

# HUMAN RESOURCES INTERNSHIP (HRM666)

## INDUSTRIAL TRAINING REPORT AT AMANAH SAHAM NASIONAL BERHAD (ASNB)



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**DECLARATION OF ORIGINAL WORK**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS.) HUMAN RESOURCE  
MANAGEMENT FACULTY OF BUSINESS AND MANAGEMENT**

**NUR ADIBAH NABIHAH BINTI NORAZAMI (2020827616) hereby declared  
that:**

- This internship report has not previously been accepted in substance for any degree and is not being concurrently submitted for this degree or any other degrees.
- This internship report is the result of my independent work and investigation, except where otherwise is stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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Student's Signature

**DATE: 21 JULY 2023**

## **EXECUTIVE SUMMARY**

I am Nur Adibah Nabihah binti Norazami, a final year student of Bachelor of Business Administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau and currently undergoing industrial training. This training industrial report endeavours to analyse the journey, learning and experiences based on my internship at “Amanah Saham Nasional Berhad (ASNB)” at Kota Bharu branch for 6-months. All praises to Allah, I managed to complete my internship programmed within the 24 weeks as stated by UiTM from 1st of March 2023 until 15th August 2023. I have discovered a lot of new things while working there during the period.

My supervisor named Puan Najah Radhiah bt Ab Rashid and her position is associate manager. I was assigned to Customer Service and Operation Department and also need to in charge in Admin and Support Service Department

Through this industrial training, student has obtained priceless learning opportunities as well as chances for career and personal development. It is very useful knowledge for me as I can applied it to the real working life in the future. In this industrial training report, I have stated my resume in the student profile which includes all the details about me. Besides that, I have included my internship company profile such as company's name, vision and mission, location, and organizational structure. Not to forget, working day, and time also were stated in this report. I also included my roles, responsibilities and also the benefits and skills that I have gained as an internship student at Amanah Saham Nasional Berhad (ASNB). The most important part is, I have stated SWOT analysis and PESTEL analysis which it helps me to improve myself to be more excellent. I am grateful to be a part of ANSB office and gained all this priceless experience.

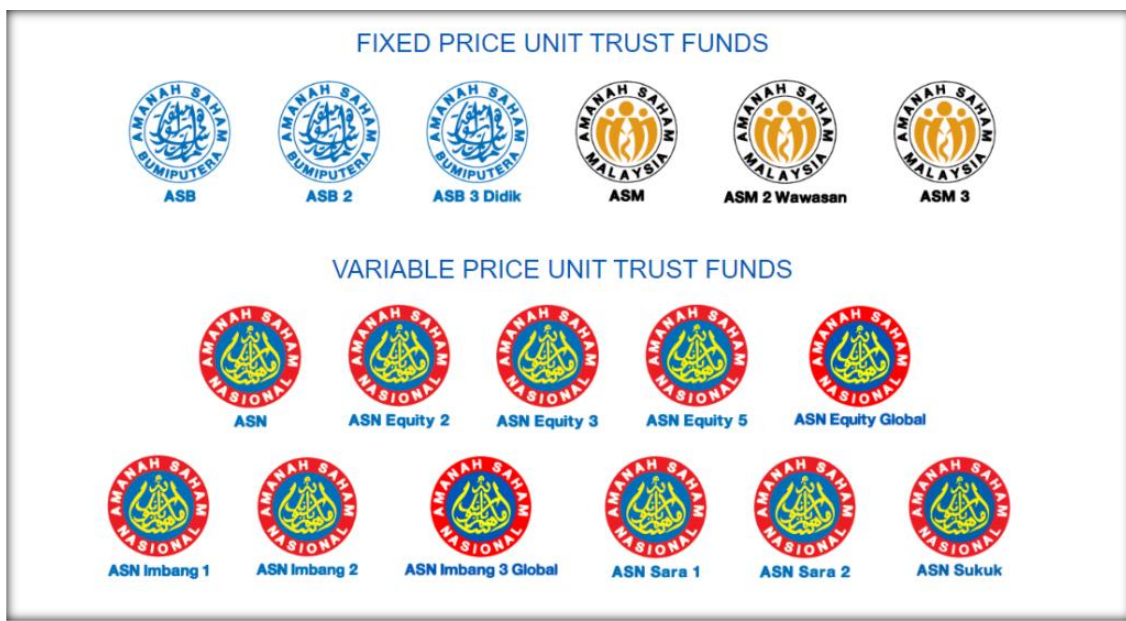
## TABLE OF CONTENTS

<b>CONTENT</b>	<b>PAGE</b>
PART 1: ELIMINARY PAGES	
• EXECUTIVE SUMMARY	i
• CONTENT	ii
• ACKNOWLEDGEMENT	iii
PART 2: STUDENT'S PROFILE	1
PART 3: COMPANY'S PROFILE	2-6
PART 4: TRAINING REFLECTION	7-10
PART 5: SWOT ANALYSIS, SWOT MATRIX, PESTEL	11-18
PART 6: DISCUSSION & RECOMMENDATION	19-20
PART 7: CONCLUSION	21
PART 8: REFERENCES	22-23
PART 9: APPENDICES	24-28

