



PNB

Permodalan Nasional Berhad

ASNB

Amanah Saham Nasional Berhad



UNIVERSITI
TEKNOLOGI
MARA

UiTM Kampus Bandaraya Melaka

INDUSTRIAL TRAINING REPORT

Bachelor of Business Administration (Hons) Finance

Amanah Saham Nasional Berhad, Seremban

Prepared by,
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2020495368

Prepared for,
Madam Shahreena Daud

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- Organizational Structure

TRAINING'S REFLECTION

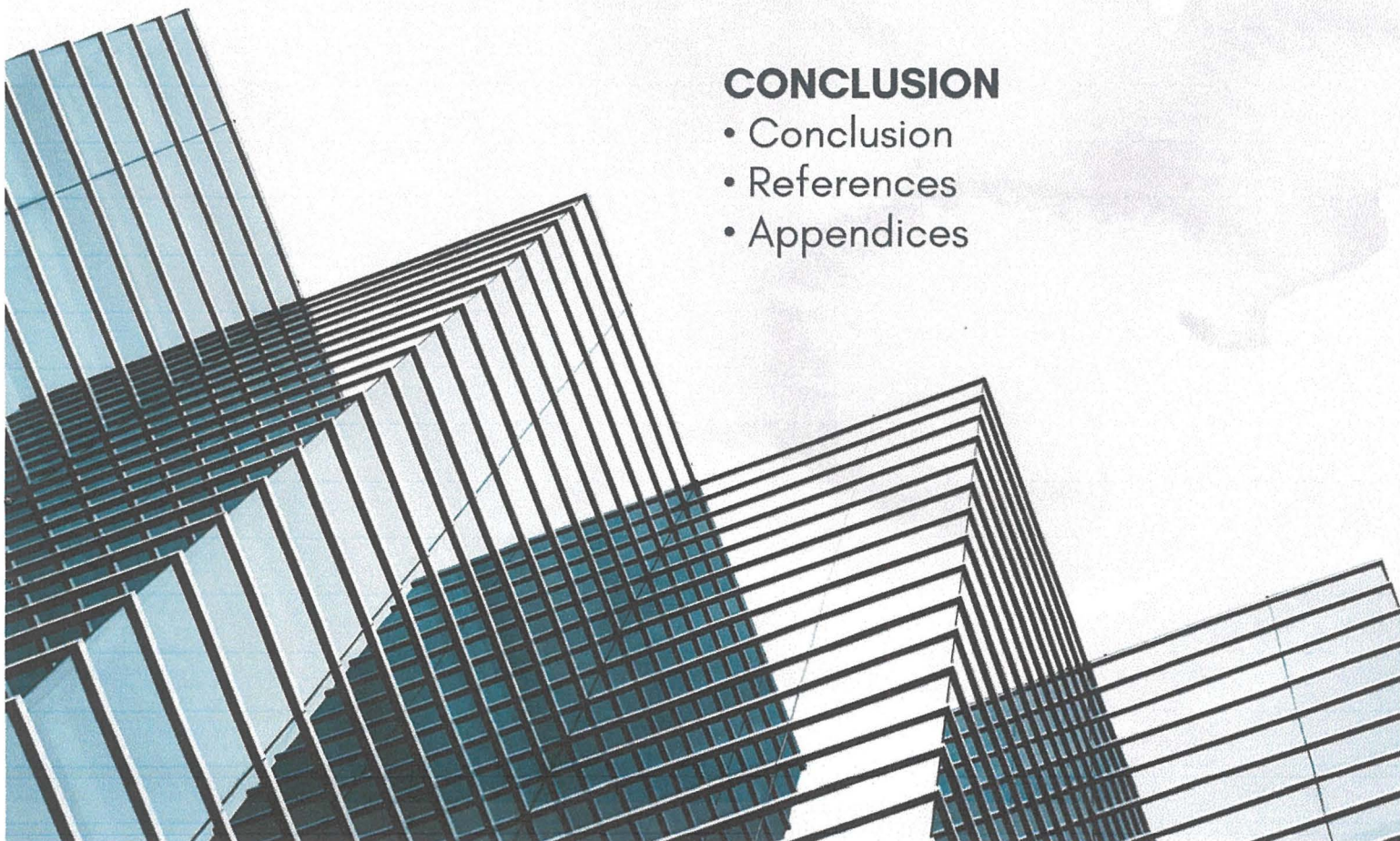
- Duration: specific date, working day and time.
- Details: department, roles, responsibilities, assignments, tasks.
- Gains: Intrinsic & Extrinsic benefits such as allowance, compensation, experiences, knowledge, skills, etc.

