



INDUSTRIAL TRAINING REPORT

AT LEMBAGA TABUNG HAJI - 2023



NAME:NUR ALLIA SHARRY BINTI SHAHZADA PADZNI STUDENT ID: 2020884846 PROGRAM: BA243 ADVISOR: MDM NURUL FARIHIN MHD NASIR EXAMINER: DR SHAMSHUL ANAZ KASSIM SUPERVISOR: TUAN HAJI AZRISHAM BIN MAHMAD



EXECUTIVE SUMMARY

Tabung Haji Taiping has been a memorable and enlightening wondering place for my past 6-month industrial training began. I am a final year student in Business Administration (Hons.) Human Resource Management at Universiti Teknologi Mara (UiTM) Campus Arau, Perlis. Although, my area of study is unrelated with the object of Tabung Haji establishment. However, I learned the importance of Tabung Haji to further Hajj pilgrims.

I have been assigned to work in the admin and hajj department for the first 4 month of my employment. I have learned to do daily office administration and participate in a few events. The next 2 months, I have to rotate my position to marketing department. I was able to analysed the strengths, weakness, opportunity and threat of Tabung Haji using SWOT and PESTEL analysis. The crucial part is I have been found out that many depositors still not aware about the application that establish by Tabung Haji. The application named THiJARI in plays store or app store can benefits all Tabung Haji depositor where they can check their account balance, transfer money, checking the year of performing Hajj and so on.

As for a conclusion, after completing the industrial training, I want to work full time in Human Resource department and become expert in training and payroll.

Table of Contents

Acknowledgement	04
Student's Profile	05
Company Profile	07
Training's Reflection	12
SWOT Analysis	13
Discussion & Recommendation	15
SWOT Matrix	26
Conclusion	28
Defuences	00
Refrences	29
Appendices	32

3. COMPANY'S PROFILE

Lembaga Tabung Haji

An Islamic institution known as Lembaga Tabung Haji (*TH*) has always taken care of the welfare of the pilgrims by striving to provide the most comprehensive and systematic facilities. Not only does it provide efficient hajj management services and halal savings platform, *TH* increases the value of depositors' savings by conducting investment activities.

There was no Islamic financial institution prior to the establishment of Lembaga Tabung Haji that provided hajj management and specific savings services to Muslims in the country. Muslims are reluctant to use conventional banking for hajj savings even though there are several banks that have been operating. They want to ensure that their hajj savings are free from riba' (usury) to achieve the *mabrur* hajj.

History was created when *Perbadanan Wang Simpanan Bakal-Bakal Haji* (PWSBH) opened a deposit collection counter from prospective pilgrims in the country starting 30 September 1963. Has been educated since childhood, all Malaysian Muslims about the need to save for the preparation for Hajj in a shariah-compliant organization. A total of 1,281 would-be pilgrims opened their accounts while operating in 1963 with a total savings of RM 46,610.

Lembaga Pengurusan dan Tabung Haji (LUTH) is a new name which was established and later changed to Lembaga Tabung Haji in 1995 and known as Tabung Haji (*TH*). Business related to the pilgrimage of Malaysians has become easier and more structured with the establishment of *TH*. All matters pertaining to the pilgrims' needs including passports, hajj visas, transportation, accommodation in Makkah, Medina, Mina and Arafah as well as healthcare need not be worried by Malaysian Muslims who make their maiden visit to the Holy Land as they will be managed by *TH*.





LEMBAGA TABUNG HAJI

201, Jalan Tun Razak, 50400 Kuala Lumpur

TABUNG HAJI, TAIPING

No. 2 Lorong Koperasi 1, Medan Koperasi, 34000 Taiping, Perak.

Mission and Vision

All company





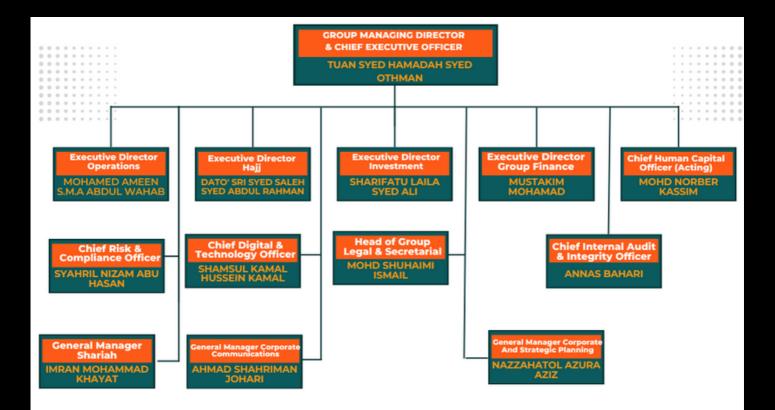
Vision

The pillar of the ummah's economic success; excellence in hajj management

Mission

- To strengthen the economy of the ummah
- To remain active in seeking strategic investments locally and globally to ensure sustainable growth
- To consolidate and enrich depositors' funds
- To continuously provide excellent services
- To facilitate and assist pilgrims towards achieving a Mabrur Hajj
- To provide returns which are competitive, halal and toyyiban





