



اُنِيُوَرَسِيْتِي تِيكْنُولُوْجِي مَآرَا
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TEKNOLOGI
MARA

Cawangan Melaka
Kampus Bandaraya Melaka

**FACULTY OF BUSINESS AND MANAGEMENT
BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

**INDUSTRIAL TRAINING REPORT
(MGT666)**

**SWOT ANALYSIS AT PANTAI HOSPITAL AYER KEROH
(CREDIT CONTROL DEPARTMENT)**

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EXECUTIVE SUMMARY

A vital stage for students is industrial training, which gives them important exposure to the working world. The development of a professional attitude is greatly aided by an industrial training program that is well-designed, executed, and assessed. I completed a 24-week, six-month industry training program from August 12, 2024, to January 24, 2025, as part of my Bachelor of Business Administration (Hons.) Finance degree.

During my internship, I worked in the Finance Division's Credit Control Unit at Pantai Hospital Ayer Keroh in Melaka. An overview of the company is given in the first portion of this report, together with information on its goals, organisational structure, vision, mission, and services.

My training experience is reflected in the following topic, which includes information on the length of time, dates, working days, and hours. Along with my tasks and responsibilities, I will also discuss the information and skills I acquired over this time. Throughout the learning process, my supervisor, Ms. Emilyn Seet Pei Wah, was a crucial source of guidance and support. Furthermore, I felt safe asking for help when I needed it because my co-workers were friendly and encouraging. My internship experience was substantially improved by this upbeat work environment.

In addition, a vital instrument for comprehending and enhancing organisational performance which is SWOT analysis is included in the study. The company's performance is influenced by both external and internal elements, which are identified by the SWOT analysis. These external and internal aspects include opportunities and threats. For example, this research enables the business to strategically address areas that require improvement and take advantage of possible growth prospects.

All things considered, I am confident that the experiences and information I have acquired from this industrial training will be quite helpful to me when I enter the workforce and deal with actual work settings.

ACKNOWLEDGEMENT

First and foremost, I am deeply grateful to the Almighty God for His blessings and direction, which allowed me to finish this industrial training. I dedicate an abundance of gratitude to Dr. Suhaida Binti Mohd Amin, my advisor, for her constant encouragement, support, and priceless advice during this process. The coursework was completed thanks in large part to her wise counsel and commitment to helping me through times of distress.

I am incredibly thankful to Pantai Hospital Ayer Keroh (PHAK) for giving me this priceless chance to advance my education and career. Being a part of this prestigious organisation has been an amazing experience, and I feel privileged to have had the opportunity to collaborate with such gifted individuals. My internship experience was substantially enhanced by their advice and knowledge.

My profound gratitude goes out to Ms. Emilyn Seet Pei Wah, Executive of the Credit Control Department, for her guidance and for taking time out of her hectic schedule to help me successfully complete the responsibilities I was given. Additionally, I would like to express my gratitude to the department heads, authorities, and office staff at Pantai Hospital Ayer Keroh for their unwavering support, encouragement, and collaboration, all of which were instrumental in my report's completion.

In addition, I want to sincerely thank my parents, whose constant financial and moral support has been my biggest asset during this journey. For their unwavering encouragement to be truthful and reliable throughout my internship, I am also incredibly grateful to my friends. Their support and faith in me has been incredibly reassuring and inspiring.

In my professional development, this internship opportunity has been a major turning point. I am determined to make the most of the information and abilities that I have acquired and work towards ongoing professional development.

1.0 Student's Profile



NUR ALYAA BINTI SHZLI

SKILL SUMMARY

My background includes a strong foundation in financial analysis, investment techniques, and risk management. I am a student with a Bachelor of Business Administration (Hons.) in Finance from the University Technology of Mara. With a proactive approach to problem-solving and a sharp eye for detail, I am skilled in data analysis and financial modeling. In any internship situation, where I hope to further develop my skills and effectively contribute to the team's goals, my strong communication abilities and collaborative work style make me a useful asset.

EDUCATION

- **Bachelor of Business Administration (Hons.) Finance**
UiTM Bandaraya Melaka
2022-2025 **CGPA 3.37**
- **Diploma in Banking Studies**
UiTM Alor Gajah
2019-2022 **CGPA 3.55**

WORK EXPERIENCE

- **Pantai Hospital Ayer Keroh | Melaka**
Internship in Credit Control Department | Aug 2024 - Jan 2025
 - Responsible for issuing monthly reminders to patients with unpaid bills and working towards reducing overdue accounts.
 - Support the effective administration of the hospital's financial operations through accurate data recording and timely updates to billing systems.
- **Muslimpro Global Resources | Bukit Piatu, Melaka**
Admin Clerk | Sept 2021 - August 2022
 - Accurately and carefully completed administrative tasks, following procedures, including data entry and filing.
 - Provided top-notch customer service, quickly responding to questions in order to keep clients satisfied.

SKILLS & ABILITIES

- Attention to Detail
- Analytical Thinking
- Communication Skills
- Software Proficiency (Microsoft, Canva)
- Problem-Solving
- Time Management
- Interpersonal Skills

LANGUAGE

English - Proficient
Malay - Native language

ACHIEVEMENT

- Degree's Dean's List Award (Semester 4)
- Achieved band 4.00 score for Malaysian University English Test (MUET)
- Diploma's Dean's List Award (Semester 2, 4 & 5)

CURRICULAR ACTIVITIES

- Involved as a moderator in a webinar titled "Ratio Analysis: What are we looking for?" co-hosted with CIMB CGS International Securities.
- Competed for the "Sukan Antara Program (SAP)" as the Finance Student Association (FINEST) athlete representative on June 2023 and May 2024, placing second and third respectively.
- Managed the "Professional Image in the Hospitality Industry" event on December 15, 2023, participating as the exco registration representative.
- Took part in a video analysis competition on December 13, 2023, to assess the company's investment.
- Arranged a Week Without Wall event as a Bureau for students starting the semester.
- Attended a webinar titled "Candlestick and the Most Used Technical Indicator," which was co-hosted by CIMB.
- Competed and was awarded first place in the craft and design competition on January 5, 2023.
- Participated in the Bandaraya Entrepreneurship Sports Fiesta 2022 as an athlete representative for the Finance Student Association (FINEST), winning second place in December 2023.

REFERENCES

Emilyn Seet Pei Wah
Pantai Hospital Ayer Keroh
Senior Credit Control Executive

Nurhaslinda Binti Hashim
UiTM Kampus Bandaraya Melaka
Senior Lecturer

2.0 Company's Profile

2.1 Company's Logo, Location, Operation Hour



Figure 2: Company's Logo

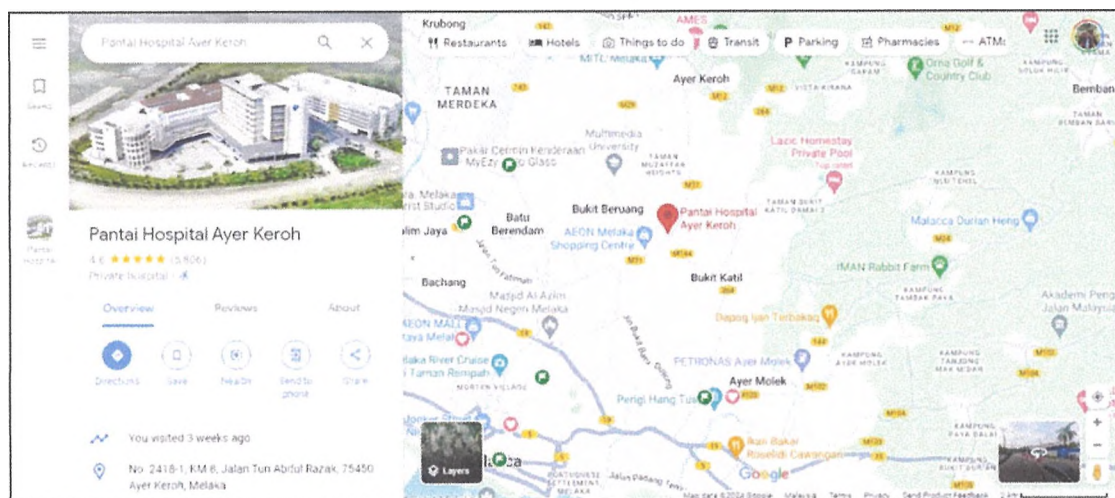


Figure 3: Location of Pantai Hospital Ayer Keroh



Figure 4: Pantai Hospital Ayer Keroh Building

Name : Pantai Hospital Ayer Keroh

Address : No. 2418-1, KM 8, Lebuhraya Ayer Keroh, 75450 Melaka, Malaysia.