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EXECUTIVE SUMMARY

The main purpose of writing this report is to elaborate and share my industrial training experience at Amanah Saham Nasional Berhad (ASNB), Seremban. In this report, I explained what is ASNB and what type of product and services that offers by this company. In general, ASNB is known as a company which operates under Permodalan Nasional Berhad (PNB) company as unit trust company. ASNB usually known as Amanah Saham Bumiputera (ASB) which is one of its fixed price funds. It is known as ASB since majority of Malaysian Bumiputera are invested on ASB.

Moreover, the main focus on this report is the daily tasks given by the supervisor during my industrial training. I am super grateful to be part of ASNB Seremban even though only as an intern since I had the opportunity to learn at the back-office and the front-office. Two different departments that gave me a lot of lessons and experienced that can be use in the future.

Moreover, a very cheerful work environment helps me to went through this industrial training program. All of team of ASNB Seremban including a cleaner, and two security guards that always be ready to help us as intern whenever needed. The opportunity to be an intern here is very recommended for all of student who needs experience before entering the real workforce.

ACKNOWLEDGEMENT

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

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

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

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

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

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

UPDATED RESUME

NUR ANIS BINTI AYUB



PROFILE SUMMARY

An avid learner who are passionate about learning and personal growth. Open for new ideas and keen to explore other learning opportunities. Always on the lookout to be part of an organization that leverage on one's strength.

SKILLS

- **Technical:** Microsoft Office, Chart Nexus, Tableau, Trading View
- **Language:** Proficient in Malay, Fluent in English and Basic in Arabic
- **Functional:** Critical Thinking, Co-ordinating with others, Problem Solving and Decision Making, Presentation Skills
- **Driving License:** Class D

EDUCATION BACKGROUND

- **UiTM Bandaraya Melaka** 2020 - 2023
Bachelor of Business Administration (Hons.) Finance
- **SMK Taman Forest Heights** 2018 - 2019
Sijil Tinggi Persekolahan Malaysia (STPM)
- **SMK Seri Pagi** 2013 - 2017
Sijil Pelajaran Malaysia (SPM)

CO-CURRICULAR INVOLVEMENT

- **President of Team Recreation Club (T-Rec), UiTM Bandaraya Melaka** 2022 - 2023
- **Treasurer of the Breaking Down The Financial Barrier programme , UiTM Bandaraya Melaka** 2022
- **Treasurer of Numbers Analysts Programme, UiTM Bandaraya Melaka** 2022
- **Secretary of Entrepreneurship Club, SMK Taman Forest Height** 2019

AWARDS

- **Dean List Award, Faculty of Business and Management (Finance)** 2021 - 2023
Dean List Award in Semester 1, 2, 3, 4 and 5
- **Silver Award in Leveraging Ent. Fin. & Innovation Towards Future Programme** 2022
- **Silver Award in Virtual Melaka International Intellectual Exposition Programme** 2022
- **Yayasan Sime Darby Scholarships Award** 2021

WORK EXPERIENCES

- **Amanah Saham Nasional Berhad, Seremban (Industrial Training)** Mac - August 2023
- Explain to the beneficiary on how to redeem the investment balance of the deceased unit holders
- Assist unit holders in investing on unit trust funds of ASNB and promote ASNB services
- **Izzroy Collection in Mydin, Senawang** 2022
- Provide services and handle cash transactions with customers
- **Online Merchant of Shopee and TikTok, Norazitah Collection, Giant Senawang** 2019 - 2020
- Manage online sales and stocking on their online business platform

REFERENCE

Mr. Taufik Taha
Branch Manager of Amanah Saham Nasional Berhad (ASNB) Seremban.