ORGANIZATIONAL CHART OF TABUNG HAJI TAIPING



4. TRAINING'S REFLECTION

DURATION: IST MARCH 2023 — I5TH AUGUST 2023 (24 WEEKS) 08:00 A.M — I7:00 P.M. MONDAY — FRIDAY SPECIFIC DEPARTMENT -ADMINISTRATIVE DEPARTMENT - HAJJ DEPARTMENT - MARKETING DEPARTMENT

ROLES, RESPONSIBILITY, TASKS, AND ASSIGNMENT

BENEFITS GAINED

- Daily office administration- taking minutes of morning briefing, preparation of audit, filing document, printing, and photocopy, make phone calls, ordering stationery, arranging internal and external events, prepared letter and reports
- Designing marketing strategy, producing marketing and promotion materials, find places to do marketing
- Hajj Manage prospective pilgrims who get offers to perform Hajj such as flight schedule, passport, health check, successfully scan fingers on the Saudi Visa Bio app and many others
- Tabung Haji Internship allowances RM15 per day
- Learned how is the process of handling Hajj pilgrims from the pilgrims accepting the Hajj offer until the pilgrims get the flight schedule
- **Real working environment** every department is important to run the company
- Boost my confidence level and improved my communication skills – when dealing with Hajj pilgrims and assist customer to register THiJARI
- Being multitasking doing difference work for different departments at the same time



SWOT Analysis for Tabung Haji

CTDENCTUC	
STRENGTHS	WEAKNESSES
 Being the only Hajj Institution (Suliati Azri, 2020) Subsidies for Hajj pilgrims (Mstar, 2023) Provide zakat payment (Berita Harian, 2023) 	 Loss RM1.961 due to scam (The star, 2023) Lack of Internal Capability (Malaysiakini, 2022) Weak market challenges for TH dividend outlook (Berita Harian, 2022)
 Boarder Reopening (Bernama, 2023) Increase in Hajj quota (Amree Ahmad, 2023) 	 Ukraine and Russia Conflict (The Sun Daily, 2022) Cost of performing Hajj (Online Metro, 2023)
OPPORTUNITIES	THREATS



OPPORTUNITY	THREATS
POLITICAL	ECONOMIC
(BOARDER REOPENING)	(UKRAINE & RUSIA CONFLICT)
ECONOMIC	ECONOMIC
(INCREASE IN HAJJ QUOTA)	(COST OF PERFORMING HAJJ)
SOCIAL (INCREASE IN HAJJ QUOTA)	

6. DISCUSSION & RECOMMENDATION

6.1 Strengths 6.1.1 Being the Only Hajj Institution in Malaysia



Tabung Haji is an institution mandated by the Malaysian government to manage Hajj for Malaysians. They help manage all the needs of the Hajj, from the opening of the depository account to save money for the Hajj to the return of the pilgrims from the holy land. *TH* also is a banking institution in Malaysia by providing savings, Hajj, and investment services with over 50 years of experience. The banking system practised by *TH* is free from usury which convinces pilgrims that the pilgrimage that will be performed later is the Mabruk hajj. *TH* also gets the most quota given by the government of Saudi Arabia to send pilgrims to this holy land because the management carried out by them is organised and trusted by the government. They also help provide opportunities for people who cannot perform Hajj as they help save the pilgrims' money and ensure that the money saved is only used to perform Hajj. *TH* always strive to provide various facilities comprehensively and systematically for the welfare of Malaysian pilgrims (Suliati Azri, 2020)

The recommendation for the first strengths would be that Tabung Haji cannot be the only Hajj institution. Tabung Haji will be able to ease up because none of them are strong rivals. Due to the institution's tendency to turn a profit regardless of the circumstances and the lack of competitors, it will have a negative impact. We must allow other organisations to handle the Hajj, after which *TH* will compete to offer the best deal for the pilgrims regarding cost, comfort, and management. 4 main advantages of competitors: providing motivation to business people, improving business performance, make entrepreneurs always think outside the box, get loyal customers and competition always breeds innovation.

6.1.2 Subsidies for Hajj Pilgrims

The Lembaga Tabung Haji (**TH**) continues targeted and periodic Hajj financial assistance for prospective Muassasah pilgrims this year despite the increased cost of performing Hajj. TH provides Hajj financial assistance amounting to more than RM400 million to cover part of the cost of the pilgrims for 2023. A unit was established, Hajj Financial Support (HAFIS), to help the Muassasah to perform Hajj for the first time. As stated in the Malaysian constitution, this subsidy is given to the B40 and M40 groups but is not given to those who wish to perform Hajj for the second time; this is because they want to ensure that these subsidies are channelled to the right channels so that there is no misappropriation of the subsidy money. Group Managing Director and Chief Executive Officer of TH, Datuk Seri Amrin Awaluddin, said the Hajj cost for a Muassasah pilgrim is estimated to increase in the B40 group who perform Hajj for the first time is set at RM10,980 per person, an increase of RM1,000 compared to last year. Even if there is an increase of RM1,000, the government will bear the increase and prospective pilgrims of the B40 group will only have to pay RM10,980 per person, the same as last year's rate, he said in a statement (MSTAR, 2023).

