



اُونِيُوَرْسِيْتِي تِيكْنُوْلُوْجِي مَآرَا
UNIVERSITI
TEKNOLOGI
MARA

FACULTY OF BUSINESS AND MANAGEMENT
BACHELOR OF BUSINESS ADMINISTRATION (HONS)
(BA246- INTERNATIONAL BUSINESS)



MGT666

INTERNSHIP INDUSTRIAL TRAINING REPORT OF
TNG DIGITAL SDN BHD

SUBMISSION DATE:

January 23, 2025.

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(2022996625)

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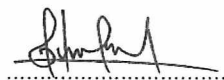
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Yang Benar



Nama Pegawai : Shahrul Nizam bin Mazlan
Jawatan : Manager, Funding Management
No. Tel. : 012-3705735
No. Faks :

Cop jabatan/organisasi:



Executive Summary

This report covers my six-month internship experience at TNG Digital Sdn. Bhd. in the Funding Management Department. It provides an overview of the company, my key roles and responsibilities, the challenges I encountered, and the skills I developed throughout the internship. I was responsible for handling Reload PIN and Direct Credit operations, including tasks like processing orders, managing PIN validation and regeneration, extending validity periods, and analyzing sales data to identify trends.

I also worked closely with the team on marketing communications, such as email campaigns, social media, and in-app communication (eWallet), ensuring that all campaigns aligned with the company's objectives. The report includes a SWOT analysis of the Reload Business, highlighting its strengths, weaknesses, opportunities, and threats, along with recommendations for improvements.

This internship was not without its challenges. I had to manage multiple client requests while maintaining seamless communication across departments. However, these experiences taught me valuable lessons in time management, teamwork, and problem-solving. The skills I gained, such as data analysis, campaign coordination, and effective communication with senior management, will undoubtedly support my career growth.

Reflecting on this internship, I am proud of how much I have grown both personally and professionally. It has strengthened my determination to build a career in business and marketing and has given me the confidence to tackle new challenges ahead.

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Acknowledgement

I would like to thank everyone who supported me during the whole internship session in TNG Digital Sdn. Bhd. Special appreciation to my supervisor, Mr. Shahrul Nizam bin Mazlan for his constant support, guidance, support and expertise that me through the process of learning and performing the tasks and responsibilities assigned to me in the Funding Management Department. I am also grateful to the entire Funding Management team for their mentorship, collaboration and support as my learning experience would not have been nearly as enriching without it.

Furthermore, I would like to express my deepest gratitude to the most supportive and understanding person in my academic life, Madam Nur Hazwani binti Mohamad Roseli, my faculty advisor that always had my back so that I can motivate myself to read beyond academic books to expand my mind on the practicality of the field. As thankful I am to my coworkers for helping develop a work culture of collaboration and professionalism under such challenging conditions, I am so much more thankful to my family for providing me with a source of encouragement through this process.

During my internship, I had the chance to handle an array of pivotal responsibilities, from Reload PIN processes and Direct Debit systems to managing campaigns and data analytics, all of which have genuinely aided my career development. It also provided me an opportunity to experience up close and personal the innovation spirit and operational excellence of TNG Digital, which has further heightened my passion in the fintech space. This experience has been huge milestone, and I am looking forward to applying the skills and lessons I've learned here as I continue onto the next steps of my career.

Updated Resume



ANWAR IBRAHIM BIN MOHD RADZI

CAREER OBJECTIVE

I am eager to secure a full-time position in a forward-thinking organization where I can utilize my skills in marketing, campaign coordination, and client engagement. During my tenure at TNG Digital's Funding Management Department, I successfully contributed to marketing efforts by coordinating campaigns, collaborating with the social media team, and maintaining effective communication with higher positions. I am passionate about driving impactful business growth and am dedicated to delivering measurable results that align with organizational objectives. Seeking a dynamic environment that fosters leadership, innovation, and collaboration, I aim to contribute to both the company's success and my professional development.

WORK EXPERIENCE

Intern – Funding Management | TNG Digital Sdn Bhd, Kuala Lumpur.

