



اَوْبُو سَيِّدِي تَيْكُو لُو كِيْن مَارَا
UNIVERSITI
TEKNOLOGI
MARA

Fakulti
Pengurusan
dan Perniagaan

INDUSTRIAL TRAINING REPORT (HRM666)



AIA PUBLIC
TAKAFUL

INDUSTRIAL TRAINING AT
AG WEALTH ADVISORY @ AIA BERHAD,
SUBANG JAYA

1ST SEPTEMBER 2023 - 9TH FEBRUARY 2024

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EXECUTIVE SUMMARY

AG Wealth Advisory @ AIA Berhad has given me lots of wonderful and useful memories during my 6-month industrial training. In this report, I have written the company's profile such as business core, organizational chart, vision, mission, goals and also their product offered. The company's primary business is the manufacturing of audio equipment, professional audio and network equipment products service parts centre for home entertainment.

Next, in the training reflection, I have mentioned I was assigned to be in the Human Resource and Administration department. The experience working in the company has made me improve in a lot of new things such as my soft skills and computer skills as I completed all the tasks given by my supervisor. The company also has offered me intrinsic and extrinsic benefits such as allowance, experience and learned how to use their software on checking candidate's job application, and the access to use the AIA website.

Moreover, this report also used SWOT analysis to analyze its current situation by internal strengths, internal weaknesses, external opportunities, and external threats. Therefore, discussion and recommendation can be made as the company analysis is ready which aim to improve the company business growth and performance that is affected by some issues and problems.

As a conclusion, the process of completing this report has made me understand more about how AIA works as a whole. All the experiences and knowledge gained in the company exposed me to the reality of the working environment in the industry which opened my mind. In the future, I hope this internship experience will guide me to survive in the other industry.



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COMPANY'S PROFILE

AG Wealth Advisory, founded in 2016, has already built a network of over 40 agents, all of whom are fully supported by internal systems and structures. The company operates in both the Takaful and commercial markets, and some of its agents have achieved prestigious awards such as MDRTs - members of the Million Dollar Round Table - which is an elite group of insurance professionals. AG Wealth Advisory is committed to its core values of sincerity, enthusiasm, and commitment, as it assists clients in achieving their financial goals through professional expertise.

The company aims to become the top organization group in AIA Public Takaful Berhad and create a strong, friendly, and lively team that embodies honesty while developing a group of expert, high-performing insurance agents who prioritize profitability while adhering to Shariah principles. Ultimately, AG Wealth Advisory aims to become a preferred provider of financial protection services based on Shariah standards and client preferences.

AG Wealth Advisory's vision statement, which aims to make it the preferred life insurance provider in Malaysia known for its excellence and dedication to best practices in both sharia and commercial markets is quite ambitious but also indicative of the company's long-term goals and aspirations. By positioning itself as the preferred supplier of financial assurance services in Malaysia based on both sharia and commercial market standards and decisions, AG Wealth Advisory is signaling its commitment to providing a wide range of insurance products that cater to the diverse needs and preferences of its customers.

AG WEALTH ADVISORY ORGANIZATIONAL CHART

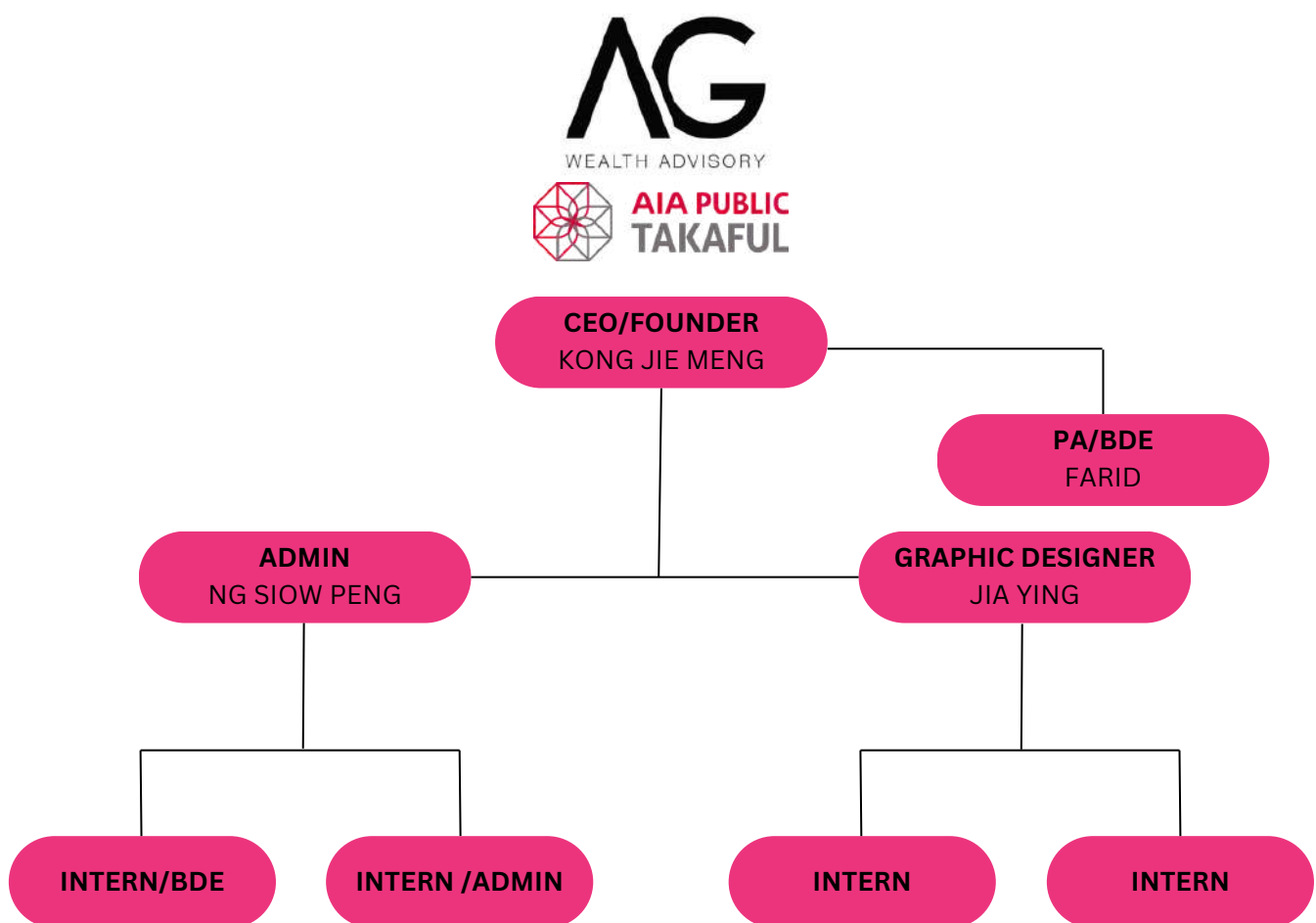


FIGURE 2: ORGANIZATIONAL CHART OF AG WEALTH ADVISORY

AG WEALTH ADVISORY PRODUCT & SERVICES

LIFE PROTECTION

A-Life Ikhtiar
A-Life Legasi
A-Life Kasih Famili
A-Life Idaman

MEDICAL PROTECTION

A-Plus Total Health
A-Life Medik Famili

AIA PLAN

CRITICAL ILLNESS PROTECTION

A-Life Lady360-i
A-Life Cancer360-i
A-Life Kritikal
Protector

LADY PROTECTION

A-LIFE LADY-I

FIGURE 3: PRODUCT & SERVICES OFFERED BY AIA



PRODUCT & SERVICES

1. Life Protection

This type of protection provides financial security to your loved ones in the event of your death or total and permanent disability (TPD). AIA offers life insurance and takaful life plans that pay out a lump sum amount based on the coverage amount you select. This amount can be used to cover debts, provide financial support for your family's daily expenses, and help them achieve their long-term financial goals.

