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EPF
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INDUSTRIAL TRAINING REPORT AT EMPLOYEES PROVIDENT FUND (EPF) IPOH

1 MARCH - 15 AUGUST 2023

I N T E R N S H I P

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PREPARED FOR

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EXECUTIVE SUMMARY

In order to fulfill Bachelor of Business Administration (Hons.) Finance program requirement, I need to undergo a 6 months internship during my final semester. My industrial training is at Employees Provident Fund (EPF) located in Ipoh, Perak.

This report, discusses the background of the company, information about the organization, and products and services. SWOT analysis is a method to examine EPF Ipoh's internal strengths and weaknesses and external opportunities and threats to evaluate the competitiveness of EPF in the financial industry in Malaysia.

Industrial training aims to expose students to the reality of the work experience and enable students to expose the connection between the theories learned at the university with the real workplaces.

In addition, industrial training also enables students to gain on-hand experiences in the workplace. During my industrial training, I have been stationed in the services department, and operation management department, the last station was the contribution and finance department in Employees Provident Fund Ipoh.

EPF let their internship students station in many departments because they want their internship students to experience all types of job scopes. All the departments have their job responsibility that I have to expose each job and all work related to managing an event, organizational communication, and customer service. I also can analyze my strengths when doing a variety of tasks and jobs.

I gained much new knowledge and various hands-on experiences during my 24 weeks of industrial training at EPF Ipoh. During my industrial training, I also learned many good values, such as always being grateful for everything, always tolerating, and many other good values. In conclusion, industrial training is a good program for young graduates to gain some working experience before adapting to a real-life working environment.

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COMPANY PROFILE



Employees Provident Fund (EPF) or Kumpulan Wang Simpanan Malaysia (KWSP) is a statutory corporation in Malaysia. It is one of the world's oldest provident funds. EPF was established in 1951 and, by the Employees Provident Fund Act of 1991, assists Malaysian workers in saving for their retirement.

EPF is still attempting to reinforce its mission and remain relevant while strengthening member retirements. This strengthens its commitment to protecting the savings of its members and boosts its dedication to providing top-notch services.

EPF has expanded the scope of its purpose to include supporting the growth of the country's infrastructure while conserving and increasing members' retirement savings in addition to its primary goal of helping members create a better future.

Vision

Helping members achieve a better future

Mission

Safeguard members' savings and deliver excellent services

Objective

Guarantee that employees in the private sector are financially secure after retirement, hence the government imposed a programme of mandatory contribution and saving.

EPF IPOH



Figure 1: Building of EPF Ipoh

Name	Kumpulan Wang Simpanan Pekerja (KWSP) @ Employee’s Provident Fund (EPF)
Location	Tingkat Bawah, 5, 6, 7 & 8, Bangunan KWSP, Jalan Greentown, Kampung Kastam Greentown, 31350 Ipoh, Perak
Telephone No	03-8922 6000
Fax	243000
Industry	Financial Industry
Website	http://www.kwsp.gov.my
Working Days	Monday - Friday
Office Hours	8:00 a.m. until 5:00 p.m.

ORGANIZATIONAL STRUCTURE

The Malaysian branch of the EPF today employs around 5,700 individuals, making it the organization's backbone. As trustee of its members' retirement funds, the EPF supports trust-building principles such as leadership and personal integrity at all levels. The following is the organizational structure of all KWSP in Malaysia, which comprises all branches:

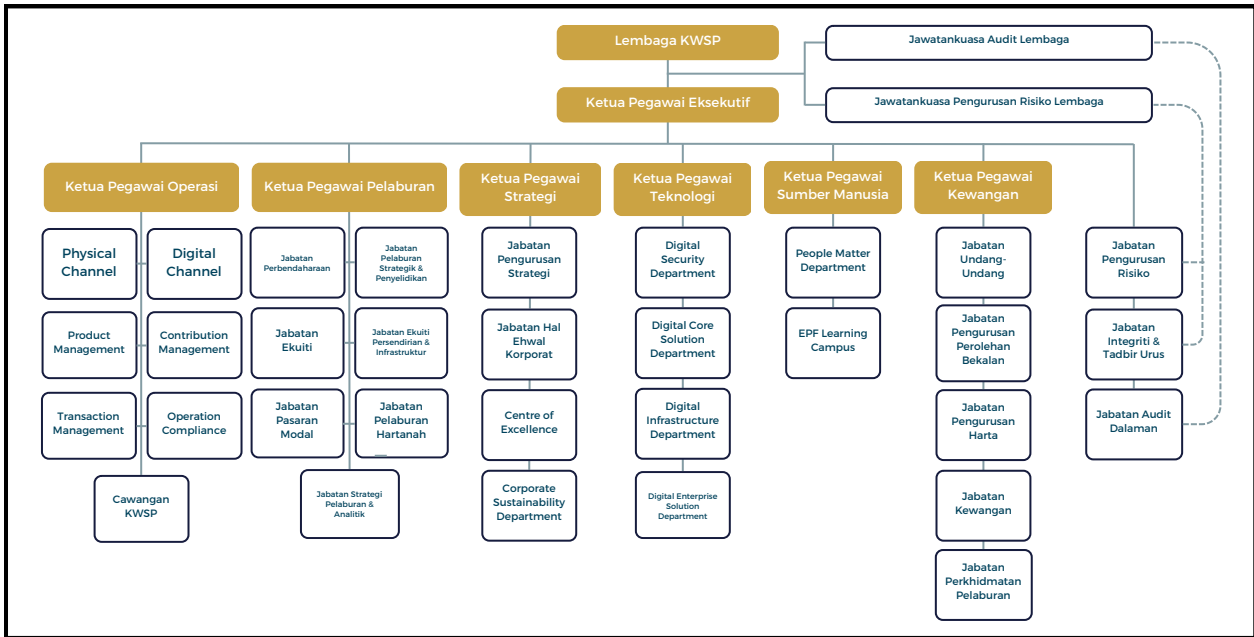


Figure 2: EPF Organizational Chart

EPF Ipoh has 134 staff consisting of several departments. During my internship, there were some changes in the organizational chart for EPF Ipoh. Previously, EPF has 5 departments which are:

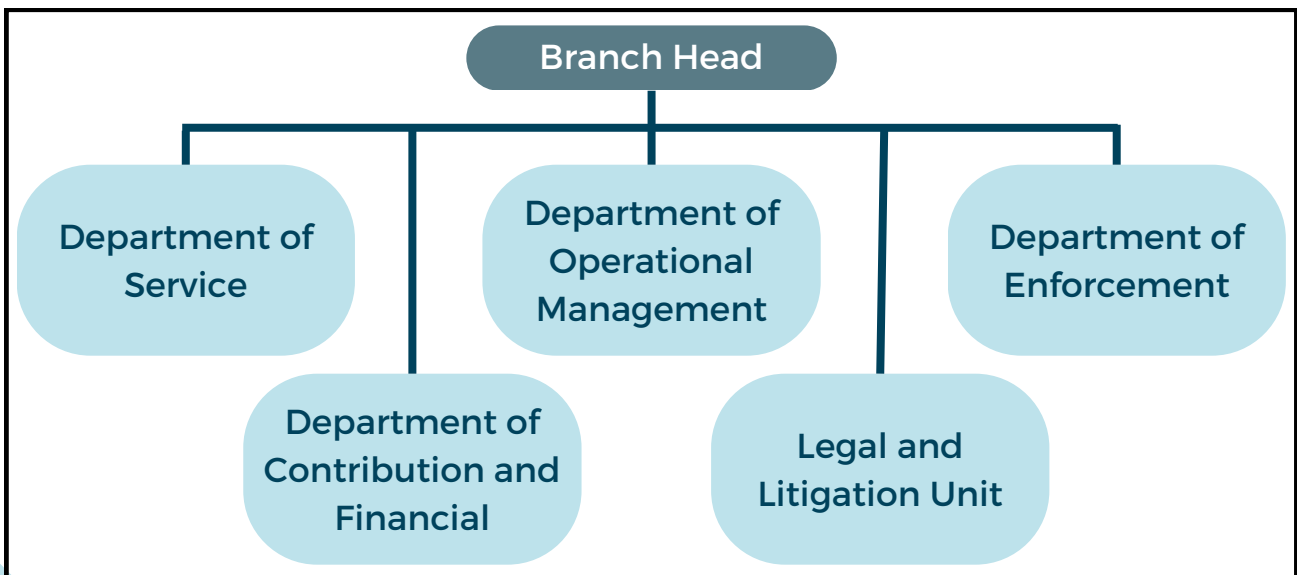


Figure 3: Previous EPF Ipoh Organizational Chart

ORGANIZATIONAL CHART

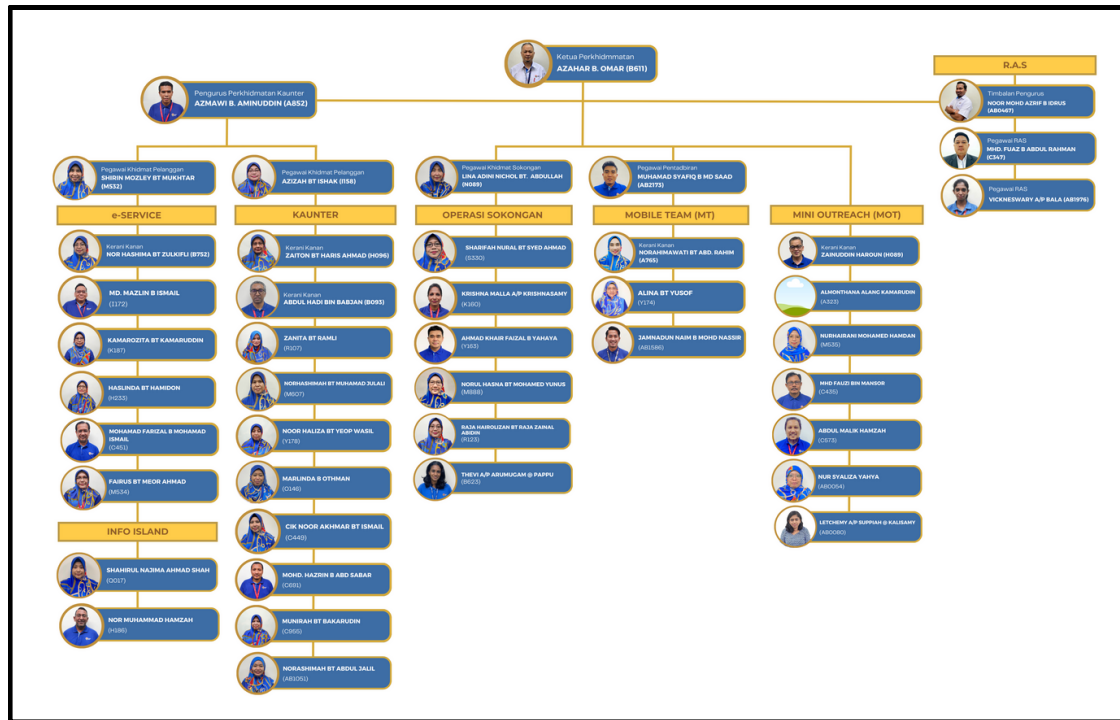


Figure 4: Organizational Chart of Service Department

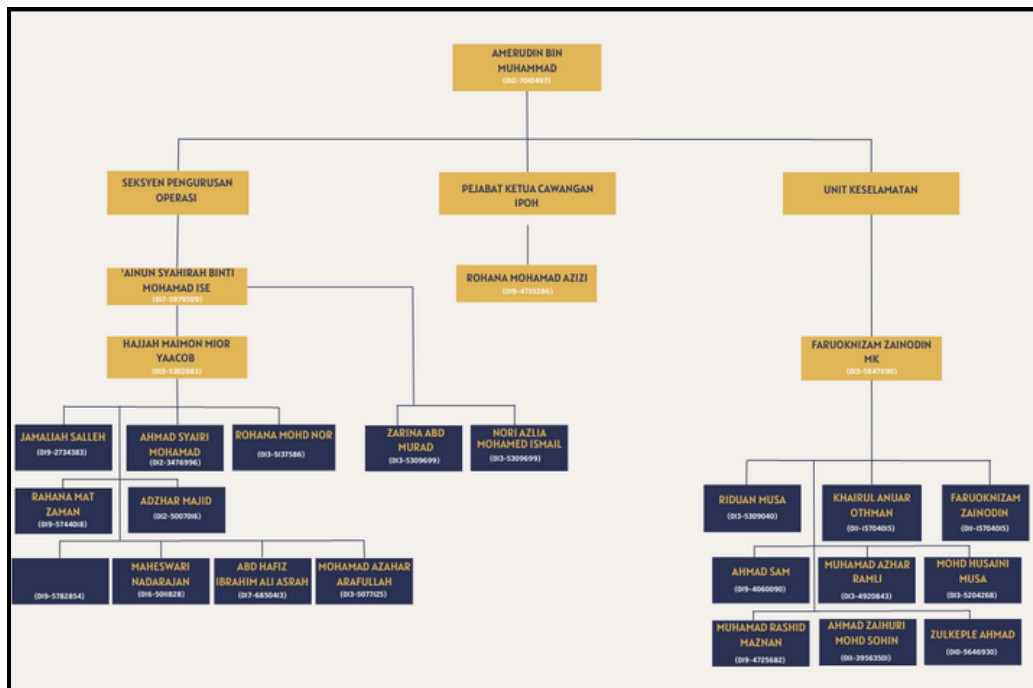


Figure 5: Organizational Chart of Operational Management Department

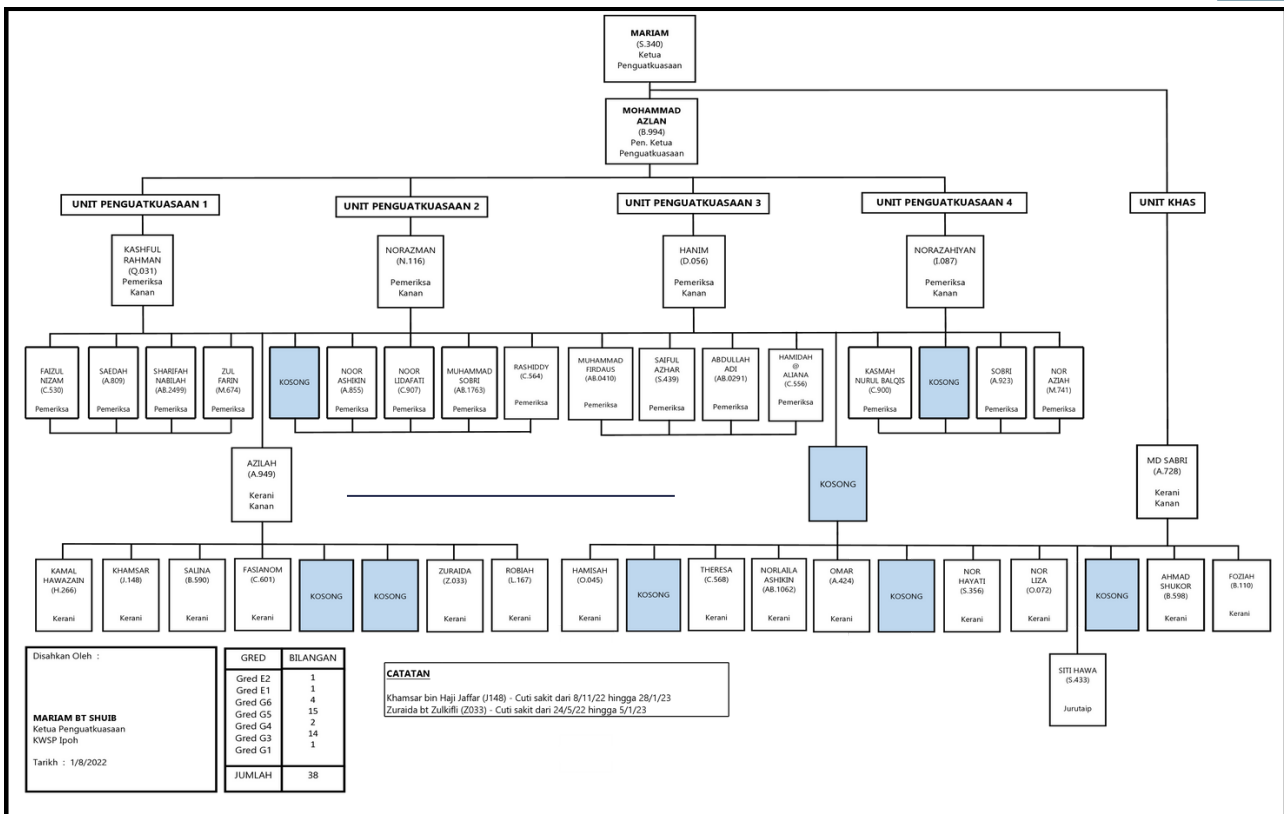


Figure 6: Organizational Chart of Enforcement Department

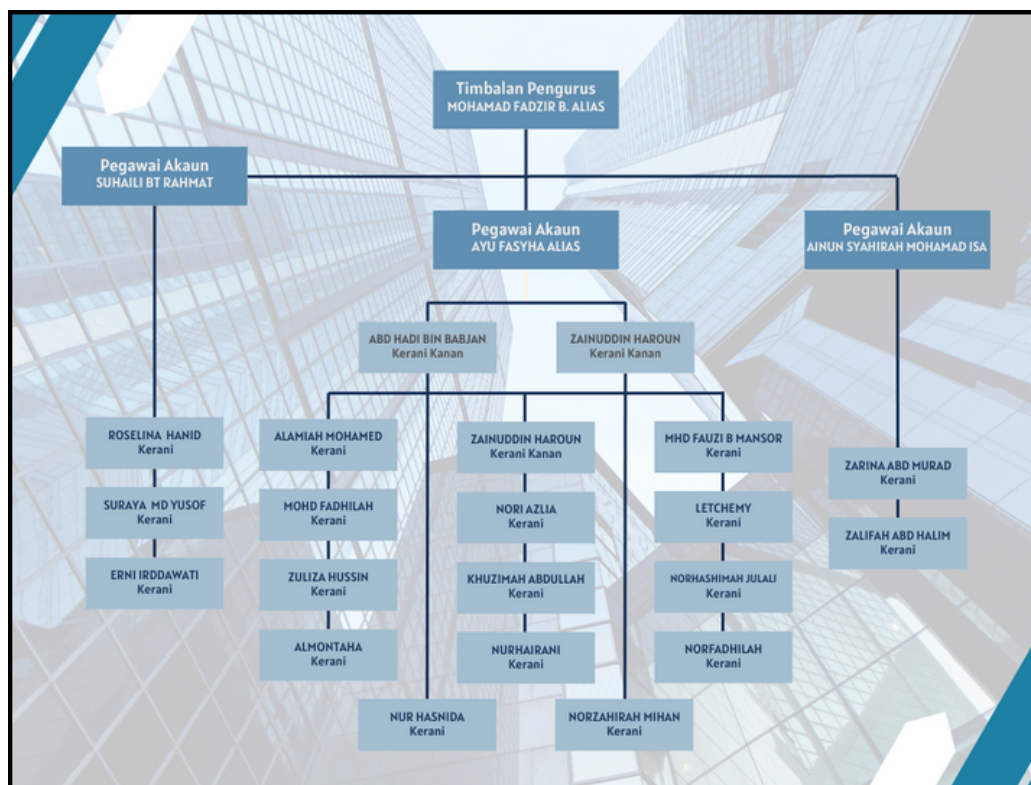


Figure 7: Organizational Chart of Contribution and Financial Department

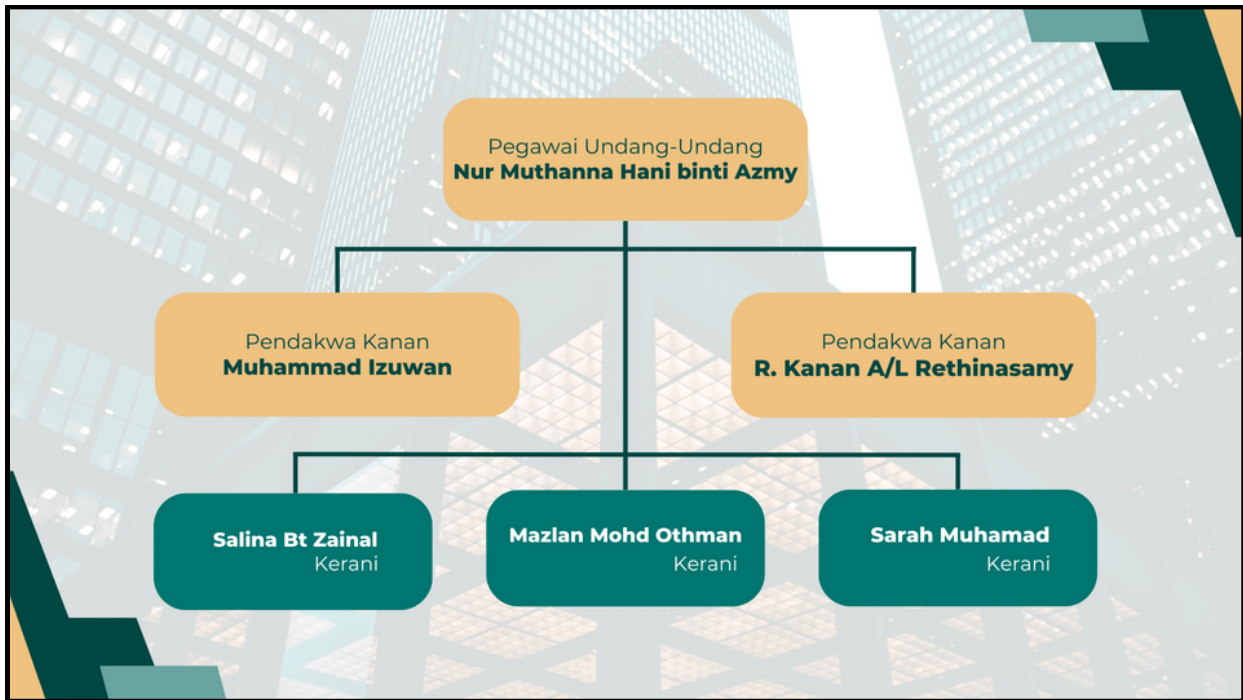


Figure 8: Organizational Chart of Legal and Litigation Units

On 29 May 2023, the Department of Contribution and Financial have been closed. All tasks and jobs in this department will be done under the Department of Enforcement. Every employee under the Contribution and Financial Department has been assigned and located to several departments such as Service, Operational Management, and Enforcement Department.

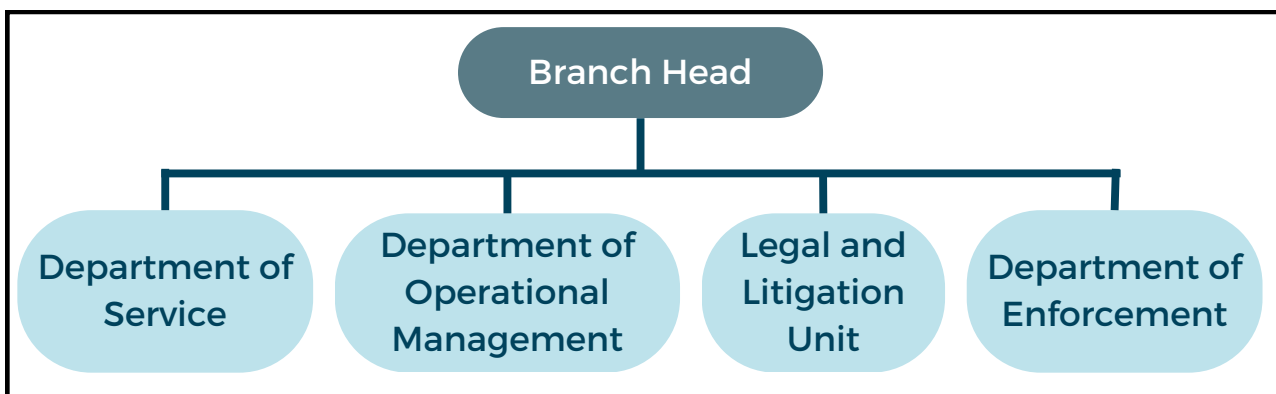
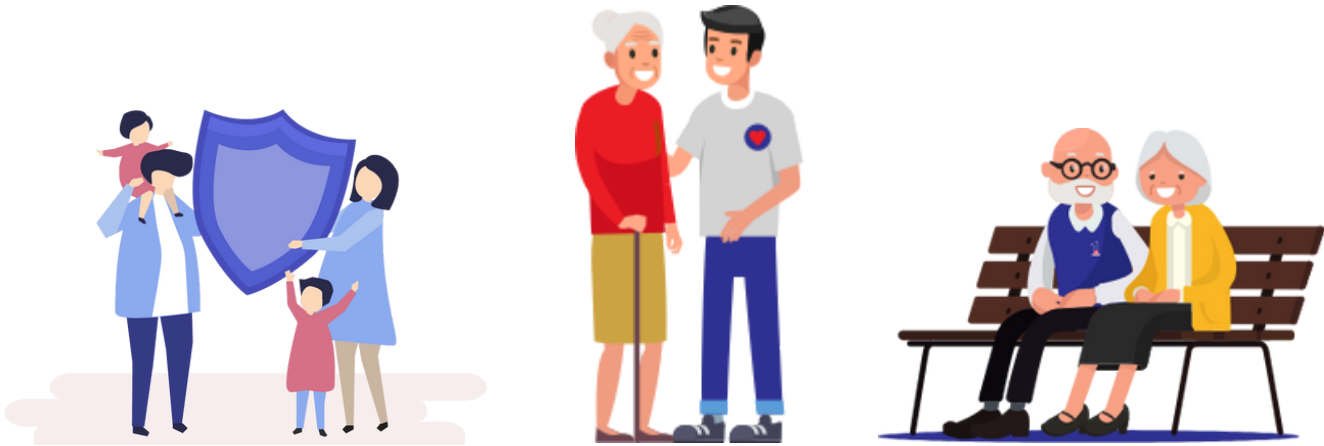


Figure 9: New EPF Ipoh Organizational Chart

PRODUCTS AND SERVICES