### 3.0 COMPANY PROFILE

On May 22, 1979, Permodalan Nasional Berhad (PNB) formed this totally owned unit trust management business known as Amanah Saham Nasional Berhad (ASNB) to oversee all funds launched by PNB. There are currently 17-unit trusts in existence at ASNB, with a total market value of 264.0 billion units and a 14.5-million-unit trust funds account as of 2020. ASNB is also responsible for educating investors about the benefits of investing in unit trusts. There are 32 branches of ASNB Company in Malaysia. It was developed at all states which this will make easier for people to reach out.

Since the creation of its first unit trust, PNB has introduced a total of 17-unit trust funds. There are two funds were created which are Fixed Prices Unit Trust Funds that consisted of 6 fixed prices and Variable Price Unit Trust Funds that consisted of 9 variables prices that represent income, the balance of funds and growth.



Besides that, ASNB also provided Estate Planning Service provided. Investors can use this service from ASNB to help them manage their estates. It is essential for the wealthy who want to manage how their assets are distributed after death and reduce the amount of tax that both state and the federal governments take from them. There are two estate planning options offered by the ASNB which are 'Hibah Amanah' for muslim unitholders and 'Pengisytiharan Amanah' for non-Muslim unitholders.



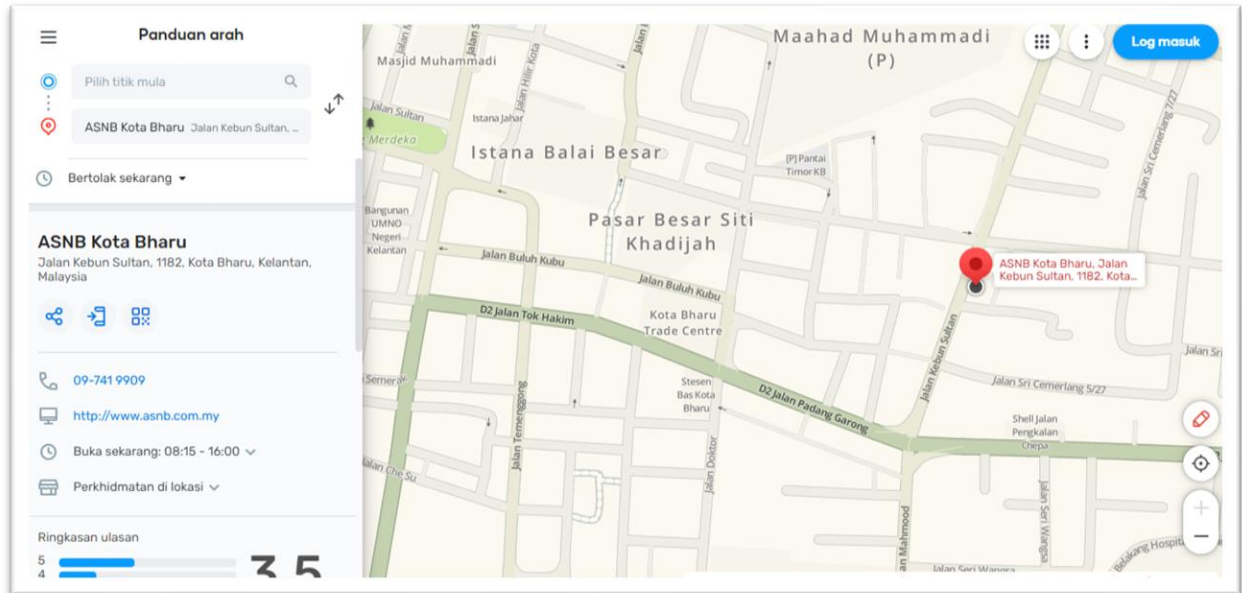
Other than that, PNB also introduced wakalah programmed or known as WAKAF for the investor that would like to do charity fter their death. It is really recommended products for muslim investor. The wakaf property is dedicated to a specific charitable or religious purpose, with the intention of benefiting the community and bringing the wakaf closer to Allah. The common purposes include building and maintaining mosques, schools, hospitals, orphanages, or providing for the needs of the poor and needy. It is really recommended products for muslim investor.



### 3.1 COMPANY LOCATION

ASNB Company is located at the strategic place, Kota Bharu City.

Address: Lot 1182 & 1183, Jalan Kebun Sultan, 15300 Kota Bharu,



## **3.2 BACKGROUND COMPANY**

### **VISSION**

The vision statement of the company is “To be a Distinctive World-class Investment House”

### **MISSION**

to increase the Bumiputera community's and other Malaysians' economic fortunes for the sake of the country.