Figure 1: YPB official logo

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

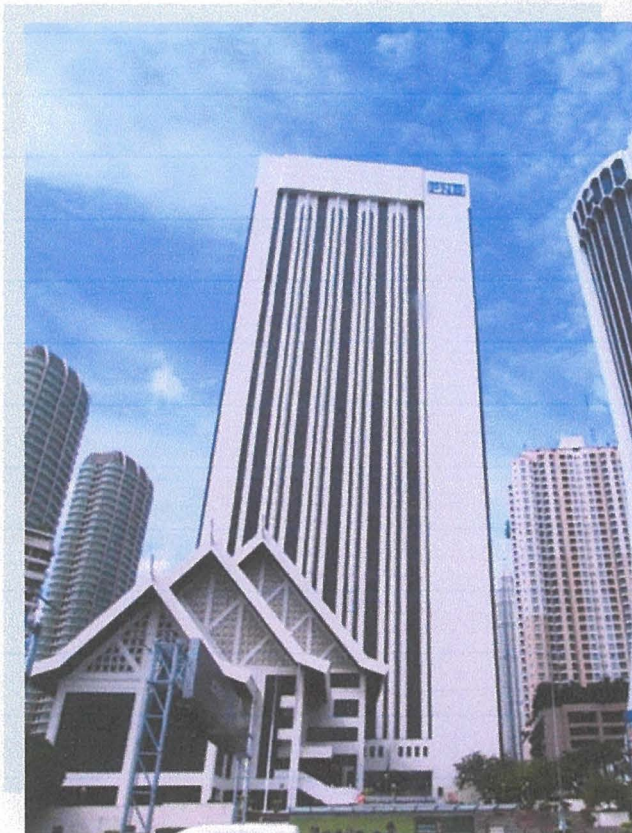


Figure 3: PNB company

With its **mission** "To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation" in accordance with its **vision** which "To be a *Distinctive World-class Investment House*".

COMPANY OVERVIEW



Figure 2: PNB official logo

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

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

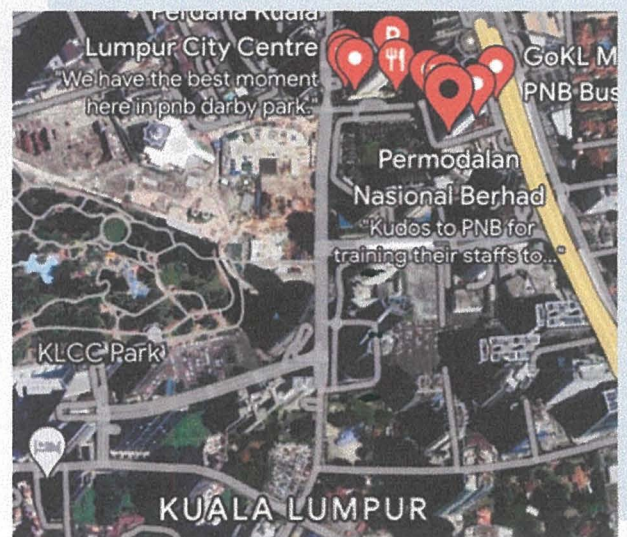


Figure 4: PNB company location

PNB is located at Aras 4, Balai PNB, 201-A, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.



Figure 5: ASNB official logo

Meanwhile, Amanah Saham Nasional Berhad (ASNB) is the unit trust company which a wholly-owned subsidiary company of PNB. It was established on 1979 to manage the Funds that launched by PNB.

One of its objectives is to help people prepare a comfortable life during retirement and create awareness about the importance of financial planning.



Figure 6: ASNB Seremban Branch

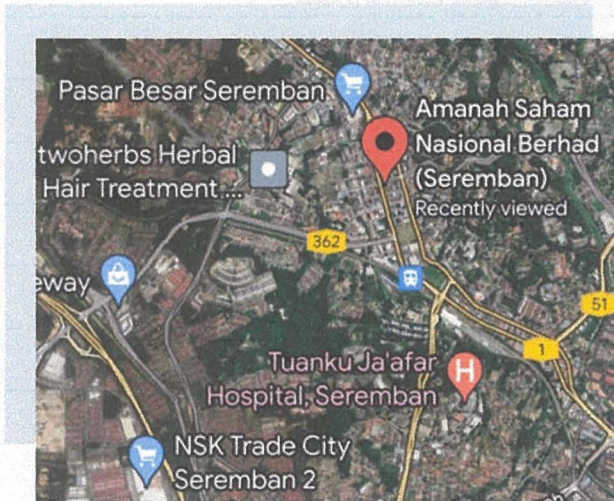


Figure 7: Location of ASNB Seremban

ASNB Seremban is located at No 120, Jalan Dato Bandar Tunggal, Bandar Seremban, 70000 Seremban, Negeri Sembilan

As in 2023, ASNB has 32 branch offices around Malaysia in total and also provides ASNB agents in order to create unit holders convenience. ASNB list agents as shown in the figure below includes in Maybank, CIMB Bank, RHB Bank, Bank Simpanan Nasional, Alliance Bank, AmBank, Affin Bank, Bank Muamalat, Bank Islam, Hong Leong Bank and Pos Malaysia.



