



ASNB

MGT666

ACADEMIC CONSTRUCT ON SWOT ANALYSIS

**AMANAH SAHAM
NASIONAL BERHAD**

**PREPARED FOR
MISS AMIRAH HAZIMAH
BINTI BORHANORDIN**

**PREPARED BY
AMATUL SYADA SAFIYAH
BT MOHD SHAM**

SURAT KEBENARAN

Tarikh :28 Januari 2025.....

Kepada :

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Maklumbalas (/)



Setuju



Tidak Bersetuju

Tuan/Puan

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Nama Pelajar	AMATUL SYADA SAFIYAH BT MOHD SHAM		
No. Matriks	2022457714	Nama Program	BA242 (KEWANGAN)
Tajuk Laporan		Nama Syarikat	ASNB SEREMBAN

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Yang Benar



.....
Nama Pegawai : NAZRUL AZUWAN BIN NAZRI
Jawatan : ACCOUNT & ADMIN
No. Tel. :
No. Faks : ASNB SEREMBAN

Cop jabatan/organisasi:





EXECUTIVE SUMMARY

One of the core courses under the Bachelor of Business Administration (Finance) program offered by Universiti Teknologi Mara (UiTM) is MGT666 Industrial Training. For a base period of 24 weeks, the course provides a temporary position in the workplace. This is where my crucial and eye-opening 24-week mechanical preparation program began at Amanah Saham Nasional Berhad (ASNB) in Seremban. My industrial training journey started on August 12, 2024 and ended on January 24, 2025. Permodalan Nasional Berhad (PNB), one of the biggest investment management companies in Malaysia, is the holding company of Amanah Saham Nasional Berhad (ASNB).

This report chronicles my industrial training experience at Amanah Saham Nasional Berhad (ASNB) in Seremban. ASNB, a unit trust company under Permodalan Nasional Berhad (PNB), is known for its flagship fixed-price fund, Amanah Saham Bumiputera (ASB), popular among Malaysian Bumiputera investors.

Beyond detailing ASNB's operations, this report focuses on the diverse tasks I undertook under my supervisor's guidance. My internship spanned both back-office and front-office functions, providing invaluable practical exposure that will benefit my future career.

The report also emphasizes the supportive work environment at ASNB Seremban. From the dedicated team to the helpful cleaner and security guards, everyone fostered a collaborative atmosphere that enriched my learning experience. This internship proved to be an excellent platform for gaining practical skills before entering the workforce. I highly recommend it to students seeking a real-world introduction to the professional landscape.



ACKNOWLEDGEMENT

Alhamdulillah, first of all praise and thank you to the Almighty God for His blessing, as finally I able to complete my internship final report, which specifies and elaborate more regarding to my internship journey at Amanah Saham Nasional Berhad, Seremban for the subject of MGT 666 - Internship. I would like to take this chance to express my deepest appreciation to all those who gave me a lot of assistance and support to complete this report.

With all humbleness, I would like to give special and sincere gratitude to my Internship Advisor, Miss Amirah Hazimah, for giving support to complete this internship training programme and providing invaluable guidance throughout this internship programme. She has taught me a lot on this internship and give a clear guidelines on how to carry out this practical training until the last. Thank you so much for the support and presence whenever needed.

My completion and final result on this internship training could not have been accomplished without the cooperation and support from my supervisor, Mr Nazrul Azuan Bin Nazri. Thank you for all the sharing knowledge sessions, discussions on many general topics, and giving tons of ideas to complete this internship final report. It was a great privilege and honour to work under her guidance. To all my beloved colleague at ASNB seremban, thanks for being a great and supporting teamwork and give the best until the end of this programme.

Lastly, to my dearest family members and friends, thank you so much for giving me motivation to stay focus to complete this internship training programme. Their support and encouragement are meaningful for me.

I hope that all of my efforts is worth it for getting a good grade in this Internship Training Programme. I believe that I have done my best to complete this internship. Thank you.

STUDENT PROFILE



AMATUL SYADA SAFIYAH

SUMMARY

Dedicated and detail-oriented student from University Teknologi MARA in Banchelor of Business Administration (Hons.) Finance. Seeking an Finance internship position to obtain competitive internship in Finance that provides practical training in line with my course work, allowing me to improve my skills and acquire useful work experience for my future career advancement. I am confident that my strong work ethic, and commitment to personal growth will make me a competitive candidate. Fully devoted to supporting the success of your company from August to February.