Aug 2024 – Jan 2025

- Processed Reload PIN and Direct Credit orders from corporate customers, including preparing quotations, proforma invoices, submitting invoice requests to Finance, and coordinating PIN generation or Direct Credit processing with the eWallet Operations Team.
- Managed Reload PIN operations, including PIN checking, blocking and regenerating PINs, extending Reload PIN validity, and changing denominations of Reload PINs as per customer requests.
- Compiled and updated sales reports, sales documents, and reload point data to ensure seamless operations and accountability.
- Coordinated reload business communications through social media, in-app communications (eWallet), and email campaigns, ensuring consistent messaging aligned with corporate strategies.
- Contributed to marketing campaigns by collaborating with senior management and the social media team on initiatives such as listing price points for new campaigns (e.g., DuitNow).
- Executed email blasts to corporate clients and partners, promoting campaigns, products, and updates to drive engagement and sales.
- Conducted weekly and monthly analysis of Reload PIN sales submitted by SPs, identifying trends and opportunities for optimization.

E-commerce | Mastery Success Sdn Bhd, Parit Raja, Johor.

Oct 2023 – March 2024

- Utilized eCommerce platforms (e.g., Shopify, WordPress) with digital product plugins to facilitate smooth purchasing and delivery processes.
- Developed and executed comprehensive digital marketing strategies encompassing SEO, seeding marketing techniques, social media campaigns (including Facebook ads).
- Created and managed advanced Facebook advertising campaigns for digital products, utilizing custom and lookalike audience targeting, A/B testing of ad creatives and copy, and dynamic product ads to optimize performance and ROI.
- Conducted market research to identify emerging trends and customer preferences, leading to successful product launches and expanded offerings.

Takaful Consultant | SAft Advisory, Shah Alam, Selangor.

May 2022 - Oct 2022

- Advised clients on Sharia-compliant insurance plans, helping them choose suitable Takaful products.
- Assessed clients' financial needs to recommend appropriate Takaful coverage.
- Maintained strong client relationships through regular follow-ups and excellent service.
- Achieved sales targets by identifying potential clients and closing Takaful product deals.

E-commerce | BEAST Coating, Cheras, Kuala Lumpur.*Aug 2021 - Jan 2022*

- Managed online sales of automotive coating products, overseeing product listings, pricing strategies, and promotions.
- Coordinated with suppliers to ensure timely inventory replenishment and maintained optimal stock levels.
- Created and managed Facebook advertising campaigns, utilizing audience targeting and retargeting to maximize ad performance and ROI.

Employee | Hi Style Apparel Sdn Bhd, Klang, Selangor.*Dec 2018 - July 2019*

- Assisted customers in choosing stylish and suitable clothing, enhancing their shopping experience.
- Organized and replenished store inventory, ensuring the store was tidy and well-stocked.
- Processed sales transactions accurately, handling cash and credit payments efficiently.
- Informed customers about store promotions and loyalty programs, boosting membership sign-ups and sales.

EDUCATIONAL BACKGROUND**Bachelor Degree of International Business***Mar 2022 - Present*

- University Teknologi MARA, Kampus Bandaraya Melaka
- CGPA: 3.32

Diploma of Office Management and Technology*July 2019 - Jan 2022*

- University Teknologi MARA, Kampus Dungun
- CGPA: 3.44

Malaysian Certificate of Education (SPM)*Jan 2013 - Dec 2018*

- Sekolah Menengah Kebangsaan Taman Sri Andalas, Klang
- Result: 1 A, 4 B+

EXTRACURRICULAR INVOLVEMENT

- Project leader for academic trip and international CSR engagement (Padang, Indonesia).
- Bureau of class protocols for the academic journey of the class of 2024 (Aston Martin Kuala Lumpur).
- Bureau of class activities for the class of 2024 program (Stress-Less Workshop).
- Representative of the International Business course, joined football tournament & secured runner up for Sukan Antara Program 2023 & 2024 (SAP).
- Representative of the International Business course, joined futsal tournament & secured runner up for Sukan Antara Program 2024 (SAP).

ACHIEVEMENT

- Dean's List Award for the first semester at UiTM Kampus Bandaraya Melaka.
- Dean's List Award for the last semester at UiTM Kampus Dungun.
- Joined Futsal Tournament for UiTM Kampus Dungun (Karisma Program 2020).
- Achieved MYR 20,000 in sales in 2 months (December 2023 – January 2024) for Mastery Success Sdn Bhd.
- Creating a communication plan for the Reload Business (TNG Digital) from October 2024 to December 2025.

