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TEKNOLOGI
MARA

UNIVERSITI TEKNOLOGI MARA (UiTM) CAMPUS ARAU

**BACHELOR OF BUSINESS ADMINISTRATION (HONS.) HUMAN RESOURCE
MANAGEMENT**

HUMAN RESOURCE INTERNSHIP

(HRM666)

INTERNSHIP AT ASNB PASIR PUTEH, KELANTAN

(28th August 2022 - 09th February 2023)



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EXECUTIVE SUMMARY

First of all, I'm Haziyatul Aisyah Binti Hashimy, a final year student of bachelor in business administration (Hons.) Human Resource Management at UiTM Perlis Campus Arau. I am currently undergoing my industrial training at ASNB Pasir Puteh for 24 weeks. Start on 28th August – 9th February 2023. I was selected at ASNB Pasir Puteh. This company is available for two branches at Kelantan which are ASNB Kota Bharu and ASNB Pasir Puteh.

The goals of industrial training are to expose students to the realities of the workplace and to help them see the connection between the theories learned at university and the real world. Another goal of industrial training is to provide students with hands-on experience in the workplace.

My remarkable and outstanding journey of 6 months of industrial training started here. A great experience with a positive working environment had boost my energy to contribute to this company as well as I can. I spent my time seeking and learning new things that have to be done and this experience probably will give an advantage for me to use in the future for career development. In this report, I will discuss company's profile, training's reflection, SWOT analysis, discussion and recommendation, and conclusion.

Last but not least, 24 weeks was very important for me in seeking and gaining new knowledge and various hands-on work experience had taught me very well. Exposing to ad hoc tasks and go through smoothly. I also learned many valuable moments when experiencing in work such as accepting any mistake and fix the problem in a good attitude, giving a help and always tolerate. Industrial training is a good programme for student to gain work experience before adjusting to the real-world workplace.

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ASNEB

3.0 COMPANY PROFILE

3.1 Permodalan Nasional Berhad



Figure 1.0 : Logo of Permodalan Nasional Berhad

Permodalan Nasional Berhad was incorporated on 17 March 1978, as one of the instruments of the Government's New Economic Policy (NEP). PNB's primary goals are to encourage Bumiputera ownership in Malaysia's corporate sector and to provide qualified Bumiputera professionals with chances to participate in wealth development and management. PNB has established itself as Malaysia's largest fund management company. PNB's primary role as a vehicle for Yayasan Pelaburan Bumiputera (YPB) investments is to assess, choose, and accumulate a strong portfolio of shares in limited firms with growth potential. Shareholdings in limited firms are placed in trust funds and sold to unit holders in the form of smaller units through PNB's function as an investment company acting as a warehouse. (Berhad, 2019).

3.2 Amanah Saham Nasional Berhad



Figure 1.1: Logo Amanah Saham Nasional Berhad

Amanah Saham Nasional Berhad was established on 22 May 1979. ASNB is a wholly-owned subsidiary of PNB, and it was established to manage the unit trust fund launched by PNB.

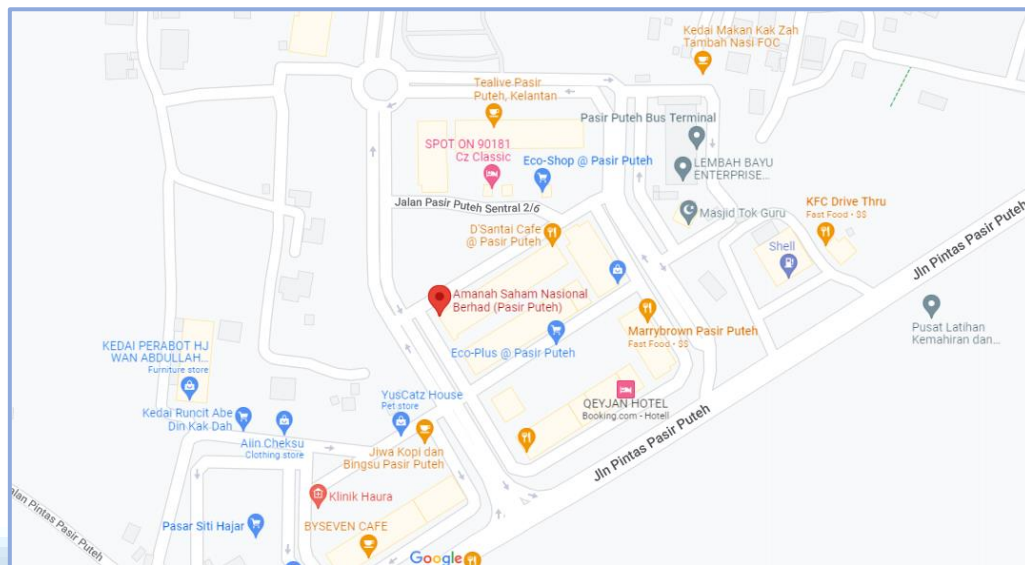
ASNB currently has a total 16 unit trusts with a total value of 264.0 billion units in circulation and a 14.5 Million unit trust funds account in 2020 (Berhad, Amanah Saham

Nasional Berhad, 2019). In addition, ASNB is in charge of informing investors about the advantages of investing in unit trusts by holding daily financial planning seminars across the nation, also known as Seminar 360.

3.3 Location

Address :

No 52, 52A & 52B, Jalan Pasir Puteh Sentral 2/5, 16800, 16800 Pasir Puteh, Kelantan



3.4 Vision, Mission and Objectives

Since back then, PNB and ASNB has been providing a range of professionals' investment institutions and solutions to meet their clients' needs. They are proud to be the ones to take care of your investment with fixed price guarantee.

3.4.1 Vision

“To Become a World Class Distinctive Investment Firm”.

3.4.2 Mission

“To Increase the Wealth of Economy the Bumiputera Society and Whole People of Malaysia, For the Prosperity of the State”.

3.4.3 Objective

- To raise awareness and offer a comprehensive approach to managing and organising financial objectives for the short-, medium-, and long-term.
- To assist people in reaching serenity of mind, financial security, and a secure and prosperous lifestyle.
- Through the activities of the SP360 seminar, introduce the ASNB unit trust as a competitive investment vehicle that serves as the basis for financial planning.
- Making financial planning a way of life and helping retirees maintain a good standard of living.
- To enhance public awareness and understanding of financial planning.