EDUCATION

Universiti Teknologi MARA, Kampus Bandaraya Melaka, Melaka
Banchelor of Business Administration (Hons.) Finance

2022 - Current

Universiti Teknologi MARA, Kampus Rembau, Negeri Sembilan
Diploma in Banking Studies

2019-2022

SMK Seri Ampangan, Seremban
SPM

2018

WORK EXPERIENCE

Amanah Saham Nasional Berhad
Customer Service

(Aug 2024 - January 2025)

- Address investor inquiries at the information counter, assist in inheritance service documentation processes and promoting ASNB inheritance service and waqf service.
- Explain to the beneficiary on how to redeem the investment balance of the deceased unit holders
- Assist unit holders in investing on unit trust funds of ASNB and promote ASNB service

Mentega Terbang
Service Waitress

(Aug 2023 - Sep 2023)

- Followed food safety procedures according to The Food Act 1983.
- Calculated bills accurately using mathematical abilities and knowledge of menu pricing.
- Supported dining room staff by managing a section of tables during busy periods.
- Suggested menu items to meet guest preferences and increase sales.
- Advised guest on appropriate food and drink combinations.

STUDENT PROFILE



AMATUL SYADA SAFIYAH

Heyley Toys

(Jan 2021 - April 2021)

Promoter

- Assisted with displays and offered ideas to increase product visibility.
- Handled stressful situations professionally and multitasked effectively.
- Greeted customers with other employees to ensure smooth processes.
- Answered customers' questions about products, price, and availability.
- Ensured sufficient supply of products and updated daily sales results.

EXTRACURRICULAR INVOLVEMENT

- | | |
|--|------|
| • Participant of International Teaching Aid Competition (iTAC 2024) | 2024 |
| • Participant of inter-program sports tournament | 2024 |
| • Committee Members: Technical Analysis Webinar with CIMB (Multimedia Committee) | 2023 |
| • Committee Members of Seminar Professional Image in the Hospitality Industry | |
| • Committee Members: CGS-CIMB Traders & Investors Day in Melaka | 2023 |
| • Participant, Newscaster Event Club, UiTM Melaka | 2023 |
| | 2023 |

SKILLS

Technical Skills:

- | | |
|------------------------|----------------|
| • Microsoft Words | • Google Docs |
| • Microsoft Excel | • Google Sheet |
| • Microsoft PowerPoint | • Canva |

Soft Skills:

Effectiveness Time Management, Cooperative, Detail Oriented, Effective Communication, Teamwork, Hardworking

LANGUAGE

Malay : Advanced Proficiency

English : Intermediate Proficiency

Mandarin : Basic

REFERENCES

Mr Nazrul Azuan
Executive at ASNB Seremban

Amirah Hazimah binti Borhanordin
Lecturer Melaka

YPB

Yayasan Pelaburan Bumiputra

Started with Yayasan Pelaburan Bumiputera (YPB) which was established on 09 January 1978 to promote the Bumiputera community towards the ownership of share capital in Malaysian corporate sector in line with the New Economic Policy (NEP).



COMPANY OVERVIEW

PNB

Permodalan Nasional Berhad

Permodalan Nasional Berhad (PNB) is the holder of Capital Market Services Licence for fund management and its also one of the largest fund management companies in Malaysia. PNB was established on 1978.

Portfolio of PNB includes strategic investments in Malaysia's leading corporates, private investments, global equities, real estate and fixed income.

• *PNB'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.

2.0 COMPANY'S PROFILE



Figure 1 :Company's Logo

Name	Amanah Saham Nasional Berhad Branch Seremban, Negeri Sembilan
Address	No 120, Jalan Dato Bandar Tunggal, Bandar Seremban, 70000 Seremban, Negeri Sembilan
Operating Hours	8.15 am – 4.00 pm Monday – Friday

