

# INDUSTRIAL TRAINING REPORT

# NUR SYAZWANI SHAMSUDDIN | 2020897488

# Bachelor Business Administrative (HON.S) Finance

# AT VILLEA PORT DICKSON



# Acknowledgment بسم هللا الرحمن الرحيم

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Finally, to my beloved and supportive parents, thank you so much for giving me motivation to stay focused on my internship and assignments. Their support and encouragement are meaningful for me to keep motivated and revitalized. I hope that my effort is worth it by contributing a lot of marks towards getting a good grade in this MGT 666 subject. I believe that I have done my best to complete this project. Thank you.

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#### **EXECUTIVE SUMMARY**

Villea Port Dickson is where I will finish my internship. Since October 2022, Permodalan Nasional Berhad (PNB) undergoes rebranding by Permodalan Nasional Berhad (PNB) which formerly known as PNB Ilham Resort Port Dickson has undergone a name change Villea Port Dickson, Additionally, it offers opportunities for internships to students who need to learn about hospitality as well as other related industries including sales and marketing, finance, human resouces, also food and beverages. There are two primary components to this internship report. The first consideration is investigating the companies where I am receiving this industrial training. The second part is studying the assignments or jobs that I have been assigned during my industrial training. The setting and background of the organization's founding, goals, objectives, mission, and vision are all included in this. However, several functions and activities are used to categorize the organization's functions and activities. The organizational structure is also shown where to show the administrative system in the organization. In addition, the study of the organization's SWOT (strengths, weaknesses, opportunities, and threats) is reviewed here for the perspective of my observations while I was receiving this training in the company and my inquiries on the thoughts of my training supervisor. The recommendation to correct and raise the quality is also provided here in order to address the shortcomings and take advantage of the potential. Every task and job that was assigned and completed throughout training is also noted here for the job and work-study. The training is more heavily weighted toward accounting-related tasks. The process is also shown here from the start of the training until the finish. Here, additional employment associated with the company is also included. In conclusion, which is the last section of my report, I will sum up all that has been accomplished inside the organization.

### 1.0 Student's Profile

#### 1.1 Resume



# **NUR SYAZWANI SHAMSUDDIN**

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#### PROFESSIONAL SUMMARY

Seeking an entry-level position to begin my career in a high-level professional environment.

#### EXPERIENCE

#### PURCHASING TRAINEE, 03/2023 - 08/2023

Villea Port Dickson, Malaysia

- · Initiating and maintaining effective and professional relationships with suppliers, actual and potential.
- Sourced raw materials for market list and non-market list items achieving at least 20% cost reduction for sourcing cost.
- Developed and implemented purchasing instructions to streamline procurement processes.
- Purchase goods and services that meet the quantity and quality expectations of the organization with both OPEX and CAPEX budget.
- Assist end-user for contract renewal both within and above property limit.

#### PROMOTER, 12/2019 - 09/2020

Jasmina Boutique, Port Dickson, Malaysia

- Provided quality customer service to new and prospective customers
- · Supervised and train a team of Sales
- Managed served 200 customers approximately and increased the sales by 15% by managing the social media.

#### SKILLS

- · Microsoft Office Words, Excel & Power Point
- Chart Nexus

- Tableau
- Material Controls

#### EDUCATION

Universiti Teknologi Mara Bandaraya Melaka, Melaka Tengah, 01
Bachelor of Business Administration (Hons): Finance, Management

- Graduated with First Class Degree. CGPA: 3.63
- Active in managing projects:

### LANGUAGES

English, Bahasa Melayu

### PROJECTS

- 1. Virtual Video Competition Investment Ace (VVCIA)
- An event that merging all finance student in UiTM Bandaraya Melaka to present their knowledge in investment.
- 2. Breaking Down The Financial Barrier

Organized and implemented advertising promotion which increase the number of participants by 30%.

3. International Seminar "Global Recession"

Contributed as moderator for the event.