SKILLS

Computer skills: Microsoft Office, Microsoft Excel, Microsoft PowerPoint, Google Drive, Canva, Shopify, Shopee, & WordPress.

Technical skills: Data Analysis (Excel, SQL), E-commerce Platforms: (Shopify & WordPress), Digital Marketing: (SEO, social media campaigns, Facebook ads, A/B testing), Sales Management: (Online sales, pricing, promotions, inventory management) & Advertising Campaigns: (Audience targeting, retargeting, ROI optimization), Reload PIN and Direct Credit Operations: PIN checking, blocking and regenerating PINs, extending Reload PIN validity, and changing denominations of Reload PINs, Campaign Communications: Social media, in-app communications (eWallet), email communications, and email blasting.

Soft skills: Adaptability, desire to learn, self-awareness, teamwork, problem-solving, time management and communication.

Language skills: Bahasa Melayu and English.

REFERENCE

Mr Shahrul Nizam bin Mazlan | Manager Funding Management | TNG Digital Sdn Bhd | Level 3A, Tower 6, Avenue 5 The Horizon, Bangsar South No. 8, Jalan Kerinchi, 59200 Kuala Lumpur Wilayah Persekutuan | +60 12-3705735 | snizam@tngdigital.com

Mr Mohd Isham Abidin | Academic Advisor | Universiti Teknologi MARA (UiTM) | Cawangan Melaka Kampus Bandaraya Melaka, 110 Off Jalan Hang Tuah, 75350 Melaka, |

Mr Ubaidullah Jaafar | Owner | Mastery Success Sdn Bhd | 13A, Jalan Universiti 6, Taman Universiti, 86400, Parit Raja, Johor |

Mr Haris Hassan | Agency Manager | SAft Advisory | Level 14-01, Mercu Maybank, I-city, 40000 Shah Alam, Selangor |

Mr Syamim | Team Leader | BEAST Coating | 107-3, Bandar Sri Permaisuri, Jalan Dwitasik 1, Dataran Dwitasik, 56000 Cheras, Wilayah Persekutuan Kuala Lumpur |

Mrs Amirah Binti Abdul Salam | Field Manager | Hi Style Apparel Sdn Bhd | Aeon Bukit Tinggi Shopping Centre, No Lot F55 Persiaran Batu Nilam 1/KS 6, Bandar Bukit Tinggi 2, 41200 Klang Selangor |

1.0 Company's Profile



Figure 1: Company Official Logo

1.1 Background

In 2017 **TNG Digital Sdn Bhd** was founded through a partnership between **Touch 'n Go**. A leading player within Malaysia's smart card payment sector. And **Ant Financial** which operates Alipay with the shared goal of transforming payments and financial services landscape of Malaysia, into something new altogether. The introduction of TNG eWallet marked a milestone that has garnered widespread adoption among Malaysians.

The company is dedicated to ensuring convenient transactions for customers on a daily basis with the TNG eWallet that provides a wide range of services such as cashless toll payments, paying bills and topping up mobile prepaid credits using QR codes among others. There are also options for purchasing insurance and utilizing financial instruments, like investments and remittances available showing the company's focus on meeting the varied requirements of its users.

TNG Digital is dedicated to advancing Malaysia's shift, towards a cashless society by collaborating with government entities and various businesses and transport services to ensure acceptance of its eWallet across various sectors and demographics; moreover it actively promotes financial awareness and urges Malaysians to embrace digital payment options.

Innovation is central to how TNG Digital operates; by using cutting edge technology and a data focused strategy to improve the eWallets functions and meet the evolving needs of users successfully. TNG Digital is also eyeing expansion beyond Malaysia on a global scale while preparing for a local Initial Public Offering (IPO) in the near future to fuel its growth aspirations.

For me, TNG Digital represents more than just a workplace. It embodies the potential of technology to transform the way we live and interact with financial systems. During my internship, I witnessed firsthand how the company continually pushes boundaries to deliver secure, efficient, and innovative solutions to its users. This experience has deepened my appreciation for the work being done at TNG Digital and its vision for the future.