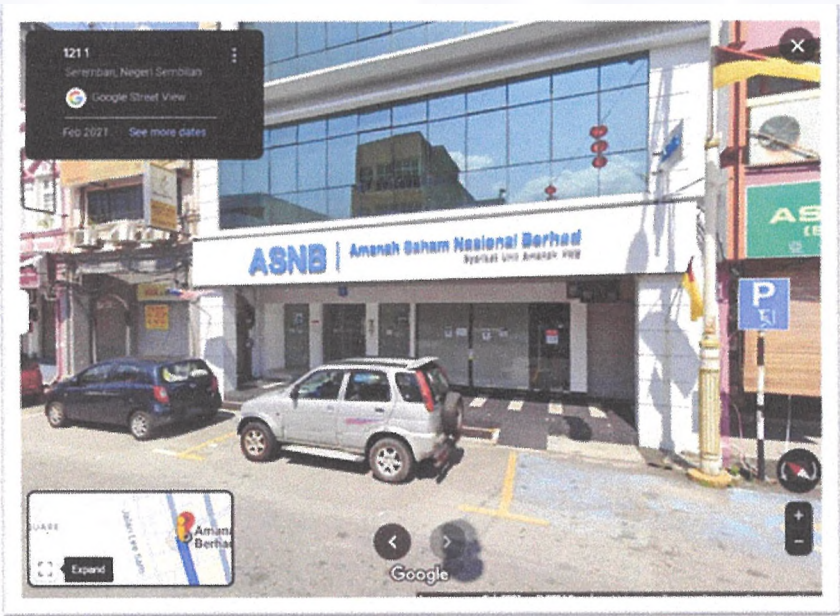
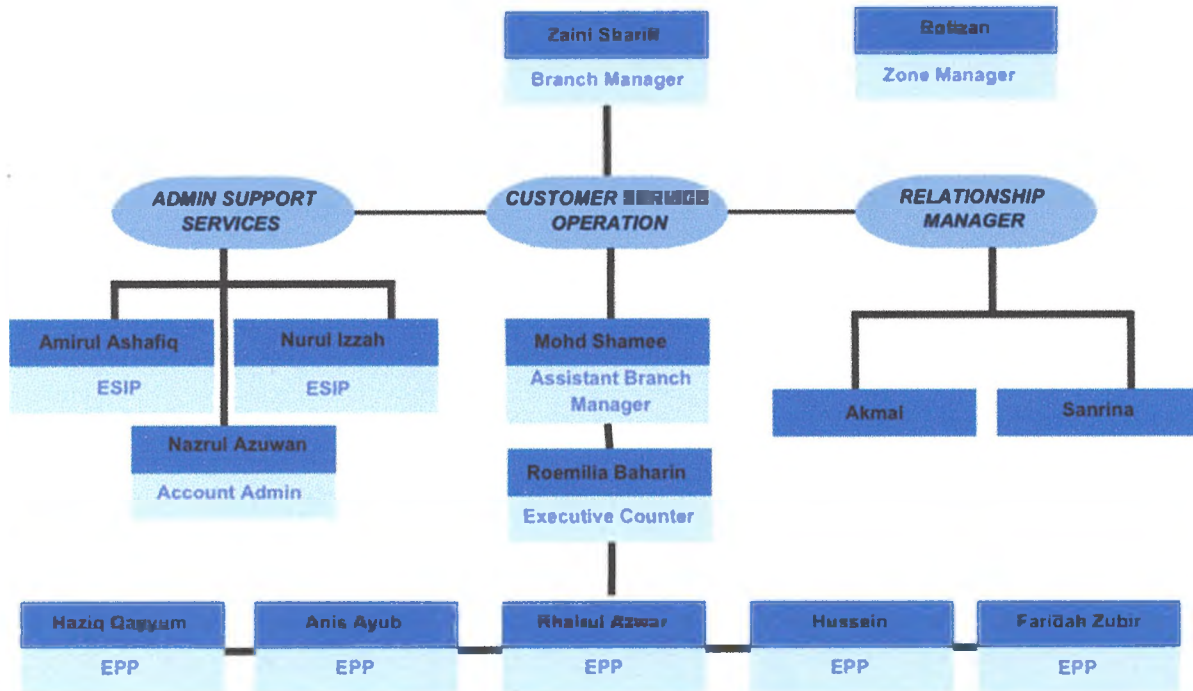


Figure 2 : Company's Location

ASNB SEREMBAN ORGANIZATIONAL CHART



2.3 PRODUCT AND SERVICE OFFERED BY ASNB

2.3.1 ASNB Product

A diverse portfolio of variable investment funds is provided by Amanah Saham Nasional Berhad (ASNB) to accommodate a variety of investor risk tolerances. These funds offer flexibility to investors with different investing objectives by being divided into fixed and variable price structures.

a) Fixed Price Funds:



AMANAH SAHAM BUMIPUTERA

Fund Type: Income
Launch Date: 2 Jan 1990
Price per Unit: RM 1.00
Eligibility: Bumiputera & Minority Ethnic



AMANAH SAHAM BUMIPUTERA 2

Fund Type: Income
Launch Date: 2 Apr 2014
Price per Unit: RM 1.00
Eligibility: Bumiputera & Minority Ethnic



AMANAH SAHAM BUMIPUTERA 3 DIDIK

Fund Type: Growth
Launch Date: 20 Apr 2001
Price per Unit: RM 1.00
Eligibility: Bumiputera & Minority Ethnic



AMANAH SAHAM MALAYSIA

Fund Type: Income
Launch Date: 20 Apr 2000
Price per Unit: RM 1.00
Eligibility: Malaysian Individual



