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UNIVERSITI
TEKNOLOGI
MARA

Fakulti
Pengurusan
dan Perniagaan

**INDUSTRIAL TRAINING REPORT AT AMANAH SAHAM
NASIONAL BERHAD (ASNB) TELUK INTAN**

29th August 2022 – 10th February 2023

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EXECUTIVE SUMMARY

Internship can be defined as the position of a student or trainee who works in an organization in order to gain work experience or satisfy requirements for a qualification. Internship gives an opportunity for students to learn new skills related with their career, help to adapt with the work-environment and to provide career possibilities. For student in Malaysia, internship or been called industrial training takes 3 to 6 months to complete and usually it is compulsory for final year student.

I have spent my internship for 6 month started from 29 August 2022 until 10 February 2023 at Amanah Saham Nasional Berhad (ASNB) Teluk Intan, Perak. During my internship at ASNB, I have learn many new skills and gained a new experience which will help me in my career later. I have been placed in Customer and Channel Management Department at ASNB Teluk Intan. I have been supervised by Encik Ramli Bin Hamzah who is the assistant of the branch manager.

During the work, I have improved my communication skills which is important since I have to deal with customer every day. This internship also has increased my understanding of the financial institution, especially on how unit trust company is being operated and what their product and services that been offered to a customer. The experience of this internship will help me to develop my career in the future.

This report consists of my updated resume that will be used to apply for the job. I also have included the company's profile that contains company background, vision, mission, objective, organization structure and product and service of ASNB. Based on my 6-month experience, I also made the Strength, Weaknesses, Opportunities and Threats (SWOT) analysis of ASNB Teluk Intan which I have listed two of my findings for each of analysis. For strength, it is diversified investment portfolio and advance technology while weaknesses are lack of manpower and poor cash management. For opportunities, it is strategic location and new fund launching while threat is economic condition and security risk. It will give a clear picture of what ASNB has achieved and has to improve in order to keep being operated in a mean time. I also have given a recommendation on SWOT analysis based on my observation and research during my internship. Finally, I understand that this internship is very valuable for me especially for my career development.

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3.0 COMPANY'S PROFILE

3.1 COMPANY'S BACKGROUND, LOGO AND LOCATION



ASNB was established on 22 May 1979 and is a wholly-owned subsidiary of Permodalan Nasional Berhad (PNB) which is one of the largest fund companies in Malaysia. ASNB role is to manage the Funds launched by PNB by investing it in different sector like banking, telecommunication and property to generate the return in term of dividend to give it back to the investor.

ASNB have offered two types of Unit Trust Fund that can be invest which is fixed price and variable price. Fixed price is the funds of which its fundamental value is fixed at RM1 per unit regardless of the market condition. These include ASB, ASB2, ASB 3 Didik, ASM, ASM 2 Wawasan and ASM3. Variable price is the funds that will fluctuate in value in accordance with market movement, in other words, not fixed at RM1 per unit. These include ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1, ASN Sara 2 and ASN Sukuk.



No 273, Jalan Intan 12, 36000 Teluk Intan Perak

3.2 COMPANY'S VISION, MISSION AND OBJECTIVES

Vision

To be a Distinctive World-class Investment House.

