



UNIVERSITI
TEKNOLOGI
MARA

Cawangan Melaka
Kampus Bandaraya Melaka



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

MGT666:

INDUSTRIAL TRAINING REPORT

PREPARED BY
SITI AISHAH BINTI SAMSUDIN
(2022645794)

PREPARED FOR
DR NGAU DUO SENG

COMPANY :
AMANAH SAHAM NASIONAL BERHAD
(ASNB SEREMBAN)

SURAT KEBENARAN

Tarikh : 17/01/2025

Kepada :

Penyelaras Latihan Praktikal
Fakulti Pengurusan Perniagaan
UiTM Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

No Tel : 06-285 7119 / 7190 / 7196

Email : praktikalfppmelaka@uitm.edu.my

Maklumbalas (/)



Setuju



Tidak Bersetuju

Tuan/Puan

KEBENARAN UNTUK MEMUAT NAIK HASIL LAPORAN PELAJAR LATIHAN INDUSTRI SEBAGAI "PUBLIC ACCESS" DI REPOSITORI UTM

1. Merujuk perkara di atas, pihak organisasi bersetuju / tidak bersetuju pihak universiti memuat naik hasil laporan pelajar latihan industri sebagai "public access" di repositori UiTM.

Nama Pelajar	SITI AISHAH BINTI SAMUDIN		
No. Matriks	2022645794	Nama Program	KEWANGKAWAN
Tajuk Laporan	INDUSTRIAL TRAINING REPORT	Nama Syarikat	ASNB

2. Tindakan ini adalah di bawah tanggungjawab dan kesedaran penuh oleh pihak organisasi.

3. Sekiranya terdapat sebarang masalah atau kebocoran maklumat sulit pihak organisasi tidak boleh mengenakan sebarang tindakan undang-undang kepada pihak universiti.

Yang Benar



.....
Nama Pegawai : NAZRUL AZUWAN BIN NAZRI
Jawatan : Executive
No. Tel. : Amanah Saham Nasional Berhad
No. Faks : Seremban Branch

Cop jabatan/organisasi:



EXECUTIVE SUMMARY

Amanah Saham Nasional Berhad (ASNB), a leading unit trust management company in Malaysia with 32 branches nationwide, has established itself as a strong competitor in the financial industry. To maintain its sustainable growth amidst evolving market challenges, ASNB continues to innovate and uphold its commitment to providing reliable investment solutions.

Throughout the internship, I had the opportunity to experience the real world of working at ASNB Seremban Branch, where I gained a comprehensive understanding of unit trust investments and contributed to the organization's operations.

One of my key responsibilities was providing an excellent customer service to ASNB clients. As I assisted customers with inquiries such as about investment products, account management and financial transaction, ensuring that each interaction was handled with professionalism and accuracy.

Therefore, this report emphasizes my reflection on undergoing an internship at ASNB Seremban and factors that impacted the performance of the company to remain its competitive.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	2
ACKNOWLEDGEMENT	4
1.0 STUDENT'S PROFILE	5
2.0 COMPANY'S PROFILE	7
2.1 Company Background	8
2.2 Organizational Chart of ASNB Seremban	10
2.3 Products & Services Offered by ASNB	11
2.3.1 ASNB Products	11
2.3.2 ASNB Services	16
3.0 TRAINING REFLECTION	17
3.1 Duration	17
3.2 Details	
3.2.1 Assignments and Tasks	18
3.3 Gains	19
4.0 ASNB SWOT ANALYSIS	21
4.1 Strengths	
4.1.1 Diversified Investment Portfolio	22
4.1.2 Strong Customer Engagement	23
4.2 Weaknesses	
4.2.1 Limited Availability of Units	25
4.2.2 Kiosks Downtime	26
4.3 Opportunities	
4.3.1 Collaborate with Educational Institutions (IPTA/IPTS)	27
4.3.2 Technology Advancement	28
4.4 Threats	
4.4.1 Politic Issues	29
4.4.2 Economic Instability	30
5.0 CONCLUSION	31
6.0 REFERENCES	32
7.0 APPENDICES	33

ACKNOWLEDGEMENT

In the esteemed name of Allah, the Most Gracious, the Most Merciful

First and foremost, I would like to praise and thank to Allah the Most Almighty for his showers of blessing throughout my internship journey. His generosity has granted me the opportunity to learn, grow, and gain valuable experience.

I would like to express my deep gratitude to Encik Nazrul Azuwan Bin Nazri, my internship supervisor, for his invaluable guidance, support, and mentorship during my internship at Amanah Saham Nasional Berhad (ASNB). His insights and advice have pushed me to grow and learn in ways I didn't think possible. Thank you for believing in me and entrusting me with important tasks and responsibilities.

My sincere thanks to the entire team at ASNB Seremban branch for their warm welcome and willingness to help me acclimate to the workplace. Your passion and dedication to your work is truly inspiring.

Last but not least, my deepest gratitude goes to my beloved family and friends for their endless love, prayers and encouragement. Thank you for helping me along my journey to complete this internship. May Allah repay your kindness.

1.0 STUDENT'S PROFILE



SITI AISHAH SAMSUDIN

Seremban, Negeri Sembilan | +60 173637831
aishahsamsudin01@gmail.com | [Linkedin.aishahsamsudin](#)

ABOUT ME

A fresh graduate from Universiti Teknologi Mara (UiTM), majoring in (Hons) Finance with a 3.52 CGPA. I am a passionate and motivated person who is eager to learn new knowledge and polish my skills in a real world working experience. I am capable to work in teamwork, adaptability and independently.