AMANAH SAHAM MALAYSIA 2 WAWASAN

Fund Type: Income
Launch Date: 28 Aug 1996
Price per Unit: RM 1.00
Eligibility: Malaysian Individual



AMANAH SAHAM MALAYSIA 3

Fund Type: Income
Launch Date: 5 Aug 2009
Price per Unit: RM 1.00
Eligibility: Malaysian Individual

b) Variable Price Funds



ASN

AMANAH SAHAM NASIONAL

Fund Type: Growth
Launch Date: 20 Apr 1981
Price per Unit: NAV per unit (Historical Pricing)
Eligibility: Bumiputera & Minority Ethnic



ASN Equity 2

AMANAH SAHAM EQUITY 2

Fund Type: Growth
Launch Date: 9 June 1999
Price per Unit: NAV per unit (Historical Pricing)
Eligibility: Bumiputera & Minority Ethnic



ASN Equity 3

AMANAH SAHAM EQUITY 3

Fund Type: Growth and Income
Launch Date: 17 Mar 2003
Price per Unit: NAV per unit (Historical Pricing)
Eligibility: Malaysian Individual



ASN Sara 1

AMANAH SAHAM SARA 1

Fund Type: Growth and Income
Launch Date: 17 Mar 2003
Price per Unit: NAV per unit
Eligibility: Malaysian Individual



ASN Sara 2

AMANAH SAHAM SARA 2

Fund Type: Conservative
Launch Date: 24 Sept 2018
Price per Unit: NAV per (Forward Pricing)
Eligibility: Malaysian Individual



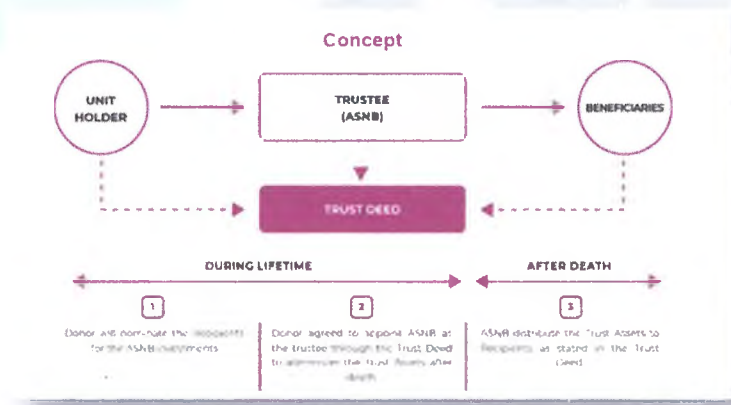


ASN Sukuk

AMANAH SAHAM SUKUK

Fund Type: Income
Launch Date: 25 November 2022
Price per Unit: NAV per unit (Forward Pricing)
Eligibility: Malaysian Individual & Corporate or Unincorporated Bodies or Institutions as may approved by the Manager

2.3.2 ASNB Services

	<h4 style="text-align: center;">EPF MEMBERS' INVESTMENT SCHEME</h4> <p>The Employees Provident Fund (EPF) Members' Investment Scheme gives EPF members a special way to allocate a portion of their savings to particular unit trust funds owned by Amanah Saham Nasional Berhad (ASNB). Their EPF contributions are accompanied by development potential and diversification through this plan. There are two groups of eligible funds:</p> <ul style="list-style-type: none"> • <i>Fixed Price Funds:</i> ASB 2, ASB 3 Didik, ASM 2 Wawasan, and ASM 3. • <i>Variable Price Funds:</i> ASN Equity 2, ASN Equity 3, ASN Imbang 1, ASN Imbang 2, and ASN Sara.
	<h4 style="text-align: center;">ASNB TRUST DECLARATION</h4>  <p>ASNB provides the PENGISYTIHARAN AMANAH / TRUST DECLARATION estate administration service to its non-Muslim Malaysian unit holders. It uses the trust concept, in which ASNB will manage the investments in the unit trust and transfer them straight to the beneficiaries in the event that the unit holder passes away.</p> <p>Advantages</p> <ul style="list-style-type: none"> • The beneficiaries and the distribution are decided by the unit holders.