2. Medical Protection

AIA's medical protection plans cover hospitalization, surgery, and other medical expenses. These plans help you manage the high costs of medical treatment and provide financial support for your recovery. AIA Med Basic is a yearly renewable insurance plan that provides coverage for hospitalization and surgical expenses up to age 70. This plan is commission-free and involves no intermediaries in the sales or marketing process.

3. Critical Illness Protection

This type of protection provides a lump sum payment to you based on your coverage amount if you are diagnosed with a critical illness. Critical illnesses covered by AIA's plans include cancer, heart attack, stroke, and kidney failure, among others. The lump sum payment can be used to cover medical expenses, lost income, and other financial burdens associated with the illness.

4. Lady Protection:

This type of protection is specifically designed for women and provides financial protection against unique health-related and life events. Lady Protection plans offer coverage for breast and cervical cancer, maternity expenses, menopause treatment, critical illnesses specific to women, and financial protection in the event of death or total and permanent disability (TPD). These plans help women cope with medical costs and financial burdens related to these events.



TRAINING'S REFLECTION

During my internship at AG Wealth Advisory, I would like to share my industrial training experience at 2SB Agency for 24 weeks which started on 1st March 2021 and ended on 13th August 2021. As usual, this company only works during weekdays starting from Monday until Friday. The duration of operation hour is 8 hours which starts at 8.30 a.m. until 5.30 p.m.

I was assigned to be in HR department and Admin Support. In the areas of business development and recruitment specifically; one skill that has greatly improved is my ability to effectively communicate with candidates during interviews. Through practice and feedback from my supervisor, I have learned how to ask insightful questions that help me better understand each candidate's strengths and weaknesses for potential employment at AG Wealth Advisory or any other companies they may be applying for elsewhere simultaneously or laterally after they leave AG Wealth Advisory due in part or whole because they were not offered employment here initially or at all after multiple rounds/interviews/assessments/screenings/etc.. This skill has also translated into my ability during job postings; whereby crafting job descriptions that accurately reflect AG Wealth Advisory's requirements while also being appealing enough to attract qualified candidates has become easier due to my experience in conducting interviews.

In terms of benefits, I had gain monthly allowance of RM800, also with overtime as per my superior request. To knowledge gained, I have developed a better understanding of the recruitment process, from job postings to onboarding new hires. I have also gained insight into the company's hiring criteria, which has helped me to better understand the type of candidates that AG Wealth Advisory is looking for. This knowledge has also translated into my ability to provide constructive feedback to my supervisor, which has helped to improve the company's recruitment process and the access to use AIA Recruiter and AIA portal.

AG WEALTH ADVISORY SWOT ANALYSIS



FIGURE 4: SWOT ANALYSIS OF AG WEALTH ADVISORY UNDER AIA



STRENGTHS

AIA Public Takaful Berhad has several strengths that contribute to its success in the Malaysian market. One of the key strengths is its strong branding and identity (Daljit Dhesi, 2019), which has helped the company stand out in the competitive insurance industry. This is evident in the launch of its latest Family Takaful Plan, A-Life Legasi, which combines Syariah compliance with estate planning solutions.

Another strength of AIA Public Takaful Berhad is its innovative approach to distribution channels. The company was the first Takaful operator to supply products through online marketplaces like Shopee, making it more convenient for customers to purchase insurance products. This move also demonstrates the company's commitment to digital transformation and meeting the changing needs of its customers. The company's No Claims Bonus (NCB) on medical plans is another strength, as it provides an incentive for customers to maintain a healthy lifestyle and avoid making claims. This feature also helps to reduce the overall cost of insurance for the company, as it reduces the number of claims made.

AIA Public Takaful Berhad also has a strong focus on talent development and training through its AIA Elite Academy program. This program is designed to provide new Life Organizers (specialists) with specialized training and coaching, as well as top-tier support and a collaborative work environment that fosters teamwork, effective communication, and financial expertise. The program aims to develop long-lasting and sustainable entrepreneurs who align with the company's brand promise of "healthier, longer, better lives."



WEAKNESS

One of the main weaknesses of Takaful operator companies, including AIA Public Takaful Berhad, is the competition they face from conventional insurers. While Takaful companies offer Syariah-compliant insurance products, conventional insurers are generally perceived as more profitable and better at managing risks. According to a study by the Malaysian Insurance Regulatory Authority, conventional insurers outperformed Takaful companies in terms of profitability and risk measurement in 2019. However, Takaful companies performed better than conventional insurers when the ratio of premium to surplus was employed.

Another weakness of Takaful companies is the potential for public misunderstanding regarding the differences between Takaful and traditional insurance. Some people may view Takaful as just another type of product and fail to understand its unique features and benefits. This can lead to confusion and misconceptions about Takaful insurance.

Furthermore, Takaful companies are both profit-oriented organizations and non-profit-oriented agencies. The specific Takaful model applied by each entity determines whether they are profit-oriented or non-profit-oriented. For example, models like Wakalah, Mudarabah, and Hybrid are profit-oriented, while Waqaf is non-profit-oriented.

Lastly, convincing people to join Takaful insurance can be a challenge for Takaful operator companies, including AIA Public Takaful Berhad. Many people in Malaysia prefer conventional insurance because they perceive it as more advantageous and offering more products and services that suit their needs. This can make it difficult for Takaful companies to compete effectively in the market. Eventhough AGWA has both Takaful and conventional markets in the company, it makes a big different from what they focusing on.



OPPORTUNITIES

One of the main opportunities in AG Wealth Advisory is growth in new business contributions. The increasing trend in new business contributions for family certificates in 2020, despite the challenges posed by the COVID-19 pandemic, presents a significant opportunity for AIA Public Takaful Berhad to capitalize on this growth and further expand its customer base. This trend indicates a growing demand for insurance products, which AIA Public Takaful Berhad can leverage by introducing new and innovative products to meet customers' needs.

Next, online platform is the second opportunities in AG Wealth Advisory. The COVID-19 pandemic has accelerated the adoption of digital channels, and AIA Public Takaful Berhad's focus on digital transformation has positioned it well to capitalize on this trend. By exploring partnerships with more digital platforms, AIA Public Takaful Berhad can reach a wider audience and offer more convenient and accessible insurance products to customers. This will also help the company to reduce operational costs and improve efficiency.

Lastly, to meet the customer needs. The COVID-19 pandemic has highlighted the importance of health and medical coverage, and AIA Public Takaful Berhad's introduction of the AIA Health Shield Plus (HSP+) plan is a strategic move to meet the current demands of Malaysians for insurance coverage during the pandemic. By offering comprehensive coverage for COVID-19-related medical expenses, the company can provide customers with the best possible protection against the financial burden of COVID-19-related medical expenses. This will also help the company to differentiate itself from its competitors and attract new customers.



THREATS

One of the main threats is emerging rivals. The increasing number of Takaful operators in Malaysia poses a significant threat to AIA Public Takaful Berhad's market share due to the high level of competition in the industry. This competition can lead to price wars, which can result in lower profit margins for AIA. Additionally, new entrants may have lower operating costs, allowing them to offer more competitive products and services, further eroding AG Wealth Advisory's market share.

Another threats of AIA agency is lack of consumer awareness. The lack of consumer awareness regarding Takaful insurance products presents a significant challenge to AIA's growth and expansion plans (Aiman, 2018). This lack of awareness can result in a smaller customer base, making it challenging for the company to achieve economies of scale and lower its operating costs. Additionally, some consumers may perceive Takaful as a less attractive alternative to conventional insurance, as they are not familiar with the product's unique features and benefits.