EDUCATION

Universiti Teknologi Mara (UiTM), Bandaraya Melaka Campus Oct 2022 - Jan 2025

- **Bachelor of Business Administration (Hons) in Finance**

Related Coursework: Corporate Finance, Investment Analysis and Financial Modeling

CGPA: 3.52

Universiti Teknologi Mara (UiTM), Rembau Campus July 2019- Apr 2022

- **Diploma in Banking Studies**

Related Coursework: Banking Fundamentals, Risk Analysis and Accounting

CGPA: 3.79

EXPERIENCES

Amanah Saham Nasional Berhad Aug 2024 - Jan 2025

Internship

- Assisted customers in handling transactions, resolving issues and providing accurate information to customer.
- Educated customers on various investment products and services offered by ASNB.
- Conducted auditing of documents and coin reconciliation for accuracy.

Watson's Personal Care Malaysia Apr 2022 - Jan 2023

Senior Customer Assistance

- Supported accounting operations, including handling cash, maintained accurate financial records and managed documents.
- Provided an excellent assistance to customers ensuring a positive shopping experience.
- Conducted stock management by performing accurate stock counts every time new shipments arrived

SKILLS

- Able to communicate effectively.
- Willing to learn new ways of doing things.
- Independent and Self reliant.
- Working well in a teamwork.

ACHIEVEMENTS

- Dean List Award for degree (Semesters 2, 4, 5)
- Dean List Award for Diploma (All semesters except semester 3)
- Achieved a 4.00 band score for MUET
- Achieved Silver Medal for Innovation Competition organized by UiTM Kedah

CURRICULAR ACTIVITIES

- Certificated as an organizer and ExCo for the event " Webinar Ratio Analysis: What We are Looking for? " on June 24, 2024.
 - Certificated as an organizer and ExCo for the event " Professional Image in the Hospitality Industry" on December 15, 2023.
 - Won 4th Place in a competition of Craft and Design conducted by UiTM Bandaraya Melaka.
 - Participated in a Video Presentation Contest for the subject Technical Analysis Fin555 on December 13, 2023.
-

LANGUAGES

Malay

Native

English

Professional Working Proficiency

REFERENCES

Mr. Nazrul Azuwan Nazri

Executive Accounting at ASNB Seremban

06 762 6239

Nurhaslinda Binti Hashim

Senior Lecturer at UiTM Bandaraya Melaka campus

017 374 3170



2.0 COMPANY'S PROFILE



Figure 1 : Old Logo



Figure 2: New Logo

Name	Amanah Saham Nasional Berhad Branch Seremban, Negeri Sembilan
Location	No 120, Jalan Dato Bandar Tunggal, Bandar Seremban, 70000 Seremban, Negeri Sembilan
Operating Hours	8.15 am – 4.00 pm Monday – Friday



Figure 3: ASNB Branch
Seremban

2.1 BACKGROUND



The roots of Amanah Saham Nasional Berhad (ASNB) lie in the establishment of Yayasan Pelaburan Bumiputera (YPB) on 9 January 1978. YPB aims to increase Bumiputera participation in Malaysia's capital and commercial market. Thereafter, PNB was established on 17 March 1978 as an instrument of the government's New Economic Policy (NEP).

A year after, ASNB was then established on 22 May 1979 to manage PNB's funds. ASNB is a wholly owned unit trust of Permodalan Nasional Berhad (PNB). It has been in the industry for over forty years. PNB has widely located the ASNB branches in Peninsular Malaysia, including Sabah and Sarawak, with a total of 32 branch offices. ASNB's role is to offer unit funds to investors aligned with their risk profiles and be responsible for investing on their behalf in numerous sectors, which include banking, telecommunications, and property.

Moreover, ASNB has more than 2,600 agents nationwide, namely Affin Bank, Ambank, Alliance Bank, Bank Islam, Bank Muamalat, CIMB Bank, Pos Malaysia, Hong Leong, RHB Bank and more. It explains that ASNB provides convenience to investors to purchase their unit trust through the nearest agents, which currently ASNB manages 18 unit trust funds with units in circulation (UIC) of approximately 280 billion units over 15 million accounts



MANDATE

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

MANIFESTO

- ~~We exist~~ to uplift the financial lives of Malaysians across generations. We are the bridge between where they are today and their hopes and dreams for tomorrow.
- ~~We are~~ the connective thread that ties every Malaysian together, guiding us all in our collective journey towards greater financial health, wealth, and wisdom.

