

سالم اڪھوواھ
ONE STOP CENTER



INSURANS PALING MURAH
URUSAN JPJ & PUSPAKOM

@SalamUkhuwahHQ

1700 810 432 / 019-339 4320

• BAYARAN BILL • FOTOSTAT • TIKET KAPAL TERBANG & BAS
• PERKHIDMATAN KURIER • KIRIMAN WANG KE LUAR NEGARA

INDUSTRIAL TRAINING REPORT

1 MARCH 2023 - 15 AUGUST 2023

SALAM UKHUWAH
ENTERPRISE

PREPARED BY:



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EXECUTIVE SUMMARY

As the last step in completing my Bachelor's Degree journey, I am honored to carry out my internship at Salam Ukhuwah Enterprise, an insurance company. Basically, this internship report will stress on the work experience that I have gathered during the six months of my internship as an administrative clerk, started from March 1, 2023 until August 15, 2023. During my internship period, my task as an administrative clerk includes serve and assist both walked-in and online customer for all services. I also was assigned to help marketing department to create TikTok content in order to promote our company and attract more customer. Besides, I have included a list of the services and insurance's brand that offered by this company.

In this report I also discussed about the SWOT Analysis of this company that I've been identified, which include the Strength, Weakness, Opportunities, and Threats that cover multiple aspects such as political, economic, social, technology, environment, and legal. Later, I've discussed about the analysis deeply and then express my opinions on how to improve the weakness, as well as overcome the problem that occurs. This opportunity enables me to use my skills and knowledge to conduct my own analysis of the company and gained my understanding about the nature of their business.

Lastly, I believe that this report will positively provide good information for many students and the readers. Salam Ukhuwah Enterprise has a good internship program as I gain many beneficial experience and knowledge along my journey as an intern. However, there were some improvements should be made by this company in order to make their business more successful, especially in term of management, marketing, and promotional.

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COMPANY'S PROFILE

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COMPANY'S NAME
SALAM UKHUWAH ENTERPRISE

 **LOCATION**

**NO.5, TINGKAT BAWAH, LORONG PERMAI 1,
TAMAN KURAU PERMAI, 34500 BATU
KURAU, PERAK.**

 **OPERATION HOUR**

MONDAY - FRIDAY : 8:30 AM - 5:30 PM
SATURDAY : 8:30 AM - 1:30 PM

VISION

To be number one choice of insurance
company among society and policyholders

MISSION

Prioritizing the needs of the customer
Promises the best, cheapest, and fast services
Create fun and safe Working environment, with full of
manner and cooperate with each other

OBJECTIVE

Provide the best services for customers

GOAL

Ensuring every action and plan that is made
gives benefit and profit to the company and
customers

BACKGROUND OF ESTABLISHMENT

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Salam Ukhuwah Enterprise is an insurance company that was established in December 2011. It is a sole proprietorship company that founded by Encik Mohd Khairul Faizi bin Rapiai. In the beginning, this company was known as Khairul Faizi Consultancy & Resources, before it changed to Salam Ukhuwah Enterprise and their brand is UNISALAM One Stop Center.

This company was based in Semanggol Perak, and now it successfully expands its business by opening 8 branches in Perak. Company's main services is renewing insurance, however it also provides other services such as bill payment, courier service, remittance service, and more.