Furthermore, Public perception of Takaful insurance is another threats of AG Wealth Advisory. The public perception of Takaful insurance due to regional differences, particularly among non-Muslim, poses a significant threat to the Takaful insurance company. This perception can lead to a lack of interest in Takaful products, making it challenging for AIA Public Takaful Berhad to attract and retain customers. Additionally, some consumers may perceive Takaful as a less attractive alternative to conventional insurance due to misconceptions about the product's Shariah compliance.

AG WEALTH ADVISORY PESTEL ANALYSIS

The analysis of AIA Public Takaful Berhad's macro environment using the PESTEL framework is a crucial strategic tool that helps the company understand the external factors that impact its operations and performance. The acronym PESTEL stands for Political, Economic, Social, Technological, Environmental, and Legal elements that influence the company's environment. Changes in these factors can have both direct and indirect impacts on not just AG Wealth Advisory but also other participants in the life insurance industry. In this essay, we will explain how each of these factors affects AG Wealth Advisory & AIA's macro environment.

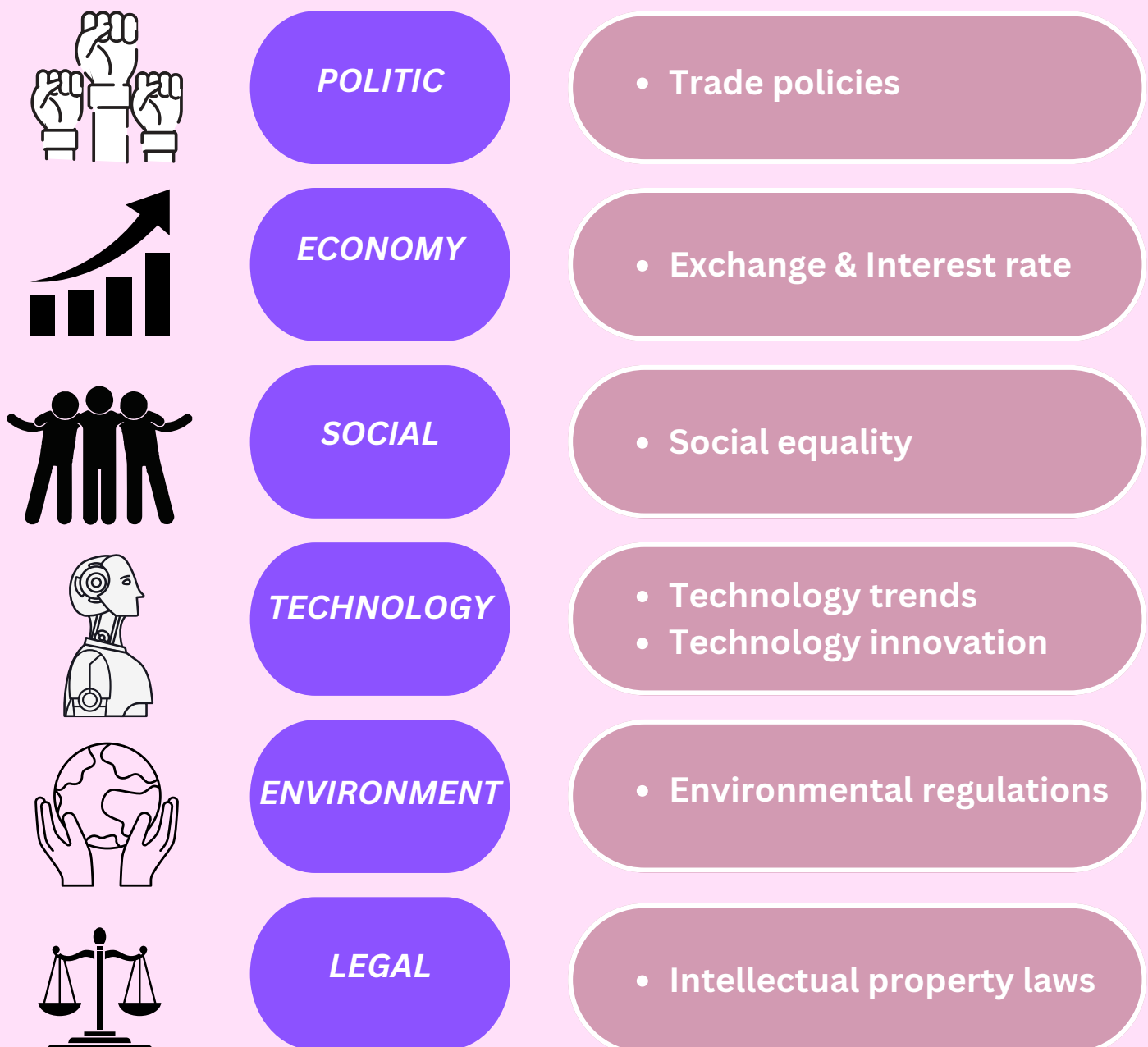


FIGURE 5: PESTEL ANALYSIS OF AG WEALTH ADVISORY UNDER AIA



P.E.S.T.E.L

In political factors, the business expansion decision of AIA, Ag wealth advisory should also consider the prevailing trade regulations and prefer regions with free or flexible trade agreements. This is because trade barriers such as tariffs, quotas, and non-tariff barriers can significantly impact the cost and competitiveness of AIA's products in international markets. According to a study by the World Trade Organization (WTO), the average applied tariff for insurance services is 2.9%, but some countries still impose high tariffs, such as 15% in India and 20% in South Africa (WTO, 2021). Therefore, AIA should carefully evaluate the trade policies of potential expansion regions to ensure that they are conducive to its business operations.

As for the economy factors, fluctuations in the exchange rate can affect business profitability. AIA should study exchange rate fluctuations to make accurate anticipations so that undesired trade and business performance consequences could be avoided. For instance, a strong domestic currency can make AIA's exports more expensive for foreign buyers, leading to a decrease in demand. On the other hand, a weak domestic currency can make imports more expensive, leading to higher production costs for AIA (Krugman & Obstfeld, 2017). High-interest rates mean AIA will make high-interest payments, and taken loans will cost more in the long run. This can negatively impact AIA's financial performance, as it will have to allocate more resources towards interest payments, reducing its profitability (Bernanke, 2015).

Social class stratification and respect for hierarchy are important social factors that can influence the business, marketing, and human resource management strategies of AIA agency. A hierarchal structure with a formal work culture suits AIA when entering countries with high power distance. Power distance refers to the degree to which less powerful members of a society accept and expect that power is distributed unequally (Hofstede, 2010). In countries with high power distance, such as Malaysia, Indonesia, and the Philippines, individuals tend to accept and expect unequal power distribution, and a hierarchical structure with a formal work culture is preferred (Hofstede, 2010). This is because it provides clarity and structure, which is important in countries with high power distance (Hofstede, 2010).



P.E.S.T.E.L

By studying the emerging technological innovation trends, AIA and AG Wealth Advisory will be able to understand the new product development rate, product life cycle length, and innovative features being mostly liked by consumers. According to a report by Accenture, the use of digital technologies in the insurance industry is expected to grow at a compound annual growth rate (CAGR) of 22% between 2018 and 2022 (Accenture, 2018). This growth is driven by the increasing adoption of digital technologies by consumers, such as mobile devices, social media, and wearables (Accenture, 2018). AIA should leverage these emerging technological trends to develop new products and services that cater to the needs of its targeted consumers. For instance, AIA dispatched an Interactive Point of Sales (iPOS) deals apparatus for its office power that empowers proficient handling and quicker endorsement of clients' protection applications (AIA, 2021).