Operation Hours : Monday to Sunday, Open 24 Hours

Fax : +606-2313299

Telephone No : +606-2319999

Emergency Department : +606-2313610

2.2 Company's Vision, Mission, Objective & Goals

Vision

To be the trusted professionals of healthcare delivery.

Mission

Delivering quality healthcare services that exceed your expectation, with a professional commitment to continuous improvement.

Objectives

- Reduce the risk of unexpected events/expected events.
- Consistently optimize hospital's services.
- Comply with HOP, SOP, and WI to maintain the required standards of care.

Goals

To ensure the hospital provides good quality of medical care to patients in accordance with recognized international standards.

2.3 Company's Background of Establishment



Figure 5: Logo of Pantai Hospital Ayer Keroh, IHH Healthcare Berhad and Parkway Pantai Limited

The Pantai Group of Hospitals established Pantai Hospital Ayer Keroh as a respond to rising healthcare needs in Malacca together with adjacent states. Pantai Hospital Ayer Keroh emerged to deliver affordable healthcare while achieving top quality standards to the local community and established itself as a main private healthcare facility.

The facility operates as part of the Pantai hospital network in Malaysia with sites throughout the country while providing specialized medical treatment across different fields. The hospital persists in expanding its services together with facility modernization to match ongoing developments in medical technology since its establishment. As part of their dedication the hospital expands their workforce with competent medical professionals while establishing dedicated service areas alongside the installation of advanced healthcare equipment.

The hospital operates as a complete healthcare institution which provides comprehensive medical service coverage extending from basic healthcare to specialized treatments in cardiology, oncology, orthopaedics and paediatrics fields. The healthcare facility at Pantai Hospital Ayer Keroh has developed into a medical institution which now serves patients from Malaysia and neighbouring foreign regions. The hospital implements contemporary medical operations while giving complete attention to patient needs for personalized care.

The hospital benefits from its membership in the Pantai and Parkway Pantai Group because IHH Healthcare now governs the organization which provides access to expanded shared resources and professional expertise with international healthcare quality controls. Through this affiliation Pantai Hospital Ayer Keroh secured its status as a leading trusted healthcare provider throughout the regional area.

2.4 Organizational Structure

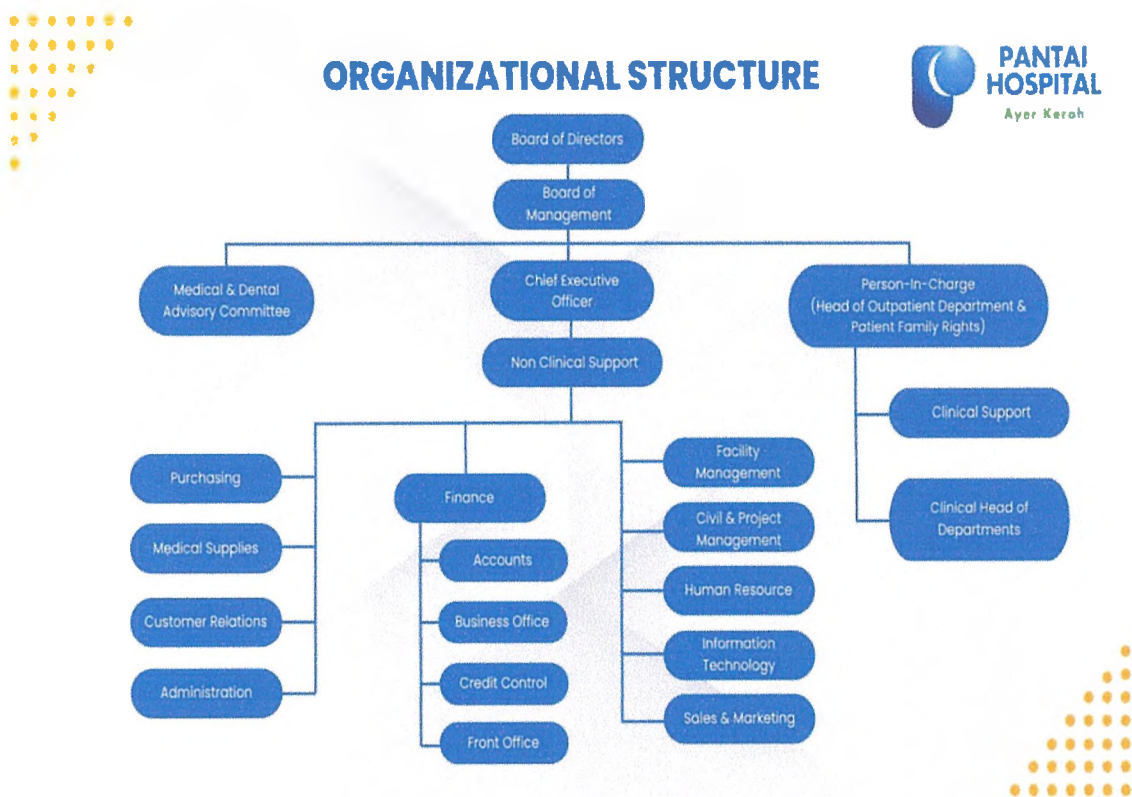


Figure 6: Pantai Hospital Ayer Keroh's Organizational Structure

2.5 Products/Services Offered

Pantai Hospital Ayer Keroh Melaka operates with a broad spectrum of medical services alongside numerous specialist medical departments which exceed 100 specialists.

- **Care & Treatment**

Pantai Hospital Ayer Keroh Melaka is dedicated to making a difference in people's lives by providing exceptional care, treatment and outcomes through the expertise of their professional team. Their commitment is reinforced by an unwavering pledge to quality and safety.

1. Bones & Joints
2. Brain, Nerves & Spine
3. Cancer
4. Children's Health
5. Ear, Nose & Throat (ENT)
6. Eyes
7. General Surgery
8. Geriatric Medicine
9. Heart and Vascular
10. Obstetrics and Gynaecology
11. Renal Medicine
12. Respiratory Medicine
13. Urinary and Male Reproductive System

- **Health Screening**

- **Accident & Emergency**

- **Centre of Excellence**

1. Cancer Centre
2. Cardiac and Cardiothoracic Centre
3. Orthopaedic Centre

- **General Facilities**

1. Critical Care Unit
2. Day Surgery
3. Dental Services

4. Dietetic Counselling
5. Operating Theatre
6. Pharmacy

● **Diagnostic Services**

1. Catheterization Laboratory (CATHLAB)
2. Clinical Laboratory
3. Endoscopy Centre
4. Haemodialysis Unit
5. Intensity Modulated Radiation Therapy (IMRT)
6. Medical Health Check
7. Physiotherapy & Rehabilitation Services
8. Radiology & Imaging Services
9. Specialised Services

● **eHealth**

eHealth is a value-added service introduced to help patients who are unable to visit hospitals due to certain reasons. Besides, in order to ensure their continuous care to their patients, eHealth is an online platform that is very easy to use, private and secure that connects patients to the top specialists from the comfort of home. In addition, patients can consult their preferred doctor through an additional channel, apart from walk-in appointments, with the help of **eHealth Chat** and **eHealth Consult**.

1. eHealth Chat

Patients can have a FREE 10-minute conversation or video or call with their selected doctor about general wellness and advice.

2. eHealth Consult

With eHealth Consult, it allows patients to have around 30-minute video consultation with their preferred specialists.

