



ASNB

Amanah Saham Nasional Berhad

Syarikat Unit Amanah P13

PRACTICAL TRAINING REPORT SWOT ANALYSIS OF AMANAH SAHAM NASIONAL BERHAD PERLIS BRANCH

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PREPARED FOR:

EXECUTIVE SUMMARY

First of all, I am Nur Ezatulhazwani binti Noor Azizi, I am a final semester student which is semester 6 of bachelor in business administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau. I am currently undergoing industrial training at ASNB Kangar branch for 6 months starting on 01 March 2023 until 15 August 2023. I am one of the students selected to carry out industrial training at ASNB Kangar. ASNB Kangar is the only ASNB branch in the state of Perlis.

One of the goals of industrial training is to reveal to students the reality of the learning and working environment that each student will experience when they finish their studies. Through this industrial training students have been exposed to working situations and can help students to see the connection between the theory learned at university and the real situation in a workplace. In addition, the goal of industrial training is to provide students with hands-on experience in the workplace. My extraordinary and meaningful journey of 6 months started at ASNB Kangar.

A great experience with a positive work environment has increased my performance to contribute to this company. In connection with that I have learned various new things to do and this experience will probably give me an advantage to use in the future. In this report, I will discuss the company's background, SWOT analysis, discussion and recommendations related to SWOT, and finally the conclusion.

Last but not least, the 6 months I have been here have been very meaningful days for me in finding and learning a variety of new knowledge that is not learned on campus as well as hands-on work experience. Here has also taught me what the real world means, because we communicate with investors and all criticisms and problems can be handled well. Finally, this industrial training is a good program for students to gain work experience before these students enter the real world of work after completing their studies.

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3.0 COMPANY BACKGROUND

3.1 Permodalan Nasional Berhad (PNB)



Figure 1.0 : Logo of Permodalan Nasional Berhad

On 17 March 1978, Permodalan Nasional Berhad (PNB) was established as an instrument of the Government's New Economic Policy (NEP). In recent years, PNB has grown to become one of the largest fund management companies in Malaysia.

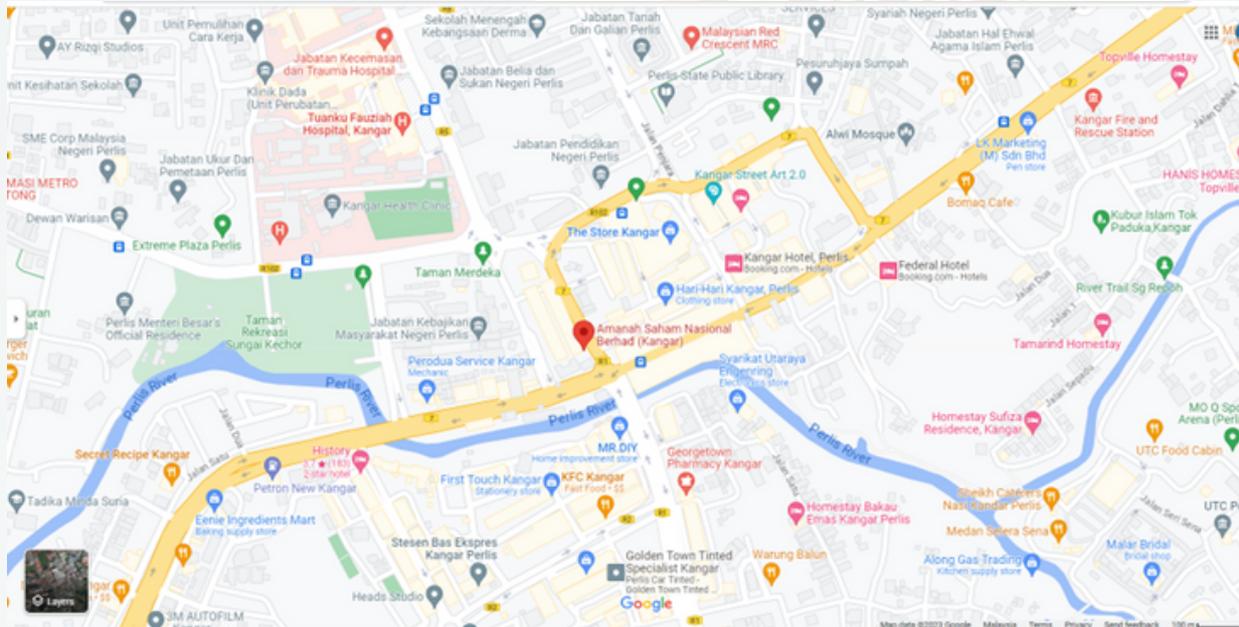
3.2 Amanah Saham Nasional Berhad



Figure 1.1 : Logo of Amanah Saham nasional Berhad

On May 22, 1979, Amanah Saham Nasional Berhad was founded. ASNB, a fully owned subsidiary of PNB (Permodalan Nasional Berhad), was created to oversee the unit trust fund that PNB had started. ASNB have a few product which has 17-unit trusts with a combined market value of 264.0 billion units and a 14.5-million-unit trust funds account in 2020. By hosting daily financial planning seminars across the country, popularly known as Seminar 360, ASNB is also responsible for educating investors about the benefits of investing in unit trusts.

3.1.1 Location



Address: Lot 7, Jalan Indera Kayangan, 01000 Kangar, Perlis.

3.2 VISION

To be a Distinctive World-class Investment House

3.2.1 Mission

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

3.2.2 Objective

- To raise the awareness on the importance of financial planning among the people.
- To create awareness and provide a comprehensive method to manage and draw up financial roadmap to help one achieve short, medium and long-term financial goals.
- To provide continuous education to the public on the importance of financial planning for retirement and child's education needs.
- To make financial planning as a way of life and to help one maintain a comfortable lifestyle during retirement.
- To help people achieve peace of mind and financial freedom as well as living prosperously.
- To introduce ASNB unit trust as a competitive investment instrument as the basis for financial planning through SP360 seminar activities.

3.2.3 ASNB Organizational Structure

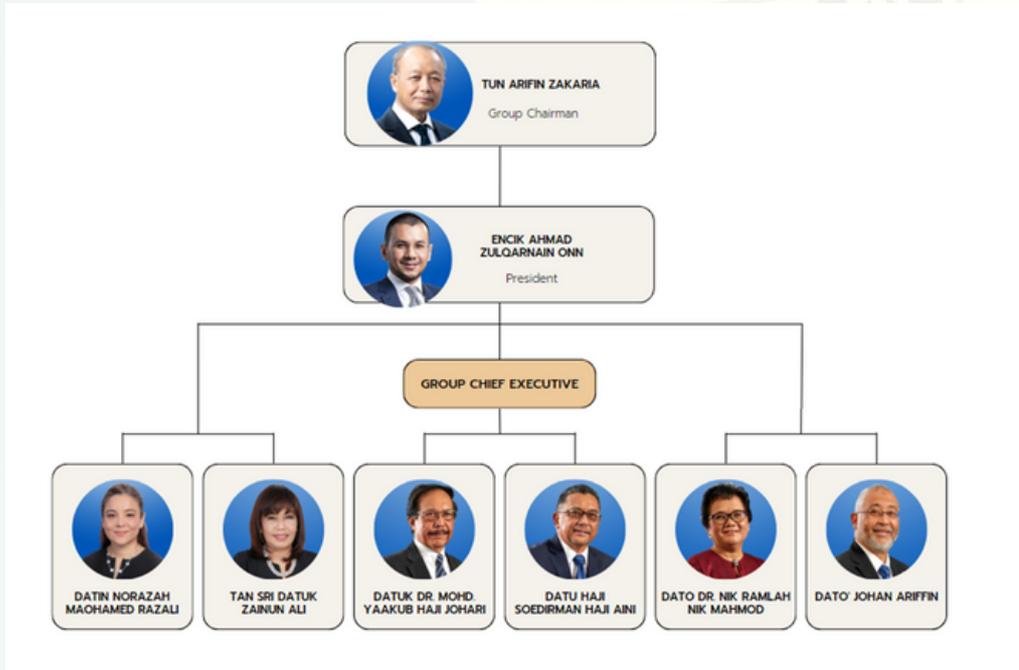


Figure 1.2 : Organizational Chart ASNB

3.3 Products

Total of unit trust that have been launched by PNB was 17 unit trust funds since the establishment of its first unit trust. These fund are divided into two type of unit which are Fixed Price Trust Funds and Variable Price Unit Trust Funds.

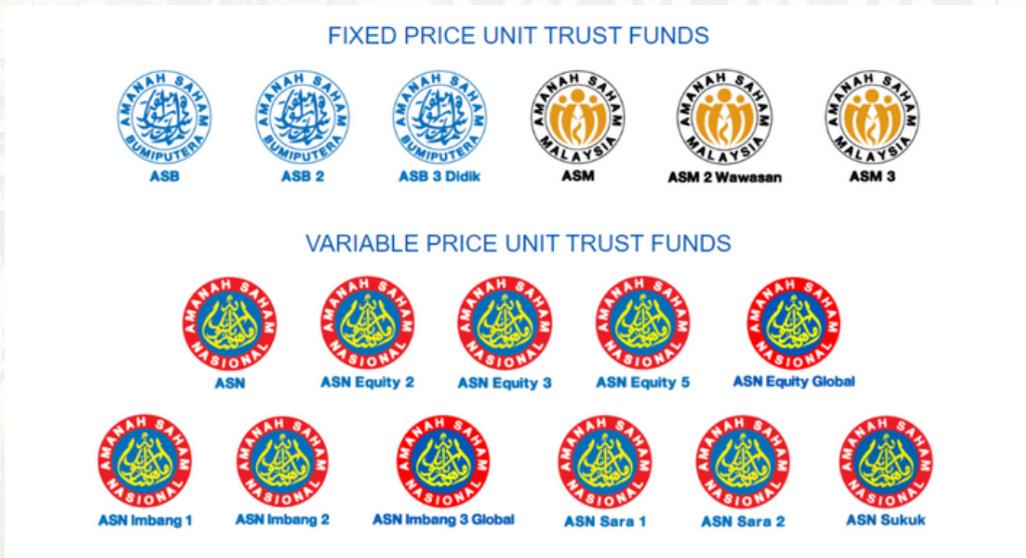


Figure 1.3 : Logo of Fixed Price and Variable Price Funds

3.3.1 Fixed Price

PRODUCT Amanah Saham Bumiputera (ASB)	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera (ASB). • To provide long-term, consistent, and competitive returns to unit holders while ensuring capital preservation at low risk tolerance level. • Bumiputera only • Maximum investment up to 300,000. • Account opening starting with RM10.
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera (ASB 2). • Fund more to income. • Maximum investment at 300,000 units. • Bumiputera citizens. • Starting invest from RM10.
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera 3-Didik (ASB 3 Didik). • Offer investment opportunities with reasonable long-term growth and return. • Investors who understand investment risk and reward and seeking for long-term capital growth. • Minimum investment starting RM10. • Maximum investment is unlimited.

PRODUCT Amanah Saham Malaysia (ASM)	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Malaysia (ASM). • Eligible for all Malaysian citizen who is 18 years above. • Unlimited investment. • Minimum investment for cash equivalent starting from RM10.
	<ul style="list-style-type: none"> • Amanah Saham Malaysia 2 Wawasan. • Provide unit holders with a reasonable level of regular distribution income from investments in a selected portfolio of authorized investments. • Minimum investment is RM10 and maximum is unlimited.
	<ul style="list-style-type: none"> • Amanah Saham Malaysia 3 (ASM3). • To provide a regular and consistent income while preserving the unit holders' investment capital over a long term. • Suitable for investors with medium to long-term investment, who understand investment risk and reward and seek for consistent income from their investments.

3.3.2 Variable Price

PRODUCTS <i>Amanah Saham Nasional (ASN)</i>	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Nasional (ASN). • This type of fund is a growth. • This category more to equity. • Through a diverse portfolio of investments is to generate a reasonable level of distribution income and capital appreciation for Unit Holders. • Maximum investment in unlimited. • Minimum investment required cash equivalent to RM10 .
	<ul style="list-style-type: none"> • Amanah Saham Nasional Equity 2. • Purpose is to provide unit holders with a reasonable dividend yield as well as capital appreciation at an acceptable level of risk by investing in a diversified portfolio of securities. • In accordance with the Deed, the Guidelines, and securities law.
	<ul style="list-style-type: none"> • Amanah Saham Nasional equity 3. • This type of fund more to growth and income. • Provide an investment opportunity that generates reasonable long-term growth and returns. • Minimum investment only RM10. • Maximum investment is unlimited.