Next, for environmental factors, AIA should adopt responsible production practices, encourage responsible consumption practices among its targeted consumers, and try to improve its brand image on sustainability grounds. According to a report by the United Nations Environment Programme (UNEP), the insurance industry is expected to face significant risks and opportunities due to climate change (UNEP, 2018). This includes increased frequency and severity of natural disasters, such as floods and hurricanes, which can result in higher insurance claims and losses (UNEP, 2018). AIA should develop strategies to mitigate these risks and capitalize on the opportunities presented by climate change, such as developing new insurance products that cater to the needs of consumers affected by natural disasters (UNEP, 2018).

As for legal factors, strict compliance with intellectual property laws makes the business environment safer for firms like AIA, as their patents are protected from imitation, leading towards sustainable competitive advantage (Bessen & Maskin, 2016). This is because intellectual property laws provide firms with exclusive rights to their innovations, which allows them to recoup the costs of developing and commercializing these innovations (Bessen & Maskin, 2016). This, in turn, provides firms with a sustainable competitive advantage, as they are able to maintain their market position and profitability over the long term (Bessen & Maskin, 2016).



RECOMMENDATIONS

Collaborating with digital platforms can significantly expand AIA Public Takaful Berhad's reach and increase insurance penetration in Malaysia. Here are some ways this partnership can be beneficial which is wider audience. Digital platforms have a large user base, including millennials and Gen Z who are tech-savvy and prefer to purchase products online. By partnering with these platforms, AIA can reach a wider audience and offer its insurance products to a demographic that may not have considered traditional insurance channels. Digital platforms offer a convenient and hassle-free purchasing experience, allowing customers to compare policies, make payments, and manage their policies online. This convenience can attract more customers who prefer a digital experience over traditional methods of purchasing insurance products.

Investing in talent development and training programs, such as the AIA Elite Academy, can significantly benefit AIA Public Takaful Berhad in several ways. Enhancing Employee Skills which providing ongoing training and development opportunities for existing employees can enhance their skills and knowledge in various areas such as digital marketing, data analytics or financial planning. This can lead to a more skilled workforce that can better serve customers and contribute to business growth. Next, improving Employee Engagement by providing training programs can improve employee engagement as it shows that AIA values its employees' professional development. This can lead to higher job satisfaction levels and lower employee turnover rates.

Staying emerging from rivals is crucial for AIA Public Takaful Berhad's success in Malaysia's insurance industry as it helps maintain a competitive edge. Here are some ways AIA can stay emerging which is offering a range of products: AIA can increase demand for Takaful insurance by offering a range of products and services that meet the needs of Malaysians. This can include products for various life stages, such as protection for young families, retirement planning for seniors, and critical illness coverage for working adults.



CONCLUSION

In a nutshell, this report will create a valuable experience from this industrial training during the 24th weeks duration. There are ups and downs throughout the internship and I successfully finish all the tasks given to me. It provides me an invaluable and great experience in real working life that is related to this field. I get to know the organizational structure and the role of each team in each department.

Furthermore, the knowledge at college is not enough to support real life. That is why the course needs to have this practical training as the requirement to finish the study or becoming a graduate student. Besides that, this industrial training also will make students be more matured, because students need to obey the managers or supervisor's orders and need to keep disciplines in order to fulfil the requirement from college and rules at the company.

Additionally, I have learned to produce quality works within a limited time period by managing my time well and increase my productivity and efficiency in working. I also get the chance to expose to different programs and software to carry out my duties that will help in my future working life.

Lastly, the opportunity to work at AG Wealth Advisory provided me the chance to learn new knowledge. Big thanks to Mr Kong Jie Meng, Madam Teo Fang Ling and all staff because allowed me to be a trainee at their company. For me, this training can improve the behavior of students, as well as students, will develop their own mission, vision, and objectives toward real life in the future.



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APPENDICES



APPENDICES

ADMIN SOP & JOB TASK		
No.	Descriptions	Demo & PDF Link
1	How to update renewal.	https://drive.google.com/drive/u/0/folders/1s5h679N0jF91Mn-AChTr5E3YKd8V8M
2	How to update NB case (inforced) in renewal.	https://drive.google.com/drive/u/0/folders/16m0DfLacvura2Ca8pHHP0X788cc2x7a
3	How to record servicing status.	https://drive.google.com/drive/u/0/folders/11fRfclAyVgPbCF9qhpPqXUCXISEVNX
4	How to check deferment for NB case.	https://drive.google.com/drive/u/0/folders/1CnHtKgos_D8f7UserX0XMe1sUOS_Mk
5	How to submit service request for update cc or debit card.	https://drive.google.com/drive/u/0/folders/1YfhtvOlycmXfcmYv3u53h16jSLD2c
6	How to update cc or debit card for client.	https://drive.google.com/drive/u/0/folders/1pkoOfsWc_-HfHfag4T6TK7qTatK14H
7	How to submit service request for edit client personal details.	https://drive.google.com/drive/u/0/folders/1y66GqskK4gUaTqoHh4g0BzPVR03uLa
8	How to verify for edit personal details on behalf of client	https://drive.google.com/drive/u/0/folders/1FCXtr3JHR_F46cTJINGEQArIdp4Ify
9	Request for Change Form - Change of Signature.	■ REQUEST FOR CHANGE FORM - CHANGE OF SIGNATURE
10	Letter of Indemnity	■ LETTER OF INDEMNITY SAMPLE.pdf
11	Nomination Form - Appoint Nominee.	■ NOMINATION FORM - APPOINT NOMINEE
12	Instruction Form for Investment Linked Plan - Surrender.	■ INSTRUCTION FORM FOR INVESTMENT LINKED - SURRENDER
13	Instruction Form for Investment Linked Plan - Partial Withdrawal.	■ INSTRUCTION FORM FOR INVESTMENT LINKED SAMPLE - PARTIAL WITHDRAWAL.pdf
14	Health Certificate	■ HEALTH CERTIFICATE.pdf
15	Hospitalisation Claim Form	■ HOSPITALISATION CLAIM FORM SAMPLE
16	Amendment of Application Form	■ AMENDMENT OF APPLICATION FORM.pdf
17	How to register Be A Life Planner.	https://drive.google.com/drive/u/0/folders/13M0Rq132g0KXISbrakazwTfhypl19A6
18	How to check AIA Panel Clinic List	https://drive.google.com/drive/u/0/folders/1KzqeL-G67WofchhuUB6f56nzt7LUxV1
19	AIA Careline Ext No. Listing	■ AIA CARELINE EXT NO. LISTING.pdf
20	How to do quick quote	https://drive.google.com/drive/u/0/folders/1DDY1QH-b2BpIe8XAp9Izw@1theSun3r