The recommendation would be that *TH* have to focus on new investment sources for Malaysian Hajj pilgrims. *TH* should explore several options to increase financial aid for Malaysian pilgrims. Investing is a way to increase the potential amount of money that the company has. The goal is to buy investments at a low price, and sell them at a higher price. *TH* should start investing as soon as possible because the earlier *TH* invests, the more opportunities there are for increased *TH* investment profit potential. So, invest as early as possible. Also, diversify investments to reduce risk. If *TH* puts all the investment money in one type of investment, it will be at risk of suffering a loss if the investment falls in value. But if *TH* diversifies the investment, it can reduce the risk of financial loss.

6.1.3 Provide Zakat Payment on Behalf of Depositor

Tabung Haji will repay Zakat before announcing the distribution of profits. In 2023, TH announced a profit distribution of 3.1 per cent, involving a value of RM2.65 billion for the 2022 financial year (Mstar, 2023). According to economists from Universiti Putra Malaysia, Prof Dr Ahmed Razman Abdul Latiff said that for Muslims who save money in **TH**, there is no need to worry because TH will be responsible for paying Zakat. Every year, **TH** will manage depositors' zakat payments, and it is an advantage for anyone who makes savings in **TH** because it is guaranteed 100 per cent safe savings by the government. Specifically for Muslims in Malaysia, saving in TH has advantages compared to any other bank, financial institution, or investment (Berita Harian, 2023).



Everything we need to know is at our fingertips in our modern, technological world. In order to boost sales, it is crucial to adapt to modern technology. The suggestion would be that *TH* step up its marketing and promote to *TH* deposits. The benefits and rewards that will get when joining or saving at *TH* must be disclosed to all Muslims. Some people prefer to save in ASNB rather than *TH* since *TH* branch does not enhance in marketing. Another very important online marketing technique used by any business is email marketing. The use of email for marketing purposes is actually very good for businesses as it is: the effect of building relationships with customers and it is cheaper than ads in FB, IG, newspapers, billboards, etc.

6.2 Weaknesses6.2.1 Loss of RM1.961 million due to scam

The total loss of online fraud through various banking institutions recorded as much as RM1.96 million suffered by Lembaga Tabung Haji. Tabung Haji should improve the security aspects of online banking and tighten the conditions for online withdrawals. The incident occurred when the victim withdrew from *TH* account savings through conventional banking. The matter was decided at a joint meeting of the Special Select Committee on People's Well-being and TH chaired by the Speaker of the National Assembly, Tan Sri Rais Yatim (Harrith Hisham, 2023). The preparation of reports on refunds to victims of fraud should be done, especially those related to Tabung Haji, so that this issue can be monitored, Tan Sri Rais Yatim said in the meeting (The star, 2023). All banks must take this issue seriously because money is not easy; it must be resolved and action taken as soon as possible.

The advice for *TH*'s loss due to fraud is that *TH* needs to improve online banking security to fend off to these issues. The security elements of *TH* must be continuously modified and enhanced. Bank Negara Malaysia (BNM) coordinated five initiatives to combat financial fraud (Bernama, 2023). TAC, face ID or fingerprint, security questions, and strong passwords are a few examples of security measures that *TH* can create. The security system that uses two-factor authentication can detect threats on the customer's mobile phone. *TH* may also conduct fraud awareness education campaigns through various communication channels, such as on *TH*'s corporate website, social media platforms, internet, and mobile banking platforms, across *TH* branches nationwide.



6.2.2 Lack of Internal Capability

When TH - formerly the Hajj Fund Management Board (LUTH) - was established 56 years ago, its original goal was very pure, which was to collect funds for Muslims to perform the obligatory Hajj. Muslims, including smallholders, rubber tappers, fishermen and nasi lemak sellers, save small amounts in TH, abandoning the old tradition of keeping money under the pillow. Farmers and fishermen intend to get low profits from savings as low as RM10 a month. They want to fulfil the fifth pillar of Islam. Finally, **TH** emerged as one of the largest funds with a total of 9.3 million depositors. Unfortunately, individual parties take advantage of **TH**'s money when the fund grows with assets worth billions of RM. The investigation process of Lembaga Tabung Haji (TH) by the Royal Commission of Inquiry (RCI) into its management and operational issues will strengthen its position as an Islamic financial institution. A comprehensive investigation into the alleged embezzlement of the fund under the previous government's administration. UMNO Youth wants a Royal Commission of Inquiry (RCI) to be set up to investigate what has happened to the biggest fund of the Muslim people so far. Everyone knows Bank Negara has reprimanded TH management on the financial situation and dividend payments. The central bank has detected irregularities, but past administrations ignored warnings, continuing to offer lucrative hibah only to gain political popularity. All transactions in Parliament or social media regarding Tabung Haji affairs necessary for investigation will be unravelled through the RCI," said Ahmad Marzuk (Malaysiakini, 2022). The RCI was established to carry out an investigation and prepare a report to be presented to His Majesty within six months after its establishment, which is related to management and operational issues of the Lembaga Tabung Haji (TH), starting from 2014 until 2020 (Mohd Husni Mohd Noor, 2022).

To ensure the effective management of *TH*, the top leadership of Tabung Haji must be chosen after carefully considering all relevant factors. The future Lembaga Tabung Haji will be decided by effective leadership, which can also guarantee that there will be no major issues with this organisation.