	<ul style="list-style-type: none"> • Provide investment opportunity which generates a reasonable level of capital appreciation and income distribution to the unit holders through diversified portfolio of investments. • For investors who seek capital appreciation, have a high-risk tolerance, and understand investment risks. • Minimum investment is RM10. • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • Can be categorized as equity and type more to growth. • Aims to provide capital growth opportunities to investors by investing primarily in the global equity market. • Price per unit for this fund is based on the NAV per unit that is determined based on forward pricing. • Minimum investment is RM10. • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • Imbang was mixed asset balanced. • Generate capital growth over the medium to long term by investing in a well-balanced portfolio and reinvesting distributions. • Minimum investment is RM10. • Maximum investment unlimited.
	<ul style="list-style-type: none"> • Imbang was mixed asset balance 2. • More to growth and income. • Specialized fund for those who know about investment risks and rewards and for who that seeking for the long term capital growth. • Minimum investment is RM10. • Maximum investment is unlimited.

 <p>AMANAH SAHAM NASIONAL ASN Imbang 3 Global</p>	<ul style="list-style-type: none"> • For growth and income. • Mixed asset balanced. • Minimum initial investment RM10. • Maximum investment unlimited.
 <p>AMANAH SAHAM NASIONAL ASN Sara 1</p>	<ul style="list-style-type: none"> • For growth and income. • Category in mixed asset conservative. • Launch in 17 March 2003. • Form of investment in cash/cash equivalent and EPF members investment scheme. • Minimum initial investment RM10. • Minimum additional investment cash RM1 while EPF RM1,000. • Unlimited investment.
 <p>AMANAH SAHAM NASIONAL ASN Sara 2</p>	<ul style="list-style-type: none"> • Conservative type. • Mixed asset category. • Launch date in 24 September 2018. • To provide the investors with liquidity and regular income stream with potential long term capital growth. • Suitable for conservatives, investors with preference for income and liquidity also who understand the risk of investment. • Form of investment was in cash. • Minimum investment RM10. • Maximum investment unlimited.
 <p>AMANAH SAHAM NASIONAL ASN Sukuk</p>	<ul style="list-style-type: none"> • Income type. • Category sukuk. • Launch in 25 November 2022. • Seek to provide Unit Holders with stable income and capital appreciation opportunities through investment mainly in a portfolio of sukuk/Islamic liquid assets. • Minimum investment RM10, maximum investment unlimited.

3.4 Services

Estate Planning is a service provided by the ASNB. Investors can use this service from ASNB to help them manage their estates. Everyone, including the wealthy, needs estate planning to make sure their families and loved ones are well taken care of.

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 the state and the federal governments take from them. 'Hibah Amanah' and 'Pengisytiharan Amanah' are the two estate planning options offered by the ASNB. For Muslim unitholders, there is "Hibah Amanah," and for non-Muslim unitholders, there is "Pengisytiharan Amanah."

3.4.1 Hibah Amanah



Figure 1.4 : Logo of Hibah Amanah

Hibah can be described as a gift or transfer of ownership of property from one party to another that involves a contract (Akad) without any consideration (I'wad), happens during the lifetime of a 'Hibah' provider, is made voluntarily, is not meant to glorify anyone, and is given by reciting and 'Ijab Qabul' or any expression. In other terms, "Hibah Amanah" combines the ideas of "Hibah" with "trust." According to the criteria and conditions outlined in the "Hibah Deed," it is a gift of ASNB units made by the unit holder (donor) to his loved ones during his lifetime.

3.4.2 Pengisytiharan Amanah



Figure 1.5 : Logo of Pengisytiharan Amanah

The estate planning service known as Pengisytiharan Amanah or Trust Declaration incorporates the idea of trust. The following are included in the Trust Declaration concept used in ASNB:

- The Unit Holder proclaims the establishment of a trust in the appointment of the Donee(s) by an agreement signed via the Trust Deed, according to the terms and conditions agreed.
- The Donor entrusts his unit trust money based on love over his lifetime.
- Following the Donor's passing, the Trustee shall administer the Trust Asset in accordance with the terms and conditions of the Trust Deed before distributing it to the Donee(s).

4.0 TRAINING'S REFLECTION

4.1 Roles and responsibilities during internship

1. Counter services

Roles	Description
Front Counter	<ul style="list-style-type: none">• Understand how the counter operational procedure.• Helping in assisting and explaining to the investors in registering an ASNB account.• Assist investors how to registers an account by using the kiosk machine.• Helping others in answering and explaining the investors inquiries at the front counter.

2. Back Office

Roles	Description
Hibah Amanah and Declaration of Trust	<ul style="list-style-type: none">• Review all the estate planning document.• Prepare and print PH5, for document check list.• Recheck the document and fill in the blank document.• Stamp chop the name of the maker as well as the witness, and get all the relevant officers sign.• After completing the document, give the document to the officer for check.• Then give to the branch manager for sign.• Receive claim application from investors and recheck the document.• After the document complete, give the document to the officer to check. Meanwhile, prepare PM5 and document submission list.• After get the approval print out report for claim application form.• Scan the complete document for email to the HQ and make one copy to put in the file for officer record in system for monitoring purposes.• The document of Hibah Amanah and Declaration of Trust will be post to Kota Seriemas.

3. Account and Administration

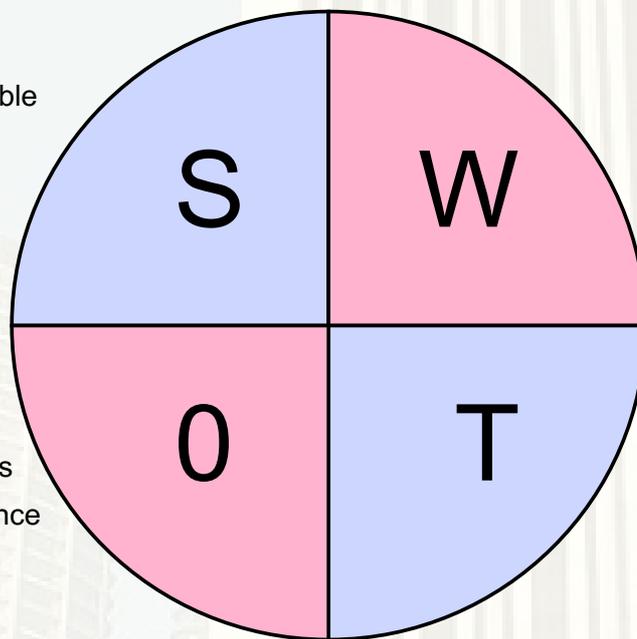
Roles	Description
Filing documents	<ul style="list-style-type: none">• Answering phone calls and connecting to the person concerned.• Managing files and databases.• Filing the document for branch record management.• Managing correspondence and document posting the headquarters and other branches.• Print out the report to put in the file for officer record.• Put all the estate planning document that done in file before post to the Kota Seriemas.

4.2 Intrinsic and Extrinsic benefits during internship

Duration	<ul style="list-style-type: none">• 01 March 2023 - 15 August 2023.• Monday - Friday (08:15 a.m. - 05:00 p.m.).
Gains	<ul style="list-style-type: none">• Rm 1,000 a month, One day leave for each month, new skill that relate to documentation, improve communication skills.

5.0 SWOT ANALYSIS

- Various product
- Employee skill
- Strong and sustainable company



- Open more branches
- Employee performance
- Gain more investors

- Problematic kiosk
- Miscommunication information
- Dividend lost

- Management security
- Legal action effect on company
- Organization lost investors

6.0 DISCUSSION AND RECOMMENDATION

6.1 Strengths

6.1.1 Various product

ASNB is a share trust company founded by Permodalan Nasional Berhad (PNB) that manages all investment funds launched by PNB. ASNB is a company that is loved by the public because of its uniqueness, which is that it has various fund units that can be invested by bumiputera. The investment portfolio offered by ASNB has two categories which are fixed price trust units and variable price trust funds.

For trust funds, fixed unit prices are ASB, ASB 2 and ASB 3 Didik. In fact, non-bumiputera citizens can also make investments in the fixed price ASM, ASM 2 WAWASAN, and ASM 3. In addition, the products offered by ASNB for fixed prices only start at RM1/unit. The products offered by ASNB to investors prove to be very useful because they allow each investor to plan their investment without worrying about the price that will change in the future. This is also one of the reasons why investors in Malaysia choose ASNB as one of the organizations to start investing and they also get dividend returns for long-term investments. Not just giving good returns to investors, PNB also aims to actively contribute to the growth and development of the Malaysian economy (Santani, 2023).

ASNB also offers variable price unit trust funds to customers, namely ASN, ASN Equity 2, Equity 5, ASN Sara 1, ASN Sara 2, ASN Imbang 1, ASN Imbang 2, and ASN Imbang 3. This variable price can be invest by all Malaysia citizen if they willing to take a risk because the price will be change from time to time. In addition, ASNB has issued the newest product, which is ASN SUKUK. The newest product is a little different for investor to invest because the main step of this ASN sukuk was introduced with the aim of further expanding the range of ASNB product offerings to meet the increasing needs of Malaysian investors, especially to investors who want to invest but do not take high risks and seek long-term income (The Star, 2022).

Pestel analysis for various product was in economy factors. This is because there are a lot of product that being promote by ASNB. Every of their product have it own uniqueness than other bank. One of the different that citizen can see is each product that being introduce can give the return to each investors and to open an account only for RM10 minimum. In my observation, not only can we invest but investors can save in ASNB because it can give returns even in the long term compared to MAYBANK, BSN, CIMB, BANK ISLAM there is no dividend if you save.

6.1.2 Employee skill

Employee training is a program given to help each employee to learn or improve their performance through new knowledge techniques that cover their current roles. As a large organization, ASNB also attaches great importance to the service provided, so employee training is required for each employee to ensure that an employee always has the skills appropriate to the scope of their duties.

During the pandemic employees need to join the training through online platform. According to Zaini (The Star, 2023), training is the right for every employee like holidays and annual leave. So, it is proven that training was important especially when a new era arrives there will be procedures, new systems that will be upgraded and new knowledge, just as ASNB is an organization that uses technology in their daily operations.

In PESTEL analysis, employee training category is social. Because as an employee they meet people everyday and people that they meet was their investors. So they need to well prepare in term served their investors because we do not know each of customers sometimes came from intelligence person. So to maintain the quality of service that will be serve as employer need to make sure that all the employee already trained with new knowledge and also skills.

6.1.3 Strong and sustainable company

Permodalan Nasional Berhad (PNB) is one of the largest companies in Malaysia that will provide consistent long-term returns to investors and also ensure low-risk investments. Among the products and ASNB that are well known is the Amanah Saham Bumeputera (ASB) share trust fund. Amanah Saham Bumiputera or known as ASB was introduced on 2 January 1992 by Amanah Saham Nasional Berhad to help Malaysian Bumiputera people in making savings to meet their aspirations. Funds managed by fund managers to be invested and any profits for these investments will be returned to investors. Every investor trusts and feels safe and calm knowing that money is managed by professionals with more than 40 years of experience (Starpicks, 2023). So, it is proven that PNB is a strong company and has grown into the best investment management business in Malaysia over the past 40 years.

For PESTEL analysis for these strengths were categorized in economy factors. Due to the economy that is growing more and more prosperous from time to time, we can see how strong PNB is from the beginning of its opening until now. Then ASNB became more and more famous not only among the elderly, but also among young people now it is wise to save money in ASNB because ASNB gives benefits to every saver, that is, every investment made is a very low investment and suitable for young people. In addition, savers not only save, but each of their savings comes with dividends.

So in my view this proves again that ASNB is a firm and strong organization because it can stand until now. In addition, it is not only bumiputera who save here. In fact, non-bumiputera citizens also participate in making deposits here after the quota limit for ASM accounts has been increased to 5 billion. So PNB's efforts to promote a culture of saving and investment among Malaysians can be carried out (The Star, 2023).