3.5 Organizational Structure

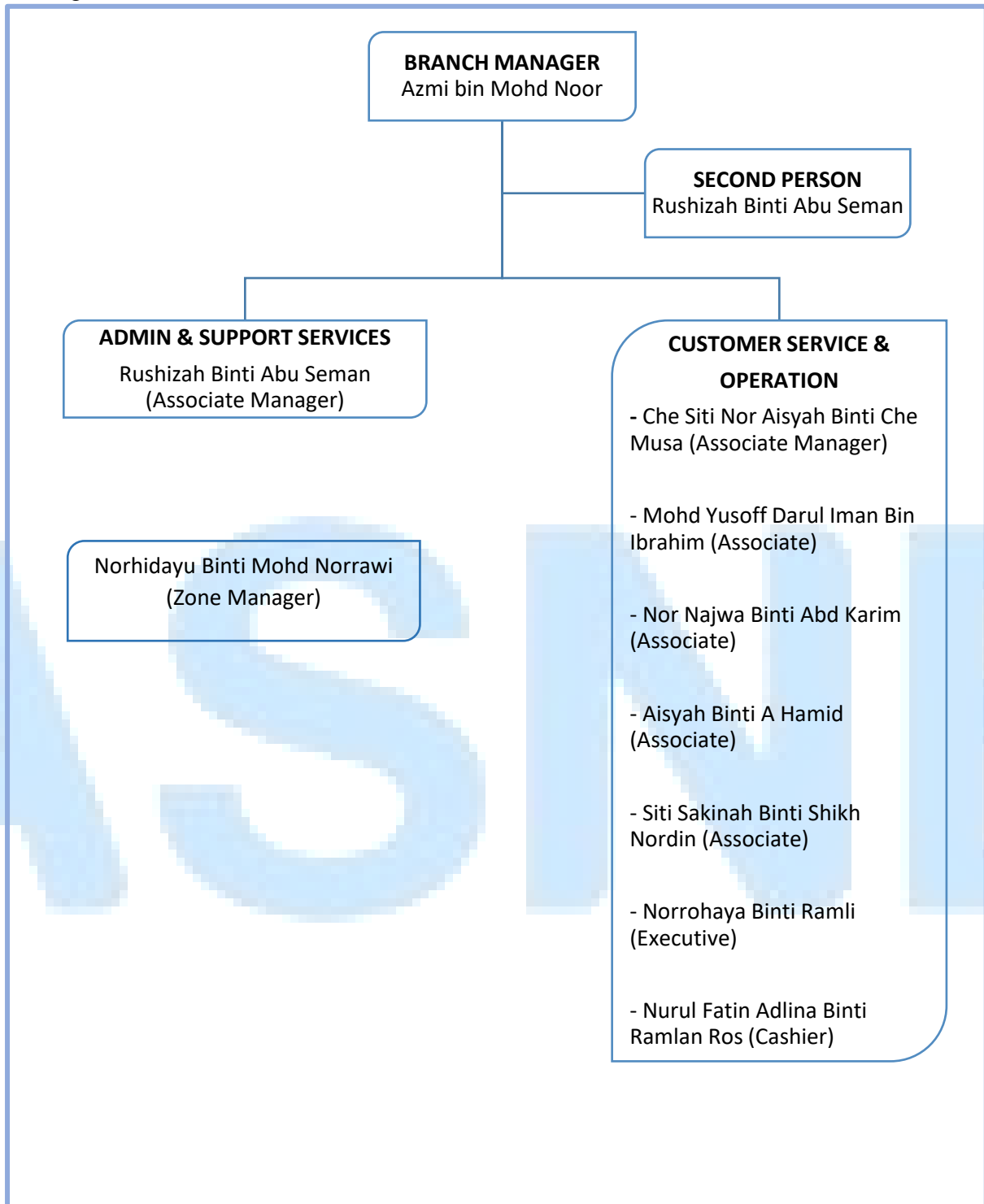


Figure 1.5: Organizational Chart ASNB Pasir Puteh

3.6 Products

PNB has launched a total of 17-unit trust funds since the establishment of its first unit trust.




Scheme Amanah Nasional (ASN), on 20 April 1981. These funds are divided into two types which are Fixed Price Unit Trust Funds and Variable Price Unit Trust Funds comprising 6 fixed prices and 9 variable prices that represent income, the balance of funds, and growth.






Figure 1.2: ASNB Logo of Fixed Price and Variable Price Funds

3.6.1 Fixed Price

Amanah Saham Bumiputera (ASB)


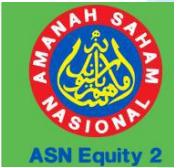

PRODUCTS	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera (ASB). • Investment goal is to preserve capital while generating long-term, reliable, and competitive returns for unit holders at a low risk tolerance level. • Eligible to Bumiputera. • Maximum investment up to 200,000 units for both accounts which are Akaun Dewasa and minor account (Akaun Bijak Remaja) for 18 and below. • Initial investment can start with RM10.
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera 2 (ASB2). • This fund's type leans more toward income. This fund uses a mixed asset portfolio to try to maintain the investment capital of unit holders while generating a steady income stream. • Maximum investment at 200,000 units. • Eligible to Bumiputera citizens. • Start saving can invest only 10 units.
	<ul style="list-style-type: none"> • Amanah Saham Bumiputera 3-Didik (ASB 3 Didik) • The aim of ASB 3- Didik is to provide investors with adequate long-term growth and return potential. • Potential investors are people seeking long-term financial growth who are aware of the risks and rewards of investing. • Minimum initial investment is 10 units. • Maximum investment is unlimited, subject to availability of units of the fund.



Amanah Saham Malaysia (ASM)


PRODUCTS	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Malaysia (ASM). • Those who are 18 years of age or older in Malaysia and have one of the following guardians are eligible. • Maximum investment is unlimited. • Minimum initial investment for cash equivalent RM10.
	<ul style="list-style-type: none"> • Amanah Saham Malaysia 2 Wawasan. • Ensure that unit holders get a suitable amount of recurring distribution income from investments made in a chosen portfolio of permitted investments. • Minimum initial investment is 10 units. • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • Amanah Saham Malaysia 3 (ASM3). • ASM 3 aims to offer a constant and reliable income while long-term protecting the investors' investment money. • ASM 3 is suitable for investors who plan to hold their money for a medium to long period of time, who are aware of the risks and rewards of investing, and who want to generate steady returns on their capital.