<p>i-Saraan</p>	<ul style="list-style-type: none"> • For self-employed Members without regular earnings and housewives, there is an option to get special government incentives for retirement purposes by making their own contributions. • In compliance with the terms and conditions of the government, up to a maximum of RM300 in the current year, 15% of the total contribution.
<p>e-Nomination</p>	<p>Appointing an individual or institution to receive and oversee your EPF savings in the event of your demise such as parents and children.</p>
<p>i-Lindung</p>	<ul style="list-style-type: none"> • Members are allowed to purchase insurance / takaful products from Insurance & Takaful Operators (ITOs) that have been approved by the EPF. • Life protection and Critical illness protection is types of protections that have been offered
<p>i-Sayang</p>	<p>The husband (contributor) consents to the wife (receiver) receiving the 2% employee share contribution from the company into her EPF account.</p>

<p>e-Pengeluaran</p>	<ul style="list-style-type: none"> • EPF provide some of withdrawal that can be do by only using money from account 2 without looking at the age. • Member can apply this kind of withdrawal for some reasons. Types of withdrawal that have been provide : Education Buy/Build House Reduce/ Redeem Housing loan Housing Loan Monthly Instalment Health More Than 1 Million Saving in EPF's Account
<p>Monthly Payment Withdrawal (Pengeluaran Berkala)</p>	<ul style="list-style-type: none"> • Only for aged between 55 and before reaching the age of 60 • Minimum withdrawal is RM600 (RM100 per month for at least 6 months) • The minimum payment period is 6 months and maximum up to 12 months)
<p>i-Shariah</p>	<p>A savings option called the Simpanan Shariah is managed and invested by the EPF in line with Shariah guidelines.</p>
<p>i-Invest</p>	<p>Members may transfer funds from your Account 1 for investments through the approved Fund Management Institutions (FMIs), which include asset management companies and unit trust management companies, if they have sufficient savings.</p>



TRAINING REFLECTION

DURATION OF TRAINING

DATES

1 March - 15 August 2023

This internship has been required for 24 weeks

WORKING DAYS

MONDAY - FRIDAY

With exclusions of public holidays. EPF also provide 1 day rest day for a month

WORKING HOURS

8:00 a.m. - 5:00 p.m.