6.2 Weaknesses

6.2.1 Problematic kiosk machine

Through the development of the age of technology, ASNB also does not lag behind by using the latest technology for operations and this is in line with the passage of time that is becoming more advanced and technological. Even this technology can make it easier, save time and avoid people queuing at the counter. Among the technologies used is a touch screen kiosk. This is because touch screen kiosks are so popular today, it shows how far technology has come. But this touch screen keyboard also has some problems when used by every investor. Among the problems faced by every investor is that the screen will stop responding suddenly, software problems, and internet connection problems that cause investors to fail to make payments when registering an account at the kiosk.

Furthermore, for investors who are quite old, it is quite difficult for them to use the kiosk. This is because their fingerprints are difficult to detect at the kiosk and they have to put lotion on their fingers to be detected by the machine. It is proven when using detergents, chemicals and plants can cause some changes to a person's fingerprints or defects in fingerprint patterns and abnormal nipples (Affandi as cited in Shah, 2018). This also affects fingerprints by causing scaling, wrinkles or cracks and the removal of fingerprints (Shah, 2018).

Problematic kiosk was categorized in the technology factors in PESTEL analysis. Nowadays technology has progressed and everywhere we go. We can see the use of high technology comparable to current times. However, technology will also have its drawbacks as discussed above. So in my view if an organization wants to use the latest technology it is better. This is because the use of technology such as that used by ASNB is good just to avoid slow internet problems which can be overcome by further increasing the internet speed limit to make it easier for all matters at the machine kiosk to run smoothly during account registration transfer money from ASNB to another ASNB account and any task that can be done by using the kiosk.

6.2.2 Miscommunication information

ASNB is a well-known core unit investment company among Malaysians. However, ASNB also has shortcomings from the information delivery to each investor is not delivered well. The lack of this information delivery can cause some problems that can occur later. As said before ASNB has various products so sometimes investors get confused with too much information, especially products related to inheritance which have many documents required if the investor wants to make a nominee and claim the nominee. In addition, every investor should plan their transaction needs before the suspension date takes place (Thesundaily, 2022). But there are still investors who are not sensitive to the information provided until they return from the branch empty-handed and do not make any transactions.

In addition, this problem occurs because most of the investors who invest in ASNB are older investors, so problems such as unclear information often occur and this also happens to young investors who do not understand investment clearly. For older investors they rarely use social media so they don't know about the latest information shared on ASNB's official website. Among the examples of misunderstanding information is, for investors who want to make a nominee not to provide the child's identification form to process the nominee's document after giving information. However, there are still older investors who use social media, but only a few. However, these investors can come to the nearest branch for consultation and ask questions to the officer on duty regarding information for the products available at ASNB.

PESTEL analysis for these weaknesses is social factor which is there is a bit miscommunication between employee and the investor. The probability of this happening among investors who are old. This is because the information conveyed by the employee is not received exactly as what is understood by others rather than what is explained by the employee.

In my opinion, to avoid this kind of issue from recurring, the employees need to explain in more detail or find a new way that the investors understand, or the employees who manage ASNB's social media accounts should upload the current information on the website. This is because from where investors whether old or young will get current information.

6.2.3 Dividend lost

The third weakness that can be seen in ASNB is the loss of dividends. As we all know that ASNB is a stock trust company where investors can invest for the long term. So this investment based organization will get dividends. Dividends are the distribution of profits from the organization to shareholders when sufficient time for the distribution of dividends is distributed directly into the account of each investor who invests in the investment organization. Any undistributed profits will be reinvested in the business. Then the ASNB dividend in 2020 has also announced a distribution of 5.5 cents per unit for ASB and it is the lowest distribution since 1990 (Yunus, 2020). So this proves that from 2020 until now the dividend is relatively less due to the developing economy. Although the dividend this time is slightly less due to several factors, investors still get a return for each investment made by each investor.

This PESTEL analysis for dividend loss can be categorized in economic sector. This sector is due to the country's economy which is still developing and in the process of recovery after the covid-19 pandemic (Yunus, 2020). Then many perceptions need to be seen in order to improve the country's economy. PNB will also see its domestic and foreign investments affected by the global economic recession (Yunus, 2020). So large organizations like ASNB that give returns to every investor who invests get less dividends and it is possible that this will have a bad effect on the organization. Among them is that investors are likely to close their accounts and invest in other organizations.

In my opinion, ASNB is a big organization, even strong and able to stand until now. This means that the strategy carried out in order to obtain profits that will be distributed to investors is running smoothly. However, ASNB needs to increase their efforts and should be wise in making any investment so that they get a lot of profit and return.

6.3 Opportunities

6.3.1 Open more branches

ASNB has various types of products and not only that but the products offered to each investor are very unique. This is evident where other banks do not offer the unit fund offered by ASNB, which is a low risk investment. ASNB also aims to help Malaysian bumiputeras in making long-term savings or investments and investors can choose the type of investment they want, i.e. if they dare to take risks, they can invest in variable price unit funds; if they don't dare to take risks, investors can invest in funds fixed price unit.

Then due to the uniqueness of the product and the variety of products offered at ASNB has attracted the interest of investors to invest there. This can be seen more clearly when the increase in fund limits has increased the number of investors who invest in ASNB for bumiputera by 30% of investors (The Star, 2023). Furthermore, the number of new accounts also reached 15.2 million which is an increase of 40,000 at the end of the year 31 Dec 2022 (The Star, 2023). So this is one of the opportunities for ASNB to add new branches. Then the addition of a new branch is very beneficial for a state that only has one branch like the state of Perlis. For PESTEL analysis for open new branch is environment category.

In my opinion, the opportunity to open new branches in some states is something that should be taken seriously. This is because not everyone will go to agents under ASNB such as Maybank, Cimb bank and so on. This is because they prefer to go to the branch because investors give their trust to ASNB branch officials only compared to agents. So due to their service was the best so investors more likely to walk in to the branch more rather than go to the agents even the agent was nearest with their house. However, the cost of adding a branch is quite expensive due to the unstable economy.

6.3.2 Employee performance

Employee performance is the performance of an employee in an organization that can be improved in terms of skills, knowledge and so on that will be obtained from the training. Due to the employee training given to each ASNB employee, the performance of that employee can be further improved. The intended performance is in terms of soft skills, communication skills, knowledge and so on in tangible and intangible ways. According to Datuk Seri Dr. Zaini Ujang, Secretary General of the Ministry of Human Resources (Lai, 2023) stated that every employee should receive 60 hours of training per year, which is together with eight working days. In addition, the training given to each employee is not just training but the training given must be suitable for each employee (Lai, 2023). Then this training is an important training for ASNB employees because the training provided can reduce errors in an operation and the employee will be more productive.

This PESTEL of analysis for employee performance is in the environment category which includes the environment and manner of behavior and performance of an employee in interacting with investors. This is because ASNB was the unit trust company which is that will interact with the investors daily. So their every behavior is very important and this is also to take care of all the services provided to investors who come to ASNB branches throughout Malaysia.

In relation to that, in my view the performance of employees in an organization can give a good effect to an organization. In addition, it can also attract investors to invest due to the excellent service provided. Then, if ASNB wants to attract more investors, ASNB's own employees should communicate wisely to attract the attention of that investor

6.3.3 Gain more investors

Due to the strong and sustainability of ASNB, will give the organization itself the opportunity to have new investors as well as regular investors who are loyal and believe in ASNB's own products. According to PNB president and group chief executive Ahmad Zulqarnain Onn (as stated in The Star, 2023) said the increase in the size of the ASM fund by RM5 billion has attracted the interest of citizens to buy the units, especially for non-bumiputeras. In addition, due to the increase in funds within three months, as many as 30% of the new investors are bumiputera unit holders (The Star, 2023). In fact, this increase in funds was obtained from 96,000 new unit holders (The Star, 2023).

As discussed above, ASNB is a different organization from the others that have a core unit trust element. ASNB is also an organization for long-term investments. Investors who come to ASNB will definitely be interested in the products offered here. Among them is the heir product, if the investor makes a nominee under ASNB, only a one-time fee is charged, even the unit trust fund that is blocked for the nominee can still make transactions as usual and unlike other banks. An example of another bank that has a nominee is the hajj fund but cannot make transactions like the unit fund at ASNB.

According to the PESTEL analysis, gain more investors can be categorized as an economics factors because ASNB was one of the larger organization that have various product, then the way they increase the limitation of their products can attracts more investors to Invest with them even young and old can invest because they do long term investment that suit for all generation.

6.4 Threat

6.4.1 Management of security

Referring to current developments, modern technology has been used at ASNB, which is a kiosk machine that is used to simplify and save service time at the counter. Not only does it save time but this smart technology can avoid queuing at the counter to make any transaction (Mariadas & Murthy, 2022). But the use of this technology also has problems. Among them, the kiosk machine suddenly lags behind. In addition Asnb is an investment organization and they use a lot of systems and the system used by each employee is constantly updated. The system used cannot be avoided from being affected by viruses, the system being hacked by hackers and so on. The use of this technology is also a threat to the daily operating system of this organization.

Pestle analysis for security management can be categorized into technology. Technology is now moving forward especially after the covid-19 epidemic spread. But this security management is not only focused on threats from viruses and hackers but also scammers. So ASNB often uses various systems in its daily operations so it is quite dangerous because the systems used involve the data of investors who invest in ASNB.

In my opinion, this excellent use of technology shows the development of an organization over time. For example, ASNB itself uses kiosks and there are still banks that do not use kiosks like ASNB. However, if an organization wants to use the system or website for their operations. Organizations need to find anti-virus and firewall software that can truly secure their sites from hackers and viruses. If their system is secure, then investors will have more confidence in their operations and services.

6.4.2 Legal action effect on company

Due to miscommunication, it is possible that this organization will be sued by customers who come to do business. This is likely to happen because there are some customers, especially Chinese customers who misunderstand the procedure. For example, investors who have 20k and above will not be charged if they want to make a nominee, but they still need to pay RM10 for the swearing-in fee. The free payment is only to make a nominee, not to take the nominee's oath. Legal action effect on company is categorized in the legal for PESTEL.

To avoid misunderstandings that may involve legal action being taken against the organization. The manager of an organization must provide training to each employee to ensure that every detail and service provided is true. Furthermore, training is very important for every employee because of the constant changes in the workplace, driven by technological advances and also the challenges faced (Benjamin, 2023). Even as the head of the branch he or she must also monitor the way his employees work from day to day so that every information and service provided by each employee is very efficient.

6.4.3 Organization lost investors

As is well known, ASNB is an organization that provides returns in the form of dividends to every investor who invests with ASNB. Dividend changes generally do not lead to any dividend changes, although companies are more likely to reduce dividends when dividends are premium (Belousova et.al., 2016). But every investment made did not get returns like in previous years. This is due to the economic factors that hit Malaysia now after the pandemic. It is likely that this organization will lose investors. For example, investors come to ASNB branches wanting to close their accounts and go invest in other banks with the excuse of getting a lower dividend return compared to previous years. This will have a bad effect on ASNB because it is possible that all the products sold by them are not bought by every investor. PESTEL analysis for organization lost investors categorized in economic.

in my opinion due to the organization lost investors can be overcome if the organization is smart in making promotions for some products. For example, inheritance products, giving gifts to those who save more than 5k and vice versa. This thing is likely to keep investors because it's not that they don't get a return but a return that is given a little from before but is still okay and does not harm investors who invest in ASNB.

7.0 CONCLUSION

In conclusion, ASNB Kangar helped me a lot in making me aware of the reality of the real job situation. From the products and services provided here, ASNB Kangar has taught me how to interact with investors and help investors to achieve their investment goals either directly through counter services or indirectly.

Throughout the industrial training at ASNB kangar this has given me the opportunity to see from department to department how they operate and has also revealed to me a variety of useful knowledge. All new knowledge and skills learned here can be applied in the future. In addition, interpersonal skills and confidence are indirectly improved compared to before. Furthermore, during my time here, I also got to know the meaning of working in a team that brings a lot of ideas to solve a problem.

Finally, this industrial training is very useful training that can be applied by every student in the future. This is because here has taught me many things that are very valuable to me and at the same time, I can use them to improve myself and make changes in my life. Once again I would like to say a million thanks to ASNB Kangar for choosing me and also for giving me the opportunity to learn and investigate the real work environment during the 6 months I underwent industrial training and not to forget UiTM Arau, which established an industrial training program for students improve their competence to enter the real world of work after the end of their studies.