### **OBJECTIVE**

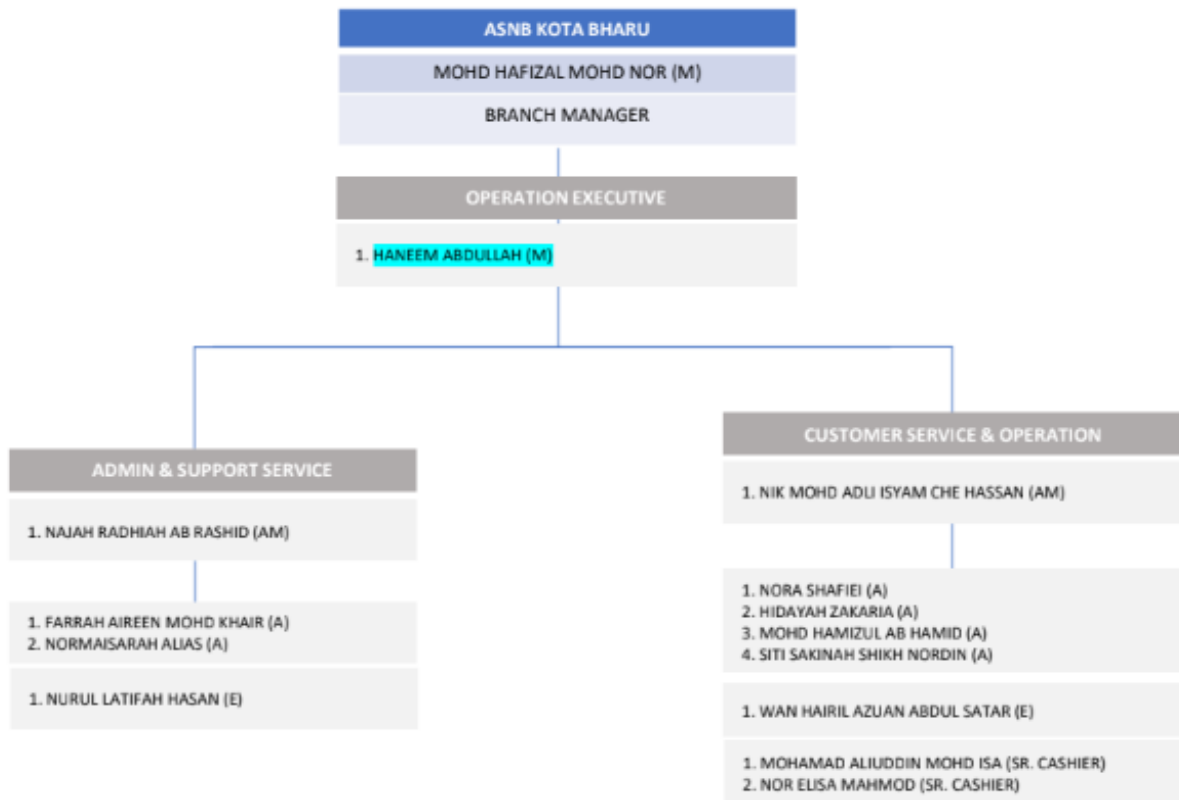
- I. To increase public understanding of the significance of financial planning.
- II. To raise awareness, offer a thorough process for managing finances, and establish a financial roadmap that will assist someone in achieving their short-, medium-, and long-term financial objectives.
- III. To continuously educate the people on the value of saving money for retirement and for the demands of their children's education.
- IV. To incorporate financial planning into daily life and support maintaining a reasonable standard of living in retirement.
- V. To assist people in achieving financial freedom, mental tranquilly, and prosperous life.
- VI. To introduce ASNB unit trust as a competitive investment tool as the foundation for financial planning.

### **VALUES**

There are few values that ASNB company is focussed on in ordered to establish their company. Firstly, is prudence during protecting the wealth of organization unit holders, they exercise caution and uphold the integrity. Second values is adaptability when all the committee of the organization involved try to adapt to the ever-changing environment by build flexibility and agile working methods. Third values is collaboration. In order to fulfil the common goals, they foster a culture of empowerment, cooperation, and respect. Fourth values is excellence. The company reflected in the expert way in which they carry out their mandate.



### 3.3 ORGANIZATIONAL STRUCTURE



This chart was effective and be updated as of 24th April 2023. The main person in charge in the organization is Encik Hafizal bin Mohd Noor as the Branch Manager of ASNB Kota Bharu. The second important person in the organization is Puan Haneem Abdullah as she titled the role of Operation Executive Manager of the company. This organization is divided into two department which are Customer Service and Operation that leads by Encik Nik Mohd Ali Che Hassan entitled as Associate Manager and the Admin and Support Service Department that leads by Puan Najah Radhiah Ab Rashid as Associate Manager and she also my supervisor at the office.

## 4.0 TRAINING REFLECTION

### 4.1 DURATION

The working hours for Amanah Saham Nasional Berhad which are five days a week from Sunday to Thursday, start as early as 8.00 a.m. until 5.00 p.m while for the operation hours starts at 8.15a.m to 4.00 p.m This company uses a rotating recess system where all officers and employees will take turns to have a break for one hour from 11 am to 2 pm. The interns' students also will have a break among them using the rotating recess system. The following is a printed schedule table for the interns students.