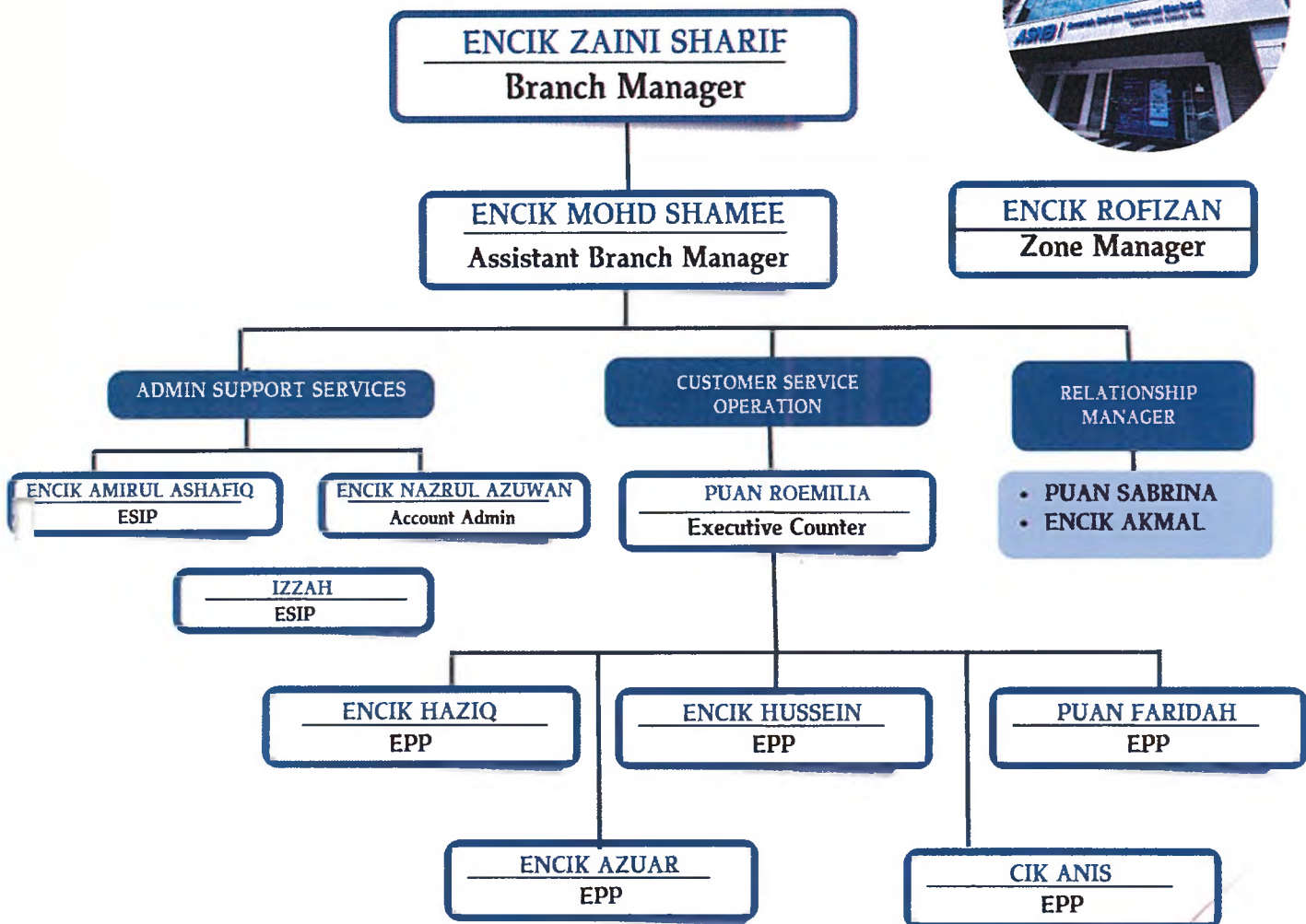
PURPOSE

To uplift the financial lives of Malaysians across generations.

OBJECTIVES

- Growth users experience in digital platforms by offering a variety functions on MyAsnb application for investors to enjoy.
- Provide investment opportunities to Bumiputera and Non-Bumiputera community to increase their wealth while ensuring all Malaysians able to access the unit trust equities.
- Contribute to the economic development by focusing in robust portfolio investment to achieve high returns.
- Encourage long-term investment for retirement, education and healthcare purposes among people for a peace of mind in the future.

2.2 ORGANIZATIONAL CHART OF ASNB SEREMBAN



2.3 PRODUCTS AND SERVICES

2.3.1 Products Offered By ASNB

Amanah Saham Nasional Berhad offered a diverse range of products and services dedicated to unit trust investment to meet the financial goals of Malaysians. Its unit trust funds include fixed price and variable price designed to align investor's risk portfolio. These offerings enable ASNB to achieve its goals to promote long-term savings for individuals and families for education, retirement and healthcare in the future.

a) Fixed Price Funds:



AMANAH SAHAM BUMIPUTERA (ASB)

ASB is open to all Malaysian Bumiputera individuals aged 18 and above. Its officially launched on January 2nd, 1990. Malaysian minors are also eligible to participate through an Akaun Remaja which is managed under the supervision of guardian. The fund's financial year concludes on 31 December, and dividends are declared on 1st January, allowing investors to benefit from consistent returns.



AMANAH SAHAM BUMIPUTERA 2 (ASB 2)

ASB 2 was launched on 2nd April 2014. This fund is also specific for Malaysian Bumiputera investors only. This fund aims to provide consistent income stream while keeping the unit holder's investment capital through a diversified asset portfolio. The dividends are declared on 1st April annually.



AMANAH SAHAM BUMIPUTERA 3-DIDIK (ASB 3 DIDIK)

ASB 3 Didik was launched on 20 April 2001. This fund is focusing on long term growth and return. Therefore, Its suitable for people who is planning to invest for a long period and enjoy the growth of its capital. The fund's financial year concludes on 30 June every year, and dividends are declared on 1st April.



AMANAH SAHAM MALAYSIA

ASM was launched on 20 April 2000. This fund aims to provide investors the opportunity to generate regular returns through a diversified portfolio of investments. This fund is open to all Malaysian individuals who is 18 years and above. Guardian of Malaysian minors below 18 can also apply for this fund. The financial year end for ASM is 31 March.