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9.0 APPENDICES



Helping customer to make a transaction



Giving investor ticket number



Guiding investor how to use kiosk



Helping staff to review estate planning documents



ASNB fire training



Outside programe promote estate planning at Kampung Siam



ASNB Culture day



ASNB Eid al-Fitr feast



ASNB Family day

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AMANAH SAHAM NASIONAL BERHAD PERLIS BRANCH
PRACTICAL TRAINING REPORT SWOT ANALYSIS OF ASNB PERLIS BRANCH
PROGRAM: BACHELOR OF BUSINESS ADMINISTRATION (HONS.) HUMAN RESOURCE MANAGEMENT
PREPARED BY: NUR EZATULHAZWANI BINTI NOOR AZIZI 2020483448 RBA2436A
PREPARED FOR: DR. SYAMILAH ANNUAR

59%

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INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

First of all, I am Nur EZatulhazwni binti Noor Azizi, I am a final semester student which is semester 6 of bachelor in business administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau. I am currently undergoing industrial training at ASNB

Kangar branch for 6 months starting on 01 March 2023 until 15 August 2023. I am one of the students selected to carry out industrial training at ASNB Kangar. ASNB Kangar is the only ASNB branch in the state of Perlis. One of the goals of industrial training is to reveal to students the reality of the learning and working environment that each student will experience when they finish their studies. Through this industrial training students have been exposed to working situations and can help students to

87%

MATCHING BLOCK 2/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

see the connection between the theory learned at university and the real

situation in a workplace. In addition, the

48%

MATCHING BLOCK 3/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

goal of industrial training is to provide students with hands-on experience in the workplace. My extraordinary and meaningful journey of 6 months started at ASNB Kangar. A great experience with a positive work environment has increased my performance to contribute to this company. In connection with that I have learned various new things to do and this experience will probably give me an advantage to use in the future. In this report, I will discuss the company's background, SWOT analysis, discussion and

recommendations related to SWOT, and finally the conclusion. Last but not least, the 6 months I have been here have been very meaningful days for me in finding and learning a variety of new knowledge that is not learned on campus as well as hands-on work experience. Here has also taught me what the real world means, because we communicate with investors and all criticisms and problems can be handled well. Finally, this

60%

MATCHING BLOCK 4/42

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INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

industrial training is a good program for students to gain work experience before these students enter the real world

of work after completing their studies. EXECUTIVE SUMMARY
CONTENT 01. 03. 16. 02. 15. 13. ACKNOWLEDGEMENT COMPANY BACKGROUND DISCUSSION AND
RECOMMENDATION STUDENT PROFILE SWOT ANALYSIS TRAINING'S REFLECTION CONCLUSION REFERENCES
APPENDICES 25. 26 28.
With this, I would

21%

MATCHING BLOCK 5/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (c ... (D157384968)

like to record my deepest gratitude to God for His abundant grace and guidance throughout my industrial training period. In addition, it has given me the strength to overcome all challenges to complete this course. I also want to thank Him for giving me the opportunity to feel the beautiful learning process and for giving me the patience to complete this practical report.

Throughout my training in this industry, I have received help from various sources, and I am grateful for all the help that has been given to me throughout the training and also to complete this report. First, I would like to express my gratitude to my university advisor, Dr. Nursyamilah Annuar for taking the time to guide me in completing the Training and also this report. Without her guidance, it would be difficult for me to complete this industrial training report on time. Next, I am also grateful for having a family that always supports and also inspires me to complete my assignment. Due to the dedication and cooperation of each family member, I was able to complete the report that was given to me on time. In fact, I am also grateful because the assistants there also guided me during my internship there. In relation to that it was

90%

MATCHING BLOCK 6/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

an honor to be part of Amanah Saham Nasional Berhad for

six months of practice there. In addition, it was one of the most unforgettable experiences during my time working with such a prestigious company. I would also like to thank

44%

MATCHING BLOCK 7/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

my organization Permodalan Nasional Berhad (PNB) for giving me the opportunity to undergo industrial training for 6 months. A big thank you to ASNB Branch Manager Kangar which is Puan Nurul Syuhada for giving me the opportunity to adapt and also gain all the knowledge that is very useful in improving my communication skill, management, customer and public service. I would also like to express my deepest appreciation to my organizational supervisor Miss Melati for her guidance, support, encouragement, consideration and understanding throughout my training journey.

I am a lucky student to have a supervisor who always cares about my work, answering all my questions and inquiries promptly. 1.0 ACKNOWLEDGEMENT 01

2.0 STUDENT

PROFILE 02

3.1 Permodalan Nasional Berhad (PNB)

Figure 1.0 : Logo of

62%

MATCHING BLOCK 8/42

J

Permodalan Nasional Berhad On 17 March 1978, Permodalan Nasional Berhad (PNB) was established as an instrument of the Government's New Economic Policy (NEP). In recent years, PNB has grown to become one of the largest fund management companies in Malaysia. 3.2

Amanah Saham Nasional Berhad

Figure 1.1 : Logo of

35%

MATCHING BLOCK 9/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (c ... (D157384968)

Amanah Saham nasional Berhad On May 22, 1979, Amanah Saham Nasional Berhad was founded. ASNB, a fully owned subsidiary of PNB (Permodalan Nasional Berhad), was created to oversee the unit trust fund that PNB had started. ASNB have a few product which has 17-unit trusts with a combined market value of 264.0 billion units and a 14.5-million-unit trust funds account in 2020.

By hosting daily financial planning seminars across the country, popularly known as Seminar 360,

80%

MATCHING BLOCK 10/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

ASNB is also responsible for educating investors about the benefits of investing in unit trusts. 3.0

COMPANY BACKGROUND 03

3.1.1 Location 04

Adress: Lot 7, Jalan Indera Kayangan, 01000 Kangar, Perlis

100%

MATCHING BLOCK 11/42

SA

INDUSTRIAL TRAINING REPORT ASNB_SITI NURHAZIRA ...
(D142725265)

To raise the awareness on the importance of financial planning among the people. To create awareness and provide a comprehensive method to manage and draw up financial roadmap to help one achieve short, medium and long-term financial goals. To provide continuous education to the public on the importance of financial planning for retirement and child's education needs. To make financial planning as a way of life and to help one maintain a comfortable lifestyle during retirement. To help people achieve peace of mind and financial freedom as well as living prosperously.

92%

MATCHING BLOCK 12/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf
(D157257492)

To introduce ASNB unit trust as a competitive investment instrument as the basis for financial planning through SP360 seminar activities. 3.2

100%

MATCHING BLOCK 13/42

SA

NUR ANIS ATIKAH HAMIDUN REPORT SWOT.docx
(D142125462)

VISION To be a Distinctive World-class Investment House 3.2.1 Mission To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation. 3.2.2 Objective 05 3.3

Products Total of unit trust that have been launched by PNB was 17

73%

MATCHING BLOCK 14/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf
(D157257492)

unit trust funds since the establishment of its first unit trust. These fund are divided into two

type of unit

95%

MATCHING BLOCK 15/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf
(D157257492)

which are Fixed Price Trust Funds and Variable Price Unit Trust Funds. 3.2.3

ASNB ORGANIZATIONAL STRUCTURE 06 Figure 1.2 : Organizational Chart ASNB

83%

MATCHING BLOCK 16/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf
(D157257492)

Figure 1.3 : Logo of Fixed Price and Variable Price Funds PRODUCT Amanah Saham Bumiputera (ASB) DESCRIPTION Amanah Saham Bumiputera (ASB) To provide long-term, consistent, and competitive returns to unit holders while ensuring capital preservation at low risk tolerance level Bumiputera only Maximum investment up to 300,000

Account opening starting with RM10 Amanah Saham Bumiputera (ASB 2) Fund more to income

80%**MATCHING BLOCK 17/42**

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

Maximum investment at 300,000 units Bumiputera citizens Starting invest from RM10 Amanah Saham Bumiputera 3-Didik (ASB 3 Didik) Offer investment opportunities with reasonable long-term growth and return Investors who understand investment risk and reward and seeking for long-term capital growth Minimum investment starting RM10 Maximum investment is unlimited 3.3.1 Fixed Price 07 PRODUCT Amanah Saham Malaysia (ASM) DESCRIPTION Amanah Saham Malaysia (ASM) Eligible for all Malaysian citizen who is 18 years above Unlimited investment Minimum investment for cash equivalent starting from RM10 Amanah Saham Malaysia 2 Wawasan Provide unit holders with a reasonable level of regular distribution income from investments in a selected portfolio of authorized investments Minimum investment is RM10 and maximum is unlimited Amanah Saham Malaysia 3 (ASM3) To provide a regular and consistent income while preserving the unit holders' investment capital over a long term Suitable for investors with medium to long-term investment, who understand investment risk and reward and seek for consistent income from their investments. 08 PRODUCTS Amanah Saham Nasional (ASN) DESCRIPTION Amanah Saham Nasional (ASN) This type of fund is a growth This category more to equity Through a diverse portfolio of investments is to generate a reasonable level of distribution income and capital appreciation for Unit Holders Maximum investment in unlimited Minimum investment required cash equivalent to RM10 Amanah Saham Nasional Equity 2 Purpose is to provide unit holders with a reasonable dividend yield as well as capital appreciation at an acceptable level of risk by investing in a diversified portfolio of securities In accordance with the Deed, the Guidelines, and securities law Amanah Saham Nasional equity 3 This type of fund more to growth and income Provide an investment opportunity that generates reasonable long-term growth and returns Minimum investment only RM10 Maximum investment is unlimited 09 3.3.2 Variable Price Provide investment opportunity which generates a reasonable level of capital appreciation and income distribution to the unit holders through diversified portfolio of investments For investors who seek capital appreciation, have a high-risk tolerance, and understand investment risks Minimum investment is RM10 Maximum investment is unlimited Can be categorized as equity and type more to growth Aims to provide capital growth opportunities to investors by investing primarily in the global equity market Price per unit for this fund is based on the NAV per unit that is determined based on forward pricing Minimum investment is RM10 Maximum investment is unlimited Imbang was mixed asset balanced Generate capital growth over the medium to long term by investing in a well-balanced portfolio and reinvesting distributions Minimum investment is RM10 Maximum investment unlimited Imbang was mixed asset balance 2 More to growth and income Specialized fund for those who know about investment risks and rewards and

for who that seeking

75%**MATCHING BLOCK 18/42**

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

for the long term capital growth Minimum investment is RM10 Maximum investment is unlimited 10

For growth and income Mixed asset balanced Minimum initial investment RM10 Maximum investment unlimited For growth and income Category in mixed asset conservative Launch in 17 March 2003 Form of investment in cash/cash equivalent and EPF members investment scheme Minimum initial investment RM10 Minimum additional investment cash RM1 while EPF RM1,000 Unlimited investment Conservative type Mixed asset category Launch date in 24 September 2018

77%**MATCHING BLOCK 19/42**

SA

FULL DRAFT REPORT MGT666 NOR SYUHADAH BINTI KA ... (D156777443)

To provide the investors with liquidity and regular income stream with potential long term capital growth Suitable for conservatives, investors with preference for income and liquidity also who understand the risk of investment

Form of investment was in cash Minimum investment RM10 Maximum investment unlimited Income type Category sukuk Launch in 25 November 2022 Seek

95%

MATCHING BLOCK 20/42

SA

FULL DRAFT REPORT MGT666 NOR SYUHADAH BINTI KA ... (D156777443)

to provide Unit Holders with stable income and capital appreciation opportunities through investment mainly in a portfolio of sukuk/Islamic liquid assets

Minimum investment RM10, maximum investment unlimited 11

3.4 Services Estate Planning is a service provided by the ASNB. Investors can use this service from ASNB to help them manage their estates. Everyone, including the wealthy, needs estate planning to make sure their families and loved ones are well taken care of.