3.0 Training's Reflection

3.1 Duration

A vital stage for students is industrial training, which gives them important exposure to the working world. An industrial training course that is well-designed, executed, and assessed greatly aids in the development of a professional attitude. I completed a 24-week, six-month industry training program from August 12, 2024, to January 24, 2025, as part of my Bachelor of Business Administration (Hons.) Finance degree. The internship provided a disciplined schedule, with regular working hours Monday through Friday from 8:30 a.m. to 5:00 p.m. By working half days on Saturdays from 8:30 am to 1:00 pm, I was able to observe a steady and well-balanced work set. It gave me some room for a work life balance as I moved into the corporate and how the demands of professional work.

3.2 Department, Roles and Responsibilities

During my internship period in Credit Control I handled multiple duties to enhance financial operations efficiency. My main responsibility at the Credit Control department required me to verify both outpatient invoices and bills for accuracy. I paid close attention to details while checking that all essential biller information including debtor name together with guarantee letter reference number and doctor fees was properly documented. I located any mistakes or absent data points in both inpatient and outpatient bills before I documented all findings in an Excel log which I then used to return defective invoices to the front desk for modification. The effective and speedy resolution of processing issues helped sustain bill system authenticity as well as speed up information changes.

One major responsibility of my position entailed reaching out to patients with accruing accounts. I tracked unpaid accounts within the Excel file monthly while sending payment reminders to patients as a part of my responsibilities. The established efforts contributed to decreased overdue payments and better cash flow for the hospital.

As part of my duties, I supported automated systems and conducted direct communication with patients. I maintained regular meetings with dialysis patients once a month to hand over their bills and receive payment signatures that helped maintain accurate payment records. My duties included verifying final guarantee letters located on the AIA website to enable efficient claim processing benefits for all AIA patients. I took part in running the AI system that linked patient payments to health care charges in the billing system. The modern system automated bill reconciliation work while cutting down human mistakes and enhancing operational effectiveness.

My responsibilities gave me practical experience in both financial operations and business processes at private healthcare organisation. Being an intern at PHAK allowed me to master essential competencies in clear communication along with precise attention and contemporary financial system mastery which are vital for health care finance work.

3.3 Working Experience

In my six months internship at Pantai Hospital Ayer Keroh, I was given the chance to participate in the end of the year stock count, a big responsibility that I was given the chance to do. This was a task which ran from 13th to 27th of November, 2024 and provided me with sought after hands on experience of inventory management. During this period, there was a lot of inputting of stock data into Excel that had to get carried over to the Cerebral Plus system, something that was my main responsibility for this period. By this means, these stock variations could be quickly spotted and dealt with. This is due to a small inconsistencies could represent a big difference in the hospital's financial reporting and operations, the procedure was extreme and extremely precise.

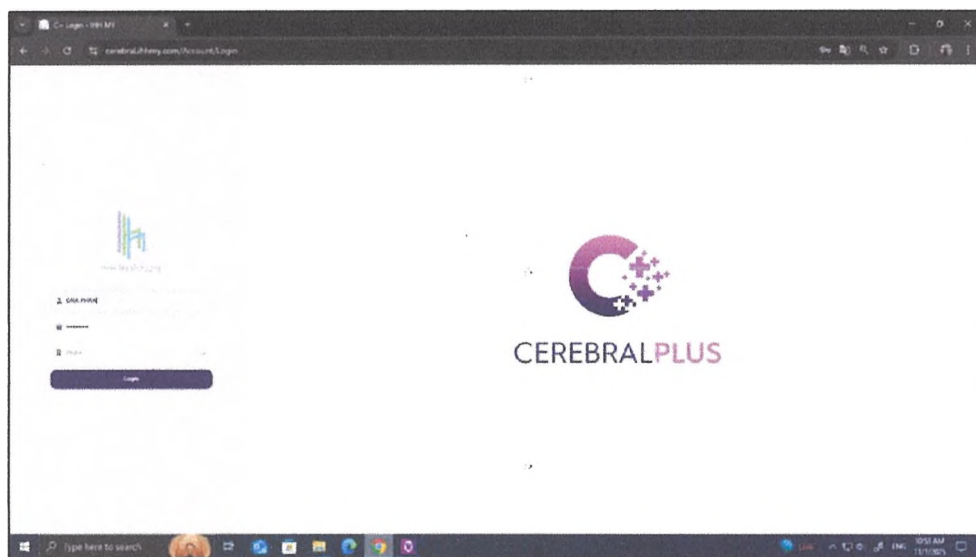


Figure 7: Cerebral Plus System

The inventory count included multiple vital medical sites, each offering distinct difficulties and educational chances. I was given the responsibility of helping with stock counts at the Pharmacy Satellite ED on November 13 and 14, 2024, where I had practical experience in pharmaceutical inventory management. On November 16, 2024, I helped with stock counting in the Operation Theatre, a setting that necessitated careful handling of expensive and specialised surgical materials. In a similar vein, I helped with stock counting at Ward C5 on November 19, 2024, and I helped in the labour room on November 20, 2024, which gave me

an understanding of the inventory requirements of various medical departments. In order to provide effective patient care, each location requires close attention to detail and knowledge of the particular stock management procedures.



Figure 8: Stock Count at the OPD 1ST Floor Block A

In the second half of the stock counting period, I had the chance to work in more critical areas of the hospital. On November 23, 2024, I assisted at the pharmacy store in Block B, which managed a large volume of medical supplies. On November 26, I took part in stock counting at the Outpatient Department, first floor Block A, and one day later on November 27, the second floor, Block C. I gained a more profound understanding of how the inventory system works across different departments in such a way that they are collectively ensuring the functions of the hospital. Despite honing the technical skills of data entry, system integration, among others, I also developed soft skills like time management, teamwork, and problem solving. This hands on exposure to stock management not only helped me out with practical knowledge of stock management but also to prepare me up and faced the challenges of inventory and financial management in hospitals.

4.0 SWOT ANALYSIS OF PANTAI HOSPITAL AYER KEROH

A powerful tool that can effectively analyze different aspects of an organization is SWOT, which stands for Strengths, Weakness, Opportunities, and Threat, it is a tool used to assess the company or projects, programs, departments or even individuals. A SWOT analysis is an effective device to determine both internal and external elements that affect an organization's performance. Over time it has become one of the most effective way of the business planning and making the decision. Gurel and Tat (2017) stated that SWOT analysis allows for the strategic planning to have a clean structure since it takes into account strengths and weaknesses on the one hand, and opportunities and threats on the other. Besides, Helms and Nixon (2019) argue that this tool is necessary to lead the organization's resources to the direction of the market dynamics so that it remains competitive.

Organizations can better identify their strengths and weaknesses by categorizing the advantages and disadvantages of challenges into the four areas in the SWOT model and exploit opportunities and counter threats. In his analysis, Kumar (2022) informs that SWOT analysis not only is a situational analysis but also provides foundation to organizational analysis. It is a crucial tool, which is applied in the process of strategic planning and realizing long term success.