SOP FOR NEW RECRUIT						
DESCRIPTION	TEMPLATE	LINK	DEMO	GUIDE	REMARK	
STEP 1- WHATSAPP GROUP - Create NLP SET UP (NAME) whatsapp group once confirmed by Jeremy - Name to add in the group: Admin 1, Jeremy, introducer & candidate	Refer note					
STEP 2- GET INFORMATION - Get information from the candidate - Get PDF documents from the candidate	Refer note				Can refer "ChatDaddy (Admin)" google sheets	
STEP 3- REGISTRATION - Register via Be A Life Planner - To confirm date exam sitting by the candidate (provide 2 weeks gap before the exam date) - Register TBE/PCE exam after paid by the candidate - Give payment slip and examination slip to the candidate for safekeeping	Refer note	https://bit.ly/2VZM78e https://bit.ly/2Qd3T4D https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	■ TBE (NOV...) ■ PCE & CEI... Refer Topic 1, 2 and 3 (except 3.1) 4, 5, 6	
STEP 4- GOOGLE SHEET RECORDING - Record all details in NLP SET UP (Report) google sheet		https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>			
STEP 5- SUBMISSION AIA RECRUITER (AFTER EXAM) - To be done by introducer - Steps to perform New Submission - Candidate will received AIA Profiling link after step 3 completed		https://bit.ly/2Qd3T4D https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>			
STEP 6- AIA PROFILING & FST - AIA Profiling (to be completed by the candidate) - Candidate will received FST email (Need to be completed within 3 days) - Enroll candidate's FST and provide them with FST link & password - Make sure completed FST within 3 days. If not, need to enroll again. - Download Fit Cert once completed and forward to NLP Set up group	Refer note	https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	■ 2024 STEP...	
STEP 7- PROJECT 30 - Candidate need to complete Project 30 - Fill up with 30 prospects minimum within 2 days		https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	■ 2024 STEP...	
STEP 8- CONTRACTING - Candidate need to sign in Contracting: Declaration & Contract & Elite Life Rules & Regulation - Introducer need to sign in Contracting, Declaration & Contract & Elite Life Rules & Regulation as witness			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	■ CONTRAC... Candidate Signature ■ CONTRAC... Witness Signature	
STEP 9- AI INTERVIEW - Candidate will received AI interview email (to be completed by the candidate) - Need to be complete within 3 days - Select "Perform Submission" once everything information are correct			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	■ 2024 STEP...	

SOP FOR AFTER CODED						
DESCRIPTION	TEMPLATE	LINK	DEMO	GUIDE	REMARK	
STEP 1- PREMIER EMAIL ACTIVATION (1-2 days after coded) - Candidate will get an email from AIA regarding premier email activation - Candidate need to download Outlook & Teams app to get - Login to Outlook/Teams using given password to activate	Refer note					
STEP 2- ALPP ACTIVATION (1-2 days after coded) - Candidate will receive an email from AIA to activate ALPP AIP (Candidate capture the email to me and activate for the Candidate) - Login to candidate ALPP and read new password - Email compulsory assessments to be done before its any submission	Refer note		<input checked="" type="checkbox"/>			
STEP 3- DOWNLOAD ALPP (10 DOWNLOAD PPS) - Download the AIA Life Planner App & iOS in iPad (Password same as ALPP) - Please click the link to download AIA Life Planner App on iPad - Watch the video to help you set up your iPad for AIA Life Planner App - Next, download AIA Life Planner App on iPad - To download (iOS) - To download (Android) A. Click on the top left option menu in Life Planner App B. Navigate to "Download Centre" C. Click "CONTRAC" on the pop-up message to navigate out of AIA. (Please ensure pop-up is enabled on your Safari web browser) D. Please refer to "How to download app on iPad (iOS)" for instructions E. Download (iOS) F. Download (Android)		https://bit.ly/28E8Fw3 https://bit.ly/28E8Fw3 https://bit.ly/28E8Fw3 https://bit.ly/28E8Fw3 https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>			
STEP 4- COMPLETE E-LEARNING - Please access ALPP -> LEARN, to complete the following e-learning according to your registered license 1. NA Product and Sales Compliance (Compulsory) 2. NA Products and Sales Compliance (Optional) 3. Or either one			<input checked="" type="checkbox"/>			
STEP 5- SEND CASE APPROVAL TEMPLATE - Send submission template to new agent for any approval case by Jeremy (NLP Set up & Rising Star group)	Refer note		<input checked="" type="checkbox"/>			
STEP 6- FINAL ASSIGNMENTS - Create new sheet for new agent - Need to be completed by agents once they complete the ALPP assessments. - To be completed within 2 days	Refer note	https://bit.ly/28E8Fw3	<input checked="" type="checkbox"/>			

APPENDICES

SOP	DESCRIPTION	TEMPLATE	LINK	CEMAD	GARDI	REMARK
STEP 1 - SCREENING RESUME FROM JOBSTREET	<ul style="list-style-type: none"> Open jobstreet and check the latest application from candidates. Save candidates' phone number in BDE phone as "AS LOCATION NAME" in contacts. 		https://my.jobstreet.com/	<input checked="" type="checkbox"/>		
STEP 2 - CALL CANDIDATES	<ul style="list-style-type: none"> Call candidates to ask for confirmation/Message candidates to ask for confirmation. Refer script prepared in the SCRIPT/DRAFT to call candidates. Do record your conversation. Create WhatsApp group and name it as "AG LOCATION NAME". 	Refer note	SCRIPT/DRAFT	<input checked="" type="checkbox"/>		Can refer SCRIPT/DRAFT
STEP 3 - CREATE WHATSAPP GROUP	<ul style="list-style-type: none"> Invite Admin 1 and Jeremy and make them as group admin. Go to group permissions and set "only admin can edit group settings". Make sure to add candidates after you send resume of the candidates in the group. 					
STEP 4 - ONLINE WEBINAR REGISTRATION	<ul style="list-style-type: none"> Send out welcome message and online webinar registration link to candidate. Do send out reminder to the candidate to inform us the date and time registered for the online webinar and update in the RECRUITMENT PROCESS google sheets. Send out messages to arrange for interview session for candidate after they joined the online webinar. 	Refer note	https://www.ag-uk.my/interact			Weekly - Mon, Wed, Fri (Every 1 hour from 10.00am until 1.30pm)
STEP 5 - INTERVIEW ARRANGEMENT (BEFORE)	<ul style="list-style-type: none"> Send candidate the invitation message after they confirmed the date and time for the interview session. Update in the RECRUITMENT PROCESS google sheets. Remind the candidates a day before interview session. 	Refer note				
STEP 6 - INTERVIEW ARRANGEMENT (DURING)	<ul style="list-style-type: none"> Contact candidate to confirm their attendance for their interview session. Create a zoom meeting link and share the link in the WhatsApp Group. Make sure the candidate are punctual to the office/zoom meeting. 	Refer note				
STEP 7 - INTERVIEW ARRANGEMENT (AFTER)	<ul style="list-style-type: none"> After interview, the introducer will update BDE whether the candidate got accepted/rejected. The introducer will inform BDE to prepare setting up agent code for the candidate. 	Refer note				
STEP 8 - UPDATE RECRUITMENT STATUS	<ul style="list-style-type: none"> Update the candidate's recruitment process. 					

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INDUSTRIAL TRAINING AT AG WEALTH ADVISORY @ AIA BERHAD, SUBANG JAYA 1ST SEPTEMBER 2023 - 9TH FEBRUARY 2024 NAME : NUR DIANA BINTI RAMLY STUDENT ID : 2021110417 BA243 BUSINESS ADMINISTRATION HONS. HUMAN RESOURCE MANAGEMENT INDUSTRIAL TRAINING REPORT (HRM666)

AG Wealth Advisory @ AIA Berhad has given me lots of wonderful and useful memories during my 6-month industrial training. In this report, I have written the company's profile such as business core, organizational chart, vision, mission, goals and also their product offered. The company's primary business is the manufacturing of audio equipment, professional audio and network equipment products service parts centre for home entertainment. Next, in the training reflection, I have mentioned I was assigned to be in the Human Resource and Administration department. The experience working in the company has made me improve in a lot of new things such as my soft skills and computer skills as I completed all the tasks given by my supervisor. The company also has offered me intrinsic and extrinsic benefits such as allowance, experience and learned how to use their software on checking candidate's job application, and the access to use the AIA website. Moreover, this report also used SWOT analysis to analyze its current situation by internal strengths, internal weaknesses, external opportunities, and external threats. Therefore, discussion and recommendation can be made as the company analysis is ready which aim to improve the company business growth and performance that is affected by some issues and problems. As a conclusion, the process of completing this report has made me understand more about how AIA works as a whole. All the experiences and knowledge gained in the company exposed me to the reality of the working environment in the industry which opened my mind. In the future, I hope this internship experience will guide me to survive in the other industry.