Mission

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

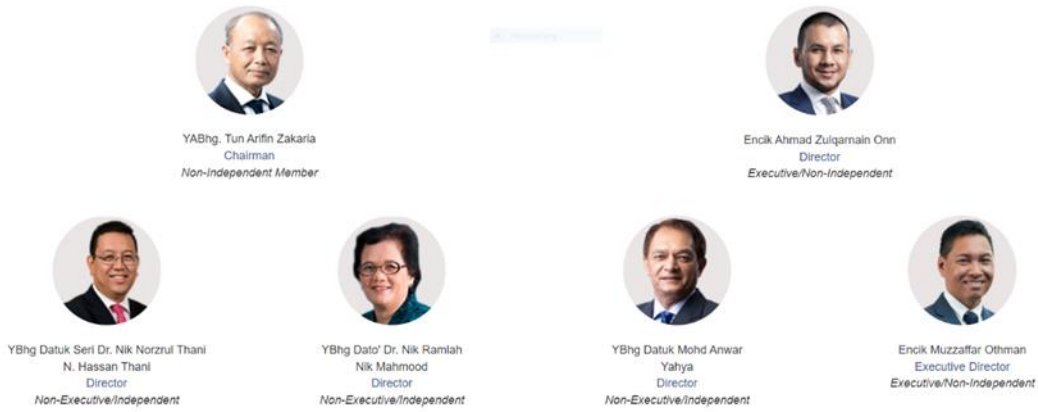
Objective

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

3.3 ORGANIZATION STRUCTURE

Headquarters

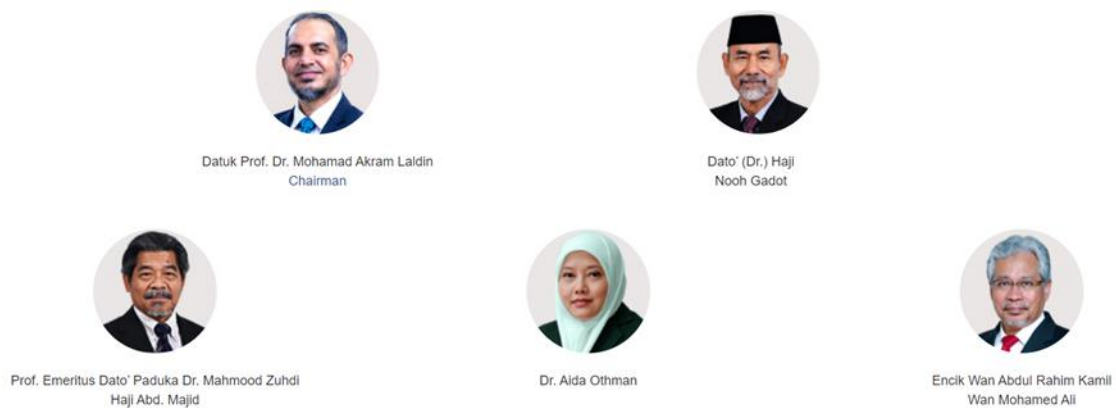
Board of Director



PNB Shariah Advisory Panel



Shariah Adviser of ASNB Islamic Fund



The Management



Encik Muzaffar Othman
Chief Executive Officer & Executive Director, ASNB



Encik Mohd Azlan Masood
Head, Customer & Channel Management, ASNB



Encik Mohd Ikram Mokhtar
Head, Sales & Marketing Operations, ASNB



Puan Normazura Berahim
Head, Unit Trust Strategy & Product Management, ASNB



Encik Mohd Ridza Yahya
Head, Preferred Client Management, ASNB



Encik Ahmad Tarquin Mohammad Khalid
Head, Accounts, ASNB



Encik Mohd Azuddin Sham Abdullah
Head, Business Solutions, ASNB



Encik Nurman Mohd Nawi
Vice President, Sales & Marketing Operations, ASNB &
Officer in Charge, Unit Holders Communication & Financial Education,
ASNB