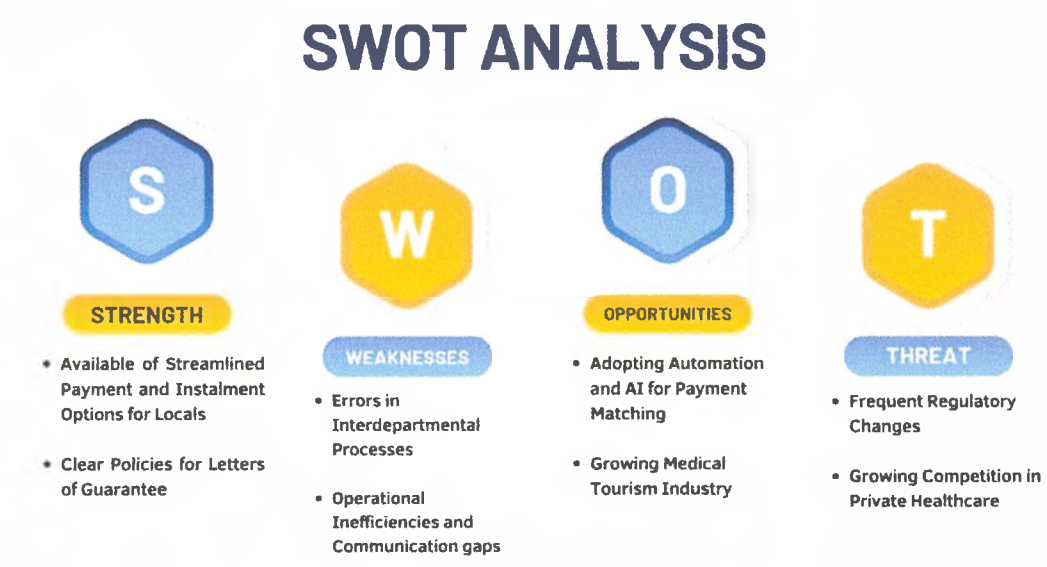


Figure 9: SWOT Analysis of Pantai Hospital Ayer Keroh

4.1 STRENGTH

Strength is defined as an inside capability, resource or attribute which provides an organization with the competitive advantage or helps it to meet its objectives. David et al. (2020) illustrated that strengths can exist in tangible assets such as state of the art facilities, financial stability, advanced technology, intangible assets like strong brand reputation, skilled and effective workforce, effective leadership and many others. These strengths that need to be recognised and leveraged into strategic planning is to take advantage of opportunities and lessen the risk or external threats for organisations. Pantai Hospital Ayer Keroh can help to identify its strengths and hence at the operational level can enhance the operational efficiency, and at the strategic level can make more informed strategic decisions.

With knowledge of the hospital's ability to flex its finances and leverage stellar banking relationships, the hospital can concentrate on where it has an edge, both in the local and overseas market. Research by Sharma et al. (2021) stated that strategic decisions which align with strengths of an organisation enhances long term success and sustainable growth of the same. The first way of differentiating Pantai Hospital Ayer Keroh from the others available is to identify its unique strengths and showcase it in the market. Leveraging core capabilities gives an organisation greater resilience and long term sustainability, as stated by Li et al. (2022).

Strengthening its market position and making patients' care better and better helps keep Pantai Hospital Ayer Keroh commercially stable as well. These strengths can be used strategically to support the hospital's operational goals and to protect its continued success in a highly competitive and changing healthcare environment. For instance, these strengths can streamline billing processes leading to more efficient operating by way of man, eliminating deadweight and enabling efficient utilization of resources for constant good high quality patient care.

4.1.1 Available of Streamlined Payment and Instalment Options for Locals

It is incredibly important for there to be simplified payment with instalment plans so that patients have the opportunity to pay for their healthcare with financial accessibility and flexibility, especially when this is done in a private care setting. There are options which are available to a wide spectrum of patients, even just people who are just not going to have available money immediately. As evident from Gupta et al. (2020), such patient friendly payment solutions helps in reducing the financial stress for patients and makes building trust with healthcare providers easier. For instance, Pantai Hospital Ayer Keroh offers 0% instalment plans to reduce the financial burden of patients and to remain afloat with sufficient

cash because there is a need to continue servicing with quality operations. Zhao et al (2022) findings of hospital's providing flexibility in payment increase patient satisfaction and loyalty fits with this approach.

Yet if such streamlined payment options are not implemented or failure to accommodate patient needs, negative outcomes result. Patients may be financially strained and may delay payments, which may delay operational costs being covered by hospital (Larkin & Patel, 2019). Further, patients with financial problems can be discouraged to visit the hospital, view it as unapproachable or be indifferent, and not only negatively influence satisfaction, but also generate negative feedbacks, together with a loss of trust and loyalty (Smith & Tan, 2021). This could harm the hospital's reputation and standing in a competitive healthcare market.



Figure 10: Pantai Hospital Ayer Keroh's Instalment Poster

As shown in Figure 10, Pantai Hospital Ayer Keroh has partnered with leading banks such as CIMB, Maybank to offer 0% instalment payment plans. This facilitates these partnerships such that patients in paying for the medical expenses have a flexible repayment period, enabling the services of health care to be conducted at lower rates and more easily. The hospital also accepts cash as well as major credit cards for their diverse financial needs. The communication regarding payment options keeps the patient well informed, therefore better reducing the chances for confusion or dispute. Pantai Hospital takes these measures because it reduces the financial barrier for patients, but retains a peaceful cash flow.

Flexible payment and instalment plans are important in helping Pantai Hospital Ayer Keroh financially viable and have a good reputation. Not only will these options help patients handle their medical expenses but they will also prevent the hospital from dealing with bad debts and assist in keeping the hospital's operational sustainable. The hospital ensures a consistent, modern emphasis on being trustworthy, patient centred and helping further its relationship with financial institutions to partner with them and provide adaptable payment solutions.

4.1.2 Clear Policies for Letters of Guarantee

A Letter of Guarantee (LoG) is a legal document signed by an employer, an insurance company or a third party payer stating the commitment on their behalf for payment for medical bills that an individual may have incurred. It serves as a potential safety net for the service providers in reducing their risk of non-payment. For healthcare providers to reduce credit risks and ensure the time revenue is collected, clear and well defined LoG policies are very important. Such policies establish a set of guidelines for LoGs that include, for example, required pre-existing credit agreements with companies or insurers.

By enforcing strict credit policies, Smith et al. (2020) argue that it aids in the solving of financial disputes and defaults which, in turn, prevents smoother claim processing thus resultant stable revenue of hospitals. However, hospitals can eliminate administrative workloads and protect their financial state by requiring billing only to reputable payers with proper and complete LoGs. Similarly, LoG policies also provide transparency allowing the manageability of healthcare finance systems (Smith & Taylor, 2021), and improve operational efficiency and streamline payment processes, which are essential in managing the complexities of healthcare finance systems.

The immediate financial and operational risk to hospitals for lack of clear LoG regulations. The extra risk of payment delays, defaults, and disputes increase when payers or companies do not have proper arrangements, and accept LoGs from them who are not reliable or trusted enough. According to Lee and Zhang (2019), weak credit policies directly affect cash flow and the financial sustainability, and this is manifested through the increase in overdue bills and longer claim processing time. In addition, the diversion of such resources would be wasted in correcting errors or chasing payments, and could more effectively be used in patient care. Such issues can damage the hospital's reputation and keep it from being a fiscally competitive hospital if they continue occurring.

Pantai Hospital Ayer Keroh mitigates these risks through the strict LoG procedures. All LoGs must come from companies or insurers with existing credit agreement. This, however, ensures that only verified advertisers that pay reliably are billed and eliminates the risk of a default. The LoGs are designed so that each document clearly specifies the patient's identity, hospitalisation details and coverage limits before services are provided, the staff are trained to verify that these are accurate and complete. This bypasses administrative delays and makes it a smooth process for running payments. The hospital also keeps the communication lines open with the employers and insurers to get out any discrepancies and resolve them.

Clear LoG policies are essential in the credit management of the healthcare sector. It improves operational efficiency, promotes financial stability, engenders trust amongst patients, insurers and corporate partners. Pantai Hospital Ayer Keroh adheres to these guidelines and works with reputable organisation to minimise credit risks, smooth payment systems and can channel its resources to being able to deliver high quality patient care.

4.2 WEAKNESSES

Weaknesses are internal factors that decrease the performance or increase vulnerabilities regarding the competitors. In strategic management, weaknesses can be ranging from lack of resources, low level of operation efficiency or poor service delivery. A SWOT analysis is a part of identifying weaknesses for an organisation to know the areas it is lacking at and focus on the areas of improvement. From example, poor communication or unintelligent administrative processes can by anti-stakeholder unsatisfying leading to an unwavering brand of an organisation and it's long term sustainability.

This is particularly important for Pantai Hospital Ayer Keroh to identify gaps to stay competitive with Malaysia's dynamic local healthcare industry. In this way, the hospital can get a grip of internal inefficiencies, taking action proactively in order to eliminate such issues and decrease risks that might affect its activities. To take it the other way, the hospital might just identify problems in its credit control and billing process and may want to sort out those, to streamline operations, reduce the delays in operations and patient satisfaction. Lee and Ng (2020) stated that effective tackling of their internal weaknesses by healthcare providers not only promotes operational efficiency, but also strengthen their bond with patients as well as stakeholders.