JADUAL KAUNTER (i), Kiosk dan Meeter Greeter				
TEAM	A		B	
BERTUGAS	8.10 -12.10		12.10 - 4.10	
REHAT	12.10 - 1.00 (Rehat sahaja) /1.00 - 2.00 (+solat)		11.00 - 11.50 / 11.20 - 12.10 - Solat gilir2, Team A cover	
AHAD	SUHAILI	AMALIN	ADIBAH	HUSNA
ISNIN	SULAIMI	ADIBAH	HUSNA	SUHAILI
SELASA	AMALIN	HUSNA	SUHAILI	SULAIMI
RABU	ADIBAH	SUHAILI	SULAIMI	AMALIN
KHAMIS	SULAIMI	HUSNA	AMALIN	ADIBAH

\* Pastikan setiap masa WAJIB ada 1 orang berada di Bilik CIT utk HAPA @ Memo @ Batching @ report

\* Dylia - 12.30 - 1.30 Bertugas di Bilik CIT , 1.30 - Rehat

\* Tiada penggunaan telefon semasa bertugas di depan

Tarikh Proses	PETUGAS HAPA
1 - 8 hb	AMALIN
9 - 14 hb	SUHAILI
15 - 23 hb	SULAIMI/ADIBAH
24 - 31 hb	HUSNA

\* Petugas Hapa perlu siapkan semua dokumen untuk disign oleh BM dalam masa T+5

BATCHING	SEMUA
REPORT	

05 02/07/23 MAMM

## **4.2 ROLES AND RESPONSIBILITIES**

As a trainee or intern that undergoing industrial training at ASNB, I was assigned at the Customer Service and Operation Department, and I was really grateful to be in that department. During my internship, I need to attend customer at the information counter before they proceed to get their waiting number. Every day, I have to deal with the investors by helping them registering the investors' new ASNB account and checking account balance at the kiosk machine. In addition, I need to answer the investor's inquiries at the front counter. Besides, I also need to encourage the investor to register MyASNB online application so that it will be easier for them to see check their own transaction.

Other than that, I also need to in charge in Admin and Support Service Department. Basically this department doing back office task. Every morning, I need to print out and prepared all the forms that will be use for the investors. Besides that, I learned the process of how to prepare and complete the documents in the back of the office, such as Pengisytiharan Amanah, Hibah Amanah and Tuntutan Pusaka forms. As a back office, I also help the staff in completing the batching process after the operations hour ends. Batching concludes the process of checking, ticking, sorting, and compiling the investor's daily transaction forms. Other than that, I also need to check up the received emails from the employee in Kelantan and update the data of Employee Deduction Salary who made investment into ASNB account every month which normally involved new employee information and amount of deduction that has been made. Finally, I also help the staff in preparing the related documents for an audit online. Additionally, I felt quite productive as an intern here because I was able to develop my multitasking skills.

### **4.3 INTRINSIC BENEFITS**

It was an exciting experience for me to obtain a lot of benefit, new knowledge, and new experiences that I could never get at the other place. The subject of Industrial Relations is a subject that is only taught theatrically or on a theoretical basis, so witnessing the process in action helped me better appreciate it and get a deeper understanding of it.

In this short reflection, I have gained a valuable knowledge and experiences through the task and the job given. I managed to enhance my confidence and communication skills. At first, it was hard for me to talk to the investor and shy to asking help from the other staff. But then, I slowly trying to understand all the procedures of working and services that provided. Day by day, I understand all the procedures of working and managed to attend customer with confidently. The more confident the explanation given, the investors will easily understand what has been told and did not easily to do inquiry.

Other than that, I also gained experience in handling event. I went to a lot of places to set up the kiosk machine. Basically, the gifts will be given to the customer that successfully register they are my ASNB account. Then, I must encourage the customer to register myASNB application after they successfully register the account. Besides, the flyers and brochures also will be given at the booth.

Next, I also could polish my problem-solving skills. I have learned how to think creatively and be proactive because I need to learn more about investors' statements for payouts. The investors usually will always have their inquiries. By knowing all the procedures of working, I can give solution to the investor inquiry. I also will ask for the staff help whenever I could not give solution to the investor inquiry. The hardest part of the industrial training would be providing excellent customer service. I learned that providing customer service is difficult. All these skills will be necessary for me to excel in the organization in the future.