Two breaks were provided for the employees. First at 9:00 am, followed by a 20-minute tea break, and final at 1 pm with a one-hour prayer time and lunch.

TRAINING REFLECTION

There were three departments that I have been assigned by my supervisor during the internship to make sure I learn a variety of job scopes in each department. The departments were:

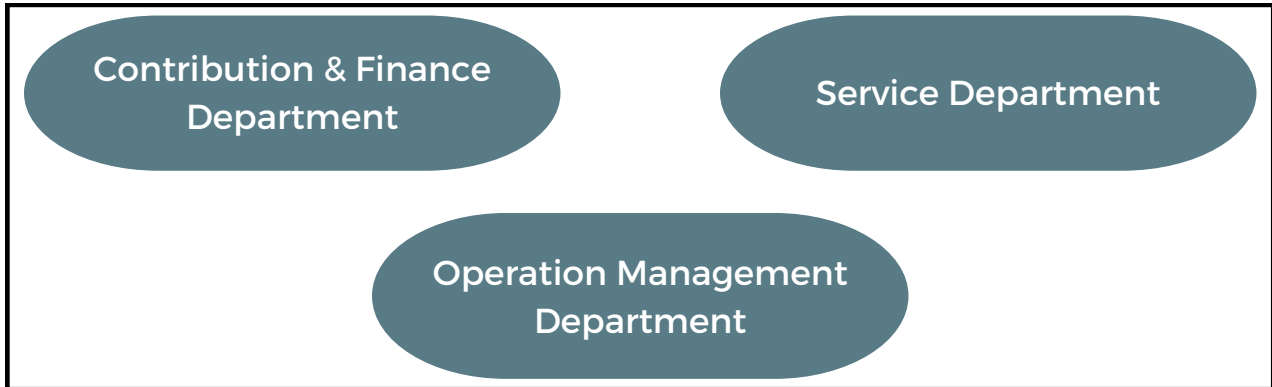


Figure 10: Department that I have been Assign

CONTRIBUTION & FINANCE DEPARTMENT

2 Weeks only

SERVICE DEPARTMENT

2 months and 2 weeks

OPERATION MANAGEMENT DEPARTMENT

2 months and 2 weeks

CONTRIBUTION AND FINANCE DEPARTMENT

This department focuses on managing the issue of contribution or finance which always involve with employers. In this department I have learned about:

INFO

The percentage of contribution



Under 60 Years Old

EMPLOYERS	13% of wages
EMPLOYEES	11% of wages



Over 60 Years Old

EMPLOYERS	4% of wages
EMPLOYEES	0% of wages

but they can request to cut their salary for contribution under Voluntary Excess (VE)

Contribution must be pay before:

15th for every month to avoid get outstanding penalty



Tasks Assigned to Me:

- Update and active employers' i-Akaun and teach them how to contribute to their employees.
- Promote Voluntary Excess to employers to increase contribution to employee
- Check all the documents and information that needs to be verified and certified true copy (CTC) where the leader of this department will sign the document.
- Explain to the employers how they want to use i-Akaun, what they have to do if they did not have employees anymore and the effect did not pay contributions before the 15 first day of every month.

SERVICES DEPARTMENT

This department focuses on managing the issue of members or registration accounts which always involve employers and employees. In this department I have learned about;



- To have soft skill to communicate and interact with customer in the professional and polite ways.

INFO



Member's Account

Account 1

- 70% saving from contribution every month.
- Can withdraw when you 55 years old.

Account 2

- 30% saving from contributions every month.
- Can withdraw when you 50are years old.
- You also can use your money in account 2 for some reason that is acceptable and listed in EPF

Tasks Assigned to Me:

- Registered account for new members and explain about benefits of EPF and the product that are provided in EPF
- Promote and registered members for i-Saraan by explaining the benefits of this product
- Help members to apply withdrawals on i-Akaun for:

- Buy or Build House

- Reduce/Redeem Housing Loan

- Housing Loan Monthly Instalment

- Education

- More Than 1 Million Saving

- Help members to change their phone numbers and register i-akaun for members.
- Help members to registered Shariah Account
- Help members with the updated nomination
- Promoting and registering i-Lindung for members
- Help members to check their accounts and print statement

OPERATION MANAGEMENT DEPARTMENT

This department focuses on managing the issue of assets, human resources, and maintenance of the building which always involves staff and the building. In this department, I have been learning about;

IMPORTANT



Managing staff (human resources) in the company is important to make sure the company can achieve its goals where staff will be positive to do their job without pressure.

Managing assets is important to make sure that every asset or item that needs to do a job is enough and it will make staff can smoothly do their job.



Tasks Assigned to Me:

- Handling "Perhimpunan Bulanan" every month
- Record the data for staff who are using the Actas Card (temporary card for staff who forgets to bring their Staff Identification Card)
- Be a committee member for some activities that have been organized for staff involvement of EPF Ipoh such as:

- Weekly Aerobics

- Knowledge Sharing Session

- Meeting

- Record the data for Employee Wellbeing Index (EWI)
- Re-build organizational chart for EPF Ipoh.
- Checking the amount and condition of items in the company

SPECIAL TASK

During my internship, I have also been assigned to do few other jobs by my supervisor such as the following:

TASK



SHOOT VIDEO FOR HARI RAYA VIDEO COMPETITION

EPF organized a competition for all branches of EPF to make a music video for Hari Raya song and my supervisor assigned me to lead the team of an interns in EPF Ipoh to make video Hari Raya.

HARI RAYA CELEBRATION DECORATION

EPF Ipoh has organized a competition for all departments to decorate their department with a Hari Raya theme and my supervisor assign me to help to do decoration for his department.



ORGANIZE FOR QUIZ RAMADAN COMPETITION

PUSPANITA club in EPF Ipoh has organized a competition for staff EPF Ipoh and the president of the club assigned me to design posters, slides, and others for the Ramadan competition. She also assigned me to develop a quiz that was suitable for the competition.