Also, it is acknowledging weaknesses that leads to continuous improvement and innovation. As an example, the hospital can invest in more advanced technology or train staff when it becomes aware that its patients expect proper procedures with money. In contrast, failing to address weaknesses will result in operational problems, decrease of patient trust and market share (Smith & Brown, 2021).

In order for Pantai Hospital Ayer Keroh to deliver high quality healthcare services it must be able to identify and address its weaknesses. Identifying the hospital's internal shortcomings allows the hospital to concentrate on developing targeted strategies that will help to increase efficiency, improve patient satisfaction, and well as the hospital's opportunity to lead in the healthcare industry.

4.2.1 Errors in Interdepartmental Processes

One of the biggest problem Pantai Hospital Ayer Keroh's Credit Control encounter comes from the interdepartmental process errors like a debtor not having the correct information or the billing not detailed enough. Often, these mistakes occur upstream, in the Business Office or Insurance departments, and cause strain on payment collection downstream. Within healthcare organizations, Smith & Harvey (2019) indicate that there are substantial interdepartmental inefficiencies associated with billing and claims process with many touchpoints. The early billing disputes, denied claims and prolonged payment cycles cause the harm to financial performance of the hospital.

An interdepartmental error in managing work at the Credit Control department is a critical weakness for Pantai Hospital Ayer Keroh. Things like a missing entry of a debtor in the billing or an incorrect information of a debtor in the actual billing disrupt the financial workflow and cause a delay in the collections. These delays will put significant strain on the hospital's cash flow, which is critical to maintaining operational stability in the highly competitive healthcare industry. According to Wilson et al. (2020), this kind of inefficiency is often due to the absence of standardization and poor communication between departments. As a consequence, these gaps increase billing and claims processes that foster bottlenecks in the settlement of financial matters.

The most serious of these consequences is the possibility of billing disputes. For example, they may occur when system entries or initial documentation are wrongly made, causing a patient's bill to be entrusted to an insurer that should not have been billed. As a result, this can result in claim denials, which extend hospital's administrative work, and so on, which compounds its resources shortage. Additionally, such disputes can harm the hospital's brand by destroying payer and patient trust. Research by Johnson & Brown (2022) also states that unresolved billing problems in healthcare organisations are often a source of increased operating costs as resources are moved away from process optimisation to dispute resolution.

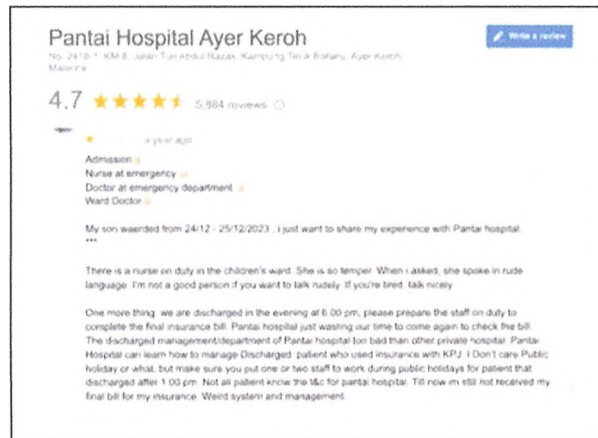


Figure 11: Google Review regarding final bill for patient's insurance

The hospital faces the risk of both financial instability and a drop in patient satisfaction if these flaws are not fixed. As shown in figure 11, a patient leave a review about how Pantai Hospital Ayer Keroh is taking a long time to settle her final bill. Negative comments from patients who have been involved in prolonged billing issues are more likely to be shared, which will damage the hospital's reputation. Furthermore, a hospital's revenue streams may be further impacted if insurers are reluctant to collaborate with it due to inefficiencies in handling claims.

4.2.2 Operational Inefficiencies and Communication gaps

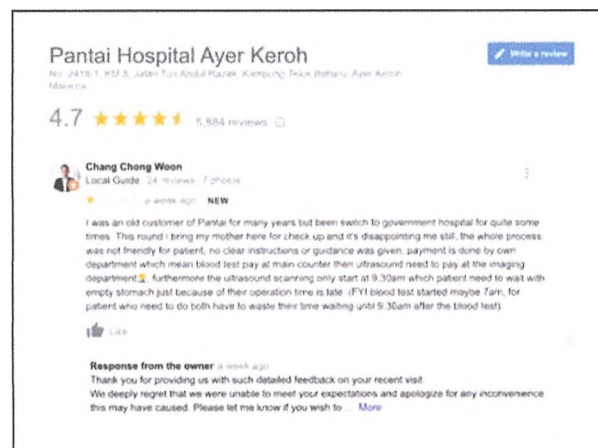


Figure 12: Google Review regarding patient's experience with payment system

As the review pointed out in figure 12, the patient experience and operational effectiveness at Pantai Hospital Ayer Keroh could be impacted due to unclear instructions and the separation of payments across departments. Lack of appropriate direction causes patients to become more confused, stressed, and dissatisfied, especially in high-stakes settings like hospitals where patients frequently expect prompt care (Deloitte, 2020). As the reviewer noted, having

several payment terminals for different departments might cause delays in services and upset patients who may already be uncomfortable. There are poor communication of processes, such as payment workflows between teams, where this issue shows up. Inefficient services not only destroy patient's faith and loyalty but they also speak ill of the deteriorating quality of services.

In addition, the patient has to transition from one department to another which hinders the overall hospital experience for patients and impacts operational delays. Lee et al. (2018) research shows that efficient process of administering and paying ensures smooth flow of services without unnecessary delay, one of the aspects which is crucial to patient satisfaction. For instance, patients, who tend to have to take care of payments for imaging scans, blood tests and other sorts of care services, such as delivering themselves again and again to the hospital in the wake of such care, all of which factors into an overall stress that could serve to chill patients before and during hospital visits, preventing them from returning for follow-up care. In particular, this is crucial in the private sector of healthcare because patient retention is reliant on a reputation for giving patient centred, efficient care.

These operational inefficiencies and communication gaps represent a huge vulnerability for Pantai Hospital. If patients come across this sort of disorganized workflows, the hospital loses its comparative advantage to other private hospital with more integrated workflows. The World Health Organisation (2019) stated that such organisations that place priority on transparent and friendly to patient processes, commonly, have increased levels of patient satisfaction and loyalty. In order to retain its status as well as a foremost healthcare provider, Pantai Hospital must tackle these deficiencies.

4.3 OPPORTUNITIES

Opportunities in the business world are factors, or trends in the environment that could be exploited by a company to be competitive or to achieve benefits for the business. Advancements in technology, emerging markets, regulatory changes or the change in consumer behaviour could be involved. Strategic planning is all about recognising opportunities and capitalise upon them. David et al (2020) suggest that organisations which actively seek out opportunities and identify them, are more likely to be successful in creating and bringing new products to the market.

Given that Pantai Hospital Ayer Keroh is based on identifying opportunities for sustaining growth, better and enhancing patient care as well as staying competitive in the fast changing healthcare sector, the issue of identifying opportunities is crucial. The hospital can pursue the trends of medical or healthcare tourism and partner with technology firms to broaden its offerings of service and brand itself as an eminent healthcare service provider (Smith et al., 2021). As research has demonstrated, there is potential for the digital health solutions like telemedicine to significantly improve the service quality, patient accessibility and convenience, with evidence of a 30% increase in these areas (Khan et al., 2022).

Pantai Hospital Ayer Keroh needs to anticipate opportunities to ensure that they can stay above in the competitive healthcare industry. To this effect, the hospital would also be engaging in community health initiatives that will also strengthen the hospital's reputation, presenting itself as a hospital that has keen interest in being involved in community health as a means of promoting health among the social set and benefiting from encouraging patient loyalty. Hospital can explore untapped markets such as underserved population or international patients to further expand the reach and to create new revenue streams to further solidify its competitive edge.