ASM 2 Wawasan

AMANAH SAHAM MALAYSIA 2

ASM 2 was launched on 28 August 1996. This fund aims to provide reasonable return distributions from selected portfolio of authorised investment. This fund previously known as Amanah Saham Wawasan 2020. All Malaysians are eligible to apply to this fund. The financial year end for ASM 2 is 31 August every year.








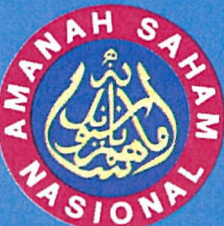


ASM 3

AMANAH SAHAM MALAYSIA 3

ASM 3 was launched on 5 August 2009. This fund is also open for all Malaysian individuals. The objective for this fund is to generate a regular return through a diverse portfolio of investments. The financial year end for ASM 3 is 30 September every year.

b) Variable Price Funds:

	<p>AMANAH SAHAM NASIONAL (ASN)</p> <p>ASN was launched on 20 April 1981. This fund aims to generate a reasonable level of return to the unit holder through a diversified portfolio of investment. This fund is open for all Malaysian Bumiputera individuals. The financial year end for this fund is on 31 December every year.</p>
	<p>AMANAH SAHAM NASIONAL EQUITY 2 (ASN EQUITY 2)</p> <p>ASN Equity 2 was launched on 9 June 1999. This investment offers an affordable capital appreciation and dividend yield at manageable risk accordance with deed, guideline and law of the securities in Malaysia. This scheme is for Bumiputera's investors that seek for the capital growth over the medium to long period.</p>
	<p>AMANAH SAHAM NASIONAL EQUITY 3 (ASN EQUITY 3)</p> <p>ASN Equity 3 was launched on 17 March 2003. This fund offers opportunities that generate adequate long-term growth and returns to fulfil part or all of the immediate liquidity requirements. Its suitable for the investors that aims to have fund for future medical expenses. The financial year end for this scheme is on 31 March every year</p>
	<p>AMANAH SAHAM NASIONAL EQUITY 5 (ASN EQUITY 5)</p> <p>ASN Equity 5 was launched on 24 September 2018. This fund aims to generate affordable level of capital appreciation and returns to unit holder through diversified investment portfolio. Its open for all Malaysian to invest in this scheme. The financial year end for this fund is on 30 September every year.</p>

 <p>ASN Equity Global</p>	<p align="center">AMANAH SAHAM NASIONAL EQUITY GLOBAL (ASN EQUITY GLOBAL)</p> <p>ASN Equity Global was launched on 1 September 2021. This fund aims to provide investors with capital growth opportunities by investing securities in the global equity market. This fund is suitable for investors who have high risk tolerance. The financial year end for this fund is 31 December.</p>
 <p>ASN Imbang 1</p>	<p align="center">AMANAH SAHAM NASIONAL IMBANG 1 (ASN IMBANG 1)</p> <p>ASN Imbang 1 was launched on 16 October 2001. The objective for this fund is making investment in a well-balanced portfolio and reinvesting distribution to generate a capital growth over a medium-or long term period. This scheme is open to all Malaysians. The financial year end for ASN Imbang 1 is on 30 November every year.</p>
 <p>ASN Imbang 2</p>	<p align="center">AMANAH SAHAM NASIONAL IMBANG 2 (ASN IMBANG 2)</p> <p>ASN Imbang 2 was launched on 17 March 2003. This fund offers investment opportunities that generate reasonable long-term growth and returns in order to meet partially or all of the periodic liquidity requirement and enable them to achieve their financial planning needs for education. The financial year end for this fund is on 31 March every year.</p>
 <p>ASN Imbang 3 Global</p>	<p align="center">AMANAH SAHAM NASIONAL IMBANG 3 GLOBAL (ASN IMBANG 3 GLOBAL)</p> <p>ASN Imbang 3 Global was launched on 16 September 2020. This is the first scheme that ASNB invests in the global market. It aims to generate more reasonable level of returns to distribute to unit holders by investing in a balanced portfolio of investment. This fund is for investors who have moderate risk level. The dividend will declare on 1st January every year.</p>



ASN Sara 1

AMANAH SAHAM NASIONAL SARA 1 (ASN SARA 1)

ASN Sara 1 was launched on 17 March 2003. This fund aims to provide a reasonable long term growth and returns to the unit holders and/ or their children to meet their retirement needs. This fund is open for all Malaysian. The financial year end for this fund is on 31 March every year.



ASN Sara 2

AMANAH SAHAM NASIONAL SARA 2 (ASN SARA 2)

ASN Sara 2 was launched on 24 September 2018. The objective for this fund is to provide the investors with liquidity and regular return with a long term capital growth. This fund is open to all Malaysian. The financial year end for this scheme is 30 September.



ASN Sukuk

AMANAH SAHAM NASIONAL SUKUK (ASN SUKUK)

ASN Sukuk was launched 25 November 2022. This fund aims to provide unit holders with stable return and capital appreciation by investing in a portfolio of sukuk and other Islamic assets. Thus fund is suitable for all Malaysian investors who have conservative risk profile. The dividend will declare on every 1st July.

2.3.2 ASNB Services

- **Registration**

Services that allow new customer to register account to invest in ASNB unit trust funds. It requires individuals to bring their Identification documents such as Mykad to complete the process. It can be made in Kiosk or Counter.

- **Subscription**

Services for customers to make additional investment in their unit trust fund. The minimum amount to add fund in their account is RM10. It available through ASNB branches, agents and online application (MyASNB).

- **Redemption**

Services for investors to withdraw their money from their unit trust fund account. Their funds can be cashed out with limitation of RM10,000 per person a day and it can be credited directly to investor's bank account with no limit.

