliver consistent and competitive returns, which can enhance its reputation as a reliable investment partner.

However, despite its strong brand presence, many people associate ASNB primarily with ASB (Amanah Saham Bumiputera) and are unaware of its broader range of products and services. This presents an excellent opportunity for ASNB to expand its customer base by educating the public about its diverse offerings.

Therefore, ASNB should leverage its brand recognition to conduct more educational campaigns and outreach programs. These initiatives can focus on introducing the public to ASNB's various unit trust products, explaining how to invest, and highlighting the benefits of choosing ASNB as their investment partner. This can be achieved through workshops and collaborations with educational institutions. By addressing this knowledge gap, ASNB can attract a wider audience, enhance customer engagement, highlight its strong track record, and attract a broader audience, including younger and first-time investors.

ASB delivers strongest dividend of 5.75 sen in 5 years



Diagram 10

ASB's FY2024 distribution at RM10.1b or 5.75 sen per unit, highest since 2018



Diagram 11



A WIDE RANGE OF FINANCIAL INSTITUTION

Collaborative initiatives with various financial institutions present significant opportunities for ASNB to expand its reach and strengthen its position in the competitive financial market to become a wide-range financial institution. By partnering with established institutions such as banks, agent firms, and other financial entities, ASNB can leverage its credibility, extensive networks, and resources to attract new investors and enhance services for existing ones.

1. Partnerships with Banks and Agent Firms

Partnering with banks and agent firms allows ASNB to tap into their widespread customer base, particularly in underserved areas. This collaboration can help ASNB reach a more diverse audience, including rural communities and younger investors who may not yet be familiar with ASNB's offerings. Similarly, agent firms can engage directly with communities by organizing outreach events, such as booths or "Singgah Labur" initiatives, allowing face-to-face interaction. These events help bridge knowledge gaps and build confidence among potential investors, particularly in underserved rural areas with limited financial literacy.

2. Enhancing Financial Literacy

Through these collaborations, ASNB can focus on improving financial literacy among its target audience. By providing comprehensive training programs, ASNB can equip agents with the knowledge and skills to explain products, risks, and potential returns effectively. This ensures that customers receive clear and accurate information, fostering a more confident and informed investor base.

3. Leveraging Digital Platforms and Influencers


In the digital age, ASNB has the opportunity to collaborate with financial influencers who have a strong presence on social media platforms like Instagram, TikTok, and YouTube. Influencers such as Financial Faiz and Dr. Adam Zubir can help ASNB reach younger demographics and communicate the benefits of its products in a relatable manner. Targeted collaborations can ensure that information is delivered effectively, tailored to different audience groups. For instance, younger influencers can engage school-age audiences, while professional influencers can appeal to university students and working adults.

TikTok, in particular, offers a cost-effective platform for ASNB to promote its programs and products through short, engaging videos. With over 56.6% of Malaysians using TikTok, ASNB can reach diverse audiences, from schoolchildren to senior citizens. This approach could attract new investors who may not have been previously aware of ASNB's offerings.

4. Continuous Improvement and Feedback

To maximize the effectiveness of these initiatives, ASNB should establish structured feedback mechanisms to monitor the success of its collaborations and campaigns. Regular evaluations will allow for adjustments and improvements, ensuring long-term success in reaching and retaining investors.

By fully utilizing these collaborative opportunities, ASNB can strengthen its market position, foster financial inclusion, and expand its investor base. These efforts will not only increase visibility and trust but also create a more knowledgeable and engaged community of investors, contributing to the company's sustainable growth.



4.4 THREATS

SHARIAH COMPLIANCE INVESTMENT ISSUE

One of the key threats faced by Amanah Saham Nasional Berhad (ASNB) is the lingering misconception about the Shariah compliance of its unit trust products, such as Amanah Saham Bumiputera (ASB) and Amanah Saham Nasional (ASN). In the past, these investments were questioned for their adherence to Islamic principles due to their association with *riba* (interest) transactions, as highlighted by the Selangor Fatwa Committee. However, in 2008, the committee clarified that ASB and ASN investments are permissible (*harus*) for Muslims, as Permodalan Nasional Berhad (PNB) has actively avoided investments in haram industries like gambling and alcohol.