This proactive strategy is crucial in a fast changing healthcare landscape for an institution's long term success. Stagnation, missing the opportunity to grow, and becoming irrelevant to the industry could occur if one fails to recognise as well as act on the available opportunities.

4.3.1 Adopting Automation and AI for Payment Matching

To increase operational accuracy and efficiency, a business needs to automation and artificial intelligence if they want to complete the payment matching procedures. Automated solutions streamline workflows, increase speed of processing transactions as well as reduce human error. According to Dobson et al. (2018), AI's 30% reduction of billing errors impacts an organization's revenue cycle management. The fast response time and quick turnaround

times have made these solutions possible to provide, and AI-powered solutions can also instantly analyse huge amounts of transactional data to spot abnormalities faster so that the recovery rates for unpaid invoices can be heightened.

A more recent study by Lee et al. (2021) indicates that the business which used automated payment system recorded a 20 percent increase in customer satisfaction as well as 25 percent increase in efficiency. This is because of less disputes with automation in terms of guaranteeing correctness in payment record and expediting matching process. Through such implementation of technologies, the doctors at Pantai Hospital can better focus on patient care rather than overhead.

However, payment matching may have serious inefficiencies if automation and AI are not used. As pointed out by Gupta et al. (2020), the significant operational expenses, delays and error proneness of manual operations. Without using technology to automate processes and stress on the revenue cycle, businesses go the risk of missing out on opportunities to increase revenues. This lag with the healthcare sector means that payments take longer, relationships are strained with stakeholders, and you can't reinvest to improve the vital patient care improvements. Additionally, the use of the outdated techniques may pose problems of compliance since the manual ways cannot meet the current regulatory issues. If the company cannot implement the new technology it gets into competition context, and the position in market and also patient's trust will be affected.

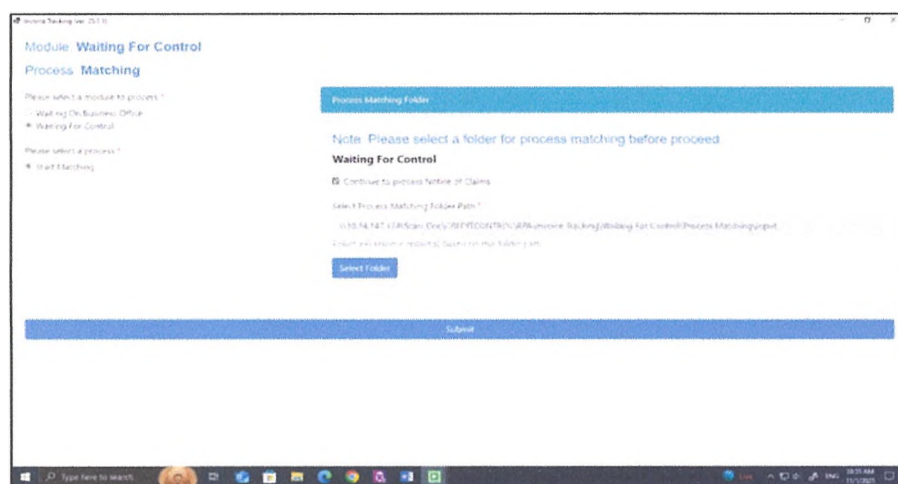


Figure 13: Ui Path Assistant

Pantai Hospital recognizes that its payment procedure is very important in order to maintain its efficiency and competitiveness. To resolve these challenges, the hospital considers the implementation of automated payment tracking and matching technologies. These systems

help to ensure the smooth integration of payment data, from different sources, and in turn, help increase accuracy with less of a manual labour requirement (Sharma et al., 2023).

The purpose of an automation payment matching system for Pantai Hospital is to reduce time lags and adherence to industry practices in optimizing financial stability. As Kim et al. (2022) indicate, healthcare organisations that there have been automation from 35% declining to administrative costs without sacrificing more integrity operation standards. Pantai Hospital's proactive strategy would result in a higher service quality for the partners and patients as well as higher internal efficiency.

4.3.2 Growing Medical Tourism Industry

Strategically located, Pantai Hospital Ayer Keroh is well positioned to leverage on Malaysia's rising image as a medical tourism industry, in line with its commitment to quality and affordable healthcare services. As a result of its modern medical facilities and affordable cost, Malaysia is now a favourite destination for international patients seeking quality and affordable medical care. With its proximity to the city of Malacca, a city known for its beautiful history and its extensive cultural heritage, Pantai Hospital Ayer Keroh can strategically operate in line with the increasing trend of medical tourism by delivering healthcare alongside travel experiences. Recently, Malaysia's medical tourism sector has grown rapidly, to the point that it contributes not only to healthcare revenue but to the broader Malaysian economy, as stated by Abdullah et al. (2021). To become a leader in the provision of specialist services, such as cardiology, oncology and orthopaedics, the hospital is able to attract more international patients seeking the very best medical care.

The location of the hospital in southern Malaysia has the advantage of easy access by international transit routes as well as close proximity to neighbouring countries Singapore and Indonesia. The hospital can also make use of government initiatives to market Malaysia as a medical tourism destination through incentives for healthcare professionals, simplified visa processes for patients, as well as cooperation with travel agencies. According to research by Tan and Lee (2020), the selection of the treatment destination is influenced by the policies of medical tourists based on convenience and its cultural compatibility. Pantai Hospital Ayer Keroh can upgrade its bilingual capacity, cultural sensitivity amongst staff and offer cultural deficient medical tourism packages to attract more such preferences.

The hospital can also adopt innovative marketing strategies in order to attract more international patients. Global visibility of this can be helped by online campaigns having partnerships with travel agencies and by showcasing positive testimonials from satisfied foreign patients. As pointed out by Kamal et al. (2023), the increasing want for medical tourism

is associated with improvements in healthcare technology, the patients are now demanding from their selected destinations. Through integration of state of the art medical equipment and offering numerous services, Pantai Hospital Ayer Keroh can become a modern, patient centric hospital. The efforts do not only attract international patients but also help the hospital build its name among the local patients who can be quite impressed by the higher standards of care. Due to the ever changing and evolving global healthcare landscape, Pantai Hospital Ayer Keroh can capitalize on its strengths and be well positioned as a leading healthcare provider not only locally but also internationally.

4.4 THREATS

An external factor or challenge that could cause loss of stability, or loss or decline in growth and performance of an organisation is called as threats in the business world. Often these threats come from the external environment, for example changes in the regulatory shifts, competitive pressures, economic instability and technological change. For instance, as per Hill et al. (2020), threats to the firm's processes and products also need to be identified and understood which will enable proactive strategies to be developed to mitigate risks and further maintain a competitive edge. This makes difference between weaknesses like internal shortcomings and threats external such that threats require planning and adaptability to attend to them effectively.

Pantai Ayer Keroh Hospital, a private healthcare provider in a highly regulated field and one who competes over numerous sectors is aware about the upcoming threats. However, matured regulations, altered patient expectations as well as technological developments can lead to substantial risks for the hospital in its capacity to provide high quality care as well as to keep financially stable. For instance, stricter regulation on insurance payments might add new jobs waiting for payment and further delay payment. If these threats are ignored or not properly tackled quickly, the hospital can end up having to lose revenue, poor patient satisfaction, or may tarnish the hospital's reputation.

With the knowledge of these external challenges, Pantai Hospital Ayer Keroh is more prepared to tackle them accordingly. This helps the hospital to understand the threats and adapt the strategies in a manner that keeps it resilient and competitive in the fast changing healthcare landscape.

4.4.1 Frequent Regulatory Changes

Organisations such as Pantai Hospital Ayer Keroh are perpetually struggling under numerous healthcare billing legislation changes which are hard and therefore require the modification of

large systems, training of the employees and adapting of the processes. The operational interruptions experienced by hospitals stem from changes in regulations which are typically followed with updates and new documentation requirements, billing system updates and new staff training for the new procedures. Smith and Lee (2020) state that these modifications can lead to inefficiencies, slow down the operations, and delays in billing and payment collections. Moreover, these changes come with higher costs since in most cases they entail additional expenditures in compliance infrastructure, for example, in upgrading the software, hiring of legal counsel or going through long training sessions.