Salam Ukhuwah HQ Company in Semanggol



Salam Ukhwah Branch

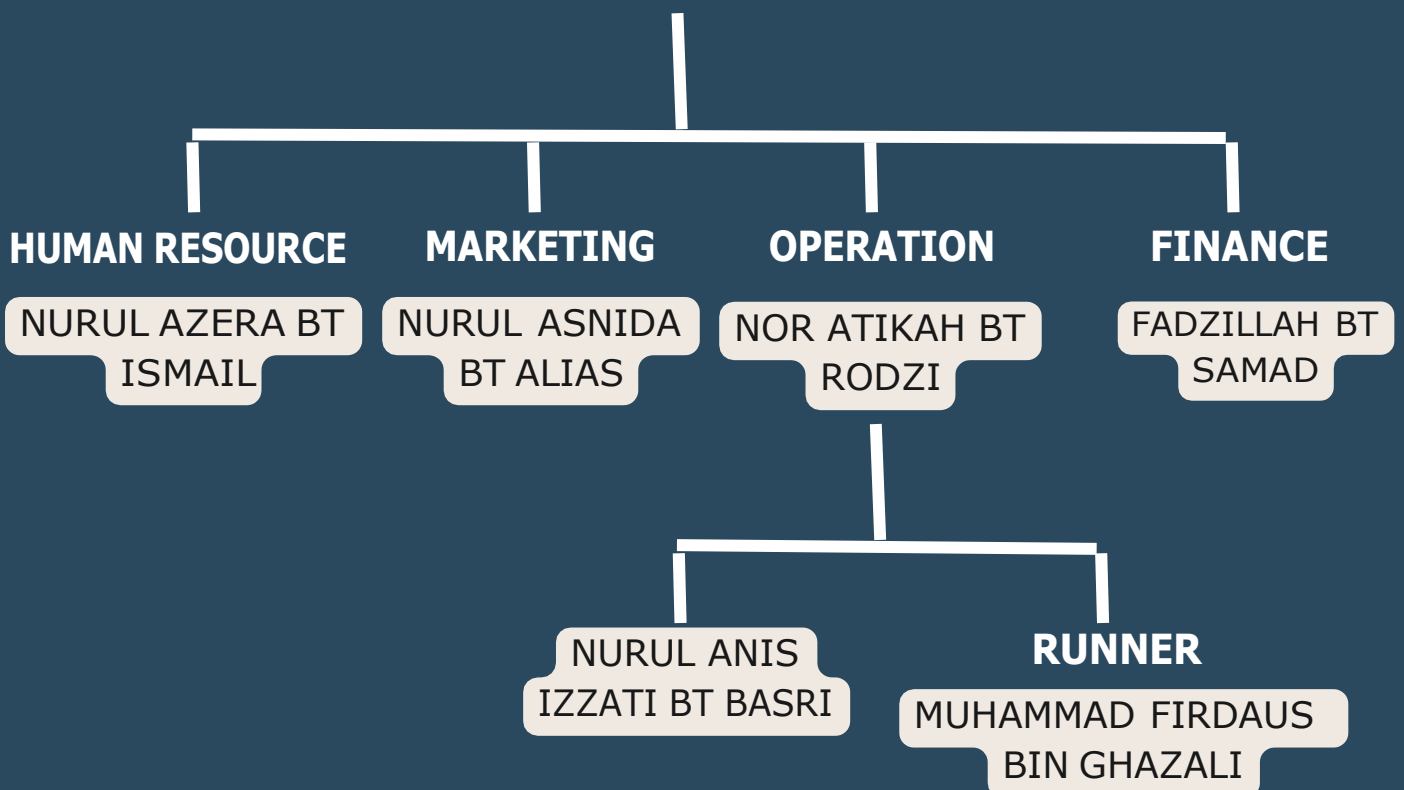




ORGANIZATIONAL CHART

FOUNDER

KHAIRUL FAIZI BIN RAPIAI



SERVICES

Renewing Insurance and Road tax

Renewing vehicle's insurance and road tax such as car, motorcycle, lorry, and so on. Insurance brand that offered by company are Takaful Ikhlas, Etiqa Takaful, Zurich Takaful, Pacific, Liberty, MPI, Kurnia, Allianz

Vehicle's Ownership Transfer

Vehicle ownership transfer by using MYEG system, and thumbprint method.

Renew Driving Licenses

Renewing all type and classes of driving License such as B2, D, B2D, and GDL.

Payment of JPJ & Traffic Summons

Service of making payment of summonses.

Register and Renewing SSM

Remittance Service

Service of transferring money to abroad (other country), such as transfer of money from a foreign worker to their families or other individuals in their home countries.

Puspakom & JPJ Matters

Booking and bring the vehicle to Puspakom, and JPJ matters.