### REFERENCES

- 1. Encik Firdaus Aminuddin (HR Manager)
- 2. Puan Salmi Yahya (Finance Manager)

# 2.0 Company's Profile



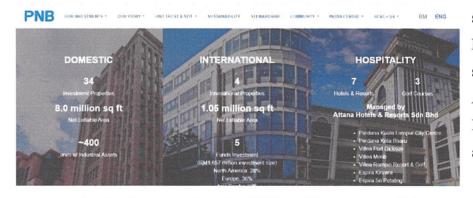
### Villea Port Dickson Sdn Bhd

Batu 10, Tanjung Biru, 71050 Sirusa,

Port Dickson, Negeri Sembilan

# 2.1 History of the company

Villea Port Dickson or formerly known as PNB Ilham Resort is one of hospitality businesses, that is PNB subsidiary, one of, real estate investment. This 4-star hotel has been established



since 1992. Villea
Port Dickson is being
supervised under
Attana Hotels &
Resort. Attana Hotels
and Resort is a
management

company that has been appointed by PNB itself to manage all the hotels under them. They do have 3 brands under Attana which are Perdana, Villea, and Espira. Villea Port Dickson is a syariah-compliance hotel that attract major- groups in Malaysia.

### 2.2 Location



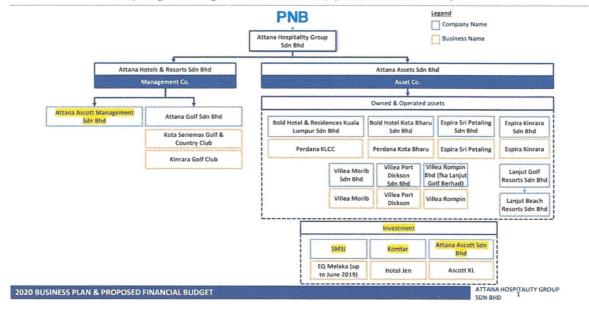
The hotel's strategic location, Villea Port Dickson aiming for a hotel occupancy rate of 35% or an average of 10,000 people per month through hotel branding and new face introduced. The upgrade work includes 101 guest rooms, five meeting rooms, a grand ballroom with beautiful scenery facing the sea view, a grand welcoming lobby and a new look for pool so call as Splash. By this, Villea Port Dickson have proven their performance and ability to be stable again right after the tourism sector is back to life by hitting their first 1<sup>ST</sup> million revenue right after a month back on operations.

Since Villea Port Dickson is a subsidiary of PNB, their main capital is from PNB. They provided a cost of RM40 million as capital to renovate, refurbished most of the buildings and procured all the hotel assets and equipment. Villea Port Dickson is a registered company under Villea Port Dickson Sdn Bhd.

# 2.3 Corporate Structure

### Human Capital | Corporate Structure

Comprising of a Management Co and Asset Co (Operations and Investment)



### 2.4 Vision

To be recognized as a premier Malaysian Hospitality Group that delivers unique crafted experience that exceeds guests' expectation, which ultimately helps the Groups generates reasonable shareholder's wealth.

# 2.5 Mission

To deliver the best hospitality experience to our guests by managing profitably and operationally efficient hospitality assets as well as maintaining consistent high-level service standards.