Puan Noorhaslinda Mohammad
Vice President, Customer & Channel Management, ASNB

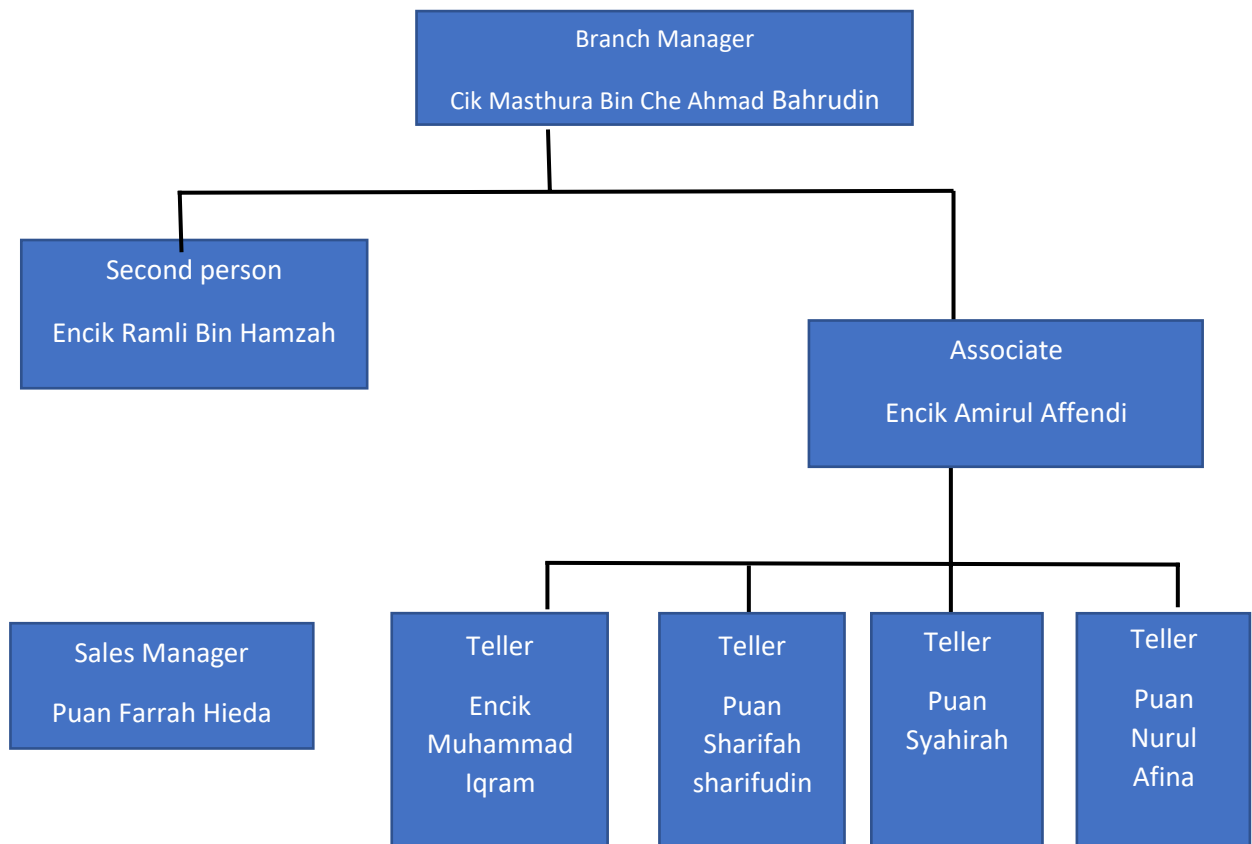


Puan Murni Harnita Mokhtar
Vice President, Supervisory & Assessment Unit, ASNB



Encik Mohd Yusri Surip
Officer in Charge, ASNB Wakalah Sdn. Bhd.

Branch



3.4 AMANAH SAHAM NASIONAL BERHAD (ASNB) PRODUCTS

FIXED PRICE FUNDS



ASB



ASB 2



ASB 3 Didik



ASM



ASM 2 Wawasan



ASM 3

VARIABLE PRICE FUNDS



ASN



ASN Equity 2



ASN Equity 3



ASN Equity 5



ASN Equity Global



ASN Imbang 1



ASN Imbang 2



ASN Imbang 3 Global



ASN Sara 1



ASN Sara 2



ASN Sukuk

3.5 AMANAH SAHAM NASIONAL BERHAD (ASNB) SERVICES

- Registration

Services that allow customer to register their account and made the investment in unit trust fund that they want. This registration can be done in Kiosk and counter.

- Subscription

Services for customer who want to make additional investment in their unit trust fund. It can be done using a cash, debit card or bank cheque.

- Redemption

Services for customer who want to withdraw their money from the unit trust fund. The limit for redemption in cash is RM10,000 per person while redemption to the bank account holder does not have limit.

- Transfer and Switching

Services for customer who want to swap and transfer the unit transfer fund to another fund and person.

- Estate Claims

Services that allow the customer to reclaim the value of an ASNB unit trust fund that belonged to a deceased unit holder.

- Estate Planning

Services that allowing customer granting ownership of property from one person to another when the settlor is still alive. This service are been called Hibah Amanah and Pengisytiharan Amanah.

- Wakaf

Services that allow customer to contribute to a national wakaf programmes that seek to better the community and ummah. The minimum amount that can be invest is RM1000.

4.0 TRAINING'S REFLECTION

4.1 DURATION: DATE, WORKING DAY AND TIME

My internship started from 29 August 2022 until 10 February 2023 which consist of 24 weeks. The working hours in ASNB Teluk Intan is 8.00 am until 5.00 pm with 1 hour lunch break. ASNB Teluk Intan start to operate at 8.15 am and closed at 4 pm while the working day is from Monday to Friday.

4.2 DETAILS: DEPARTMENT, ROLES, RESPONSIBILITIES, ASSIGNMENT AND TASK

During my internship, I was placed in Customer and Channel Management Department which focus on assisting the customer. My working place is at the customer service counter which I help the customers to check their balance, update their personal information and register their account in kiosk. I also assist the customer who want to fill the form like redemption and subscription form, Tuntutan Harta Pusaka form and registration form. If the customer want to register MyASNB App which is application from ASNB, I will guide and teach them all about the apps including the functions.