ORGANIZE KARAOKE HARI RAYA'S SONGS COMPETITION

The leader for organizer "Jamuan Hari Raya" assigned me to be the person incharge of Karaoke Hari Raya's Song competition for the staff of EPF Ipoh. I have to manage for registration of the competition and deal with the pa system during "Jamuan Hari Raya"



PARTICIPATE IN KARAOKE HARI RAYA'S SONG COMPETITION

My supervisor want me and other student internship at EPF Ipoh to join the competition during "Jamuan Hari Raya"

Gains Intrinsic value

Increase Communication Skills

- By interact with new people everyday which is members of EPF with different race and attitude have push me to improve my communication skills by using a good words in communicate with polite ways

Increase Confident Level

- Working in the service department is also able to increase my confidence level when I need to give instructions and talk to EPF members who come to get services from me
- I am also more confident to speak in English when needed to interact with people who do not understand Malay

Gains a leadership potential

- During filming the Raya music video, I was appointed to be the director in completing the task. This entrusted responsibility helps me a lot in increasing my leadership spirit when I need to make smart decisions and plan things well and carefully

Gains Extrinsic value

Allowance

- RM1000 per month

Certificate

- Internship will get certificate from EPF and recommendation from Head Branch of EPF Ipoh

vacation leave

- EPF have provide vacation leave for student internship
- 1 day for a month

SWOT ANALYSIS

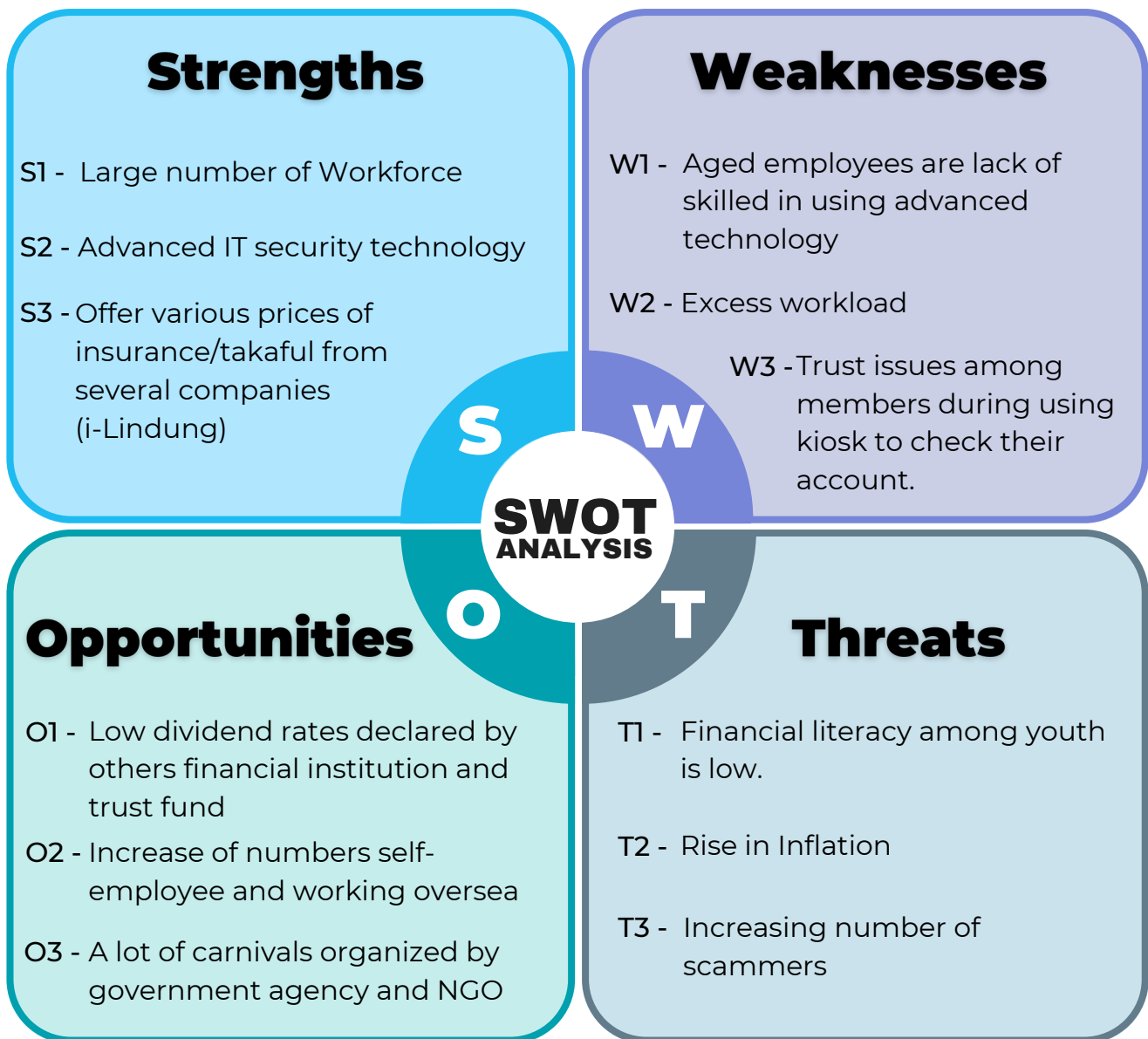


Figure 10: SWOT Analysis

STRENGTHS



- **Large Number of Workforce**

EPF Ipoh is one of the branches that consists of many employees. This is an advantage for operations at EPF Ipoh to successfully increase their productivity. With a total of 129 employees from various departments, 7 protégés are individuals who get a 6-month opportunity to experience the atmosphere of working at EPF and 6 internship students who do industrial training at EPF Ipoh.

Having a large workforce has influenced them to design various activities that can benefit both the company and the community. Adding energy from protégés and interns also helps EPF Ipoh achieve the company's goals and they can increase the quality of services to the community. The head branch of EPF Ipoh also takes the opportunity by assigning protégés and interns to achieve their target to promote and influence the public to register i-Saraan and do voluntary contributions among members to activate their accounts and increase their savings.

- **Advanced of IT Security Technology**

In EPF there is the Digital Technologies Division which is tasked to protect the confidentiality, integrity, and availability of important information and assets. Based on industry standards, best practices, and the directives of the pertinent regulator, the department develops and implements digital security policies and procedures.

When it involves members' accounts, every transaction that they want to do must have a thumbprint to be secure and make sure that transaction is done by the owner of the account. Even want to do a nomination also the owner has to put the tac number that will be sent to the message owner only and he has to do a thumbprint at the counter for verification. It shows that, if criminals have the user id and password of i-Akaun, they can't do anything because every transaction needs verification by the owner.

Was same goes for the system for employees where the protege and intern did not have excess to open the data of the EPF to make sure the data have been secure and every staff has their own User id and Password to excess the data where it helps the company to identify easily if there is their employees did not integrity.

STRENGTHS

- Offer Various Prices of Insurance/Takaful from Several Companies (i-Lindung)

In July 2023, EPF has launch its new scheme to buy insurance which is called as i-Lindung. Members are allowed to subscribe to insurance/takaful products from Insurance & Takaful Operators (ITOs) that have been approved by the EPF. By purchasing insurance/takaful under i-lindung, EPF will pay the yearly cost by using members' money in their account 2 in EPF. There have 2 Types of Protection Offered by EPF which are life protection and critical illness protection.

By offering i-lindung, EPF can attract members to contribute to EPF where they can contribute at the same time they can secure their life by purchasing protection. They did not have to worry because all insurance and takaful offered by EPF are guaranteed not to have any doubts. After all, EPF has studied in advance the insurance offered by various insurance companies so that all the plans offered do not have any element of fraud.

Members also will influence to contribute by themselves even though they have contributions from employers because they want to make sure that their account 2 will be enough to purchase the insurance that have been interested in every year.