3.6.2 Variable Price

Amanah Saham Nasional (ASN)

PRODUCTS	DESCRIPTION
	<ul style="list-style-type: none"> • Amanah Saham Nasional (ASN). • This type of fund is a growth. • This category more to equity • To provide unit holders with a suitable amount of distribution income and capital growth through a varied portfolio of investments. • Maximum investment in unlimited. • Minimum investment required cash equivalent to RM10.
	<ul style="list-style-type: none"> • Amanah Saham Nasional Equity 2. • By investing in a diverse portfolio of securities, the goal is to offer unit holders a suitable dividend return as well as capital growth at a manageable level of risk. • In accordance with the Deed, the Guidelines, and securities law.
	<ul style="list-style-type: none"> • Amanah Saham Nasional equity 3. • This type of fund more to growth and income. • To give investors a chance to make investments that produce fair long-term growth and returns. • Minimum initial investment ready for cash equivalent is RM10. • Maximum investment is unlimited.

	<ul style="list-style-type: none"> • ASN Equity 5 aims to provide investment opportunity which generates a reasonable level of capital appreciation and income distribution to the unit holders through a diversified portfolio of investments. • ASN Equity 5 is suitable for investors that desire capital growth, have a high risk tolerance, and are aware of the risks associated with investments. • Minimum initial investment through cash equivalent is RM 10. • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • ASN Equity Global can be categorized as equity and type more to growth. • ASN Equity Global invests largely in the global equity market with the goal of offering investors possibilities for capital growth. • Price per unit for this fund is based on the NAV per unit that is determined based on forward pricing. • Minimum initial investment is 10 units. • Maximum investment is unlimited.

	<ul style="list-style-type: none"> • ASN Imbang (Mixed Asset Balanced). • To achieve medium- to long-term capital growth through distribution reinvestment and investments in a well-balanced portfolio. • Minimum initial investment is 10 units. • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • ASN Imbang (Mixed Asset Balance) 2. • This category is mixed asset balance and the type more to growth and income as well. • This fund caters to investors who are aware of the dangers and benefits of investing, are searching for long-term capital growth, and are making financial plans for their education. • Minimum initial investment is 10 units. • Maximum investment is unlimited
	<ul style="list-style-type: none"> • ASN Imbang (Mixed Asset Balance) 3 Global. • ASN Imbang 3 Global seeks to produce a manageable amount of capital appreciation and income distribution to Unit Holders by investing in a wide portfolio of investments. • Minimum initial investment is RM10 via cash or cheques. • Maximum investment is unlimited.

	<ul style="list-style-type: none"> • ASN Sara (Mixed Asset Conservative) 1 was launched on 17 March 2003. • The goal is to offer investment opportunities that produce acceptable long-term growth and returns. • Minimum initial investment is 10 units • Maximum investment is unlimited.
	<ul style="list-style-type: none"> • ASN Sara (Mixed Asset Conservative) 2 was launched on 24 September 2018. • This type of fund is conservative. • Investors that are cautious and risk-averse, desire income and liquidity, and are aware of investment risk can consider ASN Sara 2. • The eligibility for Malaysian citizens. • Minimum initial investment is 10 units. • Maximum investment is unlimited.

3.7 Services

The ASNB offers a service called Estate Planning. ASNB provides this service to investors in order to assist them in managing their estates. Estate planning is necessary for the wealthy and everyone else to ensure that their families and loved ones are adequately provided for. It is critical for the wealthy who want to control the disposition of their assets after death and minimize the tax bite imposed by both the state and federal governments. There are two types of estate planning provided by the ASNB, namely, ‘Hibah Amanah’ and ‘Pengisytiharan Amanah’. ‘Hibah Amanah’ is for the Muslim Unitholders, while ‘Pengisytiharan Amanah’ is for the Non-Muslim Unitholders.

3.7.1 Hibah Amanah



Figure 1.3: Logo of Hibah Amanah

‘Hibah’ can be defined as a gift or transfer ownership of property from one party to another that involves a contract (Akad) without any consideration (I’wad) that occurs during the lifetime of a ‘Hibah’ provider, is made voluntarily, is not intended to glorify anyone, and is given by reciting and ‘Ijab Qabul’ or any expression. In other terms, "Hibah Amanah" combines the ideas of "Hibah" with "faith." According to the criteria and conditions outlined in the "Hibah Deed," it is a gift of ASNB units made by the unit holder (donor) to his loved ones during his lifetime.

3.7.2 Pengisytiharan Amanah



Figure 1.4: Logo of Pengisytiharan Amanah

Pengisytiharan Amanah or Trust Declaration is an estate planning service that integrates the notion of trust. The concept of Trust Declaration applied in ASNB includes the following:

- The Donor entrusts his unit trust fund based on love during his lifetime.
- The unit holder declares the establishment of a trust in the appointment of the Donee(s) through an agreement signed via the Trust Deed, subject to the terms and conditions agreed.

- The Trust Asset will be administered by the Trustee before being distributed to the Donee(s) after the death of the Donor, according to the terms and conditions of the Trust Deed agreed by both parties.

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4.0 TRAINING REFLECTION

4.1 Operation Hour

DAY	WORKING HOUR
SUNDAY	8:15 am – 4:00 pm
MONDAY	8:15 am – 4:00 pm
TUESDAY	8:15 am – 4:00 pm
WEDNESDAY	8:15 am – 4:00 pm
THURSDAY	8:15 am – 4:00 pm
FRIDAY	CLOSED
SATURDAY	

There were indeed several prior expectations before I started my internship at ASNB. I expected and hoped to be placed in the Human Capital Department as that section is highly linked with my course which is Human Resource Management. Nevertheless, I also believed that there would be little productivity and problem-solving skills needed for an intern. I might only assist more in managing files and databases and help with simpler tasks required by a particular department. However, I did mentally and physically prepare for any potential tasks assigned by any departments under ASNB.