42%

MATCHING BLOCK 21/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

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 the state and

the federal governments take from them. 'Hibah Amanah' and 'Pengisytiharan Amanah' are the two estate planning options offered by the ASNB. For Muslim unitholders, there is "Hibah Amanah," and

57%

MATCHING BLOCK 22/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

for non-Muslim unitholders, there is "Pengisytiharan Amanah." 3.4.1 Hibah Amanah Hibah can be described as a gift or transfer of

94%

MATCHING BLOCK 23/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (c ... (D157384968)

ownership of property from one party to another that involves a contract (Akad) without any consideration (I'wad), happens during the lifetime of a 'Hibah' provider, is made voluntarily, is not meant to glorify anyone, and is given by reciting and 'Ijab Qabul' or any expression. In other terms, "Hibah Amanah" combines the ideas of "Hibah" with "trust." According to the criteria and conditions outlined in the "Hibah Deed," it is a gift of ASNB units made by the unit holder (donor) to his loved ones during his lifetime. 3.4.2 Pengisytiharan Amanah

The estate planning service known as Pengisytiharan Amanah or Trust Declaration incorporates the idea of trust. The following are included in the Trust Declaration concept used in ASNB: •

85%

MATCHING BLOCK 24/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

The Unit Holder proclaims the establishment of a trust in the appointment of the Donee(s) by an agreement signed via the Trust Deed, according to the terms and conditions agreed. • The

Donor entrusts his unit trust money based on love over his lifetime. •

Following the

Donor's passing, the Trustee shall administer the Trust Asset in accordance with the terms and conditions of the Trust Deed before distributing it to the Donee(s). 12 Figure 1.4 : Logo of Hibah Amanah Figure 1.5 : Logo of Pengisytiharan Amanah

Roles Description Front Counter Understand how the counter operational procedure Helping in

52%

MATCHING BLOCK 25/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

assisting and explaining to the investors in registering an ASNB account Assist investors how to registers an account by using the kiosk machine

Helping others in answering and explaining the investors inquiries at the front counter Roles Description Hibah Amanah and Declaration of Trust Review all the estate planning document

62%

MATCHING BLOCK 26/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

Prepare and print PH5, for document check list Recheck the document and fill in the blank document Stamp chop the nae of the maker as well as the witness, and get all the relevant officers sign After completing the document, give the document to

the officer for check Then give to the branch manager for sign Receive claim application from investors and recheck the document After the document complete, give

100%

MATCHING BLOCK 27/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

the document to the officer to check. Meanwhile, prepare PM5 and document submission list

After get the approval print out report for claim application form Scan the complete document for email to the HQ and make one copy to put in the file for

90%

MATCHING BLOCK 28/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

officer record in system for monitoring purposes The document of Hibah Amanah and Declaration of Trust will be post ot ASNB Kota

Seriemas Counter services 4.1 Roles and responsibilities during internship 1. 4.0 TRAINING'S REFLECTION 13 2. Back Office

98%

MATCHING BLOCK 29/42

SA

INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)

Roles Description Filing documents Answering phone calls and connecting to the person concerned Managing files and databases Filing the document for branch record management Managing correspondence and document posting the headquarters and other branches

Print out the report to put in the file for officer record Put all the estate planning document that done in file before post to the Kota Seriemas 3. Account and Administration 14 4.2 Intrinsic and Extrinsic benefits during internship Duration 01 March 2023 - 15 August 2023 Monday - Friday (08:15 a.m. - 05:00 p.m.) Gains Rm 1,000 a month, One day leave for each month, new skill that relate to documentation, improve communication skills 5.0 SWOT ANALYSIS 15 Various product Employee skill Strong and sustainable company Problematic kiosk Miscommunication information Dividend lost Open more branches Employee performance Gain more investors Management security Legal action effect on company Organization lost investors S W O T 6.1 Strengths 6.1.1 Various product

77%

MATCHING BLOCK 30/42

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INDUSTRIAL TRAINING REPORT ASMADAYANTIE (ASNB).pdf (D126527133)

ASNB is a share trust company founded by Permodalan Nasional Berhad (PNB) that manages all investment funds launched by PNB.

ASNB is a company that is loved by the public because of its uniqueness, which is that it has various fund units that can be invested by bumiputera. The investment portfolio offered by ASNB has two categories

100%

MATCHING BLOCK 31/42

SA

MGT666 REPORT NURFARHANA FARAADZILLA.pdf (D157824289)

which are fixed price trust units and variable price trust

funds. For trust funds, fixed unit prices are ASB, ASB 2 and ASB 3 Didik. In fact, non-bumiputera citizens can also make investments in the fixed price ASM, ASM 2 WAWASAN, and ASM 3. In addition, the products offered by ASNB for fixed prices only start at RM1/unit. The products offered by ASNB to investors prove to be very useful because they allow each investor to plan their investment without worrying about the price that will change in the future. This is also one of the reasons why investors in Malaysia choose ASNB as one of the organizations to start investing and they also get dividend returns for long-term investments. Not just giving good returns to investors, PNB also aims to actively contribute to the growth and development of the Malaysian economy (Santani, 2023).

85%

MATCHING BLOCK 32/42

SA

INDUSTRIAL TRAINING REPORT ASMADAYANTIE (ASNB).pdf (D126527133)

ASNB also offers variable price unit trust funds to customers, namely ASN, ASN Equity 2, Equity 5, ASN Sara 1, ASN Sara 2, ASN Imbang 1, ASN Imbang 2, and

ASN Imbang 3.

This variable price can be invest by all Malaysia citizen if they willing to take a risk because the price will be change from time to time. In addition, ASNB has issued the newest product, which is ASN SUKUK. The newest product is a little different for investor to invest because the main step of this ASN sukuk was introduced with the aim of further expanding the range of ASNB product offerings to meet the increasing needs of Malaysian investors, especially to investors who want to invest but do not take high risks and seek long-term income (The Star, 2022). Pestel analysis for various product was in economy factors. This is because there are a lot of product that being promote by ASNB. Every of their product have it own uniqueness that other bank. One of the different that citizen can see is each product that being introduce can give the return to each investors and to open an account only for RM10 minimum. In my observation, not only can we invest but investors can save in ASNB because it can give returns even in the long term compared to MAYBANK, BSN, CIMB, BANK ISLAM there is no dividend if you save. 6.0 DISCUSSION AND RECOMMENDATION 16

6.1.2 Employee skill Employee training is a program given to help each employee to learn or improve their performance through new knowledge techniques that cover their current roles. As a large organization, ASNB also attaches great importance to the service provided, so employee training is required for each employee to ensure that an employee always has the skills appropriate to the scope of their duties. During the pandemic employees need to join the training through online platform. According to Zaini (The Star, 2023), training is the right of every employee like holidays and annual leave. So, it is proven that training was important especially when a new era arrives there will be procedures, new systems that will be upgraded and new knowledge, just as ASNB is an organization that uses technology in their daily operations. In PESTEL analysis, employee training category is social. Because as an employee they meet people everyday and people that they meet was their investors. So they need to well prepare in term served their investors because we do not know each of customers sometimes came from intelligence person. So to maintain the quality of service that will be serve as employer need to make sure that all the employee already trained with new knowledge and also skills. 6.1.3 Strong and sustainable company

91%

MATCHING BLOCK 33/42

J

Permodalan Nasional Berhad (PNB) is one of the largest companies in Malaysia

that

71%

MATCHING BLOCK 34/42

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INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf
(D157257492)

will provide consistent long-term returns to investors and also ensure low-risk investments.

Among the products and ASNB that are well known is the Amanah Saham Bumeputera (ASB) share trust fund. Amanah Saham Bumiputera or known as

80%

MATCHING BLOCK 35/42

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INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (c ...
(D157384968)

ASB was introduced on 2 January 1992 by Amanah Saham Nasional Berhad to help Malaysian Bumiputera people

in making savings to meet their aspirations. Funds managed by fund managers to be invested and any profits for these investments will be returned to investors. Every investor trusts and feels safe and calm knowing that

100%

MATCHING BLOCK 36/42

W

money is managed by professionals with more than 40 years of experience (

Starpicks, 2023). So, it is proven that PNB is a strong company and has grown into the best investment management business in Malaysia over the past 40 years. 17

For PESTEL analysis for these strengths were categorized in economy factors. Due to the economy that is growing more and more prosperous from time to time, we can see how strong PNB is from the beginning of its opening until now.

Then ASNB became more and more famous not only among the elderly, but also among young people now it is wise to save money in ASNB because ASNB gives benefits to every saver, that is, every investment made is a very low investment and suitable for young people. In addition, savers not only save, but each of their savings comes with dividends. So in my view this proves again that ASNB is a firm and strong organization because it can stand until now. In addition, it is not only bumiputera who save here. In fact, non-bumiputera citizens also participate in making deposits here after the quota limit for ASM accounts has been increased to 5 billion. So PNB's efforts to promote a culture of saving and investment among Malaysians can be carried out (The Star, 2023). 6.2 Weaknesses 6.2.1 Problematic kiosk machine Through the development of the age of technology, ASNB also does not lag behind by using the latest technology for operations and this is in line with the passage of time that is becoming more advanced and technological. Even this technology can make it easier, save time and avoid people queuing at the counter. Among the technologies used is a touch screen kiosk. This is because touch screen kiosks are so popular today, it shows how far technology has come. But this touch screen keyboard also has some problems when used by every investor. Among the problems faced by every investor is that the screen will stop responding suddenly, software problems, and internet connection problems that cause investors to fail to make payments when registering an account at the kiosk. Furthermore, for investors who are quite old, it is quite difficult for them to use the kiosk. This is because their fingerprints are difficult to detect at the kiosk and they have to put lotion on their fingers to be detected by the machine. It is proven when using detergents, chemicals and plants can cause some changes to a person's fingerprints or defects in fingerprint patterns and abnormal nipples (Affandi as cited in Shah, 2018). This also affects fingerprints by causing scaling, wrinkles or cracks and the removal of fingerprints (Shah, 2018). 18

Problematic kiosk was categorized in the technology factors in PESTEL analysis. Nowadays technology has progressed and everywhere we go. We can see the use of high technology comparable to current times. However, technology will also have its drawbacks as discussed above. So in my view if an organization wants to use the latest technology it is better. This is because the use of technology such as that used by ASNB is good just to avoid slow internet problems which can be overcome by further increasing the internet speed limit to make it easier for all matters at the machine kiosk to run smoothly during account registration transfer money from ASNB to another ASNB account and any task that can be done by using the kiosk.

6.2.2 Miscommunication information ASNB

is a well-known core unit investment company among Malaysians. However, ASNB also has shortcomings from the information delivery to each investor is not delivered well. The lack of this information delivery can cause some problems that can occur later. As said before ASNB has various products so sometimes investors get confused with too much information, especially products related to inheritance which have many documents required if the investor wants to make a nominee and claim the nominee. In addition, every investor should plan their transaction needs before the suspension date takes place (Thesundaily, 2022). But there are still investors who are not sensitive to the information provided until they return from the branch empty-handed and do not make any transactions. In addition, this problem occurs because most of the investors who invest in ASNB are older investors, so problems such as unclear information often occur and this also happens to young investors who do not understand investment clearly. For older investors they rarely use social media so they don't know about the latest information shared on ASNB's official website. Among the examples of misunderstanding information is, for investors who want to make a nominee not to provide the child's identification form to process the nominee's document after giving information. However, there are still older investors who use social media, but only a few. However, these investors can come to the nearest branch for consultation and ask questions to the officer on duty regarding information for the products available at ASNB. PESTEL analysis for these weaknesses is social factor which is there is a bit miscommunication between employee and the investor. The probability of this happening among investors who are old. This is because the information conveyed by the employee is not received exactly as what is understood by others rather than what is explained by the employee. 19

In my opinion, to avoid this kind of issue from recurring, the employees need to explain in more detail or find a new way that the investors understand, or the employees who manage ASNB's social media accounts should upload the current information on the website. This is because from where investors whether old or young will get current information.