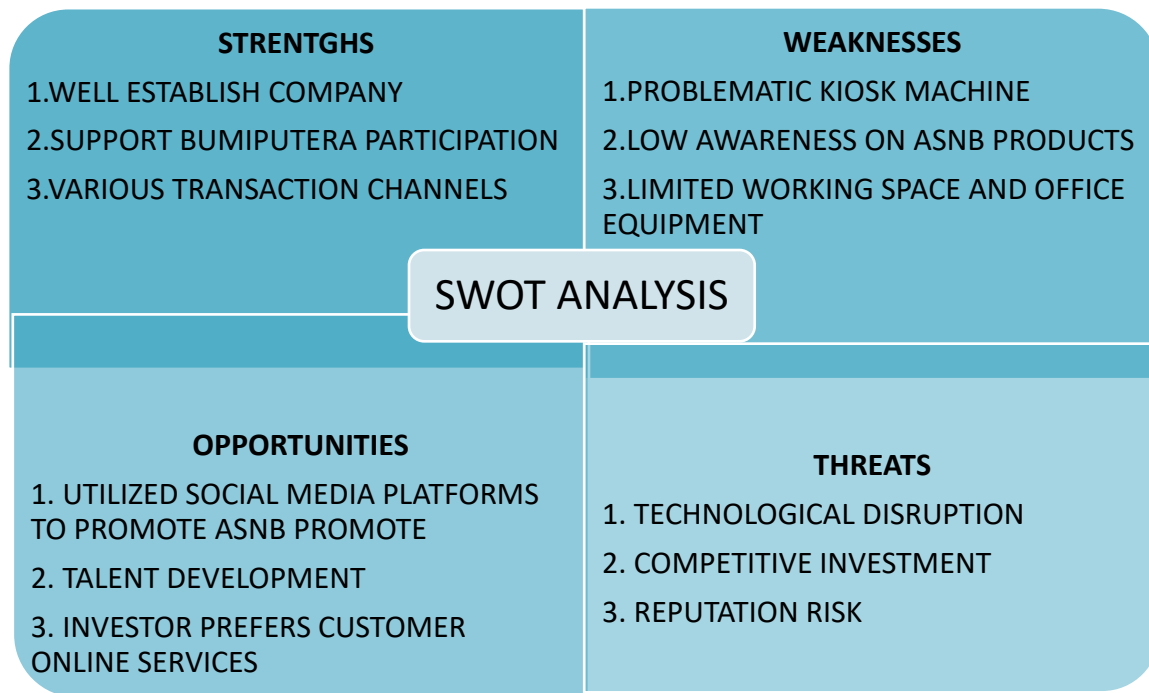
#### **4.4 EXTRINSIC BENEFITS**

As an HR Trainee, I was able to obtain extrinsic benefits throughout the time I was doing my internship placement at Amanah Saham Nasional Berhad (ASNB) company. I received monthly allowances of RM1000.00 that will be credited to my ASNB account on the first week of the months.

Second extrinsic benefits that I received as a trainee are eligible to have 1 day per month of day leave. If the trainee did not apply for the day leave in the month, it will be forwarded to the next month. However, if the number of day leave has exceeded the duration given, it will be considered unpaid leave.

## **5.0 SWOT ANALYSIS**

A SWOT analysis is a strategic planning tool used by businesses and organizations to identify and evaluate their internal strengths and weaknesses, as well as external opportunities and threats. It provides a comprehensive and structured framework for understanding the current position of a business or project and helps in identifying the factors that can influence its success.



## 5.1 STRENGTHS

There are a few strengths that ASNB has since grown to become one of the largest unit trust fund management companies in Malaysia. The first strength of ASNB Company is well established company because they are managing several funds with different risk profiles and investment strategies. Its funds cater to a broad spectrum of investors, including those with different risk appetites and financial goals. There are currently 17-unit trusts in existence at ASNB, with a total market value of 264.0 billion units and a 14.5-million-unit trust funds account as of 2020. There are 32 branches of ASNB Company in Malaysia.

The second strength of ASNB Company is support Bumiputera participation. ASNB company really encourages Bumiputera economic participation by providing investment opportunities and financial education workshops. It gives significant positive impact on wealth generation and economic development for the Bumiputera community. Amanah Saham Bumiputera (ASB) is one of the Asnb funds that public is aware of for establishing a savings fund only for Bumiputera. Amanah Saham Bumiputera or ASB was established on January 2, 1992. ASB will guarantee low-risk investments and consistently deliver long-term returns to trust unit holders in order to assist Bumiputera people in saving money to realise their dreams. In return, the investor will receive all the investment earnings or yearly dividend every first of January.

The other strength of ASNB company is offering various transaction channels for investors to manage their unit trust investment, providing flexibility and convenience. Investors have access to standing orders, automated teller machines (ATMs), and internet banking systems to do transactions. In addition, there are employees will assist the customer to use the kiosk machine. Hence, the kiosk machines at Amanah Saham Nasional Berhad all branches operating systems are updated from working hours to 24 hours operating where the investors can perform their transaction at the kiosk machines at any time and the customer service helpline also ready 24 hours for any help. This variety of transaction alternatives accommodates will gives investors the flexibility to invest, redeem, or carry out additional transactions as convenient for them as possible.