6.2.3 Weak market challenges for TH dividend outlook



The recovery of the domestic and global investment market until the end of this year will determine whether Lembaga Tabung Haji *(TH)* can maintain the level of profit distribution for 2022 as in previous years. The current investment environment is very challenging for all investment institutions, including *TH* to maintain the level of profit distribution for 2022 as in previous years (Berita Harian, 2022). Like all investors, *TH* is no exception in dealing with the post-pandemic effects of the COVID-19 pandemic, which has not yet ended, which puts double pressure in terms of income due to the increase in financing rates, economic and market weakness and also expenses due to the increase in inflation and the weakness of the exchange rate foreign currency.

Tabung Haji can further enhance current investments to boost profits and increase large dividend payouts for depositors. In the current economic and commercial context, *TH* should strengthen its business operations, governance, and financial position further. Opportunities for foreign investors to invest in *TH* may arise when *TH* is strengthened. Consequently, it can preserve TH's financial situation

6.3 Opportunities 6.3.1 Boarder Reopening

Among the factors that increased the total profit of the Lembaga Tabung Haji was the reopening of national borders after COVID-19; the total profit increased from RM2.46 billion in 2021 to RM2.65 billion in 2022. Dr Muhammad Iqmal Hisham Kamaruddin, Senior Lecturer at the Faculty of Economics and Business Studies at Universiti Sains Islamic Malaysia (USIM), said that the country's economic activities are back to life after the opening of the border were allowed, including *TH* investment and business activities. Another factor that encourages increased profits, according to Muhammad Iqmal Hisham, is the bearing of Hajj operation costs in 2022 which is lower, giving a profit of seven per cent following the total Hajj quota in 2022, around 15,000 people. That time, government of Saudi Arab limit the Hajj quota.



According to PESTEL analysis, the border reopening impacts the economic factors of Tabung Haji. Tabung Haji has bought the Great Minster Building in London to strengthen investment (BH news, 2022). In order to strengthen investment in the overseas real estate market, the Lembaga Tabung Haji purchased the building that houses the United Kingdom (UK) Ministry of Transport in London on July 12, 2022. TH is exploring opportunities to increase investment in the overseas real estate sector to diversify the investment portfolio in identify the best step to obtain competitive and consistent returns.

The recommendation are TH can further expand and increase investments concentrated in the country and abroad. As we know, *TH* has bought buildings in London, the United Kingdom, Saudi and Australia. *TH* can expand its investment in those places because the country must have established balanced diplomatic relations. *TH* should always look at new investments to increase the income that can be used to cover the increase in the cost of performing Hajj.

6.3.2 Increase in Hajj Quota

Samadi Ahmad (2023) said that the Saudi government stated that the official Hajj quota for Malaysia for this year (1441 Hijrah) increased to 31,600 compared to 30,200 pilgrims last year. The increase in the quota of 1,400 people is the result of negotiations between the Lembaga Tabung Haji and the government of Saudi Arabia to consider increasing the number of quotas due to the increase in the country's population. Minister in the Prime Minister's Department (Religious Affairs), Datuk Mohd Na'im Mokhtar, said the approval was given by the Minister of Hajj and Umrah, Saudi Arabia, Dr Tawfiq Fawzan Al-Rabia when he attended a meeting in conjunction with the 2023 Hajj and Umrah Services Conference organised by the Government Saudi Arabia, yesterday. He said the special meeting took place with full muhasabah which are piety, justice, honesty, trust, and responsibility, especially to discuss aspects of this year's Hajj season preparations

According to PESTEL analysis, the increase in the hajj quota impacts social factors. Malaysia's population in the first quarter of 2023 was estimated at 33.2 million, increasing by 16 per cent compared to the first quarter of 2022. The quota was reduced last year because of the covid 19 pandemic; this year, the hajj quota of Malaysia is 0.1% of the country's total population (Ahmad et al., 2023). Malaysia applies for additional quotas due to the increase in population. Malaysian pilgrims leave the tent cleaner than the original (Bernama, 2022). Throughout Masyair's operation, Malaysian pilgrims are disciplined and maintain cleanliness despite the cramped conditions. Some congregations work together to arrange mattresses, blankets, and pillows more neatly and orderly before moving to Muzdalifah. The Ministry of Hajj and Umrah of Saudi Arabia always praises and considers the Malaysian Pilgrims as an example; this can also positively impact Saudi Arabia. Therefore, Saudi Arabia does not hesitate to open the Hajj quota for Malaysian Pilgrims.

The next impact is on politics. Malaysia wants to strengthen relations with Saudi Arabia (Bernama, 2023). The Prime Minister has made a three-day official visit to Saudi Arabia and considers that the country of Saudi Arabia is a key country for Malaysia in the West Asian region. The relationship between Saudi Arabia and Malaysia needs to be improved, and should establish close relations in diplomatic matters, business affairs, banking, and Islamic activities. Dato Seri Anuar Ibrahim hopes that through this good relationship, Malaysia will benefit from the ideas of Saudi Arabia, which is not only in the Hajj and Umrah headquarters but also the level of scientific drive with Vision 2030.