	<ul style="list-style-type: none"> • Beneficiaries are the exclusive recipients. • There is no need for a letter of administration or a grant of probate.
	<h3 style="text-align: center;">ASNB HIBAH AMANAH</h3> <div style="text-align: center;">  </div> <p>An ASNB service called HIBAH AMANAH represents hibah and trust in estate administration for Muslim unit holders in Malaysia. The law of Shariah is adhered to. Following the death of the unit holder, the Hibah Donee will get the unit trust investments in ASNB.</p> <p>Advantages</p> <ul style="list-style-type: none"> • The beneficiaries and the distribution are decided by the unit holders. • Beneficiaries are the exclusive recipients. • There is no need for a letter of administration or a grant of probate.
	<h3>ASNB WAKAF</h3> <p>Wakaf ASNB offers a platform for ASNB unit holders to contribute their ASNB unit trust assets in order to guarantee that their donations remain continuous. The unit holder's wakaf fund will remain the principal investment, and only the profits from this fund will be allocated to particular national wakaf initiatives that support the development of the community and ummah.</p>

3.0 TRAINING REFLECTION

3.1 DURATION

- Start & End Date : 12 October - 24 January 2024
- Office Hours : 8:00 AM to 5:00 PM
- Daily Briefing Session : 8:00 AM to 8:15 AM
- Operation Hours : 8:15 AM to 4:00 PM
- Lunch Break : 1:00 PM to 2:00 PM
- Leave Entitlement: 5 Days
- Internship Allowances : RM 1,000 per month

3.2 INTERNSHIP TRAINING PROGRAMME DETAILS

During my internship at ASNB, I worked in both customer service and administration. Building solid relationships and increasing client satisfaction were my top priorities in the customer service division.

Elevating the Customer Experience:

ASSISTING UNIT HOLDERS WITH ASNB INVESTMENTS, ONLINE REGISTRATION, AND KIOSK TRANSACTIONS

CLEARLY EXPLAINED THE ADVANTAGES OF THE SALARY DEDUCTION SCHEME AND MADE EASY INVESTING CHOICES POSSIBLE.

ACTIVELY PROMOTED INFORMATIONAL BROCHURES TO GUARANTEE UNIT HOLDERS UNDERSTOOD ASNB'S INVESTMENT PORTFOLIO.

ASSISTED BY OUTLINING THE INTRICATE PROCEDURE FOR BENEFICIARIES OF DEAD UNIT HOLDERS TO REDEEM THEIR INVESTMENT BALANCES.

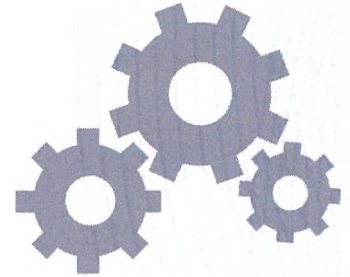
PROMOTING ASNB WAQF AND INHERITANCE SERVICES, TO HIGHLIGHT ASNB'S DIVERSE FINANCIAL SOLUTIONS, SUCH AS ACTIVELY PROMOTED ASNB WAQF AND INHERITANCE SERVICES, INCLUDING HIBAH AND PENGISYTIHARAN AMANAH.

- Through these interactions, I improved my communication skills and gained a deeper understanding of customer relations in the financial services industry.
- My time in the administration department allowed me to develop strong skills in processing Hibah and Pengisytiharan Amanah documents. I managed the entire process, from initial handling to completion, including stamping, scanning, sorting, and filing with attention to detail ;
 - ↳ *Learned to apply LHDN stamps online and download documents from the e-Court website.*
 - ↳ *Gained experience in updating document status using the AEMS portal.*
 - ↳ *Worked with Mr. Nazrul to support workplace safety by assisting with Occupational Safety and Health Act compliance.*
 - ↳ *Verified the Anti-Money Laundering Act status of partner companies to ensure compliance and secure business transactions.*
- This experience enhanced my administrative skills and deepened my understanding of regulatory compliance within the organization. Under Mr. Nazrul's guidance, interns were challenged to complete at least 25 Hibah and 3 Wakaf applications. I exceeded these targets, demonstrating my commitment and initiative.

3.3 GAINS

A. Hard Skills

My internship at ASNB was a valuable opportunity to gain in-depth knowledge of processing Hibah and Pengisytiharan Amanah documents, from start to finish. During the documentations process, I learned on how to fill in data through Microsoft Excel, AEMS portal, LHDN website and e-court portal. I gained a deep comprehension of Anti-Money Laundering Act (AMLA) compliance by actively updating pertinent data, in addition to my technical skills.

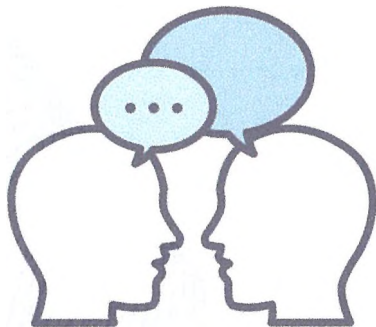


Furthermore, I contributed to ASNB's day and farewell events by designing banners and serving as the emcee. This experience helped me develop skills in creativity, public speaking, and event coordination, ensuring the events ran smoothly.