Figure 8: Malaysia's Map




















Figure 9: ASNB Agents

ASNB PRODUCTS

Currently, ASNB manages Fixed and Variable Price Funds. There are **6 Fixed Price Funds** which is Amanah Saham Bumiputera (ASB), ASB 2, ASB 3 - Didik, Amanah Saham Malaysia (ASM), ASM 2 - Wawasan and ASM 3. Price of Fixed Price Funds is RM 1 per unit.

However, there are **11 Variable Price Funds** named Amanah Saham Nasional (ASN), ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1 and ASN Sara 2, ASN Sukuk

Characteristics	Type	Eligibility	Initial Investment	Maximum Investment	Financial Year Ends
Fixed Price Funds					
FIXED PRICE FUNDS					
 ASB	Income	Bumiputera	RM 10	RM 300,000	December 31
 ASB 2	Income	Bumiputera	RM 10	RM 300,000	March 31
 ASB 3 Didik	Growth	Bumiputera	RM 10	Depends to the availability of units of the fund	June 30
 ASM	Income	Malaysian	RM 10		March 31
 ASM 2 Wawasan	Income	Malaysian	RM 10		August 31
 ASM 3	Income	Malaysian	RM 10		September 30

Characteristics Fixed Price Funds	Type	Eligibility	Initial Investment	Price per Unit	Financial Year Ends
VARIABLE PRICE FUNDS					
 ASN	Growth	Bumiputera	RM 10	Determined based on historical pricing	December 31
 ASN Equity 2	Growth	Bumiputera	RM 10		June 30
 ASN Equity 3	Growth and Income	Malaysian	RM 10		March 31
 ASN Equity 5	Growth	Malaysian	RM 10	Determined based on forward pricing	September 30
 ASN Equity Global	Growth	Malaysian	RM 10		December 31
 ASN Imbang 1	Balanced	Malaysian	RM 10	Determined based on historical pricing	November 30
 ASN Imbang 2	Growth and Income	Malaysian	RM 10		March 31
 ASN Imbang 3 Global	Growth and Income	Malaysian	RM 10	Determined based on forward pricing	December 31
 ASN Sara 1	Growth and Income	Malaysian	RM 10	Determined based on historical pricing	March 31
 ASN Sara 2	Conservative	Malaysian	RM 10	Determined based on forward pricing	September 30
 ASN Sukuk	Income	Malaysian	RM 10		June 30

ASNB SERVICES

INHERITANCE SERVICES

THE CONCEPTS

Unit Holders (Donor)



Trustee (ASNB)



Beneficiaries (Donee)



Figure 10: ASNB Seremban Branch



One of ASNB services is Hibah Amanah which can be described as a Shariah compliant estate management which follows the concept of hibah for Muslim Malaysian Unit Holders. The unit trust investment of unit holders in ASNB will be transferred to the Hibah Donee after the demise of the unit holders.

Trust Declaration (Pengisytiharan Amanah) also one of ASNB services for estate management special for non-muslim unit holders who invested in ASNB. Unit holders will set the name of the donee in a forms and the investment of the unit holders will be managed by ASNB to transfer directly to the named of the donee after the demise of the Unit Holder.



ASNB WAKAF



ASNB also provide a platform named ASNB Wakaf for unit holders to contribute or sadaqah their unit trust investments. The contributions will be channeled to national waqf projects in multiple sectors, for example:

- Health
- Humanitarian mission
- Education
- Community Empowerment

BENEFITS OF ASNB WAKAF



Wakaf fund that lasts forever



Recognition as a Mutawalli



Transparent governance and informative



Updates on wakaf will continue to be provided to their next of kin/appointed notice recipient

ASNB SALARY DEDUCTION SCHEME

Salary Deduction Scheme is a platform for ASNB unit holders to do investment through automatic monthly salary deduction without having to visit any ASNB branch to invest. However, only those who meet the eligibility requirements can participate in this scheme. The eligibility criteria are as follows:-



Figure 11: Sample of Salary's picture



- A unit holder who have not reached the maximum limit



- A unit holder who at least have the minimum investment balance in their account



- A clean account status

ASNB salary deduction scheme are available for those who works in both public and private sectors. They also can invest into their family members account.