### 2.3 Organizational Chart

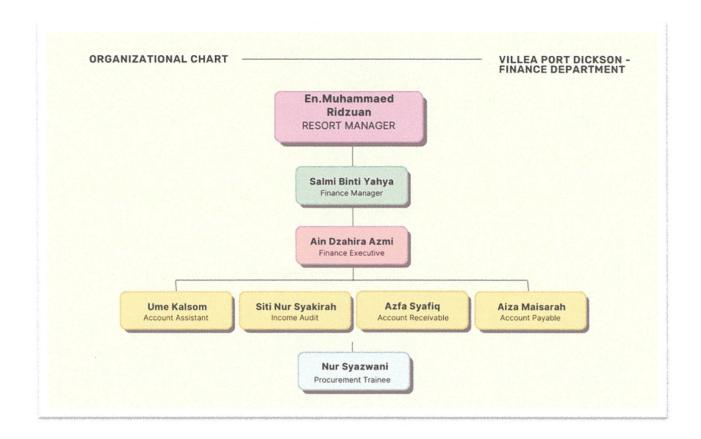


Figure 1: Organizational Structure

This is Finance Organizational Chart, which led by Puan Salmi Yahya and supervise under our Resort Manager, En. Ridzuan. All the employees have been assigned their own job task and job description to make sure the company runs smoothly. On the other hand, there are several departments to run the company such as Housekeeping, Food and Beverages, Human Resources, Sales, and Maintenance. These departments also will be cooperating with Finance team to some extent especially on procured the goods purpos

### 3.0 PRODUCT AND SERVICES

Villea Port Dickson provides hospitality services whereas they have 101 rooms in total. Hotel rooms are perishable products. It means that if the room remains empty overnight, they will lose the revenue as/sociated with it for that night. Besides Foreign Independent Travel (FIT), Villea Port Dickson always generate income from big group such as Bank Islam, Petronas, Angels, and many more whereas they also do provide a team building activity.

- 1. There are five (5) categories which includes of rooms and apartments that Villea Port Dickson offer as below:
  - 1. Superior which approximately 344sqft with natural daylight, 43's smart TV



2. Deluxe which approximately 420sqft with mixture of view, 43's smart TV



3. Executive which approximately 410sqft with balcony, 43's smart TV, located near to lobby (main block C)



4. 3 Bedroom which approximately 1000sqft, 55's smart TV in living room:

5. 3 Bedroom Pool Terrace which approximately 1065sqft with direct access to pool, 55's smart TV in living room:









# 6. Food and Beverage Services

- Breakfast, Lunch, and Dinner Buffer joining in-house will be served at di. Terrace:



There are variety of menu and cuisine that offered by di.Terrace including private dinner, lunch or hi-tea in halls such as International Buffet, Malaysian Buffet, BBQ Buffet, Seafood Buffet, Vegetarian and Western Buffet. These varieties of options attract more customers to stay longer and repeat the stay.

# 7. Team Building Activities



Besides, Villea Port Dickson also provides a team building activity not only for groups, but also for FIT (Foreign Independent Traveler). There are many activities that guests can explore and experience. This could be a add-on value to Villea Port Dickson.

# 1. Archery (Individual and Teambuilding)



# 2. Trekking Tanjung Tuan Forest Reserve



# 3. Night Walk



# 4. Nature Walk



# 5. Orienteering



# 6. Repelling



# 7. Obstacle Course



# 8. Outdoor Management Game



# 9. Rock Climbing



# 10. Low Rope Course



# 11. ATV



# 12. Kayak



# 13. Watersport



# 14. Hiking Batu Putih



# 4.0 Training Reflection

### 4.2 Duration

The goal of University Teknologi Mara (UiTM) was to produce graduates who were not technically adept but also possessed a range of additional traits, such as the capacity for critical thought, effective communication and interpersonal interaction, business savvy, a pragmatic outlook, and the capacity for problem-solving. According to the vision, all Bachelor of Business Administration (Hons) Finance students from UiTM required to complete a six-month industrial training program started from 1<sup>st</sup> March 2023 till 15<sup>th</sup> August 2023 in order to complete the syllabus in degree path. I have been assigned to the Finance Department specifically a Procurement position for this 6-month internship. As for my working hours are from 8:30 am until 5:30 pm, one hour lunch break every Monday to Friday and 8:30 am until 12:30 pm on alternate Saturday.

# 4.3 List of Duties and Responsibilities

### 4.3.1 Developing the technical skills needed for specification career pathways.

As an intern in the Finance Department, specifically carrying out a procurement position, I always have to look confident with what I am doing. For instance, whenever the negotiating process with suppliers is needed, I always have to develop the skills on how to tackle the situation professionally and execute the quotation with the best deal before proceeding to process the Purchase Order.