Bill Payment and Various Taxes

Payment for all type of bill such as utility bills, Astro, Unifi, and various type of taxes.

Courier Service

Courier service by using Pos Laju (Pos Malaysia).

Photocopy, Printing and Laminate

TRAINING'S REFLECTION

DURATION

(Specific Date, Working Day, Time)

SPECIFIC DATE



1 March 2023 - 15 August 2023

WORKING DAY

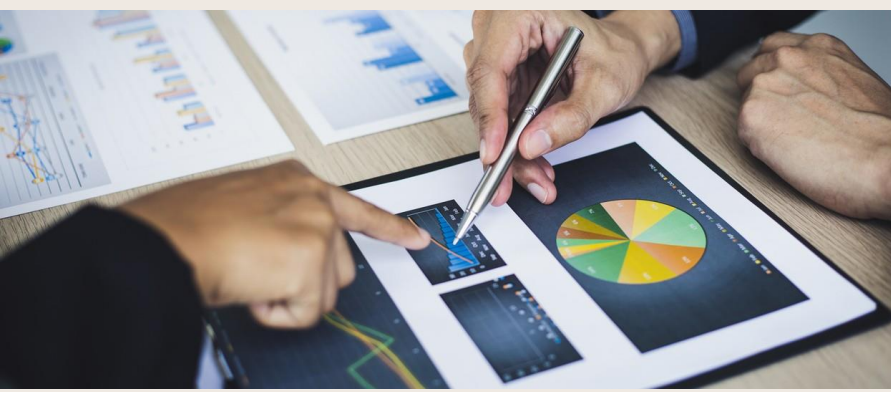


Monday - Saturday

TIME



Monday To Friday: 8.30AM - 5.30PM
Saturday: 8.30AM - 1.30PM



TRAINING'S REFLECTION



(Department, Roles, Responsibilities, assignment, tasks)

During my six months of internship at Salam Ukhuwah Enterprise, I was assigned in the administrative department as an Administrative Clerk. As an administrative clerk, I have many roles and responsibilities such as serve and assist both walked-in and online customer. The service includes renewing insurance and insurance, JPJ and Puspakom matters, remittance service, courier service, bill payment, and more. Besides, I also need to answers phone call from customers, sent an email to insurance agency for certain cases, recording customer's data and sale data, sent reminder to customer, and so on.

Other than that, I also was assigned to help marketing department to create TikTok content to promote our company's services. I must create a creative, entertaining, and educational content to ensure the audience don't get bored or skip the video. My responsibilities also include spreading the awareness to customers about insurance. In this issue, I need to give explanation and answer any enquiries from customer to ensure that they get the idea about the importance of insurance and want to purchase it.

In addition, my responsibility also to create and maintain good relationship with customers. I must serve them with a good manner in order to make the customers satisfied and loyal to our company services. This also important to create 'word of mouth' marketing from existing customers and gain more new customers.



TRAINING'S REFLECTION

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(Intrinsic and Extrinsic Benefits)

1. Skills

This internship has positively impacted my life, since I have improved existing skills and acquired new skills, such as multi-tasking skill, communication skill, computer skill, and attention to details.

As an administrative clerk, I have acquired multi-tasking skill since I had to serve customers with various services that offered by our company at one time. Besides, I also have improved my communication skills as I have to communicate, give explanations, and response to customer's enquiries. In addition, my computer skills and attention to details also have been improved since I have to give attention to customer's details to key in, in the system correctly.

2. Knowledge

To work at an insurance company, it's quite hard for me in the beginning of my internship because I don't have any basic knowledge about it. So, during the six-month working there make me gained more knowledge about vehicle's insurance and make me aware about the importance of insurance, since I need to join online training session every week.

3. Allowance

Salam Ukhuwah Enterprise provide allowance for an intern, RM300 monthly. Besides, the company also provide commission for certain insurance policy that have been issued.