Nonetheless, I was assigned to the Customer Service and Operation Department and I was really grateful to be in that department. The knowledge I gained while working in the customer service and operation department under the supervision of Cik Siti Sakinah binti Shikh Nordin is priceless, and it has provided me with invaluable experience. During my internship, I learned the process of how to prepare and complete the documents in the back of the office, such as Hibah Amanah, Pengisytiharan Amanah, and Tuntutan Pusaka forms

under the supervision of Cik Siti Sakinah. Being an intern at ASNB, the trainee has the privilege and trust to handle and learn all the investor's form that are strictly and confidential.

As a back office, I also assist staff in completing the batching process. Batching comprises the process of checking, ticking, sorting, and compiling the investor's daily transaction forms. Every morning, I must collect investors' daily transaction forms from each teller. Other than that, I was assigned to work at the customer service desk, where I assist the staff in dealing with the investors by assisting them in checking the investors' forms, checking the investors' account balance, and registering the investors' new ASNB account at the kiosk machine and register MyASNB. Besides, I also need to explain to investors how to use MyASNB online and answer the investor's inquiries at the front counter.

Moreover, I felt very productive contributing as an intern here because I manage to learn how to multitask. I also learned to hone my skills in areas such as communication skills, time management, and problem-solving skills. Last but not least, I also assist staff in preparing the related documents for an audit online.

In short reflection, this internship has successfully brought me to experience the extraordinary transformation of theory into practice situations by providing real-life exposure, particularly, in the private sector. Throughout my five months internship, I have gained very valuable experiences and new knowledge through the activities and tasks assigned to me. I learned how to be organized, multitask, and be detail-oriented in completing any tasks given to me by my supervisor, Cik Siti Sakinah, and other associates, especially in administration tasks.

Furthermore, I have learned how to think out of the box and be proactive in handling on Kiosk Machine where I need to study more about investors' statements for dividends. Usually, investors will ask how to recognize their balance. Apart from that, throughout my

internship period, I have learned so much about how to build networking and be flexible with individuals from different backgrounds. Another aspect that I have learned during my intern is to never be afraid to ask questions, “Being embarrassed to ask will result in getting lost”.

Surely, ASNB Pasir Puteh was having a good vibe of a cooperative organization that taught me to always cooperate in every task or work. When an officer has a problem with work, the officer will sit down to discuss together and get advice from an experienced officer to solve the work problems.

Customer service would be the most difficult aspect of the practicum. I discovered that customer service is hard and challenging. You cannot please everyone all of the time. Some people in the world are simply difficult to deal with. Gladly, the staffs are there to assist and guide me on how to serve in customer service. Here, I learned a lot about how to please investors and brief excellently about our service and what they need to prepare especially when involving third-party’s services. Besides, reviewing, crosschecking, ticking, sorting, and proofreading the documents such as Hibah, Pengisytiharan Amanah, and investors’ daily transactions forms is difficult for me because I have never done it before during my college years and I must be detail-oriented by paying close attention to small particulars when working on them.

Additionally, this internship bought me to experience an opportunity to wider my professional networking in the public sector and the beauty of this networking is lessons learned via the networking process. This internship has encouraged me to hone my management skills such as technical skills, communication, problem-solving, and time management, as these skills will be necessary for me to excel in the organization in the future. As a Human Resource Management student, it is an outstanding opportunity to

complete my internship at ASNB because I efficiently managed to practice what had I learned at UiTM Arau during my internship period.

Finally, I would highly recommend this internship, especially to those who are excited about the experience, the accomplishment of government initiatives, and as a crucial tool of the government's New Economic Policy to encourage Bumiputera ownership in the corporate sector and to provide qualified Bumiputera professionals to take part in the creation and management of the property.

ASNB

4.2 Roles, responsibilities, and tasks during the internship

1. Counter Services

Roles	Description
Front Counter	<ul style="list-style-type: none">• Understand the counter's operational procedure.• Assisting and explaining to the investors in registering the application for an ASNB account.• Assists the investors to use and register the ASNB account using the Kiosk Machine.• Answering and explained the investor's inquiries at the front counter.

2. Back Office

Roles	Description
Batching	<ul style="list-style-type: none">• Every morning, collect all the transaction forms from yesterday along with the transaction report (T3) from all the tellers.• Checked the receipt of the transaction if there were any errors.• After teller checks the batching, we will separate the original transaction for the copy.• After sorted out, send it to associate manager to sign before being put in the batching box.• The batching box containing the original transaction from Sunday to Thursday that will be posted to Kota Seri Emas, Negeri Sembilan on next Sunday.
Hibah Amanah and Declaration of Trust	<ul style="list-style-type: none">• Prepare and print PH5. Arrange the documents in order.• Check the application form and fill in the blanks.• Stamp chop the name of the maker as well as the witness, and get all the relevant officers sign.• After completing all, share the document to the officer to check. Meanwhile, prepare PM5 and document submission list.

	<ul style="list-style-type: none"> • Photocopy one copy and give to the officer to record in system for monitoring purposes. • The document of Hibah Amanah and Declaration of Trust will be post to ASNB Kota Bharu.
Pusaka (T1 Form)	<ul style="list-style-type: none"> • T1 forms need to be scanned using Alaris Capture Pro Software directing connect to HQ every week. • Each T1 form needs to be created a QR Code first using HPE Records Manager Software. • Once the T1 forms are scanned, the officers will check if there are any errors that need to be corrected and then all the documents will be Flag. • All T1 documents that have been scanned will be included in the batching box to be posted to Kota Seri Emas, Nilai, Negeri Sembilan.