Overall, the internship improved my skills in accuracy, compliance, and creativity, which are key to success in financial management and document processing.

B. Soft Skills

During my internship at Amanah Saham Nasional Berhad (ASNB), I improved my communication skills, especially in public speaking. I learned to speak confidently in front of large groups, explain financial information clearly, and create a positive customer experience with a controlled tone of voice.



This matched ASNB's focus on excellence. The supportive environment helped me grow, and working with colleagues allowed me to learn from their expertise. This teamwork not only improved my individual performance but also helped our team provide excellent service to ASNB customers, exceeding expectations with skill and efficiency.

4.0 ASNB SWOT ANALYSIS

SWOT analysis is an important tool in strategic planning. It looks at the internal and external factors affecting a business or project. SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. By analyzing these four areas, organizations can gain valuable insights to help guide their decisions. This widely used method (Kenton, 2024) assesses the internal and external elements influencing a business or project.

This analysis helps identify weaknesses and areas for improvement, guiding the creation of business plans and assessing potential acquisitions. It also highlights opportunities that align with the company's strengths and helps develop strategies to address external threats.

SWOT ANALYSIS



4.1 STRENGTHS

4.1.1 Provide Products with Variable and Fixed Prices

AMANAH SAHAM NASIONAL BERHAD

This wholly owned unit trust management company of Permodalan Nasional Berhad (PNB) was established on 27 May 1996 to manage all funds managed by PNB. After more than 45 years in the industry, ASNB currently manages 16 unit trust funds with a total of 273.3 billion units in circulation (UC) and 14.7 million accounts as at 30 September 2021.

ASNB offers fixed price funds namely Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2), Amanah Saham Bumiputera 3 - Didik (ASB 3 Didik), Amanah Saham Malaysia (ASM), Amanah Saham Malaysia 2 - Wawasan (ASM 2 Wawasan) and Amanah Saham Malaysia 3 (ASM 3), and variable price funds namely ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Income 1, ASN Income 2, ASN Income 3, Global ASN, Sara 1 and ASN Sara 2. These funds act as investment instruments help Malaysians to plan for their future financial needs.

ASNB also provides a wide range of channels to facilitate investors to perform their investment transactions. These facilities are available at 32 ASNB branches and more than 2,700 agents nationwide. In addition, ASNB provides secured online transaction facilities at the myASNB portal (www.asnb.com.my) and mobile application. ASNB's agents have also introduced online investment facilities through their internet banking portals such as Maybank2u, CIMB Clicks, RHB Now, AeonOnline and MFB Connect. Additional investment can also be made at all Maybank and CIMB Bank ATMs.

A variety of unit trust products are available from Amanah Saham Nasional Berhad (ASNB) to accommodate various investing preferences. Depending on their objectives and risk tolerance, investors can choose from low, medium, or high-risk options. Both fixed-price and variable-price funds are offered by ASNB. While variable-price funds fluctuate according to market conditions, fixed-price funds remain constant, with each unit valued at RM1. This allows investors to make decisions based on their financial objectives and risk tolerance.

With a minimum investment of only RM10, ASNB offers new investors a significant advantage over its competitors, who want RM100. This enables novices to experiment with various ASNB products, invest with minimal money, and develop financial discipline without making a significant upfront commitment.

Furthermore, ASNB provides both fixed-price and variable-price alternatives, in contrast to rivals that just provide variable-price unit trusts. With a greater variety, investors can select funds that offer stability and growth potential while also meeting their risk tolerance and financial objectives.

4.1.2 Excellent Customer Services



Business success depends on establishing enduring relationships with customers (Kabu Khadka & Soniya Maharjan, 2017). Businesses must put a high priority on providing exceptional customer service in order to fortify these relationships.

ASNB demonstrates its commitment to customer satisfaction through its dedicated Customer Service Centre, where unit holders can seek assistance via

- Email and phone from 8 AM to 10 PM daily
- ASNB chatbot, available 24/7 on the official website

it provides instant support, ensuring unit holders receive timely responses to their inquiries.

By providing a variety of communication methods, ASNB enhances the customer experience by making it easier to use and more convenient. Wearing shirts with the inviting slogan "Tanyalah Saya," the welcoming staff makes the place feel warm and approachable. Customers feel appreciated, listened, and supported when ASNB provides a personal touch, which increases their loyalty and trust in the company.