6.2.3 Dividend lost

The third weakness that can be seen in ASNB is the loss of dividends. As we all know that ASNB is a stock trust company where investors can invest for the long term. So this investment based organization will get dividends. Dividends are the distribution of profits from the organization to shareholders when sufficient time for the distribution of dividends is distributed directly into the account of each investor who invests in the investment organization. Any undistributed profits will be reinvested in the business. Then the ASNB dividend in 2020 has also announced a distribution of 5.5 cents per unit for ASB and it is the lowest distribution since 1990 (Yunus, 2020). So this proves that from 2020 until now the dividend is relatively less due to the developing economy. Although the dividend this time is slightly less due to several factors, investors still get a return for each investment made by each investor. This PESTEL analysis for dividend loss can be categorized in economic sector. This sector is due to the country's economy which is still developing and in the process of recovery after the covid-19 pandemic (Yunus, 2020). Then many perceptions need to be seen in order to improve the country's economy. PNB will also see its domestic and foreign investments affected by the global economic recession (Yunus, 2020). So large organizations like ASNB that give returns to every investor who invests get less dividends and it is possible that this will have a bad effect on the organization. Among them is that investors are likely to close their accounts and invest in other organizations. In my opinion, ASNB is a big organization, even strong and able to stand until now. This means that the strategy carried out in order to obtain profits that will be distributed to investors is running smoothly. However, ASNB needs to increase their efforts and should be wise in making any investment so that they get a lot of profit and return. 20

6.3 Opportunities 6.3.1 Open more branches ASNB has various types of products and not only that but the products offered to each investor are very unique. This is evident where other banks do not offer the unit fund offered by ASNB, which is a low risk investment. ASNB also aims to help Malaysian bumiputeras in making long-term savings or investments and investors can choose the type of investment they want, i.e. if they dare to take risks, they can invest in variable price unit funds; if they don't dare to take risks, investors can invest in funds fixed price unit. Then due to the uniqueness of the product and the variety of products offered at ASNB has attracted the interest of investors to invest there. This can be seen more clearly when the increase in fund limits has increased the number of investors who invest in ASNB for bumiputera by 30% of investors (The Star, 2023). Furthermore, the number of new accounts also reached 15.2 million which is an increase of 40,000 at the end of the year 31 Dec 2022 (The Star, 2023). So this is one of the opportunities for ASNB to add new branches. Then the addition of a new branch is very beneficial for a state that only has one branch like the state of Perlis. For PESTEL analysis for open new branch is environment category. In my opinion, the opportunity to open new branches in some states is something that should be taken seriously. This is because not everyone will go to agents under ASNB such as Maybank, Cimb bank and so on. This is because they prefer to go to the branch because investors give their trust to ASNB branch officials only compared to agents. So due to their service was the best so investors more likely to walk in to the branch more rather than go to the agents even the agent was nearest with their house. However, the cost of adding a branch is quite expensive due to the unstable economy. 21

6.3.2 Employee performance Employee performance is the performance of an employee in an organization that can be improved in terms of skills, knowledge and so on that will be obtained from the training. Due to the employee training given to each ASNB employee, the performance of that employee can be further improved. The intended performance is in terms of soft skills, communication skills, knowledge and so on in tangible and intangible ways. According to Datuk Seri Dr. Zaini Ujang, Secretary General of the Ministry of Human Resources (Lai, 2023) stated that every employee should receive 60 hours of training per year, which is together with eight working days. In addition, the training given to each employee is not just training but the training given must be suitable for each employee (Lai, 2023). Then this training is an important training for ASNB employees because the training provided can reduce errors in an operation and the employee will be more productive. This PESTEL of analysis for employee performance is in the environment category which includes the environment and manner of behavior and performance of an employee in interacting with investors. This is because ASNB was the unit trust company which is that will interact with the investors daily. So their every behavior is very important and this is also to take care of all the services provided to investors who come to ASNB branches throughout Malaysia. In relation to that, in my view the performance of employees in an organization can give a good effect to an organization. In addition, it can also attract investors to invest due to the excellent service provided.

Then, if ASNB wants to attract more investors, ASNB's own employees should communicate wisely to attract the attention of that investor 6.3.3 Gain more investors Due to the strong and sustainability of ASNB, will give the organization itself the opportunity to have new investors as well as regular investors who are loyal and believe in ASNB's own products. According to PNB president and group chief executive Ahmad Zulqarnain Onn (as stated in The Star, 2023) said the increase in the size of the ASM fund by RM5 billion has attracted the interest of citizens to buy the units, especially for non-bumiputeras. In addition, due to the increase in funds within three months, as many as 30% of the new investors are bumiputera unit holders (The Star, 2023). In fact, this increase in funds was obtained from 96,000 new unit holders (The Star, 2023). 22

As discussed above, ASNB is a different organization from the others that have a core unit trust element. ASNB is also an organization for long-term investments. Investors who come to ASNB will definitely be interested in the products offered here. Among them is the heir product, if the investor makes a nominee under ASNB, only a one-time fee is charged, even the unit trust fund that is blocked for the nominee can still make transactions as usual and unlike other banks. An example of another bank that has a nominee is the hajj fund but cannot make transactions like the unit fund at ASNB. According to the PESTEL analysis, gain more investors can be categorized as an economics factors because ASNB was one of the larger organization that have various product, then the way they increase the limitation of their products can attracts more investors to Invest with them even young and old can invest because they do long term investment that suit for all generation. 6.4 Threat 6.4.1 Management of security Referring to current developments, modern technology has been used at ASNB, which is a kiosk machine that is used to simplify and save service time at the counter. Not only does it save time but this smart technology can avoid queuing at the counter to make any transaction (Mariadas & Murthy, 2022). But the use of this technology also has problems. Among them, the kiosk machine suddenly lags behind. In addition Asnb is an investment organization and they use a lot of systems and the system used by each employee is constantly updated. The system used cannot be avoided from being affected by viruses, the system being hacked by hackers and so on. The use of this technology is also a threat to the daily operating system of this organization. Pestle analysis for security management can be categorized into technology. Technology is now moving forward especially after the covid-19 epidemic spread. But this security management is not only focused on threats from viruses and hackers but also scammers. So ASNB often uses various systems in its daily operations so it is quite dangerous because the systems used involve the data of investors who invest in ASNB. In my opinion, this excellent use of technology shows the development of an organization over time. For example, ASNB itself uses kiosks and there are still banks that do not use kiosks like ASNB. However, if an organization wants to use the system or website for their operations. Organizations need to find anti-virus and firewall software that can truly secure their sites from hackers and viruses. If their system is secure, then investors will have more confidence in their operations and services. 23

6.4.2 Legal action effect on company Due to miscommunication, it is possible that this organization will be sued by customers who come to do business. This is likely to happen because there are some customers, especially Chinese customers who misunderstand the procedure. For example, investors who have 20k and above will not be charged if they want to make a nominee, but they still need to pay RM10 for the swearing-in fee. The free payment is only to make a nominee, not to take the nominee's oath. Legal action effect on company is categorized in the legal for PESTEL. To avoid misunderstandings that may involve legal action being taken against the organization. The manager of an organization must provide training to each employee to ensure that every detail and service provided is true.

Furthermore, training is very important for every employee because of the constant changes in the workplace, driven by technological advances and also the challenges faced (Benjamin, 2023). Even as the head of the branch he must also monitor the way his employees work from day to day so that every information and service provided by each employee is very efficient. 6.4.3 Organization lost investors As is well known, ASNB is an organization that provides returns in the form of dividends to every investor who invests with ASNB. Dividend changes generally do not lead to any dividend changes, although companies are more likely to reduce dividends when dividends are premium (Belousova et.al., 2016).

But every investment made did not get returns like in previous years. This is due to the economic factors that hit Malaysia now after the pandemic. It is likely that this organization will lose investors. For example, investors come to ASNB branches wanting to close their accounts and go invest in other banks with the excuse of getting a lower dividend return compared to previous years. This will have a bad effect on ASNB because it is possible that all the products sold by them are not bought by every investor. PESTEL analysis for organization lost investors categorized in economic. in my opinion due to the organization lost investors can be overcome if the organization is smart in making promotions for some products. For example, inheritance products, giving gifts to those who save more than 5k and vice versa. This thing is likely to keep investors because it's not that they don't get a return but a return that is given a little from before but is still okay and does not harm investors who invest in ASNB. 24

In conclusion, ASNB Kangar helped me a lot in making me

55%

MATCHING BLOCK 37/42

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aware of the reality of the real job situation. From the products and services provided here, ASNB Kangar has taught me how to interact with investors and help

investors to

76%

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achieve their investment goals either directly through counter services or indirectly. Throughout the

industrial training at ASNB kangar this has given me the opportunity to see from department to department how they operate and has also revealed to me a variety of useful knowledge. All new knowledge and skills learned here can be applied in the future. In addition, interpersonal skills and confidence are indirectly improved compared to before. Furthermore, during my time here, I also got to know the meaning of working in a team that brings a lot of ideas to solve a problem. Finally, this industrial training is very useful training that can be applied by every student in the future. This is because here has taught me many things that are very valuable to me and at the same time, I can use them to improve myself and make changes in my life. Once again I would like to say a million thanks to ASNB Kangar for choosing me and also for giving me the opportunity to learn and investigate the real work environment during the 6 months I underwent industrial training and

76%

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not to forget UiTM Arau, which established an industrial training program for students

improve their competence to enter the real world of work after the end of their studies. 7.0 CONCLUSION 25
8.0 REFERENCES Amanah Saham Nasional Berhad – funds. https://www.asnb.com.my/asnbv2_2funds.php#hargatetap
Belousova, et, al. (2016).

95%

MATCHING BLOCK 40/42

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MATCHING BLOCK 41/42

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100%	MATCHING BLOCK 42/42	SA REPORT NUR AMAANI BINTI MARZUKI_ASNB KANGAR.pdf (D157272217)
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<https://www.thestar.com.my/business/business-news/2023/06/26/asb-asb-2-asm-attract-additional-rm35bil-after-investment-limit-increase-a--pnb> The Star (2023, Jun 27). Increase in Investment Limit Brings in RM3.5bil for PNB.
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 9.0 APPENDICES 28 Helping customer to make a transaction Giving investor ticket number Guiding investor how to use kiosk
 29 Helping staff to review estate planning documents Outside programe promote estate planning at Kampung Siam
 ASNB fire training
 30 ASNB Eid al-Fitr feast ASNB Culture day ASNB Family day

Hit and source - focused comparison, Side by Side

Submitted text As student entered the text in the submitted document.
Matching text As the text appears in the source.

1/42	SUBMITTED TEXT	41 WORDS	59% MATCHING TEXT	41 WORDS
First of all, I am Nur EZatulhazwni binti Noor Azizi, I am a final semester student which is semester 6 of bachelor in business administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau. I am currently undergoing industrial training at ASNB		First of all, I'm Haziyatul Aisyah Binti Hashimy, a final year student of bachelor in business administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau. I am currently undergoing my industrial training at ASNB		
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2/42	SUBMITTED TEXT	12 WORDS	87% MATCHING TEXT	12 WORDS
see the connection between the theory learned at university and the real		see the connection between the theories learned at university and the real		
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3/42	SUBMITTED TEXT	78 WORDS	48% MATCHING TEXT	78 WORDS
<p>goal of industrial training is to provide students with hands-on experience in the workplace. My extraordinary and meaningful journey of 6 months started at ASNB Kangar. A great experience with a positive work environment has increased my performance to contribute to this company. In connection with that I have learned various new things to do and this experience will probably give me an advantage to use in the future. In this report, I will discuss the company's background, SWOT analysis, discussion and</p>		<p>goal of industrial training is to provide students with hands-on experience in the workplace. My remarkable and outstanding journey of 6 months of industrial training started here. A great experience with a positive working environment had boost my energy to contribute to this company as well as I can. I spent my time seeking and learning new things that have to be done and this experience probably will give an advantage for me to use in the future for career development. In this report, I will discuss company's profile, training's reflection, SWOT analysis, discussion and</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

4/42	SUBMITTED TEXT	19 WORDS	60% MATCHING TEXT	19 WORDS
<p>industrial training is a good program for students to gain work experience before these students enter the real world</p>		<p>Industrial training is a good programme for student to gain work experience before adjusting to the real-world</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

5/42	SUBMITTED TEXT	59 WORDS	21% MATCHING TEXT	59 WORDS
<p>like to record my deepest gratitude to God for His abundant grace and guidance throughout my industrial training period. In addition, it has given me the strength to overcome all challenges to complete this course. I also want to thank Him for giving me the opportunity to feel the beautiful learning process and for giving me the patience to complete this practical report.</p>		<p>like to express my heartfelt gratitude to Allah, the Almighty, for His abundant blessings and guidance during my internship period, as well as for providing me with the strength and calmness I needed to finish my HR courses and prepare this report on time. I give Him thanks for allowing me to go through a beautiful learning process and for giving me the strength and endurance to complete this internship report.</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (correction).pdf (D157384968)</p>				