1.2 Vision and Mission

1.2.1 Vision

To become the leading financial technology enabler in Malaysia, driving innovation and inclusivity in the digital economy by transforming the way Malaysians manage, transact, and connect through digital solutions.

1.2.2 Mission

To make financial transactions simple, accessible, and secure for all Malaysians, enhancing their quality of life, fostering financial inclusivity, and supporting economic growth.

1.2.3 TNG Digital DNA

TNG Digital's DNA, captured in the acronym **LEAP** reverberates across the halls of TNG Digital, representing the company's core values and commitment to excellence:

1. **Love:** Establishing personal relationships by bringing the right mix of passion and care and making every interaction worthwhile for both customers and employees.
2. **Entrepreneurship:** Fostering creative thinking and forward-looking problem-solving, ensuring the organization is best poised to stay ahead in the rapidly changing fintech world.
3. **Agility:** Taking responsibility to be transparent and ethical in all actions, decisions, and commitments, fostering trust within stakeholders and users.
4. **Passion:** Innovating and evolving, ensuring the business resonates with modern market needs and keeps pace with technological developments.

Armed with a unified vision, mission and DNA, TNG Digital continues to pursue its vision of cultivating a cashless society while providing tremendous value to its users, merchants and communities.

TNG DIGITAL SDN BHD Organizational Chart

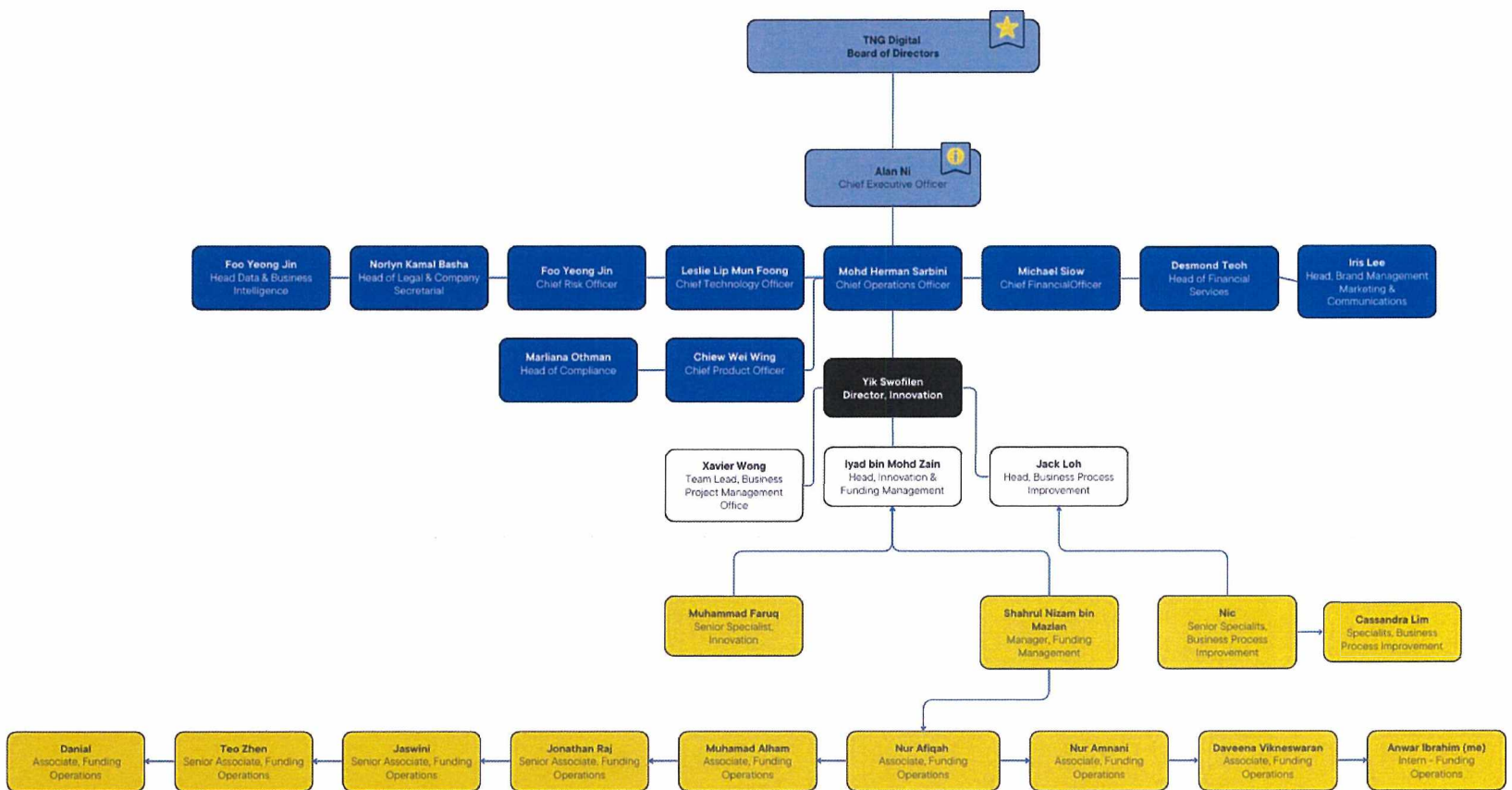


Figure 2: Organizational Chart

TNG Digital Sdn. Bhd.'s organizational chart describes the company's hierarchical structure. This and the relationships between various departments as well leaders and teams are highlighted in it, also serves as a guide for understanding the company's operational flow, accountability mechanisms, and reporting procedures. Each section of the chart presents key functions and personnel, from senior leadership to specialized teams for basic operations management.

Mr. Filen is the Director of Innovation in the Innovation Department reporting directly to the Chief Operating Officer (COO)—Mr. Herman. Mr. Filen had three people underneath him: the Team Lead of the Business Project Management Office (Xavier), the Head of Business Process Improvement (Jack), and the Head of Innovation & Funding Management (Iyad).