### 4.3.2 Development of soft skills to be able active, contributing team players.

As a part of the Finance Department Team, I need to be active and contributive to others activity as well since there are many restrictions given by the management office, Attana Hotels and Resorts regarding the SOPs, contracts, etc. I need to be able to persuade and inform others team in Villea Port Dickson on what information that I got from Procurement AHR team since it will affect the operations as well. For example, the information to substitute from bottle amenities to refill bottle dispenser need to be blasted to Housekeeping Department, Maintenance Department, and in-house Storekeeper in order to implement the actions and to avoid any shortage or surplus stocks.

### 4.3.3 General knowledge

As a procurement, I always need to be aware on general knowledge to execute all the requirements needs by all department end users. I have to keep myself updated with the recent news and information so that I will not leave behind on what they're issue about. The procurement officer makes sure that whatever is bought for the business, whether it be materials, equipment, services, or products for resale, offers the best value and results. The procurement officer must be skilled at evaluating the company's demands and potential buy options to satisfy these needs at the best prices while taking quality into consideration. The procurement officer must be able to make sure that purchases are delivered in a way that fulfills business needs without creating unnecessary shortages or surpluses. To guarantee consistent resource availability and performance, they must be able to determine what levels of purchases must be maintained.

# 4.3.4 Sensitivity

I also examine and carry out the agreements reached with the suppliers, making sure that everyone abides by the requirements. The procurement officer must feel at ease creating requests for proposals, conducting analyses, and making choices regarding those proposals. It may be necessary to have knowledge of pertinent legislation relating to suppliers, equipment, services, and/or materials in order to conduct a competent analysis of bids. Even though Villea Port Dickson is a Syariah-Compliance hotel, we do welcome different races, religion, and background vendors. As part of procurement job tasks, sensitivity is crucial in awarding the tenders to Bumiputera potential contractors that deserves and had been claimed as biased or personnel interest.

### 5.0 SWOT ANALYSIS



# **STRENGTHS**

- Stable Of Company System
- Good Financial Expertise
- Data Accuracy
- Good Cost Control



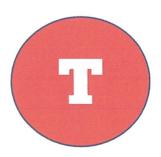
# WEAKNESS

- Overwork Culture
- Resources Constraints
- High Staff Turnover
- Limited Technology Adaptation



# **OPPORTUNITIES**

- Training and Development
- Ability to expand its business.
- Government-Linked Company (GLC)
- Strategic Financial Management



# **THREATS**

- Intense Competition
- Cybersecurity Risks
- Competition For Talent
- Economic Uncertainty

#### 6.0 DISCUSSION AND RECOMMENDATION

# 6.1 Strength

### 6.1.1 Stable of company system

Villea Port Dickson has been using 4 systems in total in their business which are Material Controls, Opera, Q3, and Oracle. Each system and software have its own use for the respective departments. These systems are considered a strong, stable, and precise system that has always been used specifically in hotel line. This will be beneficial to Villea Port Dickson because it is able and afford to use this system, making it easy to all respective departments in handling the business.

### **Recommendation:**

A collaboration system uses software and technology to enable humans to communicate and share documents in a digital space. Companies use collaboration systems to solve work-related problems such as chaotic communication, paper-heavy processes, or inability to offer workers telecommuting opportunities (Gianakka, 2008).

# 6.1.2 Good Financial Expertise

The capacity to develop a complete financial plan specifically adapted to the demands and objectives of the firm is a crucial component of financial knowledge. To help the business of Villea Port Dickson, expand and become profitable, this plan has included financial targets, forecasts, and budgeting. Villea Port Dickson have their own advantage as Permodalan Nasional Berhad finance and sales analyst also brainstorming together.

### Recommendation:

According to (Pisa, 2012), financial knowledge is ever-changing, and both the market and the laws can change over time. Through ongoing education and professional development, a qualified financial expert stays up to date on the most recent developments, trends, and best practices.