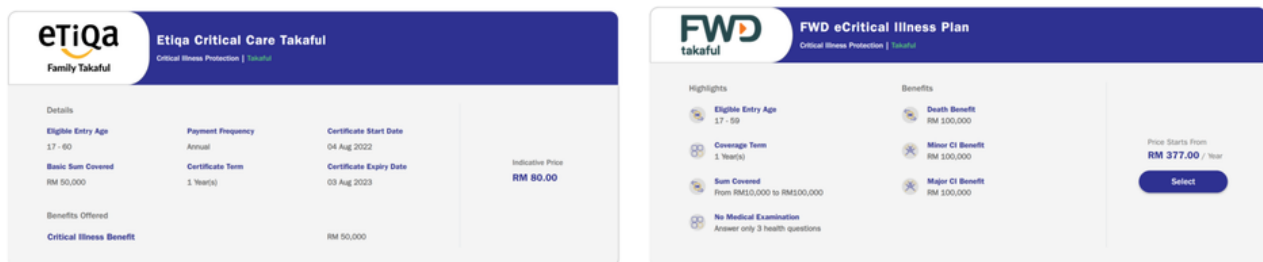


Figure 11: Some of the insurance offered under i-Lindung from different insurance company

WEAKNESSES

- **Aged Employees are Lack of Skilled in Using Advanced Technology.**

The trend of using advanced technology becomes a burden to some of the employees who are not familiar with IT. Nowadays, EPF applies all their system with advanced technology. It leads aged employees to struggle on learning to use technology to be done their work. During their time first time entering the company, every document and data will be written or recorded on paper with black and white records. But, now every document and data will be recorded in the system.

EPF has provided a class on learning how to use their system but it was too basic. they have to get some help or learn on their own if they have some of the issues that they did not know. For example, they have to learn how to record their data in Microsoft Excel which that was complicated for them.

This causes productivity in a department to be disrupted because older employees need to take a long time to understand how to handle their work using computers. they also need to understand how to control all software that they will use especially Outlook which will become their source of information about a company by looking at an email that other employees share.

- **Excess Workload.**

EPF often emphasizes that each employee learns and understands the work entrusted to other employees. this is so because it can reduce the dependence on certain employees only to do a task. For example, if employee A does the matter of posting letters as routine work, the task must be understood by other employees so that if A is not present, the task can still be done by other employees and the work will not be delayed.

Although this method can benefit the company, but indirectly become a burden to all employees to learn and understand other people's work and it will take a long time to be done that works. This will also cause their real work to be interrupted. They are also unable to focus on quality in doing work because they experience too much workload. Every work that has a KPI also gives a burden on the work to be done.

This causes the management of work specialization to be very important in prioritizing the quality of any work done

WEAKNESSES

- **Trust Issues Among Members During Using Kiosk or SST Machine to Check Their Account.**

Attackers can also take advantage of weaknesses in the system or employ brute force attacks to gain access to the device, potentially compromising sensitive information and creating a significant security risk. (Fire OS Kiosk Security, 2023)

EPF branch will have trust issues with the kiosk that EPF has been provided. This is because, based on the picture below, the kiosk has been placed in a very open place where people can see their EPF balance. The kiosk is a technology where EPF members can check the balance in their EPF account and also the money going in and out of their EPF account.

This is very dangerous because other people around the kiosk can see the information on the kiosk. Without any partition between a kiosk to another kiosk, it will make anyone easily look for a stranger's account. They can see the number of others' accounts. Even though the security is high, members can have trust issues with anyone around the kiosk when they were checking their accounts at the kiosk.

OPPORTUNITIES

- **Low Dividend Rates Declared by Others Financial Institution and Trust Fund**

After Malaysia is recovering from era pandemic covid-19 in 2020 until 2021, there are a lot of effects on our economy. Some of the aspects that can be identified for the progress of the economy in Malaysia is based on the dividend rate in some company. In 2022, EPF have provided the highest dividend rate for conventional accounts.

2022

EPF
5.35%

ASNB
4.60%

Tabung Haji
3.10%

This advantage in economics will attract new members or people to open accounts and do saving in EPF consistently because they believe that EPF can gain their money and generate more profit in the future. This potential can help EPF to get more income and do more investments.

OPPORTUNITIES

- **Increase of Numbers Self-Employee, and People Working Abroad**

Nowadays, people prefer to do self-employee where they just do whatever work that they want without working under the employer. It directly shows that they will not have any employer to contribute money to their EPF account.

A lot of work opportunities and offer high salaries in other countries such as Singapore and Australia also attract Malaysian to work abroad and their employers also will not contribute to their EPF account.

Parallel to this situation, it opens up opportunities for the EPF to promote the i-Saraan product to qualified members such as those who are self-employed and working abroad. By explaining the importance of saving in EPF and do contribute under i-Saraan, it will be potential for EPF to get more income to do an investment

- **A Lot of Carnivals Organized by Government Agency and NGO**

After recovering from the pandemic covid-19, there have been a lot of festivals or carnivals that have been organized by government agencies and NGOs such as Carnival Jom Heboh and Festival FAMA. A program like the following will open up opportunities for EPF to offer its products closer to members from all over the place.

Opening an EPF booth to deliver services to the carnival visitors can influence them to use the services offered without having to come to the EPF counter which may be far from their home.

The attraction of visitors to the organized festival is indirectly a focus for EPF to attract the general public to use the services offered. The services offered must be easy to operate so that visitors are not burdened to use the services offered. The provision of indirect customer advisory services can help to plan their finances with EPF

THREATS

- **Financial Literacy Among Youth is Low**

Today, youth only prefer to use their in the present only so they neglect to save for old age. There are a few youths nowadays are also come to EPF for requesting to withdraw all their money in the account to the extent that they want to close their account. This situation is very worrying because teenagers will face financial problems in their retirement.

This situation indirectly will affect the EPF because future generations will no longer focus on the importance of saving in the EPF account. Today's youth is the biggest investor for the EPF in the future. Without awareness among the youth about the importance of saving money in EPF accounts will affect EPF in making investments in the future.

Youth nowadays also do not have a plan for managing their finances. Good financial planning is very necessary to secure our lives so that we face financial problems later on.

- **Rise in Inflation**

Inflation become a threat to EPF because people are currently focused on saving for survival. During inflation, the cost of living will increase and cause people to manage their finances more carefully so they will avoid saving in EPF. This is because they will save their money in financial institutions such as banks and Tabung Haji which easier to withdraw if they are in dire need of their money back at any time without restrictions.

When inflation will also affect the dividend rate and this is a reason for people to be careful in investing in keep because of the worry that the inflation rate causes the dividend rate in EPF to worsen.

- **Increasing Number of Scammers**

The increase in the number of victims of scammers involving the financial industry in Malaysia has caused concern among the community. This has become an obstacle for the EPF to make phone calls to their customers

For example, when the EPF identifies individuals who always make their contributions, they will promote i-saraan through phone calls to encourage those individuals to get incentives from the government. However, when a phone call is made, most people don't believe it and think it's a scammer.