For more context, Iyad manages two important staff: senior specialist for innovation Muhammad Faruq, and funding management manager Shahrul Nizam bin Marlan. The Funding Management division that Mr. Shahrul Nizam oversees consists of three teams. Backend operations like Reload PINs, Direct Credit solutions, etc. are managed by the Fulfillment Team which helps service clients better and faster. Through robust campaigns, communication strategies and content development, the Product Marketing Team brings awareness of the company's financial products. The Sales Team helps new clients and enters orders for the company's products or services from enquirers.

I actively contributed to both the Fulfillment Team and the Product Marketing Team during my internship. At Fulfillment Team we were responsible for things such as PIN validation, client orders and maintaining operational processes. On the Product Marketing Team, I helped with communication planning, planning out marketing campaigns, and ensuring promotions aligned with corporate goals.

1.4 Product and Services

TNG Digital Sdn. a leading fintech company in Malaysia that provides a wide range of products and services to meet the needs of its customers. These solutions are designed to provide easier access to financial services, simplify the fund transfer process, and help Malaysia achieve its dream of becoming a cashless society. The company's services cover two main sectors which are **B2C (Business-to-Consumer)** and **B2B (Business-to-Business)**.

1.4.1 B2C (Business-to-Consumer) Products and Services

TNG Digital's B2C services focus on making daily transactions and financial management more convenient and efficient for individual users:

1. Cashless payments

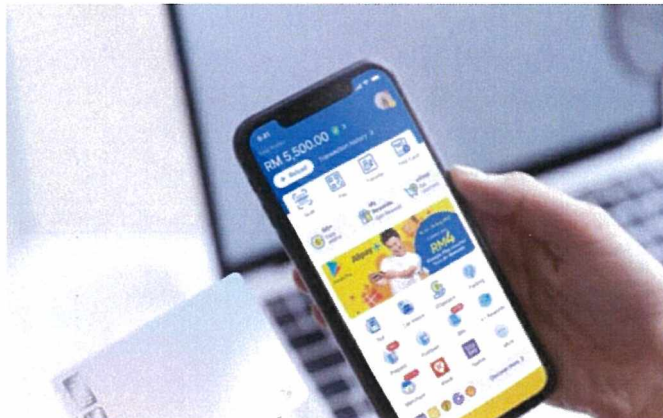


Figure 3: eWallet and NFC Card (TNG)

Cashless payments are one of TNG Digital's core offerings, which allows you to enjoy the convenience of the cashless transaction process. A feature that simplifies payment at merchants with the **QR-Based Transactions** feature, all users need to do to make a quick payment at participating merchants is just to scan a QR code without the need of cash or a physical card. This gives the opportunity for swift and secure transactions. On top of that, **eWallet** makes travel plans easier with **Toll Payments**, allowing you to make toll payments without cash with the help of **RFID tags** or the PayDirect system (uses **NFC card**) to make your trips as smooth and efficient as possible without a hitch. For drivers, this convenience even goes into Parking Payments, allowing users to pay digitally at participating parking space without worrying about coins or tickets. These attributes combined with the merchant-friendly aspect make cashless payment solutions convenient and foster their adoption in daily life.