SWOT ANALYSIS

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STRENGTHS

1. WIDE BRANCH NETWORK.
2. BUSINESS VARIETY.
3. HIGH ATTRACTION.

S

WEAKNESSES

1. LACK OF WORKERS.
2. LOW COMPETITIVE ADVANTAGE.
3. LACK OF RECOGNITION AND PRESENCE IN LOCAL MARKET.

W

O

1. EXPAND TARGET MARKET.
2. LEGAL REQUIREMENT.
3. INCREASED PUBLIC AWARENESS ABOUT INSURANCE.

OPPORTUNITIES

T

1. INFLATION.
2. HIGH COMPETITION.
3. TECHNOLOGICAL THREAT.

THREATS

① *WIDE BRANCH NETWORK*

Strengths can be defined as company's biggest advantages distinguishes you from other competitors (Kenton, 2021). The biggest strengths of Salam Ukhuwah that I would like to mention is concerning on the operation, where it has wide branch network. Salam Ukhuwah have totally seven branches in Perak, which it can make it easy for the business to reach their potential customers from various location. At the same time, it also enables the customers to access their services easily. This convenience can increase the demand from customers and raise satisfaction levels. Furthermore, the company also encourage the customers to frequently use their services by providing an easy-accessible services and attending to the immediate needs of the community, hence building a loyal customer base. This situation can lead to increase in brand awareness and sales profit.

② *BUSINESS VARIETY*

The ability of an organization to grow its business is crucial to demonstrating its industry viability. For Salam Ukhuwah Enterprise, their business variety is one of their strengths to grow its business. For instance, Salam Ukhuwah is a vehicle's insurance company, however it also provides variety of side services including remittance service, bill payment, courier service, printing and photocopy, and more. By offering variety of services, it's not only can increase customer's satisfaction and loyalty, but it also enables the company to attract new customers. This business variety has allowed the company to differentiate themselves from competitors by creating unique offerings that stand out in the marketplace.

③ *COMPANY'S ATTRACTION*

Apart from that, the company's attraction itself can be the essential strengths of the organizations compared to other competitors. Company that gives more benefits or advantages will be the first choice of the customers. Since there were high competition, Salam Ukhuwah Enterprise use a good strategy where they provided many free gifts and other benefits for their customers. As the results, they successfully have many loyal customers. Then, those loyal customers have helped this company gained many new customers with their recommendation, since they were satisfied with the company's services. will be very helpful since they will use their power such as 'word of mouth' to attract new customers. With this chance, the company must preserve their reputation and take care of their loyal customers. For instance, they must always listen to their customer's opinions and always asked for their feedback. Then, use the feedback as the bench mark of their company reputation. Positive feedback will highlight the company's strengths, while adverse feedback will highlight areas for improvement. (Sutter, 2018). Besides, they also should give rewards to loyal customers such as provide the member cards, which they can get discount for every next purchase, to ensure that they will never change their mind.

① *LACK OF WORKERS*

Weaknesses can be considered as everything that can stop an organization from performing at its optimum level (Kenton, 2021). It shows that there are many areas where the business needs to improve to remain competitive with others. Firstly, from my observation, the weaknesses of the management of Salam Ukhuwah are they lack of workers. As a business that provide services that is not seasonal but it is a daily, monthly and annual requirement, they need to have more employees to ensure the smoothness of the productivity. This weakness also can lead to high turnover of workers and result in low employee morale. There are so many negative effects from high turnover of workers in a workplace. Some of that are, loss of valuable knowledge and experience, loss of morale for those left, and loss of belief in the team's competence and ability to perform (Bishop, 2019). All of this may be the result of overworked staff who were given more tasks and duties as a result of a lack of an active or trained staff. If this type of work environment remains at this company, employees will have a more difficult time getting and keeping high-quality talent. A company's performance is inseparable from the performance of each individual in the company itself. (Junaidi et al.,2019). Due to that, they must hire more workers to reduce the pressure and build a happy positive working environment. Sufficient number of employees is very important in order to avoid extreme workload. This is because it can give impact on the emotional commitment, individual and organizational stress, employee's performance and job satisfaction, as well as turnover intention. Employee workload is a critical determinant of their productivity and turnover (Rajan, 2018).