ASNB should make a larger investment in the customer service department's equipment, such as desktop computers and printers, to assist cut down on wait times and enhance customer service and relationships. Improving the waiting experience is crucial since lengthy lineups might make customers less satisfied. Establishing a more effective and comfortable environment is essential because one negative encounter could cause clients to lose faith in company.

4.2 WEAKNESSES

4.2.1 Fixed-Price Limited Entitlement Unit .

the 300,000-unit purchase maximum is one of the restrictions on ASNB's flagship ASB fund, which is intended for Bumiputera investors. Investors are prohibited from raising their investments above this cap. Alternatives such as ASB2 and ASB Didik are available, although their historical dividend rates are lower than ASB's. Investors who want to diversify among a number of funds may therefore lose out on ASB's greater returns.

To overcome this constraint and maintain its competitiveness, ASNB should revise its fixed-price fund approach. Increasing the ASB investment cap, providing incentives to high-volume investors, or launching new investment alternatives are a few examples. ASNB can further solidify its standing as the leading option for investors seeking steady and profitable growth by enhancing flexibility and value.

4.2.2 Insufficient interactions between customers and agents



Customer experience is the overall impression a customer has based on their interactions with a business, from the first contact to the final delivery of goods or services. It can be positive or negative and may sometimes include challenges or difficulties.

Many unit holders have voiced their displeasure with the agents that ASNB provides in commercial banks in the case of ASNB Seremban. It is not possible for these agents to handle Fundwise transactions or update personal information, for example. Unit holders must therefore go to the closest branch in order to update their information, which causes annoyance and a worsened customer experience.

In order to address these problems, ASNB needs to implement a training program for its agents, assisting them in acquiring the abilities and know-how necessary to operate the same system as ASNB employees. They would be able to manage transactions more effectively and update personal data as a result. Unit holders to freely ;

- update their information
- check balances
- register accounts

ASNB shall also grant agents access to a minimum of one kiosk machine. This would enhance the general customer experience and decrease branch visits.

4.3 OPPORTUNITIES

4.3.1 Collaborative Projects



ASNB has a great chance to collaborate with well-known organisations including banks and agent firms. By reaching a larger audience and luring in new investors, these partnerships would help ASNB in growing its distribution network. By sharing information through these channels, ASNB can build trust and support informed investment decisions.

Working with agent firms helps ASNB connect with communities by setting up booths for direct interactions. This approach fills knowledge gaps, boosts investor confidence, and improves understanding of investment options while increasing product awareness.

- **Enhancing Financial Literacy:**
providing training programs, ASNB can ensure its agents fully understand product features, risks, and potential returns.
- **Optimizing Collaboration:**
Joint marketing campaigns and promotional activities can significantly increase product exposure.
- **Reaching Underserved Markets:**
particularly in rural areas where access to financial services is frequently limited, expanding programs like "Singgah Labur" offers a more thorough approach to financial inclusion.

In the dynamic Malaysian market, these cooperative activities increase ASNB's market presence, empower clients, and improve general understanding of its diverse product offers.



4.3.2 Trusted and well-known company



"A brand is thought to have positive equity to the extent that consumers respond more favourably to marketing activities when the brand is identified, compared to when it is not" (Steve Hoeffler, 2003). Strong brand creates loyalty and retain more customers

Customers are more likely to notice marketing campaigns or new knowledge updates regarding strong company brands, and since they are more trustworthy, most customers will prefer strong brand companies.

Being a wholly-owned subsidiary of PNB, the biggest fund management business in Malaysia, ASNB already has an excellent standing in the market. As proof, the company of ASNB always appear in online news portal, television, radio and social media.

This is an opportunity for ASNB to educate more people about what ASNB is, what services and products it offers, how to invest, why they should start investing, and the advantages of doing so. ASNB can make this approach by delivering the product through social media. Such as collaborate with influencer to promote ASNB product.