2. Prepaid and Bill Payments

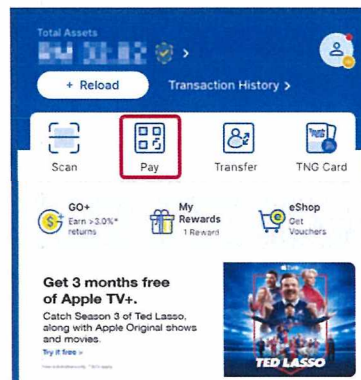


Figure 4: Features at TNG eWallet for Payment

One more feature that TNG Digital is famous for is **prepaid and bill payments**, which focuses more on making the financial management much more convenient for the TNG users. With Mobile Prepaid Top-Ups, users can top-up their mobile credit for the major telecommunications providers on the TNG e-wallet. This gives them the option to avoid going to physical stores or using different apps to top it up. Moreover Utility Bill Payments feature provides the solution for all household expenses as it allows the users to pay for utilities such as Electricity, Water, and Broadband in one platform. This has made it easier for users to align their bills to their needs and has saved time and effort on bill management.

3. Financial and Investment Tools

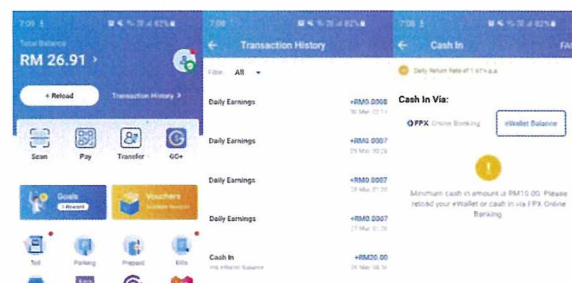


Figure 5: GO+ and Insurance Features

TNG Digital provides users with better financial and investment methods to use money wisely and keep our financial security. **GO+** is a micro-investment feature in the eWallet that enables users to earn market-leading interest on the balance in their wallets by investing in money market funds (i.e. GO+ fund). This advantage unlocks investing for the masses, allowing users to continue to compound their savings while remaining liquid.

The eWallet also offers a wide range of insurance products including personal accident, travel and lifestyle insurance under **Insurance Services**. The options are easily accessible via the app, so users always have the assurance of being financially safe against the unexpected. Combined, these tools enable users to better define and mortgage their monetary future.

4. Remittance and Transfers

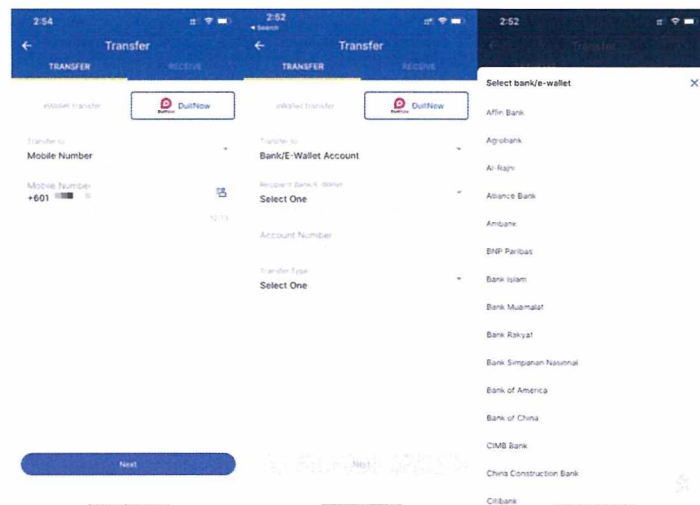


Figure 6: TNG eWallet Transfers Feature

TNG Digital makes money movement easy and reliable for users with its cost-efficient and safe remittance and transfer services. **Peer-to-Peer Transfers** — you can send each other money instantly within the TNG eWallet ecosystem. Scroll down to see the things apply to you with the best option in your case for easy transactions due to personal transaction service being speedy and convenient, this service can be particularly easy to work with without stumbling with the hassle associated with traditional banking processes.