② *LOW COMPETITIVE ADVANTAGE*

Besides, low competitive advantage is another weakness of Salam Ukhuwah Enterprise. This is because this company are quite left behind in term of technology and marketing, meanwhile the other competitors are more advanced in using technology. For instance, other vehicle insurances' company have their own website that enables the customers to renew their own insurance and road tax easily and quickly by online. They also active in promoting their services in social media platform such as Instagram and TikTok. Unfortunately, Salam Ukhuwah still use some 'old school' ways such as creating a poster and posting it on WhatsApp status. At the same time, the company also not active in using social media such as Facebook and TikTok. They should develop more competitive advantage in order to attain and maintain superior profitability, a stronger growth profile, or greater customer loyalty.

③ *LACK OF RECOGNITION AND PRESENCE IN LOCAL MARKET*

Another weakness of Salam Ukhuwah Enterprise is lack of recognition and presence in local market. This situation occurs when the customers unable to distinguish the company's services from the other competitor's company due to unfamiliar and unrecognized company's names. This is because the company have poor marketing strategy. As stated earlier, the company still use 'old school' method in promoting their services and not paying attention to market trends. So, they must focus more on promoting their company and services in order to get more recognition from local markets.

1 *EXPAND TARGET MARKET*

Opportunities refers to favorable external factors that could give an organization a competitive advantage (Kenton, 2021). The main target market for Salam Ukhuwah Enterprise was adult from 25 to 65 years old, which they might have permanent job, stable income and have their own vehicles. However, lately the awareness about the importance of vehicle's insurance is increasing among society. So, the company should use this opportunity to expand their target, which is among teenagers and young adulthood. This is because nowadays most of vehicle's user are among those age group.

2 *LEGAL REQUIREMENT*

Roadtax is one of the legal requirements in Malaysia. Vehicle owners must pay to the Malaysian government in order to legally operate their vehicle on public roads. Driving without a valid road tax is an offense that can lead to heavy fines, demerit points, or even imprisonment. Since Salam Ukhuwah Enterprise is an insurance's company that offers renewing vehicle's insurances and roadtax services. This situation has given a big opportunities and advantages to the company to keep growing and become more successful in the future.

3 *INCREASED PUBLIC AWARENESS ABOUT INSURANCE*

Nowadays people are more aware about the importance of insurances, since there were many exposures through social media and others platform. Furthermore, the number of vehicle's user were increasing day by day, which the risk of accident to happen also will increasing. Insurance is important because the world is defined by uncertainties and risks (Din et al., Citation2017). Indirectly, the demand of vehicle's insurance also has gained, especially among those whom commuting to work every day.

1 *INFLATION*

Threats are factors that can harm your organization (Kenton, 2021). Based on the office management of Salam Ukhuwah Enterprise, there are some elements that can be regarded as a threat towards the organization. One of the threats is economic situation. Unstable economy can lead to inflation, which can affect the purchasing power from society. Inflation is the rate at which the price of goods and services increases. As a result of inflation, the purchasing power decreases over time. It is critical to keep the economy from devolving into a hyperinflationary climate, which would affect both policyholders and insurance providers. In order to ensure that insurance firms thrive, the government should implement pro-growth policies.

2 *HIGH COMPETITION*

Other than that, the weakness of Salam Ukhuwah Enterprise includes high competition in Insurance industry. Competitors are the factors that beyond the organization's control. Besides of food and beverage sector, insurance sector also faces intense rivalry, which the situation has shown that this competition is going rapidly each day. Competition issues in this industry has become a hot topic especially due to the often change of trends and prices in the market. The competition becomes more intense, when the other competitors are more advanced in using technology. For instance, other big vehicle insurances' company have their own website that enables the customers to renew their own insurance and road tax easily and quickly by online. Due to the intense competition among the competitors, the company need to find their own competitive advantages to survived. Competitive advantage can therefore be defined as the collection of various items that provide a unique and superior position for companies to distinguish themselves from their competitors in the market (Udriyah et al., 2019).