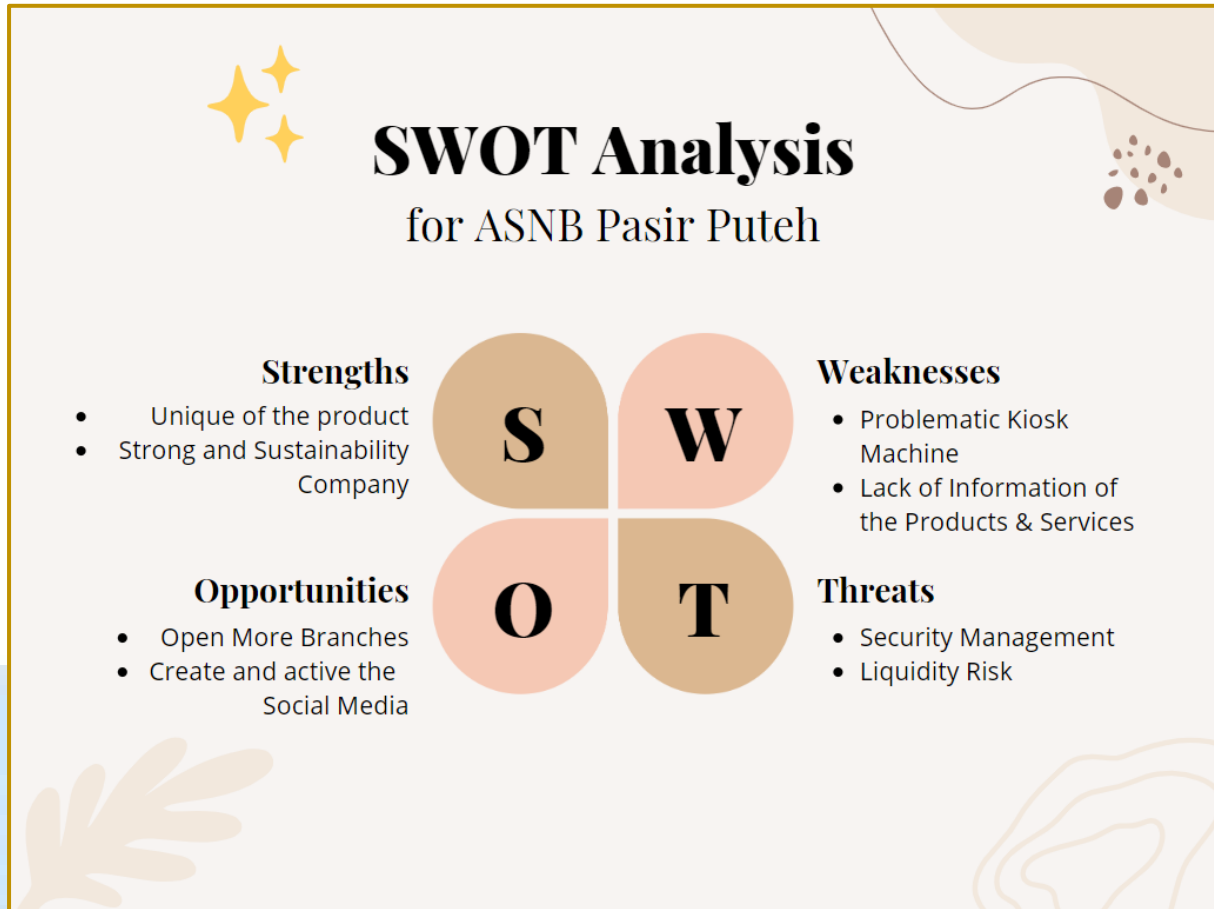
3. Account and Administration

Roles	Description
Filing documents	<ul style="list-style-type: none"> • Answering phone calls and connecting to the person concerned. • Managing files and databases. • Filing the document for branch record management. • Managing correspondence and document posting to the headquarters and other branches. • Printing the forms such as UH Info Change (CCPO), PH, T1, and Registration. • Assists administration tasks that required by a particular department.
Understanding SAP	<ul style="list-style-type: none"> • Key in branch office report in manual excel and check the amount in SAP. • Make sure no variance involve. • Sometimes, there is variance because some of treasury forgot to authorized TIS (tax invoice system) for khairat,

	HAPA and so on.
Assisting Vendors	<ul style="list-style-type: none">• When vendors come, I will assist them to meet up admin staff and ask them to write down their attendances.

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5.0 SWOT ANALYSIS



6.0 DISCUSSION AND RECOMMENDATION

6.1 Strength

6.1.1 Unique of the product

Amanah Saham Nasional Berhad (ASNB) is a unit trust company founded by Permodalan Nasional Berhad (PNB) with the aim of managing all investment funds launched by PNB. It was established on 22 May 1979 to manage the funds launched by PNB. There is a total of 17 funds offered by ASNB. Of all, there are 6 fixed price funds and 11 variable price funds. There are various products offered under fixed-price funds, including ASB, ASB 2, and ASB 3 Didik.

These products are especially distinctive because only Bumiputera can subscribe. But ASNB offers a number of fixed-price goods, such as ASM, ASM 2 Wawasan, and ASM3. Because both Bumiputera and non-Bumiputera clients in Malaysia can purchase this goods, it stands out from the competition. The unit price of ASNB fixed-price funds is set at RM1/unit. This is a distinctive and useful feature of fixed-price funds since it allows you to plan your purchase without being concerned about unexpected price changes. Malaysians prefer ASNB fixed-price funds for a variety of justifiable reasons. One of them is that they can offer respectable dividends for a long time.

Next, under variable price funds, there are ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5, ASN Equity Global, ASN Sara 1, ASN Sara 2, ASN Imbang 1, ASN Imbang 2, ASN Imbang 3 global, and their newly introduced variable price funds product called ASN Sukuk. These funds serve as investing tools to assist Malaysians in making financial plans for the future.

Compare to other competitors such as Public Mutual, they only have a few products related to investment namely Unit Trust and EPF Investment (Public Mutual: Products, Jan 2023). The condition to invest in this Unit Trust is an initial capital as low as RM1000 and additional investment can be done at any time with a rate as low as RM100 (Has, 2016). Those conditions show that this investment is less suitable for a few young people who are in the saving phase for specific purposes such as starting a household, buying a car, buying a house, and various other commitments.

Even to be compared to ASB investment, it is a form of investment as an emergency savings because investment money can be withdrawn whenever needed (Mohamad, Hasniza, Oct

2020). In addition, this ASB is suitable for all groups whether young or old who want to save. Furthermore, for the start, the minimum investment is only RM10 to activate the account for life. This investment benefits many people who want to start investing or saving money for the future.