## 5.2 WEAKNESSES

There are some weaknesses that I have discovered in ASNB Company that may give bad image to the company reputation. The first weaknesses is problematic mobile kiosk machines. Mobile kiosk machines should be convenient for people user. However, a touch-screen kiosk always occurs few problems such as internet interruption when a customer is in the middle of a transaction and the internet goes out sudden. Sometimes, touch screen of mobile kiosk problems also happened. The display ended to respond from touches and software issues that prevent several services from working. Most of old people's thumbprints were more difficult to read when they went to mobile kiosk machines to check their account balance. Therefore, they need to apply lotion to successfully detect their thumbprints. But, if their thumbprint is still not recognised, customers must wait for their place in queue to be called to the counter.

Low awareness on ASNB products also one of weaknesses of the company. People nowadays have the least awareness of Amanah Saham Nasional Berhad (ASNB) investment. Some of them were unaware that they may register an ASNB account and invest their money there to grow as early as age. Savings awareness must be fostered from an early age. Parents also need to play important role by registering their children account since newborn. Additionally, investing in ASNB only required deposit with minimum RM10 into ASB with low risk. All the investors will receive the dividends every year on ASNB products fund depends on their last balance investment which will benefits them. However, people did not aware of benefits of ASNB products.

Other than that, limited working space and equipment is the weaknesses of the company. The room that has been provided for the employee do work only can occupied for 4 persons while the number of employees is more than that. The employee needs to do work such as prepared the printed form at the pantry because of limited working space. The table and tools also are not sufficient, they need to share the equipment to do work. It may be a bit uncomfortable for them to settle their work. Sometimes the computer provided are not working so they need to hold the work before making it done where this will lead to procrastination.



### **5.3 OPPORTUNITIES**

There are several opportunities that I have discovered in ASNB Company. This company have Utilized Social Media Platform to Promote ASNB Products. Not to forget, company branches also take part in creating social media of their company such as Facebook, Instagram, Twitter, or TikTok to expose latest information and knowledge to the investor. Through websites, official page account in social media, people will know the latest updates about the products, rate of dividend and benefits. The company must be quick to capitalise on the news with the best social media strategy. As a result, the branch's performance and economy will occasionally benefit from social media's presence today.

Besides that, talent development also one of the opportunities in the company. By funding talent development programmes and courses, ASNB can develop and keep talented employees. ASNB can recruit top talent, bolster its team, and stay one step ahead of the competition by providing training, mentoring, and opportunities for professional advancement. For instance, PNB has developed Graduate Executive Trainee (GET) programmed. When the trainee shows the good performance, they will be hired by the company. Besides, the company also conducting for internship programme which this will give a lot of new exposure and knowledge for students.

The next opportunities of the company is the Investors prefer customer online services. People nowadays do not have much time to go the branches to do services and busy their pack schedule. They prefer to do online services that we provided such as fill in and submitting the documents through online where the investor do not to queue at the office. Hence, online services are aligned with sustainability and environmental initiatives as they reduce paper usage and the need for physical infrastructure, contributing to a greener approach to financial services. Thus, this will reduce the turnaround time for critical financial activities.

## **5.4 THREATS**

There are some threats in ASNB Company that may affect company performance. One of the threats that occur is technological disruption. For instance, rapid technical and digital transformations are taking place in the finance sector. Emerging fintech firms, online investment platforms, and other technology upheavals that can affect established business structures could pose a danger to ASNB Company. Employees may need to learn new technology, develop digital skills, or risk losing their jobs if some jobs are mechanised or become outdated.

Other threats of the company is competitive investment businesses that are competing with it for the same clients and investment opportunities could pose dangers to the company both locally and internationally. When other employers offer more interesting packages, greater career opportunities, or a more enticing work culture could pose dangers to the organisation because employee will choose the best organization. Competition can make it difficult to secure alluring investments, keep customers, and have a competitive advantage in the market.

The last threat of the company is reputation risk. Reputation is essential for PNB to preserve investor confidence and draw in new customers. Negative press, scandals, or issues involving the company, or its investments may influence its reputation in the market. Managing the aftermath from such situations, coping with public perception, and reestablishing trust may be difficult for employees. A bad reputation in maintaining business relationships with other financial institutions, stakeholders, and partner will do not achieve to mutually beneficial collaborations and growth opportunities.

## **5.6 SWOT MATRIX**

A SWOT matrix, also known as a SWOT analysis matrix or SWOT chart, is a visual representation of the results obtained from a SWOT analysis. It is a four-quadrant table that organizes the internal strengths and weaknesses along with external opportunities and threats in a structured manner. The SWOT matrix helps to provide a clear and concise overview of the strategic factors affecting an organization, making it easier to develop appropriate strategies.