6/42	SUBMITTED TEXT	12 WORDS	90% MATCHING TEXT	12 WORDS
<p>an honor to be part of Amanah Saham Nasional Berhad for</p>		<p>an honor to be a part of the Amanah Saham Nasional Berhad for</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

7/42	SUBMITTED TEXT	81 WORDS	44% MATCHING TEXT	81 WORDS
	<p>my organization Permodalan Nasional Berhad (PNB) for giving me the opportunity to undergo industrial training for 6 months. A big thank you to ASNB Branch Manager Kangar which is Puan Nurul Syuhada for giving me the opportunity to adapt and also gain all the knowledge that is very useful in improving my communication skill, management, customer and public service. I would also like to express my deepest appreciation to my organizational supervisor Miss Melati for her guidance, support, encouragement, consideration and understanding throughout my training journey.</p>			<p>my organization, Permodalan Nasional Berhad (PNB) for giving me the opportunity to undertake my internship for five months. Sincere thanks to the Branch Manager of ASNB Pasir Puteh, Encik Azmi Bin Mohd Noor, for providing me an opportunity to learn, adapt, and manage all of the knowledge that will be very useful in improving my communication, management, customer service, and public relations skills. I would like to render my heartfelt appreciation to my organizational supervisor Cik Siti Sakinah Binti Shikh Nordin for her guidance, support, encouragement, consideration, and understanding throughout my internship journey.</p>
	<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>			

8/42	SUBMITTED TEXT	38 WORDS	62% MATCHING TEXT	38 WORDS
	<p>Permodalan Nasional Berhad On 17 March 1978, Permodalan Nasional Berhad (PNB) was established as an instrument of the Government's New Economic Policy (NEP). In recent years, PNB has grown to become one of the largest fund management companies in Malaysia. 3.2</p>			<p>Permodalan Nasional Berhad PERMODALAN NASIONAL BERHAD (PNB) was established on March 17, 1978 as one of the government's New Economic Policy (NEP) In the past four PNB has grown into one of the largest fund management companies in Malaysia.</p>
	<p>J 250e7cf9-2f55-4c2e-a503-85efa43184e6</p>			

9/42	SUBMITTED TEXT	59 WORDS	35% MATCHING TEXT	59 WORDS
	<p>Amanah Saham nasional Berhad On May 22, 1979, Amanah Saham Nasional Berhad was founded. ASNB, a fully owned subsidiary of PNB (Permodalan Nasional Berhad), was created to oversee the unit trust fund that PNB had started. ASNB have a few product which has 17-unit trusts with a combined market value of 264.0 billion units and a 14.5-million-unit trust funds account in 2020.</p>			<p>Amanah Saham Nasional Berhad Amanah Saham Nasional Berhad was on 22 May 1979. ASNB is wholly-owned subsidiary of PNB, and it was established to manage the unit trust fund launched by PNB. ASNB currently has a total 16 unit trusts with a value of 264.0 billion units in circulation and a 14.5 Million unit trust funds account in 2020 (</p>
	<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (correction).pdf (D157384968)</p>			

10/42	SUBMITTED TEXT	16 WORDS	80% MATCHING TEXT	16 WORDS
	<p>ASNB is also responsible for educating investors about the benefits of investing in unit trusts. 3.0</p>			<p>ASNB is responsible for educating investors on the benefits of investing in unit trusts</p>
	<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>			

11/42	SUBMITTED TEXT	85 WORDS	100% MATCHING TEXT	85 WORDS
	To raise the awareness on the importance of financial planning among the people. To create awareness and provide a comprehensive method to manage and draw up financial roadmap to help one achieve short, medium and long-term financial goals. To provide continuous education to the public on the importance of financial planning for retirement and child's education needs. To make financial planning as a way of life and to help one maintain a comfortable lifestyle during retirement. To help people achieve peace of mind and financial freedom as well as living prosperously.		To raise the awareness on the importance of financial planning among the people. • To create awareness and provide a comprehensive method to manage and draw up financial roadmap to help one achieve short, medium and long-term financial goals. • To provide continuous education to the public on the importance of financial planning for retirement and child's education needs. • To make financial planning as a way of life and to help one maintain a comfortable lifestyle during retirement. • To help people achieve peace of mind and financial freedom as well as living prosperously. 7 3.3	
	SA INDUSTRIAL TRAINING REPORT ASNB_SITI NURHAZIRAH BINTI JAMALUDIN.pdf (D142725265)			

12/42	SUBMITTED TEXT	20 WORDS	92% MATCHING TEXT	20 WORDS
	To introduce ASNB unit trust as a competitive investment instrument as the basis for financial planning through SP360 seminar activities. 3.2		To introduce ASNB unit trust as a competitive investment instrument as the foundation for financial planning through SP360 seminar activities. •	
	SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)			

13/42	SUBMITTED TEXT	28 WORDS	100% MATCHING TEXT	28 WORDS
	VISION To be a Distinctive World-class Investment House 3.2.1 Mission To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation. 3.2.2 Objective 05 3.3		Vision : To be a distinctive world-class investment house.Mission : To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation. Objective : 1.	
	SA NUR ANIS ATIKAH HAMIDUN REPORT SWOT.docx (D142125462)			

14/42	SUBMITTED TEXT	17 WORDS	73% MATCHING TEXT	17 WORDS
	unit trust funds since the establishment of its first unit trust. These fund are divided into two		unit trust funds since the establishment of its first unit trust. Scheme Amanah Nasional (ASN), on 20 April 1981. These funds are divided into two	
	SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)			

15/42	SUBMITTED TEXT	12 WORDS	95% MATCHING TEXT	12 WORDS
	which are Fixed Price Trust Funds and Variable Price Unit Trust Funds. 3.2.3		which are Fixed Price Unit Trust Funds and Variable Price Unit Trust Funds	
	SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)			

16/42	SUBMITTED TEXT	37 WORDS	83% MATCHING TEXT	37 WORDS
	Figure 1.3 : Logo of Fixed Price and Variable Price Funds PRODUCT Amanah Saham Bumiputera (ASB) DESCRIPTION Amanah Saham Bumiputera (ASB) To provide long-term, consistent, and competitive returns to unit holders while ensuring capital preservation at low risk tolerance level Bumiputera only Maximum investment up to 300,000		Figure 1.2: ASNB Logo of Fixed Price and Variable Price Funds Price Amanah Saham Bumiputera (ASB) PRODUCTS DESCRIPTION • Amanah Saham Bumiputera (Investment objective to provide long-term, consistent, and competitive returns to unit holders while ensuring capital preservation at a low risk tolerance level. • Eligible Bumiputera. • Maximum investment up to 200,000	
	SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)			

Maximum investment at 300,000 units Bumiputera citizens Starting invest from RM10 Amanah Saham Bumiputera 3-Didik (ASB 3 Didik) Offer investment opportunities with reasonable long-term growth and return Investors who understand investment risk and reward and seeking for long-term capital growth Minimum investment starting RM10 Maximum investment is unlimited 3.3.1 Fixed Price 07 PRODUCT Amanah Saham Malaysia (ASM) DESCRIPTION Amanah Saham Malaysia (ASM) Eligible for all Malaysian citizen who is 18 years above Unlimited investment Minimum investment for cash equivalent starting from RM10 Amanah Saham Malaysia 2 Wawasan Provide unit holders with a reasonable level of regular distribution income from investments in a selected portfolio of authorized investments Minimum investment is RM10 and maximum is unlimited Amanah Saham Malaysia 3 (ASM3) To provide a regular and consistent income while preserving the unit holders' investment capital over a long term Suitable for investors with medium to long-term investment, who understand investment risk and reward and seek for consistent income from their investments. 08 PRODUCTS Amanah Saham Nasional (ASN) DESCRIPTION Amanah Saham Nasional (ASN) This type of fund is a growth This category more to equity Through a diverse portfolio of investments is to generate a reasonable level of distribution income and capital appreciation for Unit Holders Maximum investment in unlimited Minimum investment required cash equivalent to RM10 Amanah Saham Nasional Equity 2 Purpose is to provide unit holders with a reasonable dividend yield as well as capital appreciation at an acceptable level of risk by investing in a diversified portfolio of securities In accordance with the Deed, the Guidelines, and securities law Amanah Saham Nasional equity 3 This type of fund more to growth and income Provide an investment opportunity that generates reasonable long-term growth and returns Minimum investment only RM10 Maximum investment is unlimited 09 3.3.2 Variable Price Provide investment opportunity which generates a reasonable level of capital appreciation and income distribution to the unit holders through diversified portfolio of investments For investors who seek capital appreciation, have a high-risk tolerance, and understand investment risks Minimum investment is RM10 Maximum investment is unlimited Can be categorized as equity and type more to growth Aims to provide capital growth opportunities to investors by investing primarily in the global equity market Price per unit for this fund is based on the NAV

Maximum investment at 200,000 units. • Eligible to Bumiputera citizens. • Start saving can invest only 10 units. • Amanah Saham Bumiputera 3-Didik (ASB 3 Didik) • ASB 3- Didik's objective is to investment opportunities reasonable long-term growth and return. • Potential is for who understand investment risk and reward and looking for long-term capital growth. • initial investment is 10 units. • Maximum investment is unlimited, subject to availability of units of the fund. Amanah Saham Malaysia (ASM) PRODUCTS DESCRIPTION • Amanah Saham Malaysia (ASM). • Eligible for Malaysian individual who is 18 years and above and a guardian from the above • Maximum investment is Minimum initial investment for cash equivalent RM10. • Amanah Saham Malaysia 2 Wawasan. • Purpose provide unit holders with a level of regular distribution income from investments in a selected portfolio of authorized investments. • initial investment is 10 units and maximum investment is unlimited. • Amanah Saham Malaysia 3 (ASM3). • seeks to provide a regular and consistent income while preserving the unit holders' investment capital over a long term. • ASM 3 appropriate for investors with a medium to long-term investment, who understand investment risk and reward and seek for consistent income from their investments. 3.6.2 Variable Amanah Saham Nasional (ASN) PRODUCTS DESCRIPTION • Amanah Saham Nasional (ASN). • This type of fund is a growth. • This category more to equity • Through a diverse portfolio of investments is to generate a reasonable level of distribution income and capital appreciation for Unit Holders. • Maximum investment in unlimited. • Minimum investment required cash equivalent to RM10. • Amanah Saham Nasional Equity 2. • Purpose is to provide unit holders with a reasonable dividend yield as well as capital appreciation at an acceptable level of risk by investing in a diversified portfolio of securities. • In accordance with the Deed, the Guidelines, and securities law. • Amanah Saham Nasional equity 3. • This type of fund more to growth and income. • To an investment opportunity that generates reasonable long-term growth and returns. • Minimum initial investment ready cash equivalent is RM10. • Maximum investment is unlimited. Equity 5 aims provide investment opportunity which generates a reasonable level of capital appreciation and income distribution to the unit holders a diversified portfolio of investments. • ASN Equity 5 is for investors who seek capital appreciation, have a high-risk tolerance, and understand investment risks. • Minimum initial investment through cash equivalent is RM 10. • Maximum investment

per unit that is determined based on forward pricing Minimum investment is RM10 Maximum investment is unlimited Imbang was mixed asset balanced Generate capital growth over the medium to long term by investing in a well-balanced portfolio and reinvesting distributions Minimum investment is RM10 Maximum investment unlimited Imbang was mixed asset balance 2 More to growth and income Specialized fund for those who know about investment risks and rewards and

is unlimited. • ASN Equity Global can be categorized as equity and type more to growth. • Equity Global to provide capital growth opportunities to investors by investing primarily in the global equity market. • Price per unit for this fund is based on the NAV per unit that is determined based on forward pricing. • initial investment is 10 units. • Maximum investment is unlimited. • ASN Imbang (Mixed Asset Balanced). • generate capital growth over the medium to long term by investing in a well-balanced portfolio and reinvesting distributions. • Minimum investment is 10 Maximum investment is unlimited. • ASN Imbang (Asset Balance) 2. • This category is mixed asset balance and the type more to growth and income as well. • This fund specializes to those who understand investment risks and rewards and