### 6.1.3 Data Accuracy

Data is frequently held by Villea Port Dickson specifically in Finance Department on a variety of platforms and systems. The ability to accurately integrate data from several sources' entails minimizing differences and assuring standardisation. Accurate data integration enables improved data analysis, which produces useful insights and an allencompassing view of the business. This strength can be seen in reconciliation, data from several sources are compared to guarantee consistency and identify any differences. For tasks like bank reconciliation, where finance professionals confirm that recorded transactions match the bank's records, this procedure is essential.

### Recommendation:

Expertise in data accuracy necessitates a dedication to continuous development. To consistently improve data accuracy, finance professionals must stay current on best practices, developing technology, and industry standards. All team members can be guaranteed to be knowledgeable about the newest methods and tools by holding regular training sessions (OECD, 2021).

### 6.1.4 Good Cost Control

Finance team in Villea Port Dickson always review financial procedures, regulations, and controls frequently to spot any flaws or potential waste areas. In order to ensure compliance and effectiveness, they have conduct internal and external audits. Financial state at the best level when they have developed a comprehensive budget that outlines expected expenses and revenue for the upcoming period. They also regularly update and review this budget, comparing it to actual performance.

### Recommendation:

Despite with this strength, finance team in Villea Port Dickson should be aware with risk management. They should identify and assess financial risks that may impact the organization's cost structure. Develop a risk mitigation strategy could minimize the impact of unexpected events on expenses (Wang, 2018).

#### 6.2 Weakness

#### 6.2.1 Overwork Culture

This overwork culture is very unhealthy if we do it on a daily basis. Most of the time, I see some of my colleagues having to stay late at night to complete their tasks. This usually occurs at every end of the month, whereas the closing begins. This routine may be harmful to their health, resulting in illness and burnout. Employee productivity and performance may suffer because of exhaustion, fatigue, and lack of concentration. This can have an effect on business performance because mistakes can happen, and employees can become demotivated as a result of not fit to be work.

#### Recommendation:

According to (Martins, 2020), the management team must adapt and figure out a strategy to reduce the workload and shorten the timeline. When management adds another officer to assist one another, the pressure on the officers might be lessened. This can only happen if the officer seeks an appointment and discuss with management about the issues. This is why communication is essential. Any officer who feels stressed out and overwhelmed must speak out their voices to management in order to resolve the issue and lighten the work burden.

#### 6.2.2 Resources Constraints

Since Villea Port Dickson is in a hotel line, closing or stock take need to be done every month without exception. Finance departments frequently have tight reporting deadlines to meet. Time restrictions may make it more likely that financial statements will contain inaccuracies, as well as hinder the finance team's ability to conduct indepth analysis and forecasting. Making informed judgments requires having access to timely and accurate financial data. The ability of the finance department to offer the business trustworthy insights may be troubled if there are difficulties in collecting, processing, and validating financial data.

### **Recommendations:**

To tackle this, the financial department must have effective coordination and communication in order to function effectively. Resource limitations may make it difficult to work together with other departments, which causes delays in getting the required information or permissions. In addition, to stay current with market

developments and best practices, promote a culture of continual learning inside the department (Waykar.s, 2022).

### 6.2.3 High Staff Turnover

Employee dissatisfaction in the finance department may be caused by a lack of clear career advancement and growth prospects. Talented people could feel compelled to transfer to other companies that provide better opportunities for career advancement and skill development. There are three positions that have been replaced twice this year.

#### Recommendation:

A comprehensive strategy is needed to address the finance department's significant worker turnover. Exit interviews should be conducted by employers to understand the causes of departures and spot trends. To retain its important finance specialists, they can put into action initiatives to promote employee engagement, improve working conditions, offer possibilities for growth, and create a positive work environment (DiVincenzo, 2022).

# 6.2.4 Limited Technology Adaptation

It's possible that some finance professionals are unaware of the advantages that technology might have for their business. They can also lack the knowledge or training needed to effectively apply and integrate new technology. As the finance department is using several new software after years using IFCA, this has a weakness for them to adapting this new software with limited guidance.

### Recommendation:

Despite all the training that PNB have provided, as suggested by (Priscilla, 2021), they should take note on investing in training initiatives to raise staff technical literacy and assist with system and tool adaptation to all staff regardless of what generation they fall into.