	<b>S: STRENGTHS</b> S1: Well establish company S2: Support Bumiputera Participation S3: Various transaction channels	<b>W: WEAKNESSES</b> W1: Problematic mobile kiosk W2: Low awareness on ASNB products W3: Limited working space and equipment
<b>O: OPPORTUNITY</b> O1: Utilized Social Media Platform to promote ASNB products. O2: Talent development O3: Investors prefers customer online services.	<b>SO STRATEGIES</b> S1, O1: Attract more customer from various places because of well establish company S3, O3: Offer various transaction include online services	<b>WO STRATEGIES</b> S3, T2: Various transaction channels offered can reduce competitive investment
<b>THREATS</b> T1: Technological disruption T2: Competitive Investment T3: Reputation risk	<b>ST STRATEGIES</b> S3, T2: Various transaction channels offered can reduce competitive investment	<b>WT STRATEGIES</b> W1, T1: Hire technological experts to prevent technological problem. W2, T3: Spread about ASNB to every platform to maintain reputation.

## **5.7 PESTEL**

PESTEL analysis is a strategic framework used to assess and analyse the external macro-environmental factors that can impact an organization or a business. It provides a structured approach to understanding the political, economic, social, technological, environmental, and legal factors that may influence an organization's operations and decision-making process.

The first political factor is the changes in government policies and regulations, particularly related to investments and financial institutions, can impact ASNB's operations and fund management. For example, the changes in foreign investment regulations could affect ASNB's ability to invest in certain international markets or sectors. ASNB may need to align its investment strategies with these initiatives to meet evolving market demands and comply with regulatory requirements.

Next is economy factor the changes in interest rates set by the central bank, such as Bank Negara Malaysia, can impact PNB's investment decisions. The lower interest rates can stimulate economic activity and potentially increase the value of PNB's assets, while higher interest rates may dampen investment returns. As a result, ASNB company must closely monitor the central bank's monetary policy actions and incorporate them into its investment decision-making process to navigate the ever-changing financial landscape effectively.

Other than that, the charts of demographic trends is the social factor. These trends refer to the characteristics and patterns of a population, including changes in population size, age distribution, and consumer preferences. A growing population may lead to increased demand for investment products and services, including unit trust funds, as more individuals seek ways to grow their wealth and secure their financial future.

In addition, the technology factor is through digital transformation such as Digital Channels and Services. ASNB company need to leverage technology to provide digital channels and services to its investors, such as online portals, mobile apps, and electronic transactions where it is offering convenient digital access can enhance customer engagement and satisfaction.

Besides that, the competitive landscape is one of environmental factor. The level of competition within the investment management industry can affect PNB's market share and performance. By monitoring and responding to the actions of other investment firms are essential for maintaining a competitive edge.

Lastly is the legal factor\_which is Anti-Money Laundering (AML) Laws and Regulations recently always happen. ASNB Company must comply with AML laws and regulations aimed at preventing money laundering and the financing of terrorism. It is required to implement robust customer due diligence measures, reporting suspicious transactions, and maintaining proper records to combat financial crimes.

## **6.0 RECOMMENDATION**

There are a lot of recommendation for ASNB Company to improve their performance. The first recommendation is they need to improve mobile kiosk machines by hiring the expert technician staff. Hence, the employee and the management can make a design a user-friendly interface that is intuitive and easy to navigate where they need to consider the needs and preferences of your target audience to ensure a seamless and enjoyable user experience. In addition, they need to offer a range of secure and convenient digital payment options within the digital mobile kiosk. This can include support for mobile wallets, contactless payments, or digital fund transfers.

Besides that, ASNB company also need to organize a lot of booth programmes to spread awareness about ASNB products by the staff can be an effective way to engage with potential customers and educate them about the offerings. They may engage display by creating an attractive and visually appealing booth that captures attention. Hence, the use eye-catching banners, signage, and displays that prominently feature ASNB branding and product information. Visual representations can make the information more accessible and memorable for visitors.

Other than that, the company also need to provide equipment and enough working space for the employee. For instance, having storage facilities or shelves to store additional supplies or backup equipment will make the employee to do their work comfortably and keep the area clean and organized.

The other recommendation is giving awareness talk by the ASNB staff to promote the importance of investment and financial literacy at universities, colleges, or educational institutions. This can involve conducting workshops, seminars, or guest lectures to educate students and the wider community about the importance of investment and the benefits of ASNB products.

In addition, to prevent reputation risk and competition investment the company can consider implementing training programs to educate employees about reputation risk and their roles in safeguarding the company's reputation. Hence, they also can manage to do regularly assess and evaluate the company's reputation through surveys, feedback, and reputation monitoring tools. Besides, the insights gained to make continuous improvements in the organization's practices and offerings. By implementing these recommendations, Amanah Saham Nasional Berhad (ASNB) Company can strengthen its position as a trusted and respected financial institution in the eyes of its stakeholders and the public.

## **7.0 CONCLUSION**

In conclusion, I am grateful for the unwavering support, guidance, and encouragement I received throughout my internship journey from Amanah Saham Nasional Berhad (ASNB) Company for providing me with the invaluable opportunity to embark on a fulfilling 6-month internship with their esteemed organization. This experience has been a pivotal moment in my academic and professional journey, and I am truly honoured to have been selected for this internship.