4.4 THREATS

4.4.1 Syariah Compliance Investment Issue

Hormati keputusan Majlis Fatwa

■ Hukum pelaburan ASB harus kerana masalah ummah serta pelbagai faktor lain

**oleh Siti Nur
Hidayatullah Rusli**
hidayatullah@penn.com.my

Masyarakat Islam di Malaysia telah menyaksikan keputusan Majlis Fatwa yang menyatakan bahawa pelaburan ASB adalah haram. Keputusan ini telah menimbulkan kontroversi kerana ia bertentangan dengan pandangan ramai ahli akademik dan praktisi dalam industri ASB. Namun, keputusan ini adalah berdasarkan prinsip-prinsip Syariah yang jelas. Sebagai umat Islam, kita harus menghormati keputusan ini kerana ia adalah perintah Allah SWT. Keputusan ini juga mencerminkan komitmen Majlis Fatwa untuk memastikan bahawa pelaburan ASB adalah halal dan tidak melanggar prinsip-prinsip Syariah. Oleh itu, kita harus mematuhi keputusan ini dan tidak melakukan pelaburan ASB. Keputusan ini juga menunjukkan bahawa Majlis Fatwa adalah badan yang berwibawa dan berkekuasaan. Kita harus menghormati keputusan ini kerana ia adalah perintah Allah SWT. Keputusan ini juga mencerminkan komitmen Majlis Fatwa untuk memastikan bahawa pelaburan ASB adalah halal dan tidak melanggar prinsip-prinsip Syariah. Oleh itu, kita harus mematuhi keputusan ini dan tidak melakukan pelaburan ASB.

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the possibility of misunderstandings regarding the Shariah compliance of ASNB's products, particularly ASB, is an important barrier. While the National Fatwa Council and State Fatwa Councils have declared that investing in PNB-managed unit trusts and their dividends is permissible (Halal), these rulings may not be well-known or fully understood by all potential investors. Negative media portrayals or online misinformation could further fuel these concerns, leading to investor hesitation and reduced participation.

To address this challenge, ASNB should take a proactive approach. Working with religious authorities to create clear and simple guides on Shariah-compliant investing can help address any concerns. Additionally, using social media to share accurate information and clear up misconceptions can be effective. Regular updates on ASNB's Shariah compliance and certifications will help build investor trust and confidence. By tackling these concerns directly, ASNB can ensure continued investor confidence and the success of its Shariah-compliant investment offerings.

4.4.2 Company Competitors



DIVIDEN ASB 2013-2023/ ASB 10-YEAR DIVIDEND HISTORY

TAHUN / YEAR	DIVIDEN / DIVIDEND (sen)	BONUS	JUMLAH / TOTAL (sen)
2023	4.25	1.00	5.25
2022	3.35	1.25	4.60
2021	4.25	0.75	5.00
2020	3.50	0.75	4.25
2019	5.00	0.50	5.50
2018	6.50	0.50	7.00
2017	7.00	1.25	8.25
2016	6.75	0.50	7.25
2015	7.25	0.50	7.75
2014	7.50	1.00	8.50
2013	7.70	1.00	8.70

Infografi Berseam

Dibuatkan: 21 Disember 2023

The biggest threats to ASB come from its competitors, such as Public Mutual, Tabung Haji, and the Employees Provident Fund (EPF), which offer similar financial investment products with different terms and benefits. These competitors have been established for much longer than ASNB, with Public Mutual founded in 1975, Tabung Haji in 1962, and EPF in 1951. Such long-standing companies often enjoy strong customer loyalty.

In order to set ASNB apart from its competition, I suggest highlighting the distinctive goods and services that ASNB provides. As an example, ASNB offers fixed-price funds, in which RM1 is equivalent to one unit. This low-risk investment is ensured by the fund's constant price.

These distinct advantages should be actively promoted to encourage more people to invest in ASNB's offerings, highlighting the stability, flexibility, and added value of ASNB's services.

Additionally, It is essential to manage your portfolio actively. This involves maintaining an eye on the investment portfolio at all times and modifying it in response to market developments. In order to improve risk management and maybe increase returns, a well-managed portfolio can assist reduce possible losses and take advantage of new opportunities.

Furthermore, strong risk management practices are essential. This means identifying and reducing risks that could harm the investment portfolio. By managing risks proactively, ASNB can protect its investors' capital.

In conclusion, fluctuations in the economy have an impact on ASNB's investment products. Nonetheless, ASNB can manage economic difficulties and optimise returns for its clients by employing strategies including diversification, active portfolio management, risk management, and liquidity management..

5.0 CONCLUSION

ASNB has an incredible opportunity to remain competitive in the investment market due to its solid base and knowledgeable workforce. By maintaining its strengths and providing excellent customer service, it can continue to succeed. However ASNB must take the initiative to fix its weaknesses and take advantage new chances. Risks can be decreased with regular analysis and effective changes. ASNB may become solid its reputation as a top financial institution by continually seeking the greatest investment possibilities and producing strong returns.

On a personal note, my internship at ASNB Seremban was a valuable experience. My soft skills, particularly in communicating with various clients, have grown and improved as a result of working in a professional environment. I had a good learning experience because of the encouraging environment, and the skills I learnt would be useful in my future profession. My goal is to work for a reputable company where I can apply my knowledge from ASNB and grow in the financial industry.

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APPENDICES