6.1.2 Strong and Sustainable Company

Permodalan Nasional Berhad (PNB) is among the biggest company in Malaysia (“Permodalan Nasional Berhad - Wikipedia”). Among the Asnb funds that are known by the public for creating a savings fund is Amanah Saham Bumiputera (ASB). Amanah Saham Bumiputera or ASB was founded on January 2, 1992 by Amanah Saham Nasional Berhad to help bumiputera people make savings to fulfill their aspirations, ASB will provide consistent long-term returns to trust unit holders and ensure low-risk investments. This fund is managed by the fund manager to be invested every investment profit will be given back to the investor.

PNB has expanded to become Malaysia's top investment management business during the last 40 years. Focusing on the mission, they work to improve the quality of life for Bumiputera and all Malaysians in order to advance national prosperity (“Permodalan Nasional Berhad - Corporate_Information”). Long-term investments are the basis of PNB's investment strategy. As a result, based only on its financial performance, PNB definitely invests in strong and sustainable enterprises. PNB invests in public equities, fixed income, private, and real estate, among other things. (Chai, Jul 2021). There are a lot of strategic companies that own by PNB which as Maybank, Sime Darby Plantation, Sime Darby Property, SP Setia Berhad, UMW Holdings Berhad, and others.

In order to compare with other competitors, they do not have a powerful parent business like PNB, which has numerous ties as described above. For example, Public Mutual has owned by Public Bank, Alliance Investment Bank is owned by Alliance Bank and etc.(Eza, Majalah Labur, Oct 2021). Due to this, although ASB pays a low dividend, ASNB is more visible and well-known to the general public.

In conclude, investors will put trust in a strong and safe company to save money for future use. In addition, the strength of the company makes investors confident to continue investing in PNB.

6.2 Weaknesses

6.2.1 Problematic Mobile Kiosk Machine

Touch screen kiosks are the type of mobile kiosks used by ASNB. These days, touch-screen kiosks are very popular since they demonstrate how far technology has come. A touch-screen kiosk experiences a variety of problems, such as the screen stopping to respond to touches and software problems that make some services unavailable. Sometimes, mobile kiosk machines experience issues with internet connectivity. When a customer is in the middle of a transaction and the internet abruptly cuts off, will result in a negative customer experience.

When older people came to check their account balance at mobile kiosk machines, mostly their thumbprints were hard to detect rather than young people. So, to get their thumbprints successfully detected, we have to apply some lotion. The delicate lines on your skin are what scientists refer to as your fingerprints, which are significant because they represent the most consistent aspects of your personality (dermatoglyphics) (Hussein, 2021). If their thumbprint is still undetected, they need to go to the counter to get their balance account but they have to wait for their queue to be called.

Meanwhile, Tabung Haji uses Rakan Strategik to activate the link at any branch such as Bank Islam, Bank Rakyat, Maybank, Cimb and Ambank by using their respective (online banking).

In my opinion, if I were a person who had the power to restore technology, I would create a user-friendly technology to make it easier for investors, whether young or old. For example, upgrading the internet network used to the fastest limit. Due to the lost connection, all matters using the kiosk are interrupted such as making additions via debit card is unsuccessful.

6.2.2 Lack of information about products and services

Investors lack information regarding products and services at ASNB Pasir Puteh because this city has a high number of elderly people, but it does not mean not being active on social media. There are some investors who come to the branch to make an Inheritance Claim with incomplete documents as prescribed, so they have to go back to pick up the required documents. Because of this, it will make investors feel like they are wasting time and unhappy with the existing service at the branch.

In addition, investors also need to know about other products available at ASNB such as variable rate funds. Other products also have benefits for investors who are interested in increasing their income at a variable price that has a high risk and is also conservative.

According to the research, it can be compared with Tabung Haji because the Tabung Haji website provides clear information for every matter or service offered such as Hajj Registration Conditions, How to cancel Hajj Registration, Hajj Appeals, and many more (Pendaftaran Haji, n.d.)

Regarding to this issue, for the benefit of the general public, it is important to share information and offer the most recent information. This problem may lead to investor misunderstandings and negatively affect the branch. Additionally, if investors are knowledgeable in variable-price products, this will result in a large number of investors who are eager to master the art of investing. So, it will give a positive effect on the company in terms of the economy or their profit.

6.3 Opportunity

6.3.1 Open more branches

One of the opportunities that can be seen in ASNB is opening more branches. ASNB has 32 branches only in Malaysia. As we know, there are only two branches in Kelantan, located in Pasir Puteh and Kota Bharu.

A licenced agent is also employed by ASNB. There are two different categories of approved agents: banks and non-banks. Post Office is included in non-bank. Bank Simpanan Nasional, Bank Islam Malaysia Berhad, Maybank, CIMB, and many more are banking representatives. These authorized agents may be helpful to customers that live far from the ASNB branch but are limited to make their purpose. Even if ASNB has an authorized agent, investors prefer to choose ASNB to do the transaction especially when it involves a non-cash transaction such as Khairat Kematian and Hibah Amanah & Pengisytiharan Amanah. It is because assurance is the level of trust and confidence of customers to feel that service providers are able to give (Dayang, 2020). Any transaction of ASNB is done at the ASNB branch itself the process is smoother than doing it at the agent.

As we know that other banks have a lot of branches in each country. One country can reach up to 5 to 10 branches. It shows that it benefits the people around to do business easily and quickly. In addition, job opportunities will also increase if many new branches are opened. So, my advice is for ASNB to facilitate the community like other banks so that the community always has a positive impact on the company.

6.3.2 Create Social Media

Based on the weaknesses discussed above, ASNB Pasir Puteh needs to create social media whether Instagram, Facebook, Twitter, or Tiktok to facilitate investors increase their knowledge with all the latest information from the branch. Although all information is updated on the Amanah Saham Nasional Berhad website, many investors are not familiar with the website. According to current times, they use social media more than browsing websites.

The effectiveness using social media can help find new customers by building brand awareness among those who need business services but may not be aware of the existence of these services (“Australian Government| business.gov.au,” 2022). Furthermore, one of the biggest reasons social media remains so popular is its free-flowing, fast-moving culture where posts about trending topics can go viral and be seen by large audiences.