3 TECHNOLOGICAL THREAT

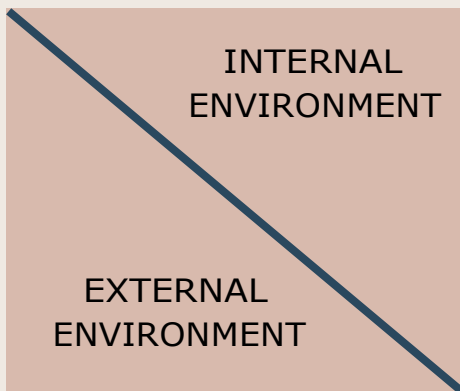
Despite of having many advantages, the development of technology also has some disadvantages for a business, which it can lead to technological threat. The technological environment presents certain threats to businesses and this includes Price transparency. The price transparency refers to the availability and accessibility of information about the prices of goods and services. Customers and competitors both can easily compare prices without even leaving their homes or offices. The competitors will use this advantage to make comparison and create new strategy. So, the company must aware of their competitor's strategy, and improve their marketing strategy in order to promote the company, while increase their brand awareness among the society.

SWOT MATRIX

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STRENGTHS

WEAKNESSES



S1 - WIDE BRANCH NETWORK.
S2- BUSINESS VARIETY.
S3 - COMPANY'S ATTRACTION.

W1 - LACK OF WORKERS.
W2 - LOW COMPETITIVE ADVANTAGE.
W3 - LACK OF RECOGNITION AND PRESENCE IN LOCAL MARKET.

OPPORTUNITIES

O1 - EXPAND TARGET MARKET.
O2 - LEGAL REQUIREMENT.
O3 - INCREASED PUBLIC AWARENESS ABOUT INSURANCE.

SO STRATEGIES
S2, O1 - INCREASE BRAND AWARENESS.

WO STRATEGIES
W3, O3 - COLLABORATION WITH BIG INSURANCE COMPANY.

THREATS

T1 - INFLATION.
T2 - HIGH COMPETITION.
T3 - TECHNOLOGICAL THREAT.

ST STRATEGIES
S3, T1 - OFFER INSTALLMENT PAYMENT

WT STRATEGIES
W2, T2- CONTINUES RESEARCH AND DEVELOPMENT (R&D) ACTIVITY.



DISCUSSIONS & RECOMMENDATION



- **S1,02 - INCREASE BRAND AWARENESS**

Brand awareness can help the company to become more successful. The more recognition of their brand, the more success the business will be. In order to increase the brand awareness, Salam Ukhuwah should improvise their marketing methods by utilizing digital marketing to connect with their potential customers. The company can maximize the use of social media platform as their marketing tools such as running brand-awareness ads on Facebook, Twitter, and Instagram. Sales organizations should focus on developing digital strategies, especially focusing on salesperson social media use to enhance company's brand awareness, which in turn increases company performance (Ashish Kalra et al, 2023). Besides, they also can use influencers to review their company's services and create TikTok contents. This way can be more effective because the influencers know the type of content that resonates with their audience. The influencer also has their own loyal follower-base that having their trust on the influencer's review and at the same time making them aware with the company's brand. Brand awareness can lead to brand equity and the successful of the company.

- **W3,03 - COLLABORATION WITH BIG INSURANCE COMPANY**

Although the awareness about insurance among society have increased, but the company was lack of recognition and presence in local market. In order to gain recognition among society, the company should make a collaboration with other big insurance's company. This is because the company can learn a lot of things from the other big company especially in term of brand recognition, marketing and promotion. The firm's approach is based on collaboration, exchange and continuous improvement on a daily basis always with a focus on the customer (Rundh, B. 2022). Brand collaboration also can help the company explore new opportunities with new target markets, increase credibility, grow customer relationships, and improve marketing strategy (Sharp, 2022). Besides, this collaboration also will give a good impression from the society towards the company's ability to collab with a big company.