- **Transfer and Switching**

Services for customer who wants to transfer their units to another account usually between family members and switch their unit trust fund to another. For example switch units from ASM to ASB.

- **Estate Claims**

Services that allow customer to reclaim unit trusts fund from a deceased investors account to their beneficiaries.

- **Estate Planning**

Services that allow investors to plan their distribution of their ASNB investment to their beneficiaries named Hibah Amanah and Pengisytiharaan Amanah.

- **Wakaf**

Services that allow customers to contribute their ASNB unit trust investment through the concept of investment and Wakaf. The minimum Wakaf amount is RM1,000.

3.0 TRAINING REFLECTION

3.1 DURATION

I started my internship program at Amanah Saham Nasional Berhad (ASNB) Seremban branch as a customer assistant on 12 August 2024 and last on 24 January 2025. This 24 - week internship program involved working from Monday to Friday, 8.00 to 5.00 pm. We need to arrive at the office before 8.00 am because there will be a briefing session led by Branch Manager and all staffs are compulsory to participate in the session including interns. We will get informed with the latest information and news from the head quarters to make sure all staffs at branches are up to date. The operational duties will start at 8.15 am until 4. 00 pm. There will be a one hour lunch break which we will rotate with each other. Even though the working time was packed, we get offered a flexible leave policy, Whereby, we were entitled to have 5 days of leave quota through out the internship period. It allowed us to manage our personal time without impacting the work.

3.2 DETAILS

I as an intern at Amanah Saham Nasional Berhad has be placed in Customer Service Department which directly engages with customers who come to the ASNB to fulfill their inquiries related to the products and services offered by the company. My primary role is to provide a satisfaction service to customers by assisting them with all the account-related processes. Besides I also do administrative tasks to help out the staff.

Responsibilites:

Front Counter	<ul style="list-style-type: none">• Assist investor to update their latest information and check their balance by asking for their Mykad to be inserted at the available kiosk.• Assist investors to register their account for the first time using kiosk or register manually by fill the related forms.• Assist investors to register the estate planning instruments which are Hibah Amanah and Declaration of Trust by explaining the terms, conditions and process involved.• Assist customers to apply for an estate claims to redeem the investment balanced of a deceased unit holder's ASNB unit trust funds.• Guide investors to register MyASNB app which is an online application offered by ASNB using available kiosk.
---------------	---

- Assist investors who want to do subscription, redemption, transfer and switching by giving forms to fill.
- Sort all the transaction document which called batching after counter closed everyday to be checked by Executive Counter.
- Scanning daily estate claims documents which has been submitted by customers.
- Promote the products and services offered by ASNB to investors.
- Participated in marketing team to open counter at banks and selected company.

3.2.1 Assignments and Tasks

- **Prepare a report.**

The company has required interns to prepare a final report be submitted to the supervisor before the end of our practical period. This report provides an overview of our experiences, learning opportunities, and acquired skills throughout the internship. The Human Resources department has provided us detailed instructions in advance that outlined the report's format, substance, and expectations.

- **Presentation.**

We all interns were assigned to deliver a presentation about the company which includes its background, financial literacy initiatives, and the products and services offered by ASNB. To prepare for this, I created an interactive slide using the Canva app, ensuring that the presentation was visually engaging and easy to follow. I also conducted a thorough self-study about the company, utilizing available resources to understand its operations, values, and offerings.

- **Organize an Event.**

My supervisor assigned me and the other interns to organize a farewell event for the staff. Our tasks included surveying potential venues to find a suitable location, designing an invitation card and banner to and preparing a detailed script for the emcee to guide the flow of the event. Additionally, we were responsible for coordinating the setup and management of the PA system to ensure clear and effective communication during the event.

- **Prepare Meeting Minutes.**

We were assigned the responsibility of preparing meeting minutes each time we held a meeting. This task was shared among all interns, with each of us taking turns to taking notes of the discussion and prepare the meeting minutes.

- **Open Booth.**

I got opportunities to participate in the program “Jom Singgah Labur,” where ASNB set up counters at various bank locations to support their agents and make investment opportunities more accessible to customers. I am responsible for assisting customers and providing them with information about various investment options.

3.3 GAINS

A. FINANCIAL BENEFITS

During the training program, I benefited with an allowance which is RM1,000 per month which I found to be motivating compensation for the work I performed. This allowance not only helped to cover my daily expenses, such as transportation and meals, but also served as a tangible acknowledgment of my contributions to the company. It encourages me to focus on the learning experiences and work harder on the responsibilities and task given by supervisor to meet their expectations,

B. KNOWLEDGE

The most valuable aspect of the training is gaining in depth knowledge about its product and services. I learned the specific procedures required for various transactions ensuring accuracy and and compliance with company policies. In addition I also became familiar with the data entry system uses to manage customer information and transaction efficiently. This hands-on experience provided me with technical skills and a better understanding of ASNB's operations, which are essential for delivering excellent customer service.



C. SOFT SKILLS

- **Communication Skills.**

My 24-weeks internship at Amanah Saham Nasional Berhad (ASNB) significantly enhanced my communication skills by providing me with opportunities to interact with diverse individuals. As my primary responsibility was to assist customers, this experience allowed me to develop confidence in addressing large audiences and explaining complex financial information in a clear and understandable manner to meet their satisfaction. As a result, I feel more equipped to communicate confidently in both personal and professional settings.