With the ideal social media approach, the service may be quick to capitalize on the news, memes, and trends of the day to increase interaction. Therefore, social media's presence today will occasionally help to advance the branch's performance and economy in a better path.

6.4 Threats

6.4.1 Security management (cybercriminal)

Modern technology allows ASNB to be approached in the specialised investing sector today. Everything, including data storage, financial transactions, and even personal information, might be saved digitally. A lack of security in website administration will inevitably result in significant losses. Because it lacks an authentication method, it frequently serves as the primary target of online attacks by cybercriminals (Southam, 2014) Their purpose to seek financial gain in the investing sector could be brought under another criminal legislation as a result.

ASNB had experienced a scenario like this where they were a significant issue during commercial transactions, particularly when dealing with internet coverage. ASNB spent a lot of time looking for and improving the system to make it more safe, but even with the latest technology, hackers who are skilled at creating fake websites can be a big problem for any website the firm acquires. As a result, clients will have less faith in ASNB's services.

In PESTLE analysis, the technology component will also cover the dangers of security management and the duplicate ASNB website. This is because, while the development of technology will unavoidably benefit us, it will also inevitably lead to a rise in the number of hackers. The threat of being hacked is sadly a common part of technology use (Rostami et al., 2022). The hackers used original hacking techniques and upped their bar for attacks to one that was challenging to solve. It presented enterprises with a risk when it came to managing data security. (Dixit & Silakari, 2021). Therefore, it will present a difficulty for ASNB, whose business has improved as a result of having an internet site as well. If third parties, such as hackers, breach service providers and duplicate the main website, customers will be confused when making transactions.

My recommendation towards these threats I would advise installing the greatest security measures, such as firewalls, antivirus software, and others, to prevent third parties from being hacked or interrupted. (Yari, 2022). By using the most recent security measures, systems can be hacked less frequently, and staff can conduct business as usual. Computer security features can prevent any unauthorized individuals from trying to attack the system.

6.4.2 Liquidity Risk

The ability of Amanah Saham Nasional Berhad (ASNB) to access funds to meet financial obligations is referred to as liquidity risk. When ASNB encounters difficulties, the inability to give clients their cash on schedule might have a snowball effect. If ASNB delays providing cash to a few of its customers for a day, other depositors may rush to withdraw their money as they lose faith in the organisation. It is advised that businesses maintain a healthy and balanced liquidity position in order to support their operations and make wise investment decisions. (Li et al., 2020).

A lack of consumer confidence in their ability to handle their affairs, particularly in a money transaction, and an overreliance on short-term sources of funding are further contributing factors to ASNB's liquidity issues. Financial difficulties can also be caused by ineffective asset-liability duration management. If all banks agents or any other unit trusts are engaged in long-term loans or other long-term investments, the asset-liability duration mismatch that ASNB may encounter will have an impact on Malaysia's investment sector.

As a result, it demonstrates how, according to the PESTLE analysis, the danger of liquidity risk may be categorized as an economic factor because it places substantial obstacles in the way of ASNB's expansion of their company activities.

My advice in response to these dangers is to set aside backup liquidity funds that will be sufficient for the transaction to satisfy consumers who want to get cash immediately. The benefit of the company is thought to grow as a result of liquidity. Because liquidity is able to determine the extent to which a corporation is able to pay down its short-term obligations. (Dewi & Abundanti, 2021).

7.0 CONCLUSION

As for the conclusion, ASNB Pasir Puteh has helped me become more aware of the realities of the workplace. From the goods and services supplied here, ASNB Pasir Puteh has taught me how to interact with consumers and help them achieve their goals either directly through counter services or indirectly. Having the chance to look into every department during my internship exposed me to a lot of useful stuff. My future professional sector will benefit from this work experience.

My interpersonal skills and confidence level will both indirectly improve as a result of the assignment that was assigned to me. It can be seen by the fact that the work I was given by my supervisor and the successful completion of it inspired me to succeed in my future career. I gained knowledge on the value of teamwork. The teamwork-related work might generate a lot of ideas for solving particular difficulties.

Overall, this industrial training has taught me a lot that is valuable to me and that I can use to better myself and make changes in my life. I want to express my sincere gratitude to ASNB Pasir Puteh for giving me the chance to learn and investigate the working environment for a considerable amount of time which is six months. Not to mention UiTM Arau, which established an industrial training programme for students to enhance their competencies for real-world job.

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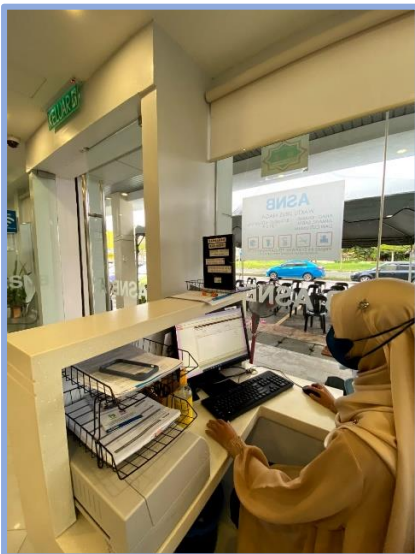
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9.0 APPENDIX



Guide investors to use Kiosk Machine

Give a counter ticket for the investors

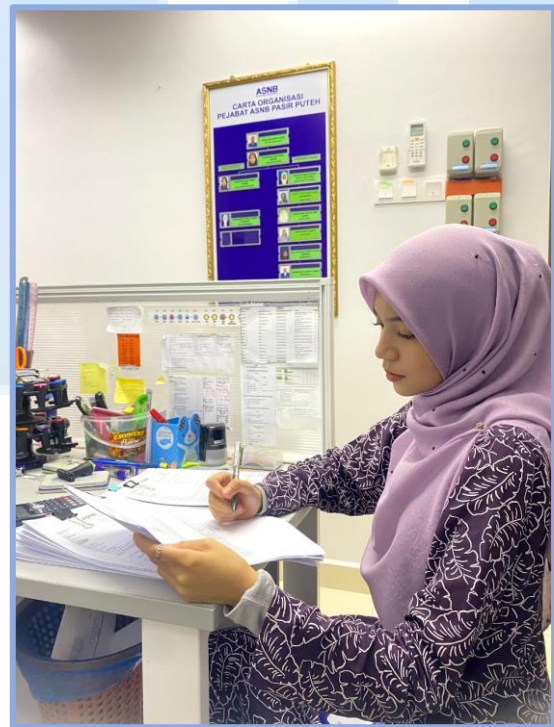


Checking Investors' Account



Sorting and Checking Batching

Assist Staff Checking Hibah Amanah & Pengisytiharan Amanah





ASB WEEK Programme at Rantau Panjang, Kelantan





Farewell Party Graduate Executive Trainee (GET PNB)