Hospital finances may be strained by these expenses, particularly if they are unforeseen or occur frequently. The threat is increased by the possibility of non-compliance, since failing to adjust to new rules may lead to fines, audits, or legal action. Additionally, non-compliance undermines patient trust and harms the hospital's reputation, endangering its long-term financial and operational viability (Brown & Davis, 2022).

Healthcare providers like Pantai Hospital Ayer Keroh are seriously threatened by frequent regulatory changes, which can have an effect on their operations, finances, and reputation. Significant fines are frequently imposed for noncompliance with revised laws, endangering the hospital's financial viability and taking funds away from vital activities (Jones & Taylor, 2021). Delays in modifying billing practices and systems to comply with new regulations can cause cash flow problems by delaying payment processing, which eventually results in revenue losses. Furthermore, operational inefficiencies brought on by unprepared employees and interrupted workflow can have a negative impact on service delivery, lowering patient satisfaction and eroding confidence in the hospital's offerings (Brown & Davis, 2022). Both the hospital's reputation and patient retention rates may suffer as a result of this breakdown in confidence.

4.4.2 Growing Competition in Private Healthcare

Hospitals compete for market share in the highly competitive private healthcare industry by offering unique services, implementing aggressive pricing plans, and implementing patient-centered care models. Due to the increased competition with other healthcare provider, such as Mahkota Medical Centre, hospitals are forced to invest in state-of-the-art technology, innovate constantly, and maintain competitive pricing structures. In order to draw and keep patients, private healthcare organisations are compelled by competitive pressures to enhance operational effectiveness and service quality (Deloitte, 2020).

sophisticated facilities, which puts pressure on hospitals to constantly innovate or risk losing their patients' trust and income. A hospital's capacity to maintain its competitiveness is made even harder by the fact that competitive pricing frequently calls for cost reductions, which, if not handled well, may have a detrimental effect on employee satisfaction or service quality (Smith et al., 2019).

In the private healthcare industry, unchecked competition can have negative effects on hospitals, such as a loss of market share, decreasing profit margins, and reputational concerns. Patients will probably select rivals that provide better treatments or lower prices, which will lower patient numbers and revenue. Hospitals may cut prices to be competitive, however this may eventually reduce profit margins and affect long-term financial viability. In addition, hospitals risk losing their reputation and becoming less appealing to both current and prospective patients if they are unable to stay up with their rivals in terms of service quality or innovation (Brown et al., 2022). These series of elements when taken together constitute a threat to long term survival of a hospital in a market that is becoming more and more competitive.

5.0 Discussions and Recommendations

5.1 Expand Digital Payment Systems for Enhanced Patient Accessibility

With more options like online payment portal, mobile wallet and even cryptocurrency acceptance it is right for Pantai Hospital Ayer Keroh to further expand its digital payment system. In addition to making payments more efficient, these solutions support evolving preferences of patients. Transactions made through a digital payment system are streamlined, and the costs of administrative charges and associated money related issues in handling manual payment processing have been tremendously decreased (Chen et al., 2021). These technologies can be merged with the hospital's already existing healthcare management platforms to deliver an integrated and easy mode of payment for patients.

Increased digital payment system means that more people with varied financial issues can enter the health care market. For example, payment gateways and mobile wallets that allow paying bills from the home itself, without even visiting the hospital in the physical, reduces the need for physical visit to the hospital. It also further enables adopting of advanced payment methods such as cryptocurrency, thereby attracting patients who are tech-based and international visitors thereby making it competitive in the global healthcare market (Zhao & Liu, 2022). In addition, communicating these options clearly through digital channels like the hospital's website or mobile app can further improve patient's trust and satisfaction.

To add, implementation of staunch security measure such as encrypting all data listed above to protect patient data and financial information is essential. Lee and Kim (2020) suggests that along with protecting patient from fraud, cybersecurity features such as encryption and two factor authentication also increases patient's trust. Pantai Hospital can optimise patient satisfaction in relation to the patient's security prioritisation while maintaining a stable cash flow to reinforce the financial stability and reputation as a patient-centred healthcare provider.

5.2 Implement Centralized Billing Systems to Address Interdepartmental Errors

Minimising errors caused by disjointed processes between departments between department at Pantai Hospital Ayer Keroh is the reason that they should consider implementing a centralised billing system. With this approach, billing procedures would be standardized and communication between departments would be improved by integrating their workflows. It can also help minimize the probability of entries missing or incorrect, and of giving per debtor consistency. For example, real time automated systems can quickly identify and address problems before them becoming outstanding issues of payment delays or disputes.

Smith & Harvey (2019) contend that the centralised systems reduce communication gaps between various departments, and as such boost efficiency. Pantai Hospital, therefore, can adopt this technology to automate billing processes, free channels and enable a faster payment cycle. Furthermore, training staff on how to use these systems effectively, and therefore efficiency of operations as well as administrative burden can in addition be provided.

Also, implementing a centralised billing system could shield the hospital from financial loss arising out of its potential losses due to claim disputes or denials. Wilson et al. (2020) found that centralised use reduces payment delays by 30%, allowing for improved cash flow and operational stability. In addition to improving financial performance, they make an effort to build trust with insurers and patients by showing a red flag of accuracy and efficiency. Maintaining such a reputation, while in a very competitive healthcare industry, is vital for long term survival.

5.3 Comprehensive and Adaptive Staff Training Programs

Pantai Hospital Ayer Keroh (PHAK) could explore better ways of training than its current practice of holding regular workshops. Such as that a continuous learning platforms could be implemented through e-learning modules and personalized training paths powered by AI. Adaptive learning technologies also allow the training content to adapt based on employees' roles and exploitation of existing knowledge gaps thus making the training process more effective and impactful (Tan & Lee, 2020).

It can also include practical case studies and realistic simulations that will aid staff to understand the outcomes of errors and why regulatory compliance is so important. Deloitte (2020) says that sector organisations that employ scenario training experience a 25 percent decrease in compliance errors. Besides improving knowledge retention, these methods provide employees with the ability to quickly adapt to the changes in regulations and related conditions.

Pantai Hospital Ayer Keroh can not only remain at the forefront of healthcare, but by investing in the most current AI technologies and focusing on a dynamic training approach, can surpass this. These enhancements will help the hospital keep its financial operations on a smoother path, as well as enable its staff to be adept in receiving regulatory changes. That in the end will naturally make better patients' experiences and will help hospital grow in the long term.

6.0 Conclusion

During my six months internship with Pantai Hospital Ayer Keroh (PHAK), it is an immersive experience that allowed me to have very good learning and very good personal growth. It gave me a chance to bridge the academic theory and practical application, enhance my knowledge around the healthcare industry and also other important skills that I needed to possess. I worked under the management of Credit Control Department professionals and got to do things like handling payment systems, work with invoicing, and monitoring financial records. Solving these tasks eventually made me focus more on my detail, problem solving skills etc. It helped me build a firm ground to build my future career on.

During that internship, I was given the insights of both the operational and the strategic sides of the organisation. Nevertheless, I observed the hospital's excellence in patient care and its adoption of the most modern payment system, and that gave me more ideas of how health care organizations can coexist in the highly competitive segment. I also witnessed the very good inter departmental working which showcased the hospital as a very efficient and customer friendly one. Meanwhile, I pinpointed the fact that there were still some bits missing such as lack of communication among the departments as well as inefficiencies pertaining to billing. These observations broadened my analytical view, proved the need for adaptability and progressive problem solving in a market of change.

Besides this, this internship provided me with the opportunity to prepare a SWOT analysis of the hospital by taking its strengths, weaknesses, opportunities and threats. If I were observed daily operations and interacted with fellow colleagues I was able to tell that the hospital is famous for a good reputation for quality care, effective credit control systems, and special policies based on the patients. I also point out challenges like the requirement of better training programs and how technology can be enhanced in order to improve the staff performance. In order to understand the hospital's strategic positioning, I was guided by experienced mentors who exposed me to real world scenarios. Not only did this experience make me better at understanding hospital administration, but this experience has fuelled me to incorporate the things I have learnt into my career as it develops.