I have gained a lot of knowledge and lessons throughout this internship such as, I managed to do self-assessment and reflection on myself for the career aspirations where I can justify my interests, strengths, and areas for improvement. This reflection can be valuable for making informed decisions about your future career path. Besides that, I also have improved my professional skills development that include communication, teamwork, problem-solving, time management, and adaptability. Hence, I also gained experience in using industry-specific tools, software, and platforms.

Other than that, this internship has allowed me to apply the theoretical knowledge acquired during my academic studies in a real-world setting. I had the opportunity to see how concepts such marketing trends, risk and crisis management, performance management and financial planning and implemented in practice. In addition, I also have exposed to the industry challenges and complexities of the asset management industry. This exposure may have included understanding market volatility, regulatory changes, competitive pressures, and the need for continuous innovation.

Last but not least, I would like to extend my sincerest appreciation to Universiti Teknologi MARA (UiTM) for conducting the industrial program training for students. The dedication of UiTM in providing us with hands-on experiences through such programs is commendable. This industrial training has been instrumental in bridging the gap between classroom learning and real-world application, and it has equipped me with essential skills that will undoubtedly prove valuable in my future endeavors.



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## **9.0 APPENDICES**

### **Document Information**

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Analyzed document	OURIGINAL REPORT NUR ADIBAH NABIHAH BINTI NORAZAMI 2020827616 - Copy.pdf (D172347361)
Submitted	2023-07-24 12:46:00
Submitted by	Nur Adibah Nabirah binti Norazami
Submitter email	2020827616@student.uitm.edu.my
Similarity	0%
Analysis address	skmusairah.UITM@analysis.ouriginal.com

### **Sources included in the report**

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### **Entire Document**

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2.0 Student Profile (Resume)

3.0 COMPANY PROFILE On May 22, 1979, Permodalan Nasional Berhad (PNB) formed this totally owned unit trust management business known as Amanah Saham Nasional Berhad (ASNB) to oversee all funds launched by PNB. There are currently 17-unit trusts in existence at ASNB, with a total market value of 264.0 billion units and a 14.5-million-unit trust funds account as of 2020. ASNB is also responsible for educating investors about the benefits of investing in unit trusts. There are 32 branches of ASNB Company in Malaysia. It was developed at all states which this will make easier for people to reach out. Since the creation of its first unit trust, PNB has introduced a total of 17-unit trust funds. There are two funds were created which are Fixed Prices Unit Trust Funds that consisted of 6 fixed prices and Variable Price Unit Trust Funds that consisted of 9 variables prices that represent income, the balance of funds and growth.

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### **The Ouriginal similarity of Internship Report**



**Raya celebration with ASNB Staffs.**



**Organizing open booth at Dewan Bazaar KB Tok guru for public.**



**Organizing ASNB event for UiTM KB lecturers and students.**



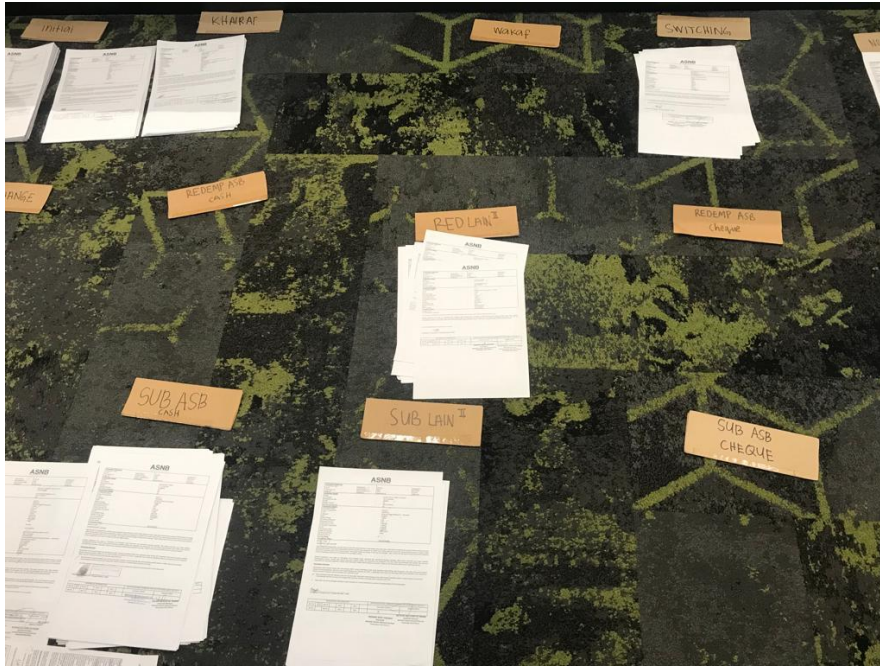
**Explaining to the customer's inquiry about ASB products**



**Assisting customer to register ASB account.**



**Open ASNB booth at KPJ Hospital Kota Bharu**



**Batching all the printed documents after closing.**



**Farewell Trainee of Graduate Executive Training.**