The suggestion for this opportunity is that *TH* should be prepared for Hajj management in the form of finance, workforce, and hospitality. As the quota increases, *TH* should help to pay part of the cost of performing Hajj, and *TH* should have strong finances to support all Haj Pilgrims from the B40 and M40 groups. Next, *TH* must have a strong workforce, both mentally and physically. Managing Haj Pilgrims is not an easy matter; starting this year, all potential Hajj pilgrims will need to download the Saudi bio visa application (Tabung Haji, 2023). The Saudi bio visa application is an innovation introduced by the Arab government. For pilgrims who do not know how to use this application, *TH* staff should help pilgrims scan 10 fingers to be uploaded into the application. The application is considered very challenging for pilgrims who are old or elderly. Tabung Haji should also provide good hospitality to accommodate all pilgrims, such as pilgrim accommodation, meals, transportation and health check-ups there.



LEMBAGA TABUNG HAJI | PAGE 23

6.4 Threats 6.4.1 Ukraine and Russia Conflict



According to Mustakim, the war between Russia and Ukraine, China's zero COVID-19 policy, a significant increase in inflation rates, a significant increase in loan and financing rates, economic weakness or decline, stock and capital market uncertainty and the depreciation of the ringgit compared to foreign currencies, especially the United States dollar (US) has harmed **TH** and other investment institutions in Malaysia. All investment institutions, including **TH**, are not exempt from economic and market weakness, especially when the FBM KLCI index is affected by more than 10 per cent and the global market drops by around 30 per cent throughout 2022.



According to PESTEL analysis, the Ukraine and Russia Conflict has an impact on the economic factors of Tabung Haji. Major risks have shifted from the pandemic to the Russia-Ukraine conflict and have affected global supply chains. It also encourages economic uncertainty. Oil and natural gas prices will be higher worldwide because of the conflict's uncertainty. This conflict must also have an impact on the rising inflationary environment. Arab countries are the world's oil producers; when an issue like this happens, it will affect the country's economy and make it less of a source of income. Thus. Saudi Arabia increases the cost of performing Hajj.

The recommendations for these factors are the requirements for conducting Hajj need to be made even stricter by *TH*. The current laws are still too loose and let many pilgrims to conduct the Haj, but they cannot survive there because the climate and environment are different from Malaysia. A decent level of health, being younger than 70, having completed the Hajj course, and having sufficient finances for your return to Malaysia are a few of the requirements that can be strengthened. As a result, it will be able to lower the number of pilgrims.

6.4.2 Cost of Performing Hajj



According to online Metro by Sri Ayu Kartika Amri and Nisaa Iryanie Azhar (2023), stated that Lembaga Tabung Haji is expected to spend more than RM400 million in Hajj Financial Assistance despite to cover part of the cost of performing the Hajj this year. Those who want to make a Hajj appeal before the allocated year must pay the full Hajj cost of RM30,850 per person. The B40 Group gets Hajj Financial Assistance (HAFIS) of RM19,870 per person or 64%, while the M40 group will receive assistance amounting to RM14,870 per person or 48% of the Hajj cost.

According to PESTEL analysis, the cost of performing Hajj has an impact on the economic factors of Tabung Haji. According to Metro Online, the cost of living will be a challenge in 2023 (Sri et al., 2023). Outside or inside the country, the increase in the price of goods and the cost of living has become a challenge throughout 2023. Associate Prof. Dr Aimi Zulhazmi Abdul Rashid, an economic analyst from the University of Kuala Lumpur (UniKL), said the inflation rate in Malaysia is expected to be around 4.0 to 5.0 per cent this year. This inflation rate is due to the increase in the price of goods, not due to high demand. Because of this, many pilgrims reject the offer of Hajj because the cost of performing Hajj increases yearly. The recommendation for these



factors are the Hajj registration cost needs to be raised by *TH*. Now, each person must pay RM 1,300 to register for the hajj. To compensate the continually rising expense of the Hajj, *TH* should raise the price of registration for each pilgrim by another RM 5,000 to RM 10,000. As a result, *TH* can only accept pilgrims who can afford to do the Hajj.



STRENGTHS

SO STRATEGIES

OPPORTUNITIES

THREATS

Increasing the number of real estate investment due to financial stability

WEAKNESSES

WO STRATEGIES

Increase online security services as *TH* optimized human capital investment

ST STRATEGIES

Zakat payment can help reduce global inflation impact

WT STRATEGIES

Apply or amend the advice that will come from RCI to survive the global market



The strengths weaknesses strategies are increasing the number of real estate investment due to financial stability. **TH** is able to significantly improve its current assets and finances as a result of the rise in real estate investment. On occasion, it can help the Tabung Haji financial position. Customers may feel more secure knowing that **TH** can make money on its own and expand.

The strengths threats strategies are by providing a guarantee of zakat payment, it can help customers to cope with the inflation. Tabung Haji helps to pay zakat, so that we can survive to buy essentials for life. There's no need to spend money to pay zakat. So that customers survive the high inflation rate in this country.

The next strategies in weaknesses opportunities are increase online security services as *TH* optimized human capital investment many irresponsible parties would have more opportunity to engage in cybercrimes such frauds as a result of the rising *TH* quota. Online fraud is a crime. Campaigns by Tabung Haji should be raise awareness of messages received that are unrelated to *TH*. Because there are agents who pretend as *TH* agents and scam pilgrims who are eager to do the Hajj when the quota increases.