Endorsement of Ouriginal Report



UNIVERSITI TEKNOLOGI MARA

ENDORSEMENT OF OURIGINAL REPORT

Coordinator

Unit Jaminan Kualiti Akademik (UJKA)
Universiti Teknologi MARA Cawangan Perlis
02600 Arau
Perlis

Sir

**ENDORSEMENT OF OURIGINAL REPORT FOR PROPOSAL/DISSERTATION/THESIS/PROJECT PAPER/
ASSIGNMENT**

With reference to the work of the candidate below:

Nama : HAZIYATUL AISYAH BINTI HASHIMY

Matric No. : 2020455164

Faculty : PENTADBIRAN PERNIAGAAN

Programme : BA243

Title : INDUSTRIAL REPORT AT ASNB PASIR PUTEH

Percentage of Ouriginal Report: 24%

I am pleased that the proposal/thesis/dissertation/project paper/ assignment of the above candidate has fulfilled the Ouriginal percentage of the university's requirement.

Thank you.

1st advisor's signature and stamp
Name :

Dr. Shamshul Anaz Kassim
Senior Lecturer
Faculty of Business and
Management Universiti
Teknologi MARA
(UiTM Perlis Branch)

31/01/2023

Date

** Please attach 1st page of ouriginal report.



**FAKULTI PENGURUSAN PERNIAGAAN
UNIVERSITI TEKNOLOGI MARA
KAMPUS ARAU, PERLIS**

LAPORAN PEMANTAUAN LATIHAN PRAKTIKAL

Semester: 6

Tahun: Ogos 2022-Feb 2023

BAHAGIAN A: MAKLUMAT PELAJAR

1. Nama: Haziyatul Aisyah Binti Hashimy
2. No. Matrik: 2020455164
3. Program: BA243

BAHAGIAN B: MAKLUMAT MAJIKAN

1. Nama Penyelia Organisasi: Siti Sakinah Binti Shikh Nordin
2. Jawatan: Pegawai
3. Nama Organisasi: Amanah Saham Nasional Berhad (ASNB) Pasir Puteh
4. Alamat Majikan: No 52, 52A & 52B, Jalan Pasir Puteh Sentral 2/5, 16800, 16800 Pasir Puteh, Kelantan
5. No.Telefon: 014-8081369

BAHAGIAN C: LAPORAN PEMANTAUAN

1. Perbincangan Dengan Penyelia Organisasi

A. Kekuatan:

Mempunyai produk yang unik membuatkan para pelabur tidak kira bumiputer ataupun tidak boleh melabur. Selain itu, Asnb adalah anak syarikat PNB yang mempunyai kegagahan dan kekukuhan syarikat setelah 40 tahun ditubuh. Ini membuatkan pelabur merasa selamat dan percaya untuk menabung di dalam Asnb untuk jangka masa yang lama.

B. Kelemahan/Masalah:

Mesin kiosk yang selalu bermasalah membuatkan para pelabur memberikan maklum balas yang kurang baik. Kekurangan maklumat tentang produk dan servis jugak satu kelemahan di Asnb.oleh sebab itu, pelabur perlu hadir ke cawangan atau membuat panggilan untuk sebarang pertanyaan.

C. Cadangan/Komen Membina:

Pada pendapat saya, Asnb Pasir Puteh perlu mencipta akaun social media untuk menyebarkan segala maklumat terkini.

Perbincangan Dengan Pelajar:

D. Kekuatan:

Syarikat PNB adalah syarikat yang kukuh untuk pelabur setia melabur dan menabung.

E. Kelemahan/Masalah:

Pelabur kekurangan maklumat tentang produk dan servis seperti pelabur tidak tahu dokumen yang diperlukan untuk membuat Tuntuan Harta Pusaka untuk membuat urusan.

F. Cadangan/Komen Membina:

Cadangan saya untuk menambahbaikkan cawangan adalah dengan mengambil pekerja yang berkebolehan untuk mencipta satu akaun sosial media.

2. Ulasan Pemantau (Kemanfaatan Latihan, Penggunaan Masa Dan Kesesuaian Tempat):

Latihan industri ini memberi manfaat kepada saya yang kurang pengalaman bekerja dan akan bekerja pada masa hadapan. Dengan latihan ini saya dapat belajar untuk membuat pelbagai kerja dalam satu masa, saya dapat meningkatkan ilmu pengetahuan dalam bidang pelaburan, saya dapat memperbaiki keyakinan diri saya, dan juga saya dapat berkomunikasi dengan pelabur dengan baik.

Dari segi penggunaan masa pula, masa beroperasi Asnb adalah dari jam 8:15 pagi hingga 4:00 petang tiada waktu rehat sepertimana kerja kerajaan. Bagi kakitangan dan pelajar intern yang lain diberi rehat selama satu jam sahaja secara bergilir-gilir. Mereka boleh rehat bila-bila masa sahaja yang mereka mahu.

Dari segi kesesuaian tempat pula, segala dokumen dan kerja yang perlu disiapkan adalah di tempat yang sama dan ruang yang kecil. Mempunyai satu desktop untuk membuat pelbagai kerja seperti hibah, tuntutan kematian, batching harian dan sebagainya. Bagi saya ruang yang kecil dengan kerja berlebihan sangat tidak sesuai kerana ia akan terjadi sesuatu yang tidak diinginkan berlaku seperti kehilangan dokumen, tertanggung untuk mengfail dokumen dan sebagainya.

Dr. Shamsul Anaz Kassim
Senior Lecturer
Faculty of Business and Management
Universiti Teknologi MARA
(UTM Perlis Branch)

(Tandatangan & Nama Pensyarah)

Tarikh Pemantauan (kali pertama):^{31/1/2023}