Furthermore, every morning, I am required to sort all the transaction document which called batching and send it to the branch manager to be checked. The batching will be sending to specific place in a weekly basis to be stored. I also have experience in marketing activities which I have to open the booth at CIMB Teluk Intan to promote ASNB product.

4.3 GAINS: INTRINSIC AND EXTRINSIC

The benefit that I gain from my internship in ASNB is I was given an allowance which is RM1000 per month. It is very helpful to me since I have to use a lot of money for my transportation. The allowance also motivated me to keep doing the best for the work since it is much higher compared to other company.

I have gain many knowledge and skills during my internship at ASNB Teluk Intan. First, I get to know all the ASNB products and what their characteristics and benefit. I also have improved my communication skills since I have to assist the customer in the customer service counter. Now, I can properly explain to the customer about the product of ASNB and help them to solve the issue relating to the transaction. Not only that, I have been more confident to talk to the customer and my body language show that I am comfortable in assisting

the customer. During the marketing activities when I have to open the booth in CIMB Teluk Intan, I have to explain and promote the product of ASNB to attract the passing customer and this experience have help to improve my communication skills especially when dealing with the stranger. Furthermore, this internship also helped me to increase my understanding on how unit trust companies are being operated. I have gained many knowledge related with unit trust which are very useful for me in my career later. Last but not least, I also learn that punctuality is very important in work. I have to get up early in the morning to go to the intern place since it takes one hours to arrive at there. Not only that, every task and work that have been entrusted to me must be complete in a specific time to avoid the problem arise from it.

5.0 SWOT ANALYSIS



SWOT

ASNB TELUK INTAN

S Strengths

- Diversified Investment Portfolio
- Advance Technology

Weaknesses **W**

- Lack of Manpower
- Poor Cash Management

T Threats

- Economic Condition
- Security Risk

Opportunities **O**

- Strategic Location
- New Fund Launching



6.0 STRENGTH

Diversified Investment Portfolio

Amanah Saham Nasional Berhad (ASNB) under Permodalan Nasional Berhad (PNB) has launched 17-unit trust funds so far for the customer. These funds can be categories under fixed price fund and variable price fund. The fixed price fund including ASB, ASB2, ASB 3 Didik, ASM, ASM3 and ASM 2 Wawasan. The fixed price fund bears no risk for the customer. These fund are available for Bumiputera and non-Bumiputera and usually it is the fund that the customer invest the most in ASNB. For variable price funds, it includes ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 Global, ASN Sara 1, ASN Sara 2 and ASN Sukuk. These variable price funds can be divided into three type categories which are conservative (low risk), moderate (medium risk) and aggressive (high risk.)

The large number of funds has made it easier for the customer to choose and diversified their investment. The diversification strategy for investment is important as it is proven to be able to lower the risk of loss (Leković, 2018). The customer can choose which fund that they want to invest based on their unique characteristic and tolerance level. In fact, ASNB also has offered Financial Planning Solution Package (FPSP) to the customer who want to diversified their investment by combining one fixed price fund and one variable price fund for their investment.

For my **recommendation**, ASNB have improved their investment strategy to give more return to the customer especially for the variable price fund. In recent years, it continues to give a loss to the customer. Many customers are complaining about how the performance of variable price funds has dropped. If it continues to generate the loss for the customer, the diversified investment cannot be effective as they just have to avoid to invest in variable price funds and just invest in fixed price fund. The fund manager has to come up with a good strategy to improve the performance of the fund in the market and give a good profit to the customer.

Advance Technology

Technology become one of the important things for the organization. For ASNB, their advancing technology has become their strength. The technology like kiosk has help the customer to register the account, check the balance, update personal information and even subscribe the unit trust fund with easy. The customer now did not have to fill the form which will save their time and energy. The operation of ASNB also will become smooth since most of the transaction can be done in kiosk. The registration account who will take 10-20 minutes in a counter can be done only in 5 minutes in kiosk. The statement also can be print in kiosk which will avoid wasting a much time at counter. Not only that, kiosk also can be use to transfer the fund to other people and switch the fund from one fund to another fund which been called switching. It is really convenient and easy to use by the customer since they just have to put the Identification Card (IC) and scan their thumbprint. Moreover, it is very useful for the customer who love to have a self-service and just want to do a simple transaction without waiting a long que in the counter.