The weaknesses threats strategies are irregularities in Tabung Haji cause significant losses to the government and pilgrims as a result of the increasing in cost of performing Hajj. Due to the RCI investigation in the Lembaga Tabung Haji, RCI found irregularities in the *TH*. Due to direct irregularities and the cost of performing Hajj increases, so the Hajj fund cannot cover the overall cost for pilgrims to perform Hajj. Indirectly, the government should give more subsides to accommodate pilgrims who want to perform Hajj.

8.0 CONCLUSION



In conclusion, there are a lot of new things that I have learned throughout my 24 weeks internship at Lembaga Tabung Haji *(TH)* Taiping; the main activities of *TH* are to provide Hajj pilgrims management, depository services and investment. Tabung Haji helps future Hajj pilgrims to save their money safely and can perform Hajj at the allocated time of the year. *TH* is a respected institution because *TH* has achieved good governance and management, enabling Muslims to fulfil the fifth pillar of Islam for Hajj, building a professional workforce of Mukmin, contributing to the development of the halal economy in the *TH* group, implementing muamalat in a shariah-compliant manner in terms of operations and administering the assets of the Muslims prudently. Even though I have been assigned to the Hajj department, which is unrelated to my field of study, it has given me an idea of the process of performing the Hajj.

I can also analyze the SWOT and PESTLE analysis in completing this report. SWOT stand for Strengths, Weaknesses, Opportunity, and Threats. The PESTLE stand for Political, Economic, Social, Technology, Legal and Environment. This analysis can help to improve the performance of the daily activities of Tabung Haji, and **TH** staff can think about what needs to be improved in the future; this is because we can distinguish the weakness and threats of **TH** from other competitors.

After completing the internship, I want to find a job related to Human Resource Officer and guide all the employees. I read that many employees dislike the HR person in their office. I read in Linked In that is written by Thila Suppiah, a Regional HRC Manager; she said that working in HR is like walking in a park. What people need to tell you; it is not any park but more like Jurassic Park. Working is like being a safari ranger in Jurassic Park! You will never know what kind of complex and critical situations you will encounter on any given day. So put on your safari hat and be ready for the adventure of a lifetime.

9.0 REFRENCES

- Ahmad Rodzi, T. H. (2023, March 21). Tabung haji perlu terus bagi subsidi sama rata untuk semua. Berita Harian Online. Retrieved July 9, 2023, from https://www.bharian.com.my/berita/nasional/2023/03/1080078/tabung-haji-perlu-terusbagi-subsidi-sama-rata-untuk-semua.
- Ahmad, A. (2023, January 10). Malaysia dapat kembali kuota asal 31,600 jemaah haji. Utusan Malaysia . Retrieved July 9, 2023, from https://www.utusan.com.my/terkini/2023/01/malaysia-dapat-kembali-kuota-asal-31600jemaah-haji/.
- Ahmad, F. (2022, April 22). Kos haji tahun ini naik rm2,500 bagi seorang jemaah. Astro Awani. Retrieved July 9, 2023, from https://www.astroawani.com/berita-malaysia/koshaji-tahun-ini-naik-rm2500-bagi-seorang-jemaah-358093.
- Ali, A. J. (2019, April 11). RCI untuk th, kenapa sekarang? Sinar Harian. Retrieved July 9, 2023, from https://www.sinarharian.com.my/article/22909/rci-untuk-th-kenapasekarang.
- Amri, S. A. K. (2023, February 2). Kos sara hidup jadi cabaran 2023. *Harian Metro*. Retrieved July 9, 2023, from https://www.hmetro.com.my/bisnes/2023/01/921329/kossara-hidup-jadi-cabaran-2023.
- Asri, S. (2022, January 7). TH institusi islam terbaik. Harian Metro. Retrieved July 8, 2023, from https://www.hmetro.com.my/mutakhir/2020/01/532744/th-institusi-islam-terbaik.
- Border reopening among factors contributing to increase in th profit. (2023, April 29). New Straits Times. Retrieved July 9, 2023, from https://www.nst.com.my/news/nation/2023/04/904086/border-reopening-amongfactors-contributing-increase-th-profit.
- Economists: tabung haji expected to pay modest dividend for 2022 amid market turbulence . (2023, February 12). *Malay Mail*. Retrieved July 9, 2023, from https://www.malaymail.com/news/money/2023/02/12/economists-tabung-haji-expected-to-pay-modest-dividend-for-2022-amid-market-turbulence/54554.
- Halid, S. (2023, March 23). "Tanggungan subsidi haji th makin meningkat bakal jejas agihan keuntungan pendeposit." *Berita Harian*. Retrieved July 9, 2023, from https://www.bharian.com.my/berita/nasional/2023/03/1080714/tanggungan-subsidihaji-th-makin-meningkat-bakal-jejas-agihan.
- Hasam, S. H. (2022, January 20). Siasatan rci akan kukuhkan tabung haji. Berita Harian Online. Retrieved July 9, 2023, from https://www.bharian.com.my/berita/nasional/2022/01/913729/siasatan-rci-akankukuhkan-tabung-haji.
- Ibrahim, J. (2021, March 8). Lawatan pm simbolik perkukuh hubungan malaysia-arab saudi. Berita Harian Online. Retrieved July 9, 2023, from https://www.bharian.com.my/berita/nasional/2021/03/794046/lawatan-pm-simbolikperkukuh-hubungan-malaysia-arab-saudi.