## 6.3 Opportunities

# 6.3.1 Training and Development

To guarantee that all personnel in the finance department are knowledgeable about the most recent legislation and industry standards, regular training on financial regulations and compliance is essential. This includes instruction on securities laws, data privacy laws, anti-money laundering (AML) legislation, and other pertinent compliance subjects.

### Recommendation:

The needs of the organization and its personnel should be taken into account when designing an effective training and development program. The training programs in the finance department can be improved and improved by periodically evaluating the effects of these opportunities and requesting input from staff (Priscilla, 2021).

### 6.3.2 Ability to Expand Its Business

VPD has the ability to grow the business in hotel sector as a becoming a Syariah □ compliance hotel line. By obtaining access to the government bodies, syariah compliance hotel became a priority to them to do the team building activity, hence they will receive cash at a reasonable cost and prudently invest money, increasing profitability. Not only that, they also can expand the business to the global as many potential investors both foreign and citizen would also be looking this up.

#### **Recommendation:**

To increase their market share and customers, businesses can investigate strategic mergers or acquisitions with other financial institutions. The financial performance of the company may benefit from cost synergies and increased economies of scale that might result from mergers and acquisitions (Team, 2022).

# 6.3.3 Government Linked-Company (GLC)

One of the strengths of Villea Port Dickson is this company is a government ☐linked company which is under Attana Hotels and Resorts, the subsidiary of Permodalan Nasional Berhad (PNB). This resort is always a choice of government, GLC and MNC bodies. The government bodies usually have contracts with Villea Port Dickson that let the resort charge them with the rate agreed. The government bodies cannot be asked for

a lower rate than that. Besides, Villea Port Dickson can benefit from the revenue on weekdays from the contract.

#### **Recommendation:**

Villea Port Dickson should fully utilize these strengths to maximize their revenue. This should be highlighted to the Sales Department to take this advantage to persuade these bodies to do group team building etc. By that, Villea Port Dickson can maximize its profit without hustling finding a big groups to generate the income.

### 6.3.4 Strategic Financial Management

A crucial function of the finance division is strategic financial management, which provides numerous chances to control risks, maximize financial performance, and match financial activities to the strategic objectives of the company. Finance experts can greatly contribute to the overall success and expansion of the firm by taking advantage of these chances.

#### Recommendation:

Financial risks that might affect the performance of the firm are found and managed through strategic financial management. The finance department can safeguard the business from unfavourable financial occurrences by using risk management strategies including insurance, diversification, and hedging (Verma, 2022).

### 6.4 Threats

### **6.4.1 Intense Competition**

Villea's key competitors are Lexis Hibiscus, Park Royal, Angkasa, Regency and many more hotels specifically in Port Dickson. The hoteks have developed an aggressive competitive approach. The growth of the Internet has created both opportunities and obstacles in the field of hotel line. There are several rivals as they all are selling their best price in Booking.com, and the best price win.

#### Recommendation:

Start using a customer-focused approach. Businesses need to concentrate on satisfying client requirements and preferences in a competitive climate to obtain an advantage. This results in a customer-centric strategy where businesses make investments to better

understand their clients, offer better assistance, and offer customized solutions, eventually boosting the client experience (Huberty, 2021).

### 6.4.2 Cybersecurity Risks

Villea Port Dickson frequently uses partners and outside suppliers for a variety of services. If these external companies have lax security procedures, they could become points of vulnerability and cause a network breach at the financial institution. The probability of incidents targeting mobile apps and online platforms increases as more customers use these apps for banking. Major risks include mobile viruses, phony banking apps, and unsecured Wi-Fi connections.

#### **Recommendation:**

Financial institutions must make significant investments in cybersecurity defenses, update their security protocols frequently, inform staff and clients about best practices, and constantly watch their networks for unusual activity if they want to reduce the risks involved. According to (ENESA, 2017), to properly manage these threats, the firm must also cultivate a strong cybersecurity culture.