Besides that, ASNB also have develop MyASNB application which are official mobile app that allows its user to safely and conveniently view their ASNB investment portfolio and perform additional investments on their mobile or tablet from anywhere and anytime that they want. It will allow the customer to make a transaction like subscription and redemption without coming to the branch. The function like Auto-labour also been provide by ASNB to the customer who want to auto-deduct the money from their bank to been subscribe to their ASNB fund. They do not have to came to ASNB branch to fill the form and send it to their employer Mobile app also can be used to promote the product and campaign that been made by ASNB like Kumpul and Menang campaign that been organized from 1 Mac 2022 until 31 December 2022. It will give more exposure and increase the awareness of the customer related with the ASNB product and campaign.

For my **recommendation**, ASNB have to upgrade their software more frequently to keeping up with the latest technological changes. The company need to become more knowledgeable about the evolution of the technologies themselves, understanding the art of the possible, and the potential for the future, in order to best position their enterprises to take advantage of automation (Wilburn & Wilburn, 2018). Since kiosk is using a tablet, it can easily update the system to the latest one which are more reliable, quick and have additional features. ASNB has to add a new features that allow the parent who have the kids under 18 who have

Identification Card (IC) to just register their account in the kiosk without filling the form. Right now, these parent have to fill the form who are complicated and time consuming and there will be a lot of process including in the counter. ASNB also can add a new feature that allow customer to look at the current price of variable unit trust fund in a graph shape to make it easier for customer to know the suitable time to make a redemption and subscription.

6.1 WEAKNESSES

Lack Of Manpower

Sufficient manpower always important for the organization to ensure the operating is going smoothly. Lack of manpower always became a challenge for the organization including financial company like ASNB. ASNB Teluk Intan have been badly affected by shortage of staff. It can be seen when ASNB Teluk Intan have to request the Headquarters to send one staff from other branch to help with the operations in early of January when the dividend of ASB is distributed to the customer. This is the time when there are many customers that will come to check their dividend and made the redemption of ASB. That is why it is important for ASNB Teluk Intan to have enough staff for their daily operation.

The lack of manpower also can cause a serious problem in marketing activities. When there are not enough marketers, the marketing activities cannot be done frequently as it need a greater manpower to do it. The quality of work also will decrease since the staff will exhausted from doing a lot of work that have to be done by two or more people.

For my **recommendation**, ASNB have to improve their hiring process. They have to allocate more fund to hire a new staff to the branch that have not enough manpower like ASNB Teluk Intan. The Human Resources Department of ASNB needs to create an efficient strategy related to the hiring process to ensure that there is always enough manpower for ASNB branches. The Human Resources Department also needs to carefully select new staff and properly organize training related to the duties and responsibilities of ASNB employees. It is because organizational performance is strongly influenced by human resource management practice like training and appraisal (Anwar & Abdullah, 2021). Therefore, a good human resource management strategy and practice will improve the performance of ASNB and increase their profit.

Poor Cash Management

Poor cash management can cause serious harm to ASNB. ASNB Teluk Intan have this problem happen in early of this January when there a lot of customer come to made a redemption of ASB. ASNB Teluk Intan have to limit their redemption from RM10,000 per person to only RM5,000 per person because there is not enough cash in their hand. This happened because there is a problem related with Cash-In-Transit (CIT) where the cash are late to be transfer from a bank to ASNB. CIT is very important because the cash that is being transfer is being used for a daily operation of the branch and it have to plan early to ensure it sufficient enough to be use for it. However, the problem that occurred two days in a row have shows that ASNB Teluk Intan have poor cash management and it affected ASNB Teluk Intan's image badly. The corporate image is very important as it had a positive effect into customer loyalty and customer satisfaction (Yazid et al., 2020).

For my **recommendation**, ASNB have to make a contingency plan to address this problem. Although the parties that transfer the cash are at fault, ASNB Teluk intan also need to be responsible for the problem that occurred. In fact, this is not the first time this problem has happened to ASNB Teluk Intan. ASNB should use this experience to thoroughly make an effective plan to solve this problem. ASNB also have to improve their communication with the bank to ensure the CIT process can be done smoothly without any problem. ASNB have to explain properly to the bank about the situation in early January where there will be a lot of customer and inform early to the bank when they want to make a CIT to avoid the cash being transfer late to ASNB.