- **Flexibility in Team Work**

I had the opportunity to work collaboratively with other interns and staff members to achieve the company's goals. One of my key responsibilities was promoting ASNB's products and services to investors, helping to raise awareness and drive interest in the company's offerings. Additionally, I participated in organizing events by taking on the responsibility of making sure the event ran smoothly.

4.0 SWOT ANALYSIS

SWOT analysis is a framework used to evaluate a company's competitive position and to develop strategic planning. This analysis focuses on identifying four key elements which are Strengths, Weaknesses, Opportunities and Threats of the company . It is designed to facilitate a reasonable, fact-based, and informative look at the strength and weaknesses of the organization or within its industry (Kenton, 2024)

The purposes of SWOT Analysis is to assess an organization's internal and external factor that impacted the performance of the company to remain its competitive. Therefore, the effective method to find the potential and limitation of the company in order to make decision is by using SWOT Analysis as a guidelines.



Figure 4: ASNB SWOT

4.1 STRENGTHS

4.1.1 Diversified Investment Portfolio

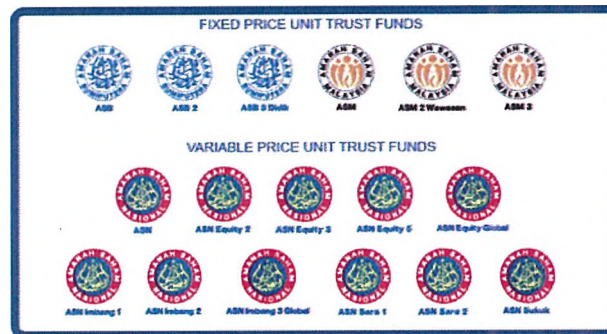


Figure 5

Amanah Saham Nasional Berhad (ASNB) who is under management of PNB, is currently manages 18 unit trust fund to all Malaysians .This is one of the strengths of ASNB which provide opportunities for investors to invest any funds that align with their financial goals and risk preference. The unit trust funds divided into two categories: fixed price and variable price. Its diversified products making ASNB being a strong competitors among other organization.

Firstly investors can choose between fixed-price funds where each unit is RM1.00 for stability and predictable returns, and variable price funds, whose unit prices fluctuate which is based on market performance, providing a potential for earning higher returns. It means the price can be less or higher than RM1.00. This flexibility enables ASNB to promote both conservative investors seeking for consistent income and those seeking capital growth through market exposure. Therefore, ASNB's diversified range of unit trust funds not only serve a wide array of investors profiles but also strengthens its position as a leading investment provider in Malaysia.

My recommendation is to maintain its offering of accessible investment options by continuously introducing innovative products adapt to various financial goals and risk preferences. This approach will not only attract new investors but also retain existing ones, ensuring ASNB remains a trusted choice for Malaysians seeking reliable and flexible investment opportunities.

4.1.2 Strong Customer Engagement

a) Campaign “Jom Simpan ASB”



Figure 6

Customer engagement is crucial for a company to create a relationship with its customer to build a strong brand loyalty and awareness of its products. ASNB have strong customer engagement where they interact with its customer via social media and websites where they actively update any information about promotion or campaign that they offered to them.

For instances, ASNB have conducted a campaign called “Jom Simpan ASB” to encourage new and existing unit holders to deposit money in ASB fund for a chance to win money up to RM600 000. Whereby investors just need to invest with a minimum amount of RM30 to be eligible to participate in the campaign. ASNB advertise this campaign through posting in its official Instagram page , Tiktok, Facebook and websites to ensure its reach a wide audience effectively.

In addition, they even approach customer by distribute pamphlets to each of them after they made transaction over the counter. These strategies can maintain its strong customer engagement to create trust and loyalty among its investors.

b) Carnival “Minggu Saham Amanah Malaysia” (MSAM)



Figure 7

Furthermore, Permodalan Nasional Berhad also held a largest annual financial literacy carnival, Minggu Saham Amanah Malaysia (MSAM) 2024, as part of its efforts to enhance financial literacy among Malaysians. This large-scale carnival featured a wide range of fun and interactive activities, including financial literacy-related and knowledge sharing activities, Labur Ria concert, food fiesta at MAE-Dan Selera, and car exhibition at AutoMania.

In addition, this event provided a platform for ASNB to promote its various unit trust products by offering exciting prizes for those conducted transactions during the event. The strategy encourages visitors to join the contest by opening new accounts and increasing their investment. The chances to win big prizes make it more interactive, boosting participation among visitors.

Therefore, my recommendation is to maintain this approach to attract more investors and strengthen customer engagement with ASNB's offerings. Events like MSAM and campaigns such as “Jom Simpan ASB” should continue to be designed as memorable and impactful experiences that encourage ongoing interaction with the company. With these connections, ASNB can build long-term relationships with investors, enhancing loyalty and promoting sustained growth in its customer base.

4.2 WEAKNESSES

4.2.1 Limited Availability of Units



Figure 8

One of the significant weakness of ASNB is limited availability of units for fixed-price such as Amanah Saham Malaysia 1 (ASM 1), Amanah Saham Malaysia 2 (ASM 2) and Amanah Saham Malaysia 3 (ASM 3). These funds are quiet popular due to their consistent returns and low risk but their limited quotas makes people lost of interest where investors often have to wait for availability before they can purchase units. Therefore, ASNB has lost its potential investors who are desire to invest in a big amount.