EPF Members' Investment Scheme



Figure 12: EPF official logo

This scheme can be defined as a one method for the members of Employees Provident Fund (EPF) to invest in ASNB unit trusts fund. But this scheme are only applied to certain ASNB unit trust funds which only are as follows:

1) **Fixed Price Funds:**

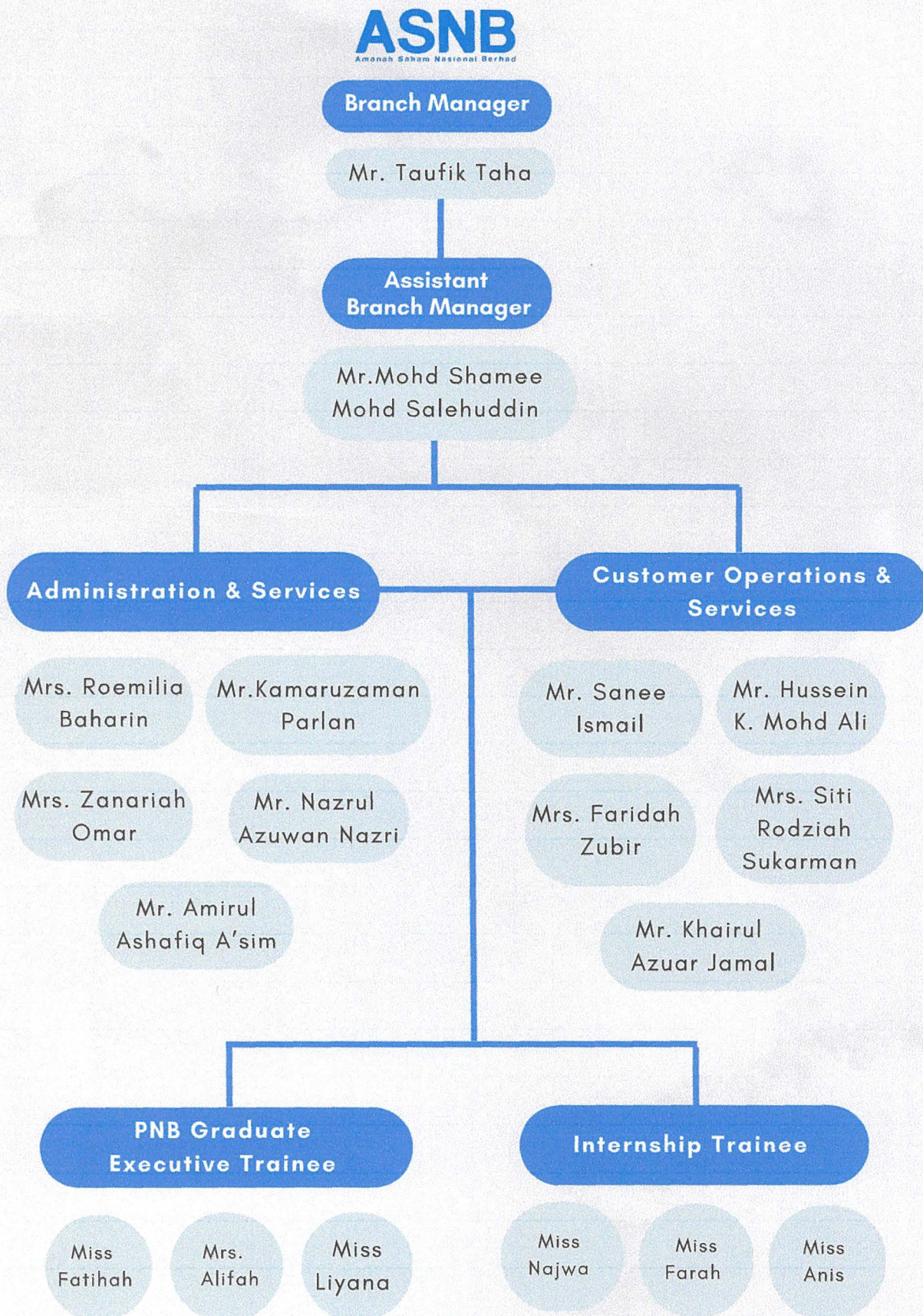
ASB 2, ASB 3 Didik, ASM 2 Wawasan and ASM 3

2) **Variable Price Funds:**

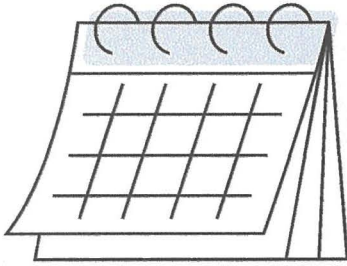
ASN Equity 2, ASN Equity 3, ASN Imbang 1, ASN Imbang 2 and ASN Sara 1