6.2 OPPORTUNITIES

Strategic Location (PESTEL – SOCIAL)

Location is one of the important factors that can give success to the organization. Choosing the correct location improves the competitive advantage of the firm and allows it to focus on a single successful strategy (Dixit et al., 2019). The strategic location will give the organization an opportunity to attract and give the best service to the customer. ASNB Teluk Intan has the strategic location since it is located in well accommodate place. For customers who want to use public transport, there are bus stations and taxi stand near ASNB Teluk Intan that can be reached just by walking. Not only that, there are many available parking spaces around ASNB for the customers who come using their own transport.

Furthermore, the location of Teluk Intan who have a higher population of people are giving the advantage to ASNB Teluk Intan since there will be a lot of customers to be served. In addition, because there only two branch of ASNB in Perak, there will be a lot of people from nearest place like Bagan Datuk and Sabak Bernam that will come to ASNB Teluk Intan to settle their business at there.

For my **recommendation**, ASNB has to increase their marketing activities since there are a lot of potential customers at that place. ASNB has to aggressively promote their product and service to the people around to build an engagement and increase their awareness. This will help to improve the relationship with customer which will help to increase the ASNB customer. However, the marketing activities can be done effectively if the manpower issue is overcome. By having larger manpower, ASNB can open many booths in the bank and public places to promote their product and it will help ASNB to secure more sales and investment from the customer.

New Fund launching (PESTEL- ECONOMIC)

Amanah Saham Nasional Berhad (ASNB) has launched a new fund which is ASN Sukuk in 2022. It have been categorized under variable unit trust price and the fund is mainly focus on bond investment. This fund is being launched to take the advantage of rising of interest rate in Malaysia. As we know, when the interest rate is increase, the price of the bond will decrease. ASNB who see this as an opportunity have launched ASN Sukuk to take advantage of this situation. It will give an opportunity to ASNB to generate more profit by attracting the customer to invest in this fund. Moreover, this fund will be able restore investor confidence on variable price fund since all that fund performance are continue to drop which give an investor a loss. ASN Sukuk also will attract the Muslim customer since it has been certified as Shariah-compliant by the Shariah adviser appointed for the fund. It have more potential to attract the investor since majority of the investor are Muslim. It is also a conservative variable price fund which is suitable for risk averse investor who only invest in low-risk investment.

For my **recommendation**, ASNB have to aggressively promote this product in their media app to ensure that the customer will get an exposure about this ASN Sukuk fund. ASNB have to focus on the digital marketing which will give higher reach and coverage compared to traditional marketing efforts because it can be seen anywhere in the world with only one marketing campaign at the lowest possible cost (Bala et al., 2018).

6.3 THREATS

Economic condition (PESTEL – ECONOMIC)

Malaysia economy has become worse nowadays because of post pandemic Covid-19 phase. The financial institution also has been impacted by this economic condition. Few Asian, European, and South American countries have had large declines in their GDP recently, and this could have terrible repercussions in the days to come. The post-pandemic situations have had a significant negative impact on the economic and social lives of the people in these countries (Mishra et al., 2020). The Malaysian Ringgit (MYR) value continuously to drop which will affect the business sector in Malaysia. The other sectors like healthcare and telecommunication also have been impacted and it indirectly also give an impact to ASNB. As we know, ASNB under PNB had invested the investor's money to the local sector to generate the return to give back to the investor. However, when the local sector is having a problem related to their economic situation, the return will be less and ASNB can just only distributed small portion of income to the investor back. This will hurt a reputation and image of ASNB as one of the biggest investment companies in Malaysia.

Besides that, the war between Ukraine and Russia had impact the international market performance. Since both countries are major exporters to Europe, this crisis would cause stock swings globally and in Europe in particular as well as higher inflation, supply chain disruptions, uncertainty, economic growth hindrances, reductions in investment, and household consumption reductions due to higher prices (Mbah & Wasum, 2022). ASNB who had made an investment to the international market also had been impact by this situation. All of this situation had made the dividend to drop compared to other years. It can be seen when the dividend for Amanah Saham Bumiputera (ASB) is only 3.35 cent per unit in 2023 compared to 2022 which is 4.25 cent per unit. The fund that relied on international market performance like ASN Imbang Global also have continuously generate loss and many customers are worries with this situation.