- Jemaah haji malaysia tinggalkan khemah lebih bersih dari asal. (2022, July 11). *Harian Metro*. Retrieved July 9, 2023, from https://www.hmetro.com.my/mutakhir/2022/07/860630/jemaah-haji-malaysiatinggalkan-khemah-lebih-bersih-dariasal#:~:text=Mina%3A%20Keadaan%20sesak%20dan%20sempit,berdisiplin%20dala m%20tempoh%20operasi%20Masyair.
- Jemaah malaysia perlu bersedia kenaikan bayaran haji. (2023, February 21). Sinar Harian. Retrieved July 9, 2023, from https://www.sinarharian.com.my/article/246232/berita/nasional/jemaah-malaysia-perlubersedia-kenaikan-bayaran-haji.

Kaur, S. (2022, July 21). Tabung haji's purchase of a london office building for about rm1.3bil strengthens its overseas investment, says its chief. New Straits Time . Retrieved July 9, 2023, from https://www.nst.com.my/property/2022/07/815350/tabung-hajis-purchase-londonoffice-building-about-rm13bil-strengthens-its.

- Kos tunai haji meningkat, jemaah muassasah b40 dan m40 pertama kali dapat subsidi... t20 kena bayar penuh rm30,850. (2023, March 20). *MSTAR*. Retrieved July 8, 2023, from https://www.mstar.com.my/lokal/semasa/2023/03/20/kos-tunai-haji-meningkat-jemaah-muassasah-b40-dan-m40-pertama-kali-dapat-subsidi-t20-kena-bayar-penuh-rm30850.
- Kuota haji malaysia naik. (2020, January 22). *Harian Metro*. Retrieved July 9, 2023, from https://www.hmetro.com.my/utama/2020/01/537454/kuota-haji-malaysia-naik.

Malaysia perlu eratkan hubungan dua hala dengan arab saudi. (2022, August 30). Harian Metro. Retrieved July 9, 2023, from https://www.hmetro.com.my/bisnes/2022/08/876836/malaysia-perlu-eratkan-hubungandua-hala-dengan-arab-saudi.

Mohd Reda, N. (2022, September 21). BAKAL haji tidak boleh terus bergantung pada bantuan kewangan. *Bernama.Com*. Retrieved July 9, 2023, from https://www.bernama.com/bm/b_fokus/news.php?id=2122181.

Mohtar, J. (2021, August 1). With rm82bil in assets, tabung haji needs bnm supervision. Daily Express. Retrieved July 9, 2023, from https://www.dailyexpress.com.my/read/4489/with-rm82bil-in-assets-tabung-haji-needsbnm-supervision/.

Muhamad, H. (2023, March 23). Bantuan kewangan haji meningkat, beri kesan agihan keuntungan pendeposit. Astroawani. Retrieved July 8, 2023, from https://www.astroawani.com/berita-malaysia/bantuan-kewangan-haji-meningkat-berikesan-agihan-keuntungan-pendeposit-412143.

Online fraud: tabung haji, intermediary banks urged to tighten conditions for withdrawals, says rais. (2023, January 25). *The Star*. Retrieved July 9, 2023, from https://www.thestar.com.my/news/nation/2023/01/25/online-fraud-tabung-haji-intermediary-banks-urged-to-tighten-conditions-for-withdrawals-says-rais.

- Prestasi pasaran pelaburan tentukan agihan untung tabung haji. (2022, November 28). Berita Harian Online. Retrieved July 9, 2023, from https://www.bharian.com.my/bisnes/lainlain/2022/11/1032434/prestasi-pasaran-pelaburan-tentukan-agihan-untung-tabung-haji.
- Religious affairs minister explains why b40, m40 pilgrims paying full haj cost. (2023, June 22). *Malaymail*. Retrieved July 9, 2023, from https://www.malaymail.com/news/malaysia/2023/06/22/religious-affairs-minister-explains-why-b40-m40-pilgrims-paying-full-haj-cost/75771.
- Tabung haji rugi rm1.961 juta angkara scam rais. (2023, January 25). Astro Awani. Retrieved July 9, 2023, from https://www.astroawani.com/berita-malaysia/tabung-hajirugi-rm1961-juta-angkara-scam-rais-403590.
- Tabung haji says equity investment stays strong at rm7.48 billion. (2019, September 30). New Straits Time. Retrieved July 9, 2023, from https://www.nst.com.my/business/2019/09/525843/tabung-haji-says-equity-investmentstays-strong-rm748-billion.
- Tabung haji umum dividen 3.1 peratus, boleh semak agihan keuntungan pada sabtu. (2023, April 28). Mstar. Retrieved July 9, 2023, from https://www.mstar.com.my/lokal/semasa/2023/04/28/tabung-haji-umum-deviden-31peratus-boleh-semak-agihan-keuntungan-pada-sabtu.
- Weak markets challenge tabung haji's dividend outlook. (2022, November 28). The Sun Daily. Retrieved July 9, 2023, from https://www.thesundaily.my/home/weak-marketschallenge-tabung-haji-s-dividend-outlook-BL10282829.