* All depends on the availability of units of the fund

ORGANIZATIONAL STRUCTURE



INTERNSHIP TRAINING PROGRAMME DETAILS



- Start & End Date: 01 Mac – 15 August 2023
- Office Hours: 8:00 AM to 5:00 PM
- Daily Briefing Session: 8:00 AM to 8:15 AM
- Operation Hours: 8:15 AM to 4:00 PM
- Lunch Break: 1:00 PM to 2:00 PM
- Leave Entitlement: 5 Days
- Internship Allowances: RM 1,000 per month

JOB DEPARTMENT: CUSTOMER AND CHANNEL MANAGEMENT DEPARTMENT

CUSTOMER SERVICES DEPARTMENT

(Monitored by Mrs. Roemilia and Mr. Nazrul)

Provide excellent customer services and build a good customer relationship.

- Assisted unit holders in investing on unit trust funds of ASNB
- Guiding unit holders on online account registration and through kiosk machines.
- Explain to unit holders regarding Salary Deduction Scheme to invest in ASNB unit trust funds.
- Distributed flyers of ASNB informations to unit holders.
- Explain to the beneficiary on how to redeem the investment balance of the deceased unit holders
- Promote ASNB Waqf and ASNB Inheritance Services (Hibah and Pengisytiharan Amanah)



BACKOFFICE DEPARTMENT

(Monitored by Mr. Amirul)

- Learned on how to process documents of Hibah and Pengisytiharan Amanah from the first until final steps.
- Stamped, scanned, sorting and filing documents of Hibah and Pengisytiharan Amanah according to file categories.
- Learned on how to apply LHDN stamps through LHDN website and download documents from e-court website.
- Learned on how to update Hibah and Pengisytiharan Amanah documents status in AEMS portal.

SPECIFIC TASKS FOR INTERNSHIP TRAINEE



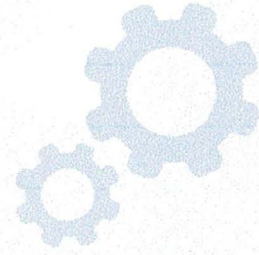
- We are assigned by Mrs. Roemilia Baharin to create a video which to promote ASNB Waqf and to spread awareness of ASNB Inheritance Services.

Here's the link:

https://drive.google.com/drive/folders/19guyJ-jU7ldKDNsAF21Oj18QjCZ9_nv

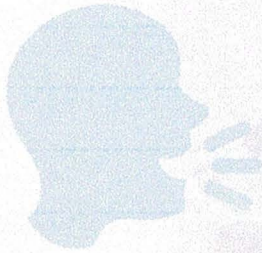
HARD SKILLS

I had the opportunity to learn on how to process the documents of Hibah and Pengisytiharan Amanah from the beginning to the end. During the documentations process, I learned on how to fill in data through Microsoft Excel, AEMS portal, LHDN website and e-court portal. I became more responsible and more focus in performing tasks given, to avoid making careless mistakes.



SOFT SKILLS

I have learned on how to speak confidently in front of thousands people, trying to solve unit holder's problems, and speak fluently to ensure my audience understand every words I spoke. I also managed to control my voice tone to always speak nicely to ensure my customers have a great experience with ASNB services. Moreover, a positive work environment at ASNB Seremban helps us to be more productive and serve customer better since the ability to interact and learning from each others become more comfortable and effective.



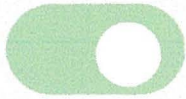
BENEFITS

ASNB allowance for internship programme is RM 1,000 per month and the amount given will be credited into ASNB account. ASNB Seremban branch also provide a room for Muslim staff to pray and a staff pantry. We also got 1 hour lunch break from 1 PM to 2 PM everyday. And for internship students, we got 5 days of paid leave for 5 months.

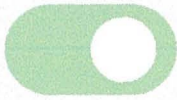
Last but not least, I am really grateful for the opportunity to do an internship here since I have received so much value from what I learned in this internship programme, which not only improve my personal skills but also polish my professional growth and work experience.