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18/42

SUBMITTED TEXT

13 WORDS

75% MATCHING TEXT

13 WORDS

for the long term capital growth Minimum investment is RM10 Maximum investment is unlimited 10

for long-term capital growth. • Minimum initial investment is 10 units. • Maximum investment is unlimited,

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19/42

SUBMITTED TEXT

28 WORDS

77% MATCHING TEXT

28 WORDS

To provide the investors with liquidity and regular income stream with potential long term capital growth Suitable for conservatives, investors with preference for income and liquidity also who understand the risk of investment

To provide the investors with liquidity and regular income stream with potential long term capital growth. • Potential Suitable for conservative and averse investors, investors with preference for income and liquidity and understand the risk of investment •

SA FULL DRAFT REPORT MGT666 NOR SYUHADAH BINTI KAMARUDDIN (2020952929).pdf (D156777443)

20/42

SUBMITTED TEXT

18 WORDS

95% MATCHING TEXT

18 WORDS

to provide Unit Holders with stable income and capital appreciation opportunities through investment mainly in a portfolio of sukuk/Islamic liquid assets

To provide Unit Holders with stable income and capital appreciation opportunities through investment mainly in a portfolio of sukuk and other Islamic liquid assets. •

SA FULL DRAFT REPORT MGT666 NOR SYUHADAH BINTI KAMARUDDIN (2020952929).pdf (D156777443)

21/42	SUBMITTED TEXT	28 WORDS	42% MATCHING TEXT	28 WORDS
<p>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 the state and</p>		<p>It is critical for the wealthy who want to control the disposition of their assets after death and minimize the tax bite imposed by both the state and</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

22/42	SUBMITTED TEXT	18 WORDS	57% MATCHING TEXT	18 WORDS
<p>for non-Muslim unitholders, there is "Pengisytiharan Amanah." 3.4.1 Hibah Amanah Hibah can be described as a gift or transfer of</p>		<p>for the Non-Muslim Unitholders. 3.7.1 Hibah Amanah Figure 1.3: Logo of Hibah Amanah 'Hibah' can be defined as a gift or transfer ownership of</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

23/42	SUBMITTED TEXT	84 WORDS	94% MATCHING TEXT	84 WORDS
<p>ownership of property from one party to another that involves a contract (Akad) without any consideration (I'wad), happens during the lifetime of a 'Hibah' provider, is made voluntarily, is not meant to glorify anyone, and is given by reciting and 'Ijab Qabul' or any expression. In other terms, "Hibah Amanah" combines the ideas of "Hibah" with "trust." According to the criteria and conditions outlined in the "Hibah Deed," it is a gift of ASNB units made by the unit holder (donor) to his loved ones during his lifetime. 3.4.2 Pengisytiharan Amanah</p>		<p>ownership of property from one party to another that involves a contract (Akad) without any consideration (I'wad) that occurs during the lifetime of a 'Hibah' provider, is made voluntarily, is not intended to glorify anyone, and is given by reciting and 'Ijab Qabul' or any expression. In other terms, "Hibah Amanah" combines the ideas of "Hibah" with "faith." According to the criteria and conditions outlined in the "Hibah Deed," it is a gift of ASNB units made by the unit holder (donor) to his loved ones during his lifetime. 3.7.2 Pengisytiharan Amanah</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (correction).pdf (D157384968)</p>				

24/42	SUBMITTED TEXT	31 WORDS	85% MATCHING TEXT	31 WORDS
<p>The Unit Holder proclaims the establishment of a trust in the appointment of the Donee(s) by an agreement signed via the Trust Deed, according to the terms and conditions agreed. • The</p>		<p>The unit holder declares the establishment of a trust in the appointment of the Donee(s) through an agreement signed via the Trust Deed, subject to the terms and conditions agreed. • The</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

25/42	SUBMITTED TEXT	20 WORDS	52% MATCHING TEXT	20 WORDS
<p>assisting and explaining to the investors in registering an ASNB account Assist investors how to registers an account by using the kiosk machine</p>		<p>Assisting and explaining to the investors in registering the application for an ASNB account. • Assists the investors to use and register the ASNB account using the Kiosk Machine. •</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				
26/42	SUBMITTED TEXT	41 WORDS	62% MATCHING TEXT	41 WORDS
<p>Prepare and print PH5, for document check list Recheck the document and fill in the blank document Stamp chop the nae of the maker as well as the witness, and get all the relevant officers sign After completing the document, give the document to</p>		<p>Prepare and print PH5. Arrange the documents in order. • Check the application form and fill in the blanks. • Stamp chop the nae of the maker as well as the witness, and get all the relevant officers sign. • After completing all, share the document to the officer to</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				
27/42	SUBMITTED TEXT	12 WORDS	100% MATCHING TEXT	12 WORDS
<p>the document to the officer to check. Meanwhile, prepare PM5 and document submission list</p>		<p>the document to the officer to check. Meanwhile, prepare PM5 and document submission list. •</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				
28/42	SUBMITTED TEXT	20 WORDS	90% MATCHING TEXT	20 WORDS
<p>officer record in system for monitoring purposes The document of Hibah Amanah and Declaration of Trust will be post ot ASNB Kota</p>		<p>officer to record in system for monitoring purposes. • The document of Hibah Amanah and Declaration of Trust will be post to ASNB Kota</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				
29/42	SUBMITTED TEXT	27 WORDS	98% MATCHING TEXT	27 WORDS
<p>Roles Description Filing documents Answering phone calls and connecting to the person concerned Managing files and databases Filing the document for branch record management Managing correspondence and document posting the headquarters and other branches</p>		<p>Roles Description Filing documents • Answering phone calls and connecting to the person • concerned. • Managing files and databases. • Filing the document for branch record management. • Managing correspondence and document posting to the headquarters and other branches. •</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				

30/42	SUBMITTED TEXT	20 WORDS	77% MATCHING TEXT	20 WORDS
<p>ASNB is a share trust company founded by Permodalan Nasional Berhad (PNB) that manages all investment funds launched by PNB.</p>		<p>ASNB) is a unit trust company founded by Permodalan Nasional Berhad (PNB) to manage all investment funds launched by PNB.</p>		
<p>SA INDUSTRIAL TRAINING REPORT ASMADAYANTIE (ASNB).pdf (D126527133)</p>				
31/42	SUBMITTED TEXT	10 WORDS	100% MATCHING TEXT	10 WORDS
<p>which are fixed price trust units and variable price trust</p>		<p>which are 6 Fixed Price Trust Units and 10 Variable Price Trust</p>		
<p>SA MGT666 REPORT NURFARHANA FARAADZILLA.pdf (D157824289)</p>				
32/42	SUBMITTED TEXT	30 WORDS	85% MATCHING TEXT	30 WORDS
<p>ASNB also offers variable price unit trust funds to customers, namely ASN, ASN Equity 2, Equity 5, ASN Sara 1, ASN Sara 2, ASN Imbang 1, ASN Imbang 2, and</p>		<p>ASNB also offers variable price unit trust funds to customers, which ASN, ASN ASN Equity 3, ASN Equity 5, ASN Sara 1, ASN Sara 2, ASN Imbang 1, ASN Imbang 2, and</p>		
<p>SA INDUSTRIAL TRAINING REPORT ASMADAYANTIE (ASNB).pdf (D126527133)</p>				
33/42	SUBMITTED TEXT	13 WORDS	91% MATCHING TEXT	13 WORDS
<p>Permodalan Nasional Berhad (PNB) is one of the largest companies in Malaysia</p>		<p>Permodalan Nasional Berhad (PNB) is one of the largest fund management companies in Malaysia,</p>		
<p>J 250e7cf9-2f55-4c2e-a503-85efa43184e6</p>				
34/42	SUBMITTED TEXT	11 WORDS	71% MATCHING TEXT	11 WORDS
<p>will provide consistent long-term returns to investors and also ensure low-risk investments.</p>		<p>will provide consistent long-term returns to trust unit holders and ensure low-risk investments.</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>				
35/42	SUBMITTED TEXT	17 WORDS	80% MATCHING TEXT	17 WORDS
<p>ASB was introduced on 2 January 1992 by Amanah Saham Nasional Berhad to help Malaysian Bumiputera people</p>		<p>ASB was founded on January 2, 1992 by Amanah Saham Nasional Berhad to help bumiputera people</p>		
<p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH (correction).pdf (D157384968)</p>				

36/42	SUBMITTED TEXT	12 WORDS	100% MATCHING TEXT	12 WORDS
<p>money is managed by professionals with more than 40 years of experience (</p> <p>W https://www.thestar.com.my/starpics/2023/05/17/make-your-savings-work-for-you</p>		<p>money is managed by professionals with more than 40 years of experience.</p>		
37/42	SUBMITTED TEXT	27 WORDS	55% MATCHING TEXT	27 WORDS
<p>aware of the reality of the real job situation. From the products and services provided here, ASNB Kangar has taught me how to interact with investors and help</p> <p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>		<p>aware of the realities of the workplace. From the goods and services supplied here, ASNB Pasir Puteh has taught me how to interact with consumers and help</p>		
38/42	SUBMITTED TEXT	12 WORDS	76% MATCHING TEXT	12 WORDS
<p>achieve their investment goals either directly through counter services or indirectly. Throughout the</p> <p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>		<p>achieve their goals either directly through counter services or indirectly. Having the</p>		
39/42	SUBMITTED TEXT	13 WORDS	76% MATCHING TEXT	13 WORDS
<p>not to forget UiTM Arau, which established an industrial training program for students</p> <p>SA INDUSTRIAL TRAINING REPORT HAZIYATUL AISYAH.pdf (D157257492)</p>		<p>Not to mention UiTM Arau, which established an industrial training programme for students</p>		
40/42	SUBMITTED TEXT	22 WORDS	95% MATCHING TEXT	22 WORDS
<p>Dividend Payments and Cross- country Differences in The Choice of Dividend. International Journal of Economics and Financial Issues. 6 (s1). https://dergipark.org.tr/en/pub/ijefi/issue/31979/352539?publisher=http-www-cag-</p> <p>W https://dergipark.org.tr/en/pub/ijefi/issue/31979/352539?publisher=http-www-cag-</p>		<p>Dividend Payments and Cross-country Differences in the Choice of Dividend" . International Journal of Economics and Financial Issues 6 (2016): 46-51 &gt; https://dergipark.org.tr/en/pub/ijefi/issue/31979/352539?publisher=http-www-cag-&lt;</p>		
41/42	SUBMITTED TEXT	8 WORDS	87% MATCHING TEXT	8 WORDS
<p>PNB launches ASN Sukuk, Minimum RM10 Investment. https://www.thestar.com.my/</p> <p>W https://www.thestar.com.my/business/business-news/2022/11/24/pnb-launches-asn-sukuk-minimum-rm10- ...</p>		<p>PNB launches ASN sukuk, minimum RM10 investment https://sso.thestar.com.my/?</p>		

42/42

SUBMITTED TEXT

1 WORDS

100% MATCHING TEXT

1 WORDS

<https://www.thestar.com.my/business/business-news/2023/02/24/pnb-to->

<https://www.thestar.com.my/business/business-news/2022/07/01/pnb-to->

SA REPORT NUR AMAANI BINTI MARZUKI_ASNB KANGAR.pdf (D157272217)



UNIVERSITI TEKNOLOGI MARA

ENDORSEMENT OF OUR ORIGINAL REPORT

Coordinator

Unit Jaminan Kualiti Akademik (UJKA)
Universiti Teknologi MARA Cawangan Perlis
02600 Arau
Perlis

Sir

**ENDORSEMENT OF OUR ORIGINAL REPORT FOR PROPOSAL/DISSERTATION/THESIS/PROJECT PAPER/
ASSIGNMENT**

With reference to the work of the candidate below:

Name : Nur Ezatulhazwani binti Noor Azizi

Matric No. : 2020483448

Faculty : Business Administration (BA243)

Programme : Human Resources Management

Title : SWOT ANALYSIS OF AMANAH SAHAM NASIONAL BERHAD PERLIS BRANCH

Percentage of Our Original Report : 26%

I am pleased that the proposal/thesis/dissertation/project paper/ assignment of the above candidate has fulfilled the Our original percentage of the university's requirement.

Thank you.

1st advisor's signature and stamp
Name: DR NURSYAMILAH ANNUAR

8/8/2023

Date

** Please attach 1st page of original report.