Furthermore, the reliance on quota availability also exposes ASNB to the risk of reduced competitiveness. This is because investors frequently face difficulties in purchasing units, and they will seek other alternative investment choices. For instance, last month, ASNB announced the availability of ASM 3 is limited to 8 million units only, and then the investors need to quickly purchase before it runs out. Once the quota runs out, the investors cannot buy them again. This is because the units are not always available for investors to purchase. In addition, this limitation not only impacted customer dissatisfaction but also ASNB's ability to attract new investors.

Therefore, my recommendation is that ASNB should consider increasing the availability of unit quotas for fixed-price funds such as ASM 1, ASM 2, and ASM 3 to better meet investor demand and encourage savings, particularly among Non-Bumiputera investors.

4.2.2 Kiosk Downtime



Figure 9

Another weaknesses of ASNB is its kiosk machines are frequently malfunctioning. Some issues such as payment errors, fingerprint recognition failures and inability to read identity cards disrupt the smooth operation for customers. This is because, investors are relying on kiosks to save their time for checking their account balances and making transactions. Thus, when the kiosks are out of service customers need to queue for taking turns to the counter.

Additionally, this resulted in extended waiting times. Tasks that a kiosk can complete quickly, such as updating information and transferring units, take longer when done manually at the counter. Thus, it will slow down the overall transaction speed because of increasing in a customer who are waiting for their turn. This issue is not only frustrates customers but also reduces the branch's ability to handle high volumes of transactions especially during peak hours.

Therefore, an alternatives for customers to perform transactions is through online applications, myASNB. By promoting the use of this application, ASNB can significantly reduce the dependency on physical kiosks and counters. MyASNB enables customers to conveniently performs tasks such as checking account balances, deposit and withdrawal anytime and anywhere.

4.3 OPPORTUNITIES

4.3.1 Collaborate with Educational Institutions (IPTA/IPTS)



Figure 10

One significant opportunity for ASNB is to collaborate with educational institutions, such as public and private universities (IPTA/IPTS). These collaboration can serve as a platform for ASNB to promote financial literacy among students and educating them on the importance of saving and investing at an early stage. For instance, ASNB can conducting a seminars or interactive session with the students which can spread awareness about its products and help them understand on how investment can contribute to the long-term financial stability.

Moreover, collaboration with educational institutions enables ASNB to reach out to a youthful and rising market sector. ASNB can foster a sense of financial responsibility and commitment among students by implementing specialised savings or investment strategies. These programs may provide flexible funding alternatives and low entry criteria, making them accessible to students with low financial resources.

Thus, these initiatives enable ASNB to establish itself as a reliable partner in the financial growth journey of young adults by offering accessible investment opportunities and imparting the knowledge necessary for educated financial decision-making. By maintaining regular involvement with students, ASNB may cultivate trust and reliability, so building enduring relationships that persist well beyond their university years.

4.3.2 Technology Advancement

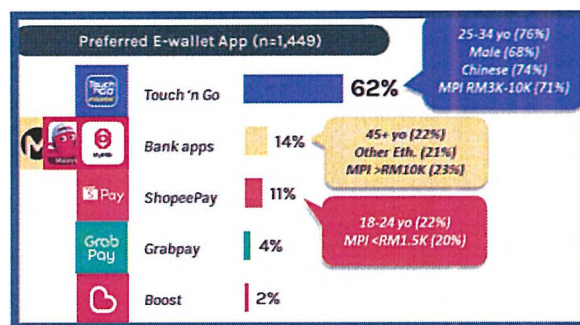


Figure 11

Embracing advanced technologies presents a big opportunity for ASNB to enhance its service offering and strengthen its market position. As technology continues to develop rapidly, staying up to date allows ASNB to enhance its efficiency in customer experience and operational effectiveness. For instance, ASNB can adopt digital tools such as e-wallet payment system for subscription of investor's fund.

Furthermore, this cashless method is apparently gaining popularity among Malaysians. Due to their convenience and efficiency, many places now offer e-wallet payment options. For instance, as for ASNB implementing this method, customers can instantly purchase the unit by showing a QR code from their e-wallet application without the need to carry physical cash, which is more secure and eliminates the hassle of handling money.

Therefore, my recommendation is that ASNB should quickly adapt to the advancement of technology by offering and preferring e-wallet payments, such as TNG e-wallets, bank apps, ShopeePay, and more. It demonstrates its dedication to implementing modern solutions that address consumer needs by embracing technology. This approach not only corresponds with consumer preferences but also establishes ASNB as an innovative company that is actively upgrading its system to be more competitive.

4.4 Threats

4.4.1 Politic Issues

Budget 2025 : Gov to introduce dividend tax for dividend exceeding RM100k

Figure 12

One of the potential threats faced by ASNB is political issues, where government policy and regulatory changes can directly impact its operation and investor confident. For instance, new tax legislation or financial regulations could create uncertainty for investors and influence their decision-making (Hilarey et al. 2022). Thus, ASNB must immediately react to these developments and communicate efficiently with investors to maintain trust and ensure smooth operations.

In addition, in October 2024, the government announced the introduction of a dividend tax of 2% or higher on dividend income exceeding RM100,000 for individual shareholders, effective in 2025. Thus, this announcement has raised concerns among ASNB investor, particularly those who have savings more than RM100,000. However, fortunately, the finance Minister has excluded income dividend from government savings such as Employers Provident Fund (EPF), stock trusts under Permodalan Nasional Bhd (PNB) and dividend income from abroad would be exempt from the new tax (Azalea Azuar, 2024).

Although, the exemption is a relief , such policy announcement can still become a threat to the company by creating temporary uncertainty among investors. This emphasizes the importance of ASNB actively engaging with its investors to resolve concerns, clarify the effects of policy changes, and promote the stability and benefits of its services.