### 6.4.3 Competition for Talent

Competition for talent" refers to the intense rivalry between businesses and organizations to attract and retain talented and high-performing people. Talented workers with valuable skills and expertise are in high demand in today's global market and are viewed as vital assets for a company's success. Not only that, finding qualified candidates has become difficult for Villea Port Dickson due to the aging population and shifting demographics in some places.

### Recommendation:

Villea Port Dickson must concentrate on developing a compelling employer brand, delivering competitive remuneration packages, offering chances for skill development and growth, and building a healthy work culture in order to meet the challenges posed by the competition for people. In a highly competitive employment market, implementing flexible work arrangements and supporting diversity and inclusion can also help recruit and keep top talent (J, 2006)

# **6.4.4 Economic Uncertainty**

Consumers often become less extravagant and limit their purchasing during times of economic instability. Businesses that significantly depend on consumer spending, such as hospitality services, may experience a decline in demand for goods and services as a result. Businesses may be discouraged from making long-term investment decisions by uncertainty. They might postpone or curtail capital expenditures, expansion plans, or CAPEX projects, which might hinder economic growth.

### Recommendation:

It is important to note that economic uncertainty is a complex and multi-faceted phenomenon, and its effects can vary based on specific circumstances and the underlying causes of the uncertainty. Governments, businesses, and individuals must adopt prudent strategies and risk management practices to navigate through these challenging periods successfully (Deloitte., 2018)

### 7.0 Conclusion

Both lecture halls and classrooms are used when courses are in session for everyone to learn. A unique experience is necessary for everyone in the globe. One of the Permodalan Nasional Berhad subsidiaries under Attana Hotels and Resorts gave me a terrific internship. In fact, studies in fundamental theory now require more practical experience than ever before. I spent about six months there as a part of my internship, which allowed me the chance to enhance my skills in a practical safety situation. This education is something that every student will eventually require in their lives.

The most important lesson I took away from my internship experience is that it is important to expose yourself to the process of how to complete a task or activity, especially one that involves multiple parties. However, I have grown more knowledgeable about the industry's financial realities. In order to create a positive working environment, we must be friendly with everyone as well as follow the rules of good business conduct.

Since they will help students learn more and develop their skills, the faculty and each department should consider internships with national and international companies in the future. Additionally, throughout the faculty supervisor's internship term, representatives from the organization that prepares students for internships should pay a visit to properly support and oversee the students. In order to assist students in developing into better professors, future internship programs must be maintained.

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# APPENDICES

	-11		PURCHASE OF	DER				
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	-//		ONT DICKSON SON					
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	522001 Takuful myFIRE F		Year	1.00	present	30,209.70	0.00	30,209.7
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2	522002 Takahut myConse	quertial Loss Plus	Year	1.00	7.527.01	7,527.01	0.00	7,527.0
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3	522063 Bulgary Takeful On all property of the Insures		Year	1.00	1,215.75	1,215.75	0.00	1,215.7
	522004 At Resk Takatu							
4	SZZUBA JE HINK FAKAĞU		Year	1.00	3.144.95	3,144.95	0.00	3,144.9
6	522005 Plate Glass Taked		Year	1.60	202.92	202.92	6.05	202.9
	On All Deposed and Peternal Design	Door, Mircos, and Mirson						
6	522006 Morey Takatut		Year	1.00	294.56	294.50	200	294 N
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	Estrate Americanyos (CAC)							
7	522007 Fidelity Guarantee	- Totalia	Year	1.00	251.15	251.15	a.00	251.1
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9	522008 Electronic Eugene	ed Yakaha	Year	100	1 167 52	1.167.52	0.00	1.107.5
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9	522009 Machinery Breaks	town Takeful	Year	100	1263.68	1,263.98	0.00	1253.9
	On At Tigos of Machiney			200				town) F
10	522010 Employer's Emplit	ty Takahii	Year	1.00	299.35	299.38	0.00	299.30
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11	\$22011 Public Liverity Tai	raful	Year	1.00	878.14	878.14	0.00	878.14
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