- **S3,T1 - OFFER INSTALLMENT PAYMENT**

Unstable economic situation has affected the individual's economic condition, especially for those who are still affected by the pandemic Covid-19. Increasing in price rate have make people focus more on their daily needs than spending their money on the other things. This situation has led to decreasing in purchasing power for vehicle's insurance and road tax. Even though product pricing has a greater influence than product packaging on the decision process of a buyer (Pratama and Suprpto, 2017; Abdullah et al., 2021), high prices in a highly competitive market can lose customers permanently due to the effect of increased pricing (Kotler et al., 2012). So, the company must create a strategy for kept the customers by offering installment payment plan. For instance, the company can use 'Buy now pay later' strategy to attract customers. This strategy will increase the sales because the company can provide the customers access to the insurance that they could not previously afford or the option to purchase higher-quality insurances that were previously out of reach. By providing this payment option, the company will reaping significant financial benefits as customers gravitate towards installment agreements.

- **W2,T2 - CONTINUES R&D ACTIVITY**

Due to high competition and the development of technology, the company position in the industry and marketplace are quite threaten. So, they need to do continues research and development (R&D) to stay competitive. This is because the R&D will provide powerful knowledge and innovation idea that can lead to improvements of existing processes and services. For example, the company still use the 'old school' methods to produce and promoting their services. So, by doing a continues R&D activity, it can help the company to make an innovation and developments of their services that align with the development of technology and current trends. This opportunity will create competitive advantage to the company. Besides, it also enables company to create products that meet the changing needs of their customers, where the companies can expand their customer base and increase their sales (Khushhal Chaudhary, 2023). R&D program with good strategy will Increased revenue and help businesses to achieve their long-term success.

CONCLUSION

As a conclusion, this internship program has been an excellent and rewarding experience for me. During my internship period, I do learn a lot of stuff and new things from the beginning until the end, which it completely changed me 'from Zero to Hero'. As an administrative clerk, the task given for me indirectly help me to gain new skills such as communication skills, computer skills, work under pressure and multi-tasking. At the same time, I have learned about the reality of the business world and about human social relationship. As someone with no prior experience in real life working experience, this internship has given me new experience and knowledge as a preparation for me to enter the real world of working life in the future. Lastly, I'm feel grateful to be surrounded by people who have a positive vibe, kind, honest, and supportive in the organizations.



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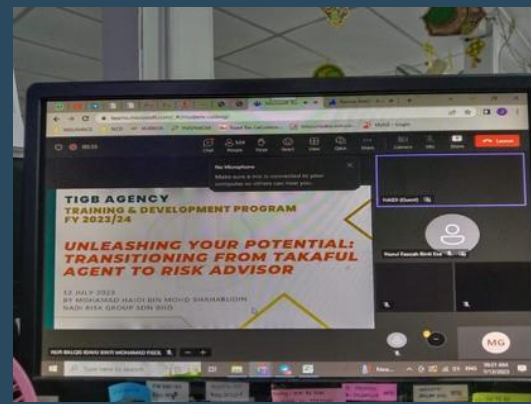
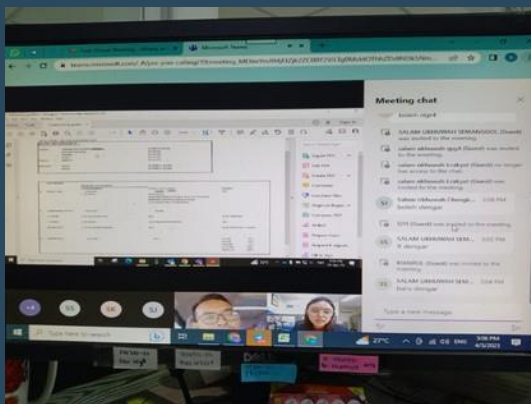
APPENDICES



HQ of Salam Ukhuwah Enterprise at Semanggol



Salam Ukhuwah Enterprise Batu Kurau Branch



Weekly online training with various insurance's agency



Recording sales data



Bank in daily sales

APPENDICES



Free gift that the company provides for customers



Salam Ukhawah Enterprise TikTok Account & TikTok Content