4.4.2. Economic Instability

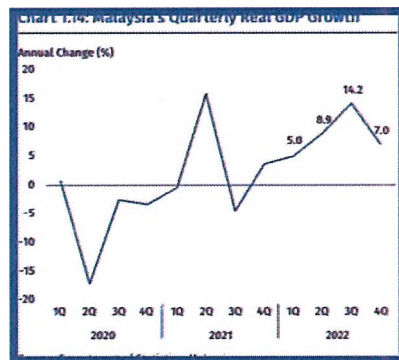


Figure 13

Economic uncertainty is a significant threat to ASNB because it directly affects investor confidence and fund performance. During economic downturns or financial crises, investors may become more risk-averse and hesitant to invest in unit trust funds, particularly variable-price funds that based on the market performance (James Chen, 2024). This can result in lower inflows and higher withdrawals, affecting ASNB's ability to distribute consistent returns for its investors.

Moreover, it also causes to the market volatility which affect the ASNB's variable price fund. When the stock market fluctuate, it may lower the value of investments which resulting in losses for unit holders. for instances, if the economy experiences decline in GDP, investors may prefer safer investment such as fixed deposit or government bonds over equity based funds (Baldwin, 2024). Thus, it will lead to decreased demand for ASNB products, particularly those that offer better returns at higher risk.

Therefore, in order to address investor confidence, ASNB can emphasize low risk and steady return products, such as fixed-priced options throughout uncertain periods. These products appeal to cautious investors looking for security and a hedge against market volatility.

5.0 CONCLUSION

In conclusion, my internship at ASNB Seremban provided me a valuable experience that significantly enhanced my personal and professional growth. I am deeply appreciative of the chance to immerse myself in a real-world work environment. I have acquired knowledge from the products and services offered here, learning how to directly assist investors through counter services.

The SWOT analysis of ASNB Seremban Branch provided a comprehensive overview of the company's internal strengths and weaknesses as well as external opportunities and threats. This evaluation provides a clear understandings of the branch's position and helps in formulating strategies to enhance its operational efficiency and market competitiveness.

The discussion of key focus area for ASNB Seremban branch highlights the company's diversified investment portfolio, customer engagement, manpower, cash management, collaboration, economic and political issue and technology advancement. By prioritizing these strategic initiatives, ASNB position itself for growth, innovation and success.

6.0 REFERENCES

Azalea Azuar. (2024). Budget 2025 : Gov to introduce dividend tax for dividend exceeding RM100k. The Malaysian Reserve.

<https://themalaysianreserve.com/2024/10/18/budget-2025-gov-to-introduce-dividend-tax-for-dividend-exceeding-rm100k/>

Baldwin, J. G. (2024, December 22). Impact of federal reserve interest rate changes. Investopedia.

<https://www.investopedia.com/articles/investing/010616/impact-fed-interest-rate-hike.asp>

Kenton, W. (2024, June 29). How to Perform a SWOT Analysis. Investopedia

<https://www.investopedia.com/terms/s/swot.asp>

Hazwan. (2024). Hadiah Bernilai RM1 Juta Menanti Pengunjung MSAM 2024. Berita Harian.

<https://www.bharian.com.my/bisnes/lain-lain/2024/08/1281696/hadiah-bernilai-rm1-juta-menanti-pengunjung-msam-2024>

James Chen. (2024). Risk Averse: What It Means, Investment Choices, and Strategies. Investopedia.

<https://www.investopedia.com/terms/r/riskaverse.asp>

The official Website of ASNB. (n.d.) Amanah Saham Nasional Berhad (ASNB).

https://www.asnb.com.my/asnbv2_2funds_EN.php

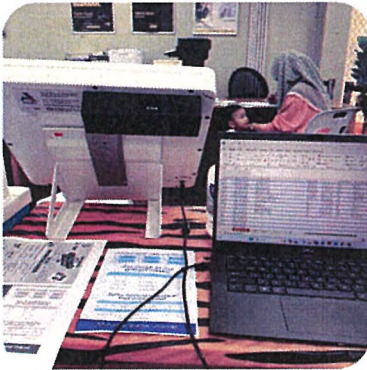
Shamsiah. (2023). Economic and Monetary Review. Bank Negara Malaysia.

https://www.bnm.gov.my/documents/20124/10150285/emr2022_en_book.pdf

Victoria Low. (2024). Malaysian Government issues New Income Tax Exemption Orders for Unit Trusts on Capital Gains and Foreign-Sourced Income. Skrine.

<https://www.skrine.com/insights/alerts/october-2024/malaysian-government-issues-new-income-tax-exempti>

APPENDICES



Opened counter at CIMB Bank,
Senawang



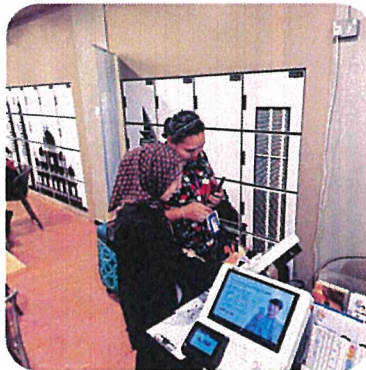
Singgah Labur at Maybank, Kuala
Klang



Sorted Documents (Batching)



Packed documents



Assisted Customer



Preparation for ASB Day



Farewell Event



Organized an Event



CSR Program at Surau Taman Sri
Kasih, Senawang