For my **recommendation**, ASNB has to focus to invest on the sector that can generate a much return in 2023. ASNB can invest in crisis resistance sector which is sector that not affected by any crisis like healthcare and technology. In addition, ASNB also can invest in the tourism industry since it is one of the profitable industries to be invested in the post-pandemic era. It is because people are now allowed to go to travel again and it help the tourism industry to generate much return from the situation. ASNB also can explore a new market and create an

investment strategy to ensure they can get a maximize return from it. This will allow ASNB to gain back a trust from an investor as one of the biggest investment companies in Malaysia by giving the highest dividend to them.

Security Risk (PESTEL – TECHNOLOGICAL)

Security risk is something that could result in harm, loss, information disclosure, and other undesirable outcomes for the investment and that could make the customer unhappy. It is a common problem especially for a financial institution like ASNB. As technology become more advance, the cyber-attack also become more powerful which will threaten and put ASNB in danger. Cybercriminals or hackers will use a variety method to access to the steal the customer money. Not only that, cybercriminals also target the digital assets of financial institutions in an effort to breach their computer systems and steal sensitive data (Dupont, 2019).

The security issue is very important because it will ruin the image of ASNB if it is not addressed properly. They will be afraid to invest in ASNB since it is not a safe place to save money. There are many complaints from the customer especially from the elder people who are concerned about the security issue and they feel that the cyber security is very important. One of the threats that should be highlighted by ASNB is malware. One of the dangerous malware that can harm ASNB is fileless malware. The fileless malware does not reside in the file system, it is a running program in the memory and it has power to evade any anti-virus (Kumar, 2020).

For my **recommendation**, ASNB have to spend more money in upgrading their security system. ASNB can install the best protection such as firewall. This will help to avoid the personal information of the customer to be leaked to other parties. Moreover, the money that have been invest by customer also will be safe in the hand of ASNB. Firewall will create a barrier that sits between a private internal network and the public Internet and it will help to prevent any unauthorized access to the business and alert to any intrusion attempts.

7.0 CONCLUSION

In conclusion, during my internship, I have grown to be a better person which will help me in my career development. It was a wonderful experience for me and I am very grateful to ASNB for giving me the opportunity to undergo industrial training there. It has helped me to get a clearer idea on how to work in one of the biggest investment companies in Malaysia. I also have gained knowledge related to the financial industry and it will help me to decide which career path that I will choose in future. I am also have to give a credit to the staff of ASNB Teluk Intan who are willing to guide and teach me a new knowledge which will be useful in my career later.

Based on my swot analysis, I think ASNB will keep doing well as the investment company in the future. ASNB will grow to be an investment company that will enhance the economic wealth of the people in Malaysia. I personally hope that ASNB will keep being an investment company that people relied on.

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9.0 APPENDICES



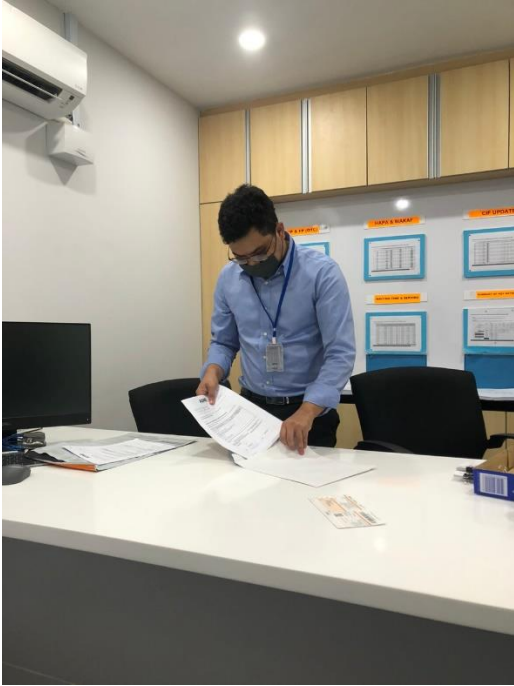
KIOSK FOR CUSTOMER WHO WANT TO REGISTER NEW ACCOUNT, UPDATE PERSONAL INFORMATION AND SUBSCRIBE UNIT TRUST FUND.



ASNB TELUK INTAN IN EARLY OF JANUARY.



MAKE BATCHING IN A MORNING.



POST HIBAH DOCUMENT
TO HIBAH DEPARTMENT IN
ASNB IPOH TO BE PROCESS



PHOTO WITH ASNB
BRANCH MANAGER AND
STAFF