STRENGTHS

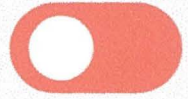


Excellent customer services

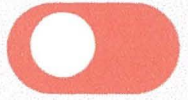


Strong demand of Fixed Price Funds

WEAKNESSES

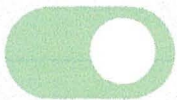


Limited parking facilities

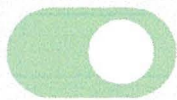


Bad customer experience with agents

OPPORTUNITIES

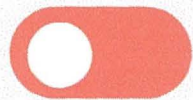


Trusted and well-known unit trust company

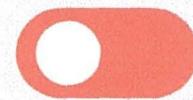


Strategic location

THREATS



Shariah Compliance Investment Issue



Company competitors

STRENGTHS



EXCELLENT CUSTOMER SERVICES

Build long-term relationship with customers have become necessary for the company since business success depends on customers (Kabu Khadka & Soniya Maharjan, 2017). To maintain a beautiful relationship with customers, company needs to deliver excellent customer services.

For ASNB services, the company provides ASNB customer service centre where unit holders can reach them through 2 platform; email and phone number which will be available from 8 AM to 10 PM everyday. The ASNB

chatbot also available on ASNB official website for

24 hours live chat which allows unit holders to ask any questions. Be available on multiple platforms helps to improve relationship with unit holders.

Friendly ASNB staff with a very welcoming tagline of "tanyalah saya" on the shirts can helps customers feels cared for, valued and heard which would have a positive experiences with ASNB.



Figure 13: Customer Services



Figure 14: "Tanyalah Saya" Campaign Logo

RECOMMENDATION

Theres a ton of tips to improve customer services. To build a stronger ties with customers, ASNB should provide more equipment in customer service department, such as a desktop PC and a printer, to reduce waiting lines. Improve customer's waiting experience help to tighten customer relationship since waiting lines will affect customer services experience since one bad experience can scare away a customer forever.



STRONG DEMAND OF FIXED PRICE FUNDS



Figure 15: ASNB open day at Palm Mall

ASNB offers fixed price funds which the price per unit is RM 1 and remain unchanged. ASNB is the only unit trust company that offers fixed price funds for Malaysian to invest. Due to this issue, the demand for this fixed price funds product has risen. This can be one of the strength of the company since it helps company to grow bigger.

RECOMMENDATION

This would be a main point of strength of the company. However, to avoid competitors compete this main point, ASNB should always upgrade this fixed price funds where upgrade the available quota for them to invest, more benefits and more channels for them to easily invest to ASNB and many more just to ensure the unit holders always choose this product to invest.

WEAKNESSES



LIMITED PARKING FACILITIES



Figure 16: ASNB Seremban Parking Lot

The study of The Effects of Parking Convenience Towards Customer Retention in Gurney Drive, Penang by Joesri Mohamad Saber in 2017 found that one of the factors which influences customer to repeat purchase and retain in one business is parking convenience. Limited parking facilities affect customer loyalty since customer spent a lot of times looking for parking. A picture provided above shows how limited parking at ASNB Seremban.

RECOMMENDATION

For this issue, I would like to suggest ASNB to move to the place that provide proper parking space. Parking facilities is important for the business since having an accessible parking lot can attract prospective customers and increase customer loyalty. The ability of a customers to find a parking spot easily and park without any hassle, they will be more satisfied with their experience at ASNB.



BAD CUSTOMER EXPERIENCES WITH AGENTS

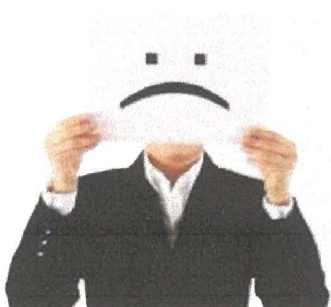
Customer experience can broadly be described as things that occur or experienced by the customer based on what they received and interact with every touchpoint of the business whether during transaction or after transaction until the goods or services become the property of the buyer. Customer experience can be in the form of unpleasant, harsh or even adverse events (Widayat, 2020). As for ASNB Seremban issue, majority of the unit holders are complaining about the agents. This is because, the agents provided by ASNB at commercial banks cannot do some transactions such as update personal informations of the unit holders, unable to do fundwise process and many more. So, unit holders still need to go the nearest branch just to update their personal informations.



Figure 17: ASNB Agents

RECOMMENDATION

To solve the issues listed above, I would like to suggest that ASNB should create an employee training programme for ASNB Agents in using the same system used by ASNB staff in order to update personal informations of unit holders and other transactions issue. I also would like to suggest that ASNB Agents should have at least one of ASNB kiosk machines for unit holders to update their personal informations, check balance and register an account.