DISCUSSION AND RECOMMENDATION

	STRENGTHS S1 - Large number of Workforce S2 - Advanced IT security technology S3 - Offer various prices of insurance/takaful from several companies (i-Lindung)	WEAKNESSES W1 - Aged employees are lack of skilled in using advanced technology W2 - Excess workload W3 - Trust issues among members during using kiosk to check their account.
OPPORTUNITIES O1 - Low dividend rates declared by others financial institution and trust fund O2 - Increase of numbers self-employee and working oversea O3 - A lot of carnivals organized by government agency and NGO	S-O STRATEGY S1 + O3 Provide more outreach program	W-O STRATEGY W1 + O3 Place aged employees at job that not using much technology
THREATS T1 - Financial literacy among youth is low. T2 - Rise in Inflation T3 - Increasing number of scammers	S-T STRATEGY S3 + T1 Appoint social media influencers to promote EPF products	W-T STRATEGY W3 + T3 Encourage members to check account using apps i-Akaun

Table 1: SWOT Matrix

STRENGTH

Large number of Workforce

+

OPPORTUNITIES

A lot of carnivals organize by government agency and NGO

=

Provide a lot of outreach program

Huge numbers of employees also can help to increase the number of program events that can be produced. EPF Ipoh should take advantage to increase the program that they provided to members from every place. Outreach is one of the important programs that EPF should take note of and improvise to make sure that they can reach their product to everyone in the country.

Every employee should always involve in an outreach program to make sure everyone knows about EPF's product. There have some employees are diddo not know about the products or services that their company provides. It is because they were doing their daily job in the company at the department that did not need them to promote any product or service. Because of that, they did not interested to know about their product in detail.

Involving every employee in an outreach program also will help them to produce two or more outreach programs at the same time. Some employees also will not be facing the burden of doing the outreach programs alone, especially during the weekends.



STRENGTH

Offer Various Prices of Insurance/Takaful from Several Companies (i-Lindung)

-

THREATS

Financial literacy among youth is low.

=

Appoint social media influencers to promote EPF products

Nowadays, youth prefer to do every activity on their phone. They have spent a lot of time using their phone. They can explore any information or issue in the world by scrolling through their social media such as Tiktok, Twitter, and Instagram. This trend has created many social media influencers who have a large following on their social media. People among youth will be interested in exploring the influencer's social media account every day.

By hiring social media influencers to promote EPF on social media, it can help EPF to reach their information about products and awareness of saving in EPF to youth on social media platforms Video produce by the influencer to promote EPF will be strong attraction to youth. By uploading in social media, everyone can get know about EPF's product and information on important of saving in EPF.

WEAKNESSES

Aged employees are lack of skilled in using advanced technology

+

OPPORTUNITIES

A lot of carnivals organize by government agency and NGO

=

Place aged employees at job that not using much technology

Usually, aged employees lack skills in using advanced technology. They need to be placed in the right jobs which did not involve complex technology. Employees who are handling outreach programs are suitable for aged employees.

Aged employees usually have good communication skills. They can interact with people with the right language and polite skills. They also have a lot of experience to deal with people. Their knowledge and skill must be used as best as possible to get better results.

Rather than forcing them to learn to use advanced technology which will take a long time, it is better to use their advantages as best as possible. They can also produce work with quality when they do work that suits their skills and abilities



WEAKNESSES

Trust issues among members during using kiosk to check their account.

+

THREATS

Increasing number of scammers

=

Encourage members to check account using apps i-Akaun

Improvements to kiosks need to be emphasized so that people always feel that their money in the EPF is always well taken care of. The problem of scammers will also not happen and people do not need to worry and doubt about EPF.

Therefore, EPF needs to change its strategy in promoting a product. methods that are similar to the scammer's modus operandi must be avoided so that people always trust EPF. Among the improvements that can be made is changing the function of using the kiosk such as modifying so that all information about the account will be sent directly to the account owner's mobile phone.

EPF can also promote its products through i-Akaun apps which are more trusted by the public. the problem of mistrust will not occur if everything is done through the EPF apps or website without having to contact the EPF account owner

CONCLUSION

In a nutshell, my 24 weeks of industrial training were very beneficial and a proud moment in my life. Along with learning practical skills, I also had the chance to speak with a lot of well-known people. In light of the above, I believe that this kind of instruction should be provided to all students throughout their lives. Furthermore, the EPF Ipoh always had a welcoming atmosphere that made me feel at ease with everyone. The manager and the rest of the employees were all very helpful. I receive excellent guidance and am treated like a younger brother, all of which are crucial for my development.

I also believed that by pitching in and working on tasks during the industrial training, I might benefit the company. For instance, I helped members apply for nominations, register for i-Akaun, activate their accounts, and make contributions. Even while the work seems straightforward, it might be challenging if we lack the necessary skills or understanding. The industrial training program at EPF Ipoh has also helped me to better understand how the working world operates. I'm now prepared to enter the field when the time comes.

In addition, each business, including EPF Ipoh, has a unique set of SWOT factors (strengths, weaknesses, opportunities, and threats). I think that if they can come up with good plans, they can fix all of their weaknesses. In addition, they need to develop all of their skills and continually take advantage of any possibilities that present themselves if they are to maintain their position as one of the nicest branches. Additionally, even though the organization's problems couldn't be prevented, they could always come up with a solution to handle them.

Finally, but certainly, not least, I would state that the EPF is a trustworthy and advantageous federal statutory organization because it constantly put their employees' needs first. No matter where an employee is listed on the company chart, their requirements are always met. Overall, my time spent doing my industrial training at the EPF Ipoh was successful.

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APPENDICES



Registering member for i-Akaun and i-Saraan at kiosk



Helping oldest member to use kiosk and scan their thumbprint. Explain about his account and when he can withdraw his money

APPENDICES



Become one of organizer for Program Quiz Ramadan organize by PUSPANITA EPF Ipoh



Environment at kiosk/SST Machine EPF Ipoh

APPENDICES



Recording data about payment to apply a temporary identity card of employee EPF from year 2019 to 2023

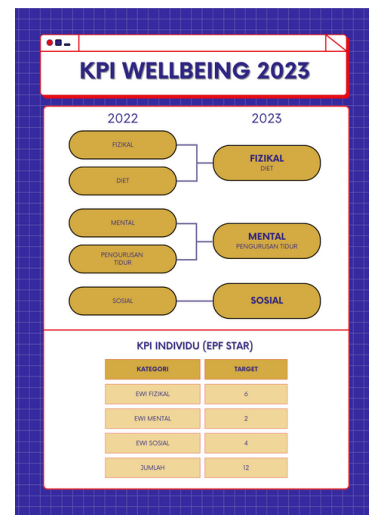


Become active members of Family day for EPF Ipoh and Kuala Kangsar at Refarm Resort, Kampar

APPENDICES



Become instructor to lead stretching activities during Perhimpunan Bulanan in March



Some of poster that I had design for EPF Ipoh

APPENDICES

<https://drive.google.com/file/d/1keMutWnse9BVKE0fc-ZYXstO1cw5e-17/view?usp=drivesdk>

Link of music video Hari Raya Aidilfitri that i have produce for EPF Ipoh

<https://drive.google.com/file/d/1MOvxRwXPUTQS8D0G9JWra14Bd0oBvpXc/view?usp=drivesdk>

Link of my participation of Karaoke Lagu Raya Competition









Control sound system during shooting a music video

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