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DISCUSSIONS & RECOMMENDATIONS 5.1 SWOT Analysis.....10-14 5.2 PESTEL
 Analysis.....15-17 5.3 Recommendations.....18 6.0
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ACKNOWLEDGEMENT Alhamdulillah,

this Industrial Training Report (MGT666) would not have been completed successfully without the guideline and the help of several persons that contribute a lot to me throughout the process of preparing and completing this report. In preparation of my report, I had to take the help and guidance of some respected persons, who deserve my deepest gratitude. First, I am grateful to Allah because give me a chance to finished this industrial training by having internship at AG Wealth Advisory @ AIA Berhad, Subang Jaya, Selangor. As the completion of this internship session and this industrial report, it gave me much pleasure, I would like to show my gratitude and thanks to my beloved advisor lecturer, Dr Shafiq bin Shaharuddin for the valuable guidance and advice. I am also would like to thank Dr Shafiq Shaharuddin for giving me a good guideline for report throughout numerous consultations. Next, I would like to thank you my company and my supervisor, Mr Kong Jie Meng and Miss Alice for giving me an opportunity to undergo my internship in AG Wealth Advisory. I would also like to expand my gratitude my supervisor and to all staffs who have directly and indirectly guided me during the internship session, I am very grateful to them for the effort and initiative that they have shown during the internship session until I successfully completed my industrial training that they have given me which make me feel so comfort during the intern. Next, I am also felt grateful for the great moral support from my parents and the rest the family who passionately encourage me. From the support it made all things possible for me throughout this long and challenging journey. Not to forget to an honorable mention goes to all friends for their understanding and supports in completing this report and industrial training. Once again, thank you very much. Lastly, I apologize to all other unnamed person who helped me various ways to complete this report and we hope this industrial training report can give us extra knowledge about Industrial world and fact about how to become an entrepreneur in future. 3

STUDENT'S PROFILE 4 FIGURE 1: UPDATED RESUME

AG Wealth Advisory, founded in 2016, has already built a network of over 40 agents, all of whom are fully supported by internal systems and structures. The company operates in both the Takaful and commercial markets, and some of its agents have achieved prestigious awards such as MDRTs - members of the Million Dollar Round Table - which is an elite group of insurance professionals. AG Wealth Advisory is committed to its core values of sincerity, enthusiasm, and commitment, as it assists clients in achieving their financial goals through professional expertise. The company aims to become the top organization group in AIA Public Takaful Berhad and create a strong, friendly, and lively team that embodies honesty while developing a group of expert, high-performing insurance agents who prioritize profitability while adhering to Shariah principles. Ultimately, AG Wealth Advisory aims to become a preferred provider of financial protection services based on Shariah standards and client preferences. AG Wealth Advisory's vision statement, which aims to make it the preferred life insurance provider in Malaysia known for its excellence and dedication to best practices in both sharia and commercial markets is quite ambitious but also indicative of the company's long-term goals and aspirations. By positioning itself as the preferred supplier of financial assurance services in Malaysia based on both sharia and commercial market standards and decisions, AG Wealth Advisory is signaling its commitment to providing a wide range of insurance products that cater to the diverse needs and preferences of its customers.

COMPANY'S PROFILE 5
 GRAPHIC DESIGNER JIA YING ADMIN NG SLOW PENG CEO/FOUNDER KONG JIE MENG PA/BDE FARID INTERN/BDE
 INTERN INTERN INTERN /ADMIN AG WEALTH ADVISORY ORGANIZATIONAL CHART 6
 FIGURE 2: ORGANIZATIONAL CHART OF AG WEALTH ADVISORY
 AIA PLAN AG WEALTH ADVISORY PRODUCT & SERVICES CRITICAL ILLNESS PROTECTION

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A-Life Lady360-i A-Life Cancer360-i A-Life Kritikal Protector 7 LIFE PROTECTION A-Life Ikhtiar A-Life Legasi A-Life Kasih Famili A-Life		

Idaman MEDICAL PROTECTION A-Plus Total Health A-Life Medik Famili LADY PROTECTION A-LIFE LADY-I FIGURE 3: PRODUCT & SERVICES OFFERED BY AIA

PRODUCT & SERVICES 8

1. Life Protection This type of protection provides financial security to your loved ones in the event of your death or total and permanent disability (TPD). AIA offers life insurance and takaful life plans that pay out a lump sum amount based on the coverage amount you select. This amount can be used to cover debts, provide financial support for your family's daily expenses, and help them achieve their long-term financial goals.
2. Medical Protection AIA's medical protection plans cover hospitalization, surgery, and other medical expenses. These plans help you manage the high costs of medical treatment and provide financial support for your recovery. AIA Med Basic is a yearly renewable insurance plan that provides coverage for hospitalization and surgical expenses up to age 70. This plan is commission-free and involves no intermediaries in the sales or marketing process.
3. Critical Illness Protection This type of protection provides a lump sum payment to you based on your coverage amount if you are diagnosed with a critical illness. Critical illnesses covered by AIA's plans include cancer, heart attack, stroke, and kidney failure, among others. The lump sum payment can be used to cover medical expenses, lost income, and other financial burdens associated with the illness.
4. Lady Protection: This type of protection is specifically designed for women and provides financial protection against unique health-related and life events. Lady Protection plans offer coverage for breast and cervical cancer, maternity expenses, menopause treatment, critical illnesses specific to women, and financial protection

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in the event of death or total and permanent disability (

TPD). These plans help women cope with medical costs and financial burdens related to these events.

TRAINING'S REFLECTION 9 During my internship at AG Wealth Advisory, I would like to share my industrial training experience at 2SB Agency for 24 weeks which started on 1st March 2021 and ended on 13th August 2021. As usual, this company only works during weekdays starting from Monday until Friday. The duration of operation hour is 8 hours which starts at 8.30 a.m. until 5.30 p.m. I was assigned to be in HR department and Admin Support. In the areas of business development and recruitment specifically; one skill that has greatly improved is my ability to effectively communicate with candidates during interviews. Through practice and feedback from my supervisor, I have learned how to ask insightful questions that help me better understand each candidate's strengths and weaknesses for potential employment at AG Wealth Advisory or any other companies they may be applying for elsewhere simultaneously or laterally after they leave AG Wealth Advisory due in part or whole because they were not offered employment here initially or at all after multiple rounds/interviews/assessments/screenings/etc.. This skill has also translated into my ability during job postings; whereby crafting job descriptions that accurately reflect AG Wealth Advisory's requirements while also being appealing enough to attract qualified candidates has become easier due to my experience in conducting interviews. In terms of benefits, I had gain monthly allowance of RM800, also with overtime as per my superior request. To knowledge gained, I have developed a better understanding of the recruitment process, from job postings to onboarding new hires. I have also gained insight into the company's hiring criteria, which has helped me to better understand the type of candidates that AG Wealth Advisory is looking for. This knowledge has also translated into my ability to provide constructive feedback to my supervisor, which has helped to improve the company's recruitment process and the access to use AIA Recruiter and AIA portal.