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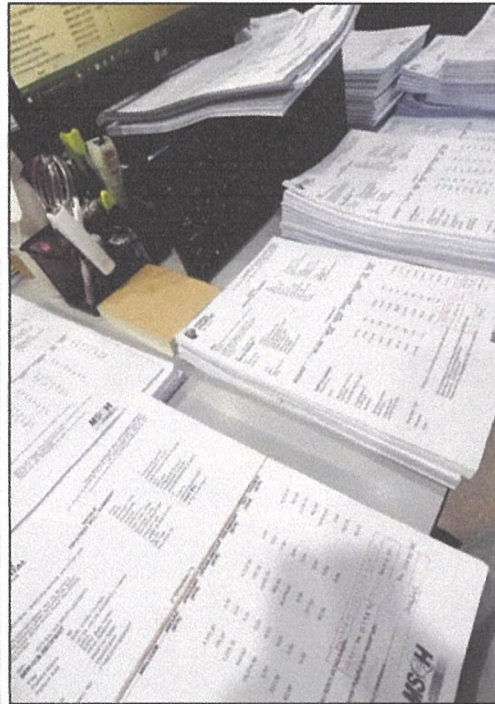
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8.0 Appendices



Appendix 1: Pickup item from Admin Office



Appendix 2: Sorting inpatient bills



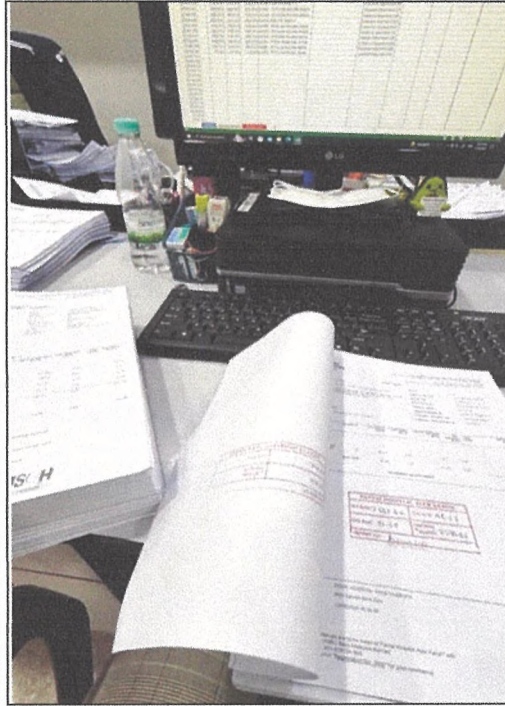
Appendix 3: Attended orientation for PHAK's Staff



Appendix 4: Attended KWSP's event



Appendix 5: Went to Level 8 Storage Room



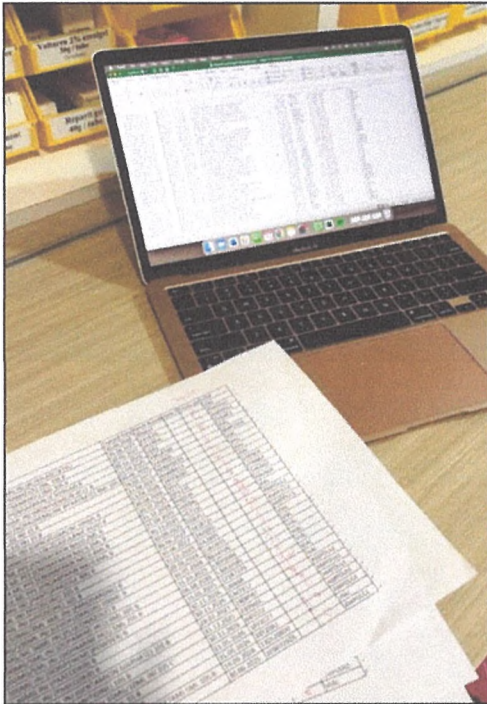
Appendix 6: Key-in Allianz's patient information



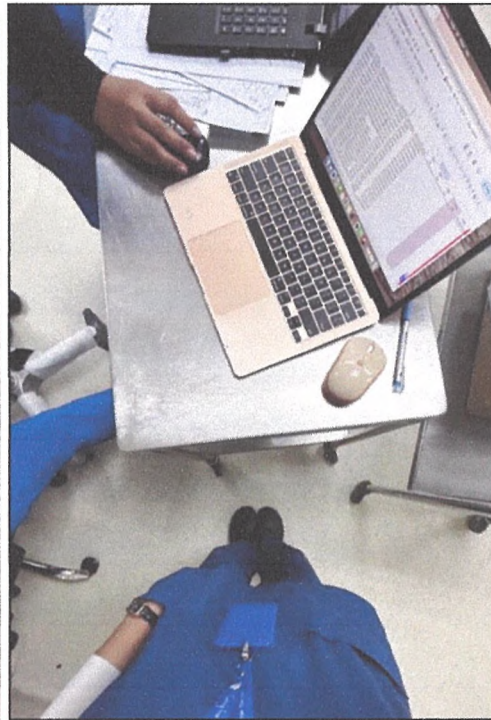
Appendix 7: Went to OPD 1st Floor to return bills



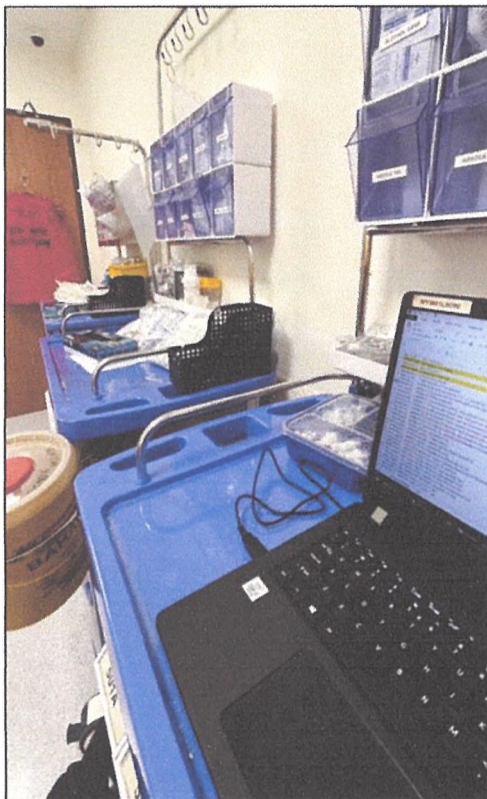
Appendix 8: Learning new AI system



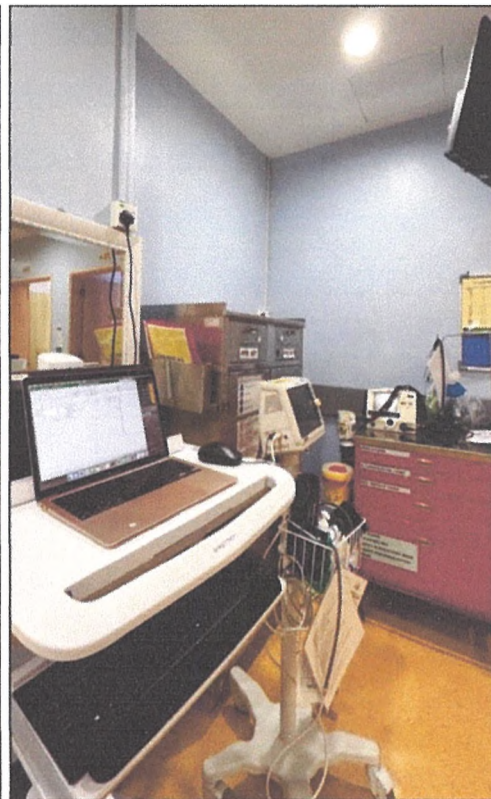
Appendix 9: Stock-count at ED Satellite Pharmacy



Appendix 10: Stock-count at Operation Theatre



Appendix 11: Stock-count at Ward Block C



Appendix 12: Stock-count at Labour Room