OPPORTUNITIES

TRUSTED AND WELL-KNOWN COMPANY

“A brand is thought to have positive equity to the extent that consumers respond more favourably to marketing activities when the brand is identified, compared to when it is not” (Steve Hoeffler, 2003). Strong brand creates loyalty and retain more customers. Any marketing activities or new information updates about strong company brands are more easily noticed by the customer and majority of the customer will choose strong brand company since that company is more

trusted. ASNB already has a strong brand name in the market since ASNB is a wholly-owned subsidiary company of the largest fund management company in Malaysia, PNB. As proof, the company of ASNB always appear in online news portal, television, radio and social media.



Figure 18.1: ASNB online news



Figure 18.2: ASNB online news

RECOMMENDATION

Even though ASNB has a strong brand company, majority customer know ASNB as ASB. Many of them are still not aware of the other products and still did not know how to invest in ASNB unit trust. ASNB should use this opportunity to educate more people on what is ASNB, what is the product and services offered by ASNB, how to invest, and why they should start invest, and what's the benefits of investing here.

STRATEGIC LOCATION

Business site selection is a complex strategic decision and may affect a company's future in the long run (Ashutosh Dixit, 2019). For ASNB Seremban, the branch is located in the middle of Seremban town. The benefit of a city centre location is that it helps to create brand awareness and greater opportunity to network as its being surrounded by many businesses, office buildings, banks, and other businesses. With this, it can attract more customers who came to the city center to do business there.



Figure 19: Location of ASNB Seremban

RECOMMENDATION

However, since it is located in the middle of city, there are more competitors around which it can be harder to be seen by the customer. To create customer loyalty, ASNB should provide a great customer service better than its competitors. A great customer experience would help the business to grow and stand out from the crowd.

SWOT' Discussion of ASNB

Amanah Saham Nasional Berhad

THREATS



SHARIAH COMPLIANCE INVESTMENT ISSUE

The previous case of ASB, ASN investments was prohibited due to the presence of riba (interest or usury) transactions by the Selangor Fatwa Committee which causes investors are reluctant to purchase ASNB unit trust funds. However in 2008, the same committee has stated that ASB, ASN investment are permissible for Muslims since PNB investments have already steered clear of investment in haram industries, such as gambling and liquor. Moreover, ASNB investment are in line with 'syariah' objectives which is to provide opportunities for Malaysian muslims who wants to enhance their financial stability, improve their quality of life and discover their potential, among others.



Figure 19: Logo of Majlis Agama Islam Selangor

This issue is very important since it will influence investor's interest to invest in unit trust of ASNB. Person in charge of ASNB should take responsible in highlighting this issue to let people aware of this issue and makes unit holders feels more trust in investing more in ASNB products. They should always remind people by using multiple platform that trendy and fit with the target audience like online platform for young and mid-age audience and spread on radio and television for old generation.

RECOMMENDATION



COMPANY COMPETITORS

The biggest threats which cause a high pressure on ASB were from its competitors like Public Mutual, Tabung Haji, Employees Provident Fund (EPF). This is because of these business provides the same financial investment but different terms and benefits. To compare with ASNB, Public Mutual was established longer than ASNB which on 1975 same goes with Tabung Haji which was established on 1962 and EPF which was established on 1951. A company that has been established for a long time must already have a strong customer loyalty.



VS



To differentiate ASNB with its competitors are the products and services offered by ASNB which not offered by its competitors. There are a few things that should be highlighted for example, ASNB offers fixed price funds which RM 1 = 1 unit, low-risk investment since the price of funds is fixed and will not fluctuate, and the dividends will be credited into unit holders account, yearly. Its also can be withdrawn anytime. ASNB also offers inheritance services to manage balance of a deceased. All of these benefits should be promote to all people to start invest.

RECOMMENDATION

CONCLUSION

Personally, to wrap things up, I am very grateful for the acceptance of my application to do my internship at Amanah Saham Nasional Berhad (ASNB) Seremban branch. My internship journey for this 6-months with ASNB has been a rewarding and meaningful experience that has prepared me for my career in the future. During my training, I was able to apply the theories and concepts I learned before in university to real world situations and I gained a deeper understanding of the work that professionals in my field do on a daily basis. I was able to work on projects that allowed me to develop my technical and interpersonal skills. Furthermore, I am truly grateful for the opportunity to work with such a supportive and knowledgeable team of ASNB Seremban official staff that provided me with guidance and feedback throughout this industrial training program. I hope that I will be able to continue working in this kind of environment in the future. I believe this job experience as intern at ASNB help me get off to a good start in the real workforce in the future.

REFERENCES

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APPENDICES

Front-office tasks



Open-booth program



Back-office tasks