Weak markets pose challenge for tabung haji's dividend outlook. (2022, November 29). The

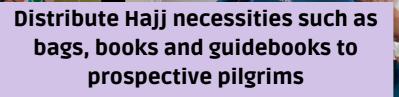
Zolkepli, F., & Vethasalam, R. (2022, September 26). Bank negara continually upgrades security measures to combat scams. *The Star*. Retrieved July 9, 2023, from https://www.thestar.com.my/news/nation/2022/09/26/bank-negara-continuallyupgrades-security-measures-to-combat-scams.

10 APPENDICES

SYARIAH

SUDUT

Scanning fingers and capture the face of prospective pilgrims using the Saudi Visa Bio Application









Marketing activities by members of the TH at Taiping Medical Centre



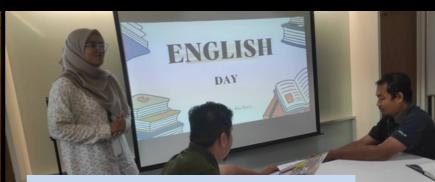




KEMASKINI KALI PERTAMA

3800 (SASARAN) - 1086 (YANG TELAH DICAPAI OLEH TH TAIPING = 2714 (BAKI YANG PERLU DICAPAI)

> Present project of "Call in Action". This project is given by Haji Azri, Manager of Tabung Haji Taiping to me. The aim of this project is to achieve the targeted KPI for TH Taiping.



Presentation in conjunction with English Day so that all TH staff can improve their English

LEMBAGA TABUNG HAJI | PAGE 33

Cleans and organizes storage document stor to keep files neatly organized



Follow marking team to Batu Kurau Internet Center (PEDi) to open a TH mobile counter. The theme of the program is Cyber Crime, Avoiding Victims that was delivered by Officer of Commercia Crime Division, IPD Taiping; Anbalagaan A/L Kassinathan. There is also a mobile counter service by EPF. Malaysia Madani closing ceremony and briefing was delivered by Ms Lizza Imelia M. Sulanah, Larut Matang dan Selama District Information Officer.



Joining the marketing team to the Perak FAMA FEST at RTC Gopeng in order to launch the Tabung Haji mobile counter in partnership with Tabung Haji Cawangan Bergerak Perak. The carnival is held from June 22 until June 26, 2023.



Inspection of pilgrims' passports before being handed over to TH management



Award ceremony in conjunction with the activity of memorizing Surah Al-Kahfi verses 1-10





Filing document

After analysing data on depositors who do not update their personal information, taking necessary action, such sending letters to their homes to ask them to update personal information at TH Taiping

OURIGINAL REPORT

Document Information

Analyzed document	INDUSTRIAL TRAINING REPORT AT LEMBAGA TABUNG HAJI- ALLIA SHARRY 2020884846.pdf (D172162948)
Submitted	7/17/2023 6:27:00 AM
Submitted by	
Submitter email	2020884846@student.uitm.edu.my
Similarity	5%
Analysis address	nurulfarihin.UiTM@analysis.ouriginal.com

Sources included in the report

SA	UNIVERSITI TEKNOLOGI MARA (UITM) / NUR ADLIN AQILAH BINTI ZAMBRI (2020306403) - (INDUSTRIAL TRAINING REPORT).pdf Document NUR ADLIN AQILAH BINTI ZAMBRI (2020306403) - (INDUSTRIAL TRAINING REPORT).pdf (D142462764) Submitted by: 2020306403@student.uitm.edu.my Receiver: norsiahkadir.JuTM@analysis.ouriginal.com	88	1
SA	UNIVERSITI TEKNOLOGI MARA (UITM) / MGT666_MUHAMMAD NAQIB BIN ZAINUDDIN_2020964523.pdf Document MGT666_MUHAMMAD NAQIB BIN ZAINUDDIN_2020964523.pdf (D141835555) Submitted by: naqibdins99@gmail.com Receiver: mardz307.UITM@analysis.ouriginal.com	88	1
SA	UNIVERSITI TEKNOLOGI MARA (UITM) / Industrial Training Report of Ainur Rafidzah binti Rashid (TH).pdf Document Industrial Training Report of Ainur Rafidzah binti Rashid (TH).pdf (D142691669) Submitted by: 2019423184@studentuitm.edu.my Receiver: surya107.UiTM@analysis.ouriginal.com	88	2
SA	UNIVERSITI TEKNOLOGI MARA (UITM) / Report Internship Trainee (Nur Farisha Aqma Binti Omar).pdf Document Report Internship Trainee (Nur Farisha Aqma Binti Omar).pdf (D142533092) Submitted by: 2019208334@student.uitm.edu.my Receiver: halida552.UITM@analysis.ouriginal.com	88	2
SA	UNIVERSITI TEKNOLOGI MARA (UITM) / IFFAH NAJWA BINTI ARIS_MGT666.pdf Document IFFAH NAJWA BINTI ARIS_MGT666.pdf (D142398386) Submitted by: 2019416038@student.uitm.edu.my Receiver: farahiyahakmal.UiTM@analysis.ouriginal.com	88	1

https://secure.urkund.com/view/164522462-891455-886519#/document?tab=sources