S W O T AG WEALTH ADVISORY SWOT ANALYSIS STRONG BRANDING AND COMPANY IDENTITY INNOVATIVE APPROACHES IN DISTRIBUTION CHANNELS A STRONG TRAINING AND DEVELOPMENT CALLED AIA ELITE LITE ACADEMY DIFFICULTY ATTRACTING NEW CUSTOMERS LACK OF MANPOWER LIMITED SUPERVISION GROWTH IN NEW BUSINESS CONTRIBUTIONS ONLINE PLATFORM MEETING CUSTOMER NEEDS 10 EMERGING RIVALS LACK OF CONSUMER AWARENESS PUBLIC PERCEPTION OF TAKAFUL INSURANCE FIGURE 4: SWOT ANALYSIS OF AG WEALTH ADVISORY UNDER AIA

STRENGTHS AIA Public Takaful Berhad has several strengths that contribute to its success in the Malaysian market. One of the key strengths is its strong branding and identity (Daljit Dhesi, 2019), which has helped the company stand out in the competitive insurance industry. This is evident in the launch of its latest Family Takaful Plan, A-Life Legasi, which combines Syariah compliance with estate planning solutions. Another strength of AIA Public Takaful Berhad is its innovative approach to distribution channels. The company was the first Takaful operator to supply products through online marketplaces like Shopee, making it more convenient for customers to purchase insurance products. This move also demonstrates the company's commitment to digital transformation and meeting the changing needs of its customers. The company's No Claims Bonus (NCB) on medical plans is another strength, as it provides an incentive for customers to maintain a healthy lifestyle and avoid making claims. This feature also helps to reduce the overall cost of insurance for the company, as it reduces the number of claims made. AIA Public Takaful Berhad also has a strong focus on talent development and training through its AIA Elite Academy program. This program is designed to provide new Life Organizers (specialists) with specialized training and coaching, as well as top-tier support and a collaborative work environment that fosters teamwork, effective communication, and financial expertise. The program aims to develop long-lasting and sustainable entrepreneurs who align with the company's brand promise of "healthier, longer, better lives." 11

WEAKNESS One of the main weaknesses of Takaful operator companies, including AIA Public Takaful Berhad, is the competition they face from conventional insurers. While Takaful companies offer Syariah-compliant insurance products, conventional insurers are generally perceived as more profitable and better at managing risks. According to a study by the Malaysian Insurance Regulatory Authority, conventional insurers outperformed Takaful companies in terms of profitability and risk measurement in 2019. However, Takaful companies performed better than conventional insurers when the ratio of premium to surplus was employed. Another weakness of Takaful companies is the potential for public misunderstanding regarding the differences between Takaful and traditional insurance. Some people may view Takaful as just another type of product and fail to understand its unique features and benefits. This can lead to confusion and misconceptions about Takaful insurance. Furthermore, Takaful companies are both profit-oriented organizations and non-profit-oriented agencies. The specific Takaful model applied by each entity determines whether they are profit-oriented or non-profit-oriented. For example, models like Wakalah, Mudarabah, and Hybrid are profit-oriented, while Waqaf is non-profit-oriented. Lastly, convincing people to join Takaful insurance can be a challenge for Takaful operator companies, including AIA Public Takaful Berhad. Many people in Malaysia prefer conventional insurance because they perceive it as more advantageous and offering more products and services that suit their needs. This can make it difficult for Takaful companies to compete effectively in the market. Eventhough AGWA has both Takaful and conventional markets in the company, it makes a big different from what they focusing on. 12

OPPORTUNITIES One of the main opportunities in AG Wealth Advisory is growth in new business contributions. The increasing trend in new business contributions for family certificates in 2020, despite the challenges posed by the COVID-19 pandemic, presents a significant opportunity for AIA Public Takaful Berhad to capitalize on this growth and further expand its customer base. This trend indicates a growing demand for insurance products, which AIA Public Takaful Berhad can leverage by introducing new and innovative products to meet customers' needs. Next, online platform is the second opportunities in AG Wealth Advisory. The COVID-19 pandemic has accelerated the adoption of digital channels, and AIA Public Takaful Berhad's focus on digital transformation has positioned it well to capitalize on this trend. By exploring partnerships with more digital platforms, AIA Public Takaful Berhad can reach a wider audience and offer more convenient and accessible insurance products to customers. This will also help the company to reduce operational costs and improve efficiency. Lastly, to meet the customer needs. The COVID-19 pandemic has highlighted the importance of health and medical coverage, and AIA Public Takaful Berhad's introduction of the AIA Health Shield Plus (HSP+) plan is a strategic move to meet the current demands of Malaysians for insurance coverage during the pandemic. By offering comprehensive coverage for COVID-19-related medical expenses, the company can provide customers with the best possible protection against the financial burden of COVID-19-related medical expenses. This will also help the company to differentiate itself from its competitors and attract new customers. 13

THREATS One of the main threats is emerging rivals. The increasing number of Takaful operators in Malaysia poses a significant threat to AIA Public Takaful Berhad's market share due to the high level of competition in the industry. This competition can lead to price wars, which can result in lower profit margins for AIA. Additionally, new entrants may have lower operating costs, allowing them to offer more competitive products and services, further eroding AG Wealth Advisory's market share. Another threats of AIA agency is lack of consumer awareness. The lack of consumer awareness regarding Takaful insurance products presents a significant challenge to AIA's growth and expansion plans (Aiman, 2018). This lack of awareness can result in a smaller customer base, making it challenging for the company to achieve economies of scale and lower its operating costs. Additionally, some consumers may perceive Takaful as a less attractive alternative to conventional insurance, as they are not familiar with the product's unique features and benefits. Furthermore, Public perception of Takaful insurance is another threats of AG Wealth Advisory. The public perception of Takaful insurance due to regional differences, particularly among non-Muslim, poses a significant threat to the Takaful insurance company. This perception can lead to a lack of interest in Takaful products, making it challenging for AIA Public Takaful Berhad to attract and retain customers. Additionally, some consumers may perceive Takaful as a less attractive alternative to conventional insurance due to misconceptions about the product's Shariah compliance. 14

POLITIC ECONOMY SOCIAL TECHNOLOGY ENVIRONMENT LEGAL Trade policies Exchange & Interest rate Social equality Technology trends Technology innovation Environmental regulations Intellectual property laws
AG WEALTH ADVISORY PESTEL ANALYSIS The analysis of AIA Public Takaful Berhad's macro environment using the PESTEL framework is a crucial strategic tool that helps the company understand the external factors that impact its operations and performance. The acronym PESTEL stands for Political, Economic, Social, Technological, Environmental, and Legal elements that influence the company's environment. Changes in these factors can have both direct and indirect impacts on not just AG Wealth Advisory but also other participants in the life insurance industry. In this essay, we will explain how each of these factors affects AG Wealth Advisory & AIA's macro environment. 15
FIGURE 5: PESTEL ANALYSIS OF AG WEALTH ADVISORY UNDER AIA