Despite these assurances, many potential investors remain unaware of the updated rulings or may still harbor doubts. Misconceptions, amplified by negative media portrayals or online misinformation, pose a significant threat to ASNB's efforts to attract and retain investors, particularly among Malaysia's Muslim community. These concerns could lead to hesitation or a lack of trust, ultimately hindering participation in ASNB's unit trust products.

To address this challenge, ASNB must adopt a proactive communication strategy. Collaborating with religious authorities and councils to develop educational materials about Shariah-compliant investing can help clarify these issues. These materials should be accessible and easy to understand, ensuring the information reaches a wide audience. Additionally, leveraging modern platforms such as social media for younger and middle-aged audiences, and traditional media like radio and television for older generations, can effectively disseminate accurate information and counter any misconceptions.

Regularly communicating the processes and certifications that ensure the Shariah compliance of ASNB's products is equally important. Transparency in these areas will help build trust and confidence among potential and existing investors. By addressing these concerns head-on and promoting the alignment of ASNB's investments with Islamic principles, the organization can mitigate this threat and strengthen its position as a trusted financial institution.



Diagram 12

COMPANY COMPETITORS



A significant threat to Amanah Saham Nasional Berhad (ASNB) comes from well-established competitors such as Public Mutual, Tabung Haji, and the Employees Provident Fund (EPF). These organizations offer similar financial investment opportunities but differ in terms of services and benefits, which can attract a diverse range of investors. Public Mutual, for instance, was founded in 1975, Tabung Haji in 1962, and EPF in 1951, giving them a longer history and potentially stronger customer loyalty compared to ASNB.

To remain competitive, ASNB must emphasize the unique advantages of its products and services. For example, ASNB offers fixed-price funds where RM1 equals one unit, providing a low-risk investment option with stable fund prices that do not fluctuate. Dividends are credited annually into unit holders' accounts, and funds can be withdrawn at any time, offering convenience and flexibility. Additionally, ASNB provides inheritance management services to assist in handling the accounts of deceased unit holders, a service not commonly offered by competitors.

To mitigate the threat posed by these competitors, ASNB should actively promote these unique benefits to the public through targeted marketing and educational campaigns. By highlighting these distinguishing features, ASNB can attract new investors and retain its existing ones, strengthening its position in the competitive financial investment industry.




5.0 CONCLUSION

ASNB, as a well-established organization with a skilled workforce, has immense potential to maintain its relevance and leadership in the investment industry. By consistently delivering high-quality services and leveraging its strengths, ASNB can secure a strong position in the market. However, a proactive approach is crucial to addressing internal weaknesses, seizing emerging opportunities, and mitigating external threats. Strategic adjustments and a focus on identifying optimal investment portfolios can ensure sustained growth and improved returns for its investors, solidifying its reputation as a trusted financial institution.

Reflecting on my six-month internship at ASNB Seremban, the experience was invaluable for both personal and professional development. It allowed me to apply theoretical knowledge from university to real-world scenarios and gain a deeper understanding of the financial sector's daily operations. Through hands-on projects, I improved my technical skills and developed interpersonal abilities, particularly in building confidence when interacting with clients. The guidance and support from the knowledgeable ASNB Seremban team fostered a positive and enriching learning environment. This experience has prepared me for my future career, and I aspire to continue working in a professional setting where I can utilize the knowledge and skills gained during this internship to achieve significant career milestones.

In conclusion, ASNB's dedication to providing value to its investors through strategic investments and sound management practices positions it for future success. While some strategies may require longer periods to yield significant outcomes, ASNB's commitment to long-term growth aligns well with its product objectives. By making minor adjustments to its current policies and operations, ASNB can further enhance investor satisfaction and reinforce its image as a reliable and forward-thinking financial institution. With the right focus, ASNB can continue competing with local and global players, ensuring sustained success in the dynamic financial industry.





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APPENDICES



Preparation for
ASNB DAY



Preparation for
WAKAF DAY



Promoted WAKAF to
investor



Celebrating Staff
Retirement



Opened booth at
Maybank Bahau



Opened booth at
Maybank Seremban 2



CSR Program at
Surau Taman Sri Kasih