In political factors, the business expansion decision of AIA, Ag wealth advisory should also consider the prevailing trade regulations and prefer regions with free or flexible trade agreements. This is because trade barriers such as tariffs, quotas, and non-tariff barriers can significantly impact the cost and competitiveness of AIA's products in international markets. According to a study by the World Trade Organization (WTO), the average applied tariff for insurance services is 2.9%, but some countries still impose high tariffs, such as 15% in India and 20% in South Africa (WTO, 2021). Therefore, AIA should carefully evaluate the trade policies of potential expansion regions to ensure that they are conducive to its business operations. As for the economy factors, fluctuations in the exchange rate can affect business profitability. AIA should study exchange rate fluctuations to make accurate anticipations so that undesired trade and business performance consequences could be avoided. For instance, a strong domestic currency can make AIA's exports more expensive for foreign buyers, leading to a decrease in demand. On the other hand, a weak domestic currency can make imports more expensive, leading to higher production costs for AIA (Krugman & Obstfeld, 2017). High-interest rates mean AIA will make high-interest payments, and taken loans will cost more in the long run. This can negatively impact AIA's financial performance, as it will have to allocate more resources towards interest payments, reducing its profitability (Bernanke, 2015). Social class stratification and respect for hierarchy are important social factors that can influence the business, marketing, and human resource management strategies of AIA agency. A hierarchal structure with a formal work culture suits AIA when entering countries with high power distance. Power distance refers to the degree to which less powerful members of a society accept and expect that power is distributed unequally (Hofstede, 2010). In countries with high power distance, such as Malaysia, Indonesia, and the Philippines, individuals tend to accept and expect unequal power distribution, and a hierarchical structure with a formal work culture is preferred (Hofstede, 2010). This is because it provides clarity and structure, which is important in countries with high power distance (Hofstede, 2010). P.E.S.T.E.L 16 By studying the emerging technological innovation trends, AIA and AG Wealth Advisory will be able to understand the new product development rate, product life cycle length, and innovative features being mostly liked by consumers. According to a report by Accenture, the use of digital technologies in the insurance industry is expected to grow at a compound annual growth rate (CAGR) of 22% between 2018 and 2022 (Accenture, 2018). This growth is driven by the increasing adoption of digital technologies by consumers, such as mobile devices, social media, and wearables (Accenture, 2018). AIA should leverage these emerging technological trends to develop new products and services that cater to the needs of its targeted consumers. For instance, AIA dispatched an Interactive Point of Sales (iPOS) deals apparatus for its office power that empowers proficient handling and quicker endorsement of clients' protection applications (AIA, 2021). Next, for environmental factors, AIA should adopt responsible production practices, encourage responsible consumption practices among its targeted consumers, and try to improve its brand image on sustainability grounds. According to a report by the United Nations Environment Programme (UNEP), the insurance industry is expected to face significant risks and opportunities due to climate change (UNEP, 2018). This includes increased frequency and severity of natural disasters, such as floods and hurricanes, which can result in higher insurance claims and losses (UNEP, 2018). AIA should develop strategies to mitigate these risks and capitalize on the opportunities presented by climate change, such as developing new insurance products that cater to the needs of consumers affected by natural disasters (UNEP, 2018). As for legal factors, strict compliance with intellectual property laws makes the business environment safer for firms like AIA, as their patents are protected from imitation, leading towards sustainable competitive advantage (Bessen & Maskin, 2016). This is because intellectual property laws provide firms with exclusive rights to their innovations, which allows them to recoup the costs of developing and commercializing these innovations (Bessen & Maskin, 2016). This, in turn, provides firms with a sustainable competitive advantage, as they are able to maintain their market position and profitability over the long term (Bessen & Maskin, 2016). P.E.S.T.E.L 17

RECOMMENDATIONS 18 Collaborating with digital platforms can significantly expand AIA Public Takaful Berhad's reach and increase insurance penetration in Malaysia. Here are some ways this partnership can be beneficial which is wider audience. Digital platforms have a large user base, including millennials and Gen Z who are tech-savvy and prefer to purchase products online. By partnering with these platforms, AIA can reach a wider audience and offer its insurance products to a demographic that may not have considered traditional insurance channels. Digital platforms offer a convenient and hassle-free purchasing experience, allowing customers to compare policies, make payments, and manage their policies online. This convenience can attract more customers who prefer a digital experience over traditional methods of purchasing insurance products. Investing in talent development and training programs, such as the AIA Elite Academy, can significantly benefit AIA Public Takaful Berhad in several ways. Enhancing Employee Skills which providing ongoing training and development opportunities for existing employees can enhance their skills and knowledge in various areas such as digital marketing, data analytics or financial planning. This can lead to a more skilled workforce that can better serve customers and contribute to business growth. Next, improving Employee Engagement by providing training programs can improve employee engagement as it shows that AIA values its employees' professional development. This can lead to higher job satisfaction levels and lower employee turnover rates. Staying emerging from rivals is crucial for AIA Public Takaful Berhad's success in Malaysia's insurance industry as it helps maintain a competitive edge. Here are some ways AIA can stay emerging which is offering a range of products: AIA can increase demand for Takaful insurance by offering a range of products and services that meet the needs of Malaysians. This can include products for various life stages, such as protection for young families, retirement planning for seniors, and critical illness coverage for working adults.

CONCLUSION In a nutshell, this report will create a valuable experience from this industrial training during the 24th weeks duration. There are ups and downs throughout the internship

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and I successfully finish all the tasks given to me. It provides me an invaluable and great experience in real

working life that is related to this field. I get to know the organizational structure and the role of each team in each department. Furthermore, the knowledge at college is not enough to support real life. That is why the course needs to have this practical training as the requirement to finish the study or becoming a graduate student. Besides that, this industrial training also will make students be more matured, because students need to obey the managers or supervisor's orders and need to keep disciplines in order to fulfil the requirement from college and rules at the company. Additionally, I have learned to produce quality works within a limited time period by managing my time well and increase my productivity and efficiency in working. I also get the chance to expose to different programs and software to carry out my duties that will help in my future working life. Lastly, the opportunity to work at AG Wealth Advisory provided me the chance to learn new knowledge. Big thanks to Mr Kong Jie Meng, Madam Teo Fang Ling and all staff because allowed me to be a trainee at their company. For me, this training can improve the behavior of students, as well as students, will develop their own mission, vision, and objectives toward real life in the future. 19

Accenture. (2018). Digital insurance: The future is now. Retrieved from <https://www.accenture.com/us-en/insight-digital-insurance-the-future-is-now> AIA. (2021). -

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AIA launches iPOS in Malaysia. Retrieved from <https://www.aia.com/hk/en/about-aia/newsroom/press-releases/2021/aia-launches-ipos-in-malaysia.html>

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APPENDICES 21

APPENDICES 22

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	A-Life Lady360-i A-Life Cancer360-i A-Life Kritikal Protector 7 LIFE PROTECTION A-Life Ikhtiar A-Life Legasi A-Life Kasih Famili A-Life			A-Life Joy Xtra • A-Life Ikhtiar Child Solution • A-Life Wealth Premier • A-Life Wealth Builder • A-Life Ikhtiar • A- Life Infinite • A-Life Kasih Family • A-Life
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3/5	SUBMITTED TEXT	10 WORDS	100% MATCHING TEXT	10 WORDS
	in the event of death or total and permanent disability (in the event of death, or total and permanent disability
	SA GROUP ASSIGNMENT IFE750 (TAKAFUL GROUP).docx (D127145710)			
4/5	SUBMITTED TEXT	20 WORDS	52% MATCHING TEXT	20 WORDS
	and I successfully finish all the tasks given to me. It provides me an invaluable and great experience in real			and I successfully complete all of the tasks and responsibilities assigned to me. It gives me with invaluable and valuable experience in real-
	SA NURUL SYAZA (MGT666 - INTERNSHIP REPORT).pdf (D172508929)			
5/5	SUBMITTED TEXT	7 WORDS	58% MATCHING TEXT	7 WORDS
	AIA launches iPOS in Malaysia. Retrieved from https://www.aia.com/hk/en/about-aia/newsroom/press-releases/2021/aia-launches-ipos-in-malaysia.html			AIA LAUNCHES FIRST INSURANCE CHATBOT IN MALAYSIA. (2017, November 2) Retrieved January 14, 2023 from https://www.aia.com.my/en/about-aia/media-centre/press-releases/2017/aia-launches-first-insurance-chatbot-in-malaysia.html 31
	SA INTERNSHIP REPORT_AIA MALAYSIA BHD_LUQMAN HAZIQ ABU BAKAR_2020816874.pdf (D156765589)			