International Remittances enables low-barrier cross-border money transfer services for worldwide needs. It allows users to transfer money to another country easily with competitive rates and a few simple steps. These services have helped TNG Digital To become a one-stop-shop financial solution for its users, suitable for local and foreign remittance needs.

1.4.2 B2B (Business-to-Business) Products and Services

TNG Digital's B2B services are designed to help businesses streamline operations, enhance customer satisfaction, and improve financial processes through innovative digital solutions:

1. Payment Solutions



Figure 7: User Scanning QR Payment

The **Business Wallet** is a dedicated platform that allows merchants to accept digital payments and manage transactions with ease. It provides businesses with real-time transaction tracking, streamlined payment processing, and enhanced operational efficiency, making it a vital tool for modern commerce.

The **Cashless Ecosystem** extends TNG Digital's payment solutions across diverse industries, including retail, food and beverage, and transportation. By integrating cashless payment methods, businesses can offer customers greater convenience and faster service, encouraging widespread adoption of digital payments. These solutions not only enhance the user experience but also help businesses stay competitive in an increasingly digital market.

2. Marketing and Campaigns



Figure 8: Example Campaign and In-App Advertisements

TNG Digital helps businesses grow their marketing through innovative campaigns and advertising solutions. Merchant can work with TNG Digital to create **promotional campaigns**. Moreover, these campaigns are designed to enhance customer engagement, increase sales, and promote brand visibility through the vast reach and popularity of the TNG eWallet platform. TNG Digital does this by closely working with the businesses to ensure that every campaign is aligned with the company's goals, and delivers results that can be quantified.

Moreover, **In-App Advertisements** are an amazing opportunity for companies to reach many different people by the ads placed in the TNG eWallet app itself. Ad placements on this service allow businesses to promote their products, services or offers to millions of active users able to access the largest and most active user base available. With these marketing tools, TNG Digital assists businesses in building a solid digital presence and achieving their expansion goals.

3. Employee Solutions

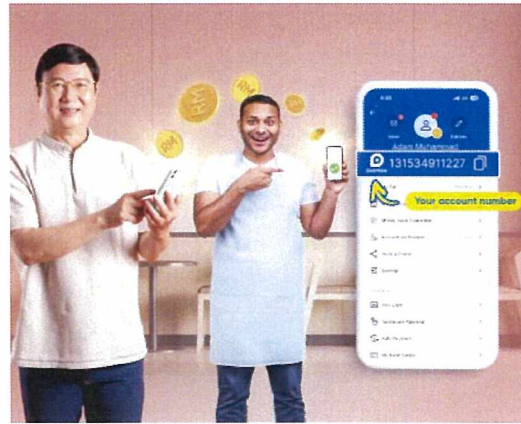


Figure 9: Employee Received Rewards via eWallet

Corporate Direct Credit by TNG Digital is a solution that simplifies employee disbursements for companies. This service allows companies to transfer employee benefits, bonuses, and claims to their employees' TNG eWallets directly. Corporate Direct Credit thus saves time and lowers administrative costs by circumventing the need for standard banking methods.

This solution streamlines payroll and benefit distribution, ensuring the secure and timely transfer of funds. It gives employees instant access to their funds increasing convenience and satisfaction. TNG Digital positions Corporate Direct Credit as part of its continued effort to provide new and efficient financial solutions to businesses.

2.0 Training Reflection

2.1 Job Description

My internship at TNG Digital Sdn. Bhd. began on **7th August 2024** and concluded on **22nd January 2025**, spanning **six months**. I worked **five days a week**, from Monday to Friday (hybrid), adhering to regular working hours from **9:00 a.m. to 6:00 p.m.** This internship provided me with valuable exposure to real-world corporate environments, particularly within the Funding Operations (Reload Business) department.

2.1.1 Department

At TNG Digital, I was placed in the **Funding Operations team** of the Reload Business division as an intern. This team works behind the scenes to control the complex backend operations that enable two of our important business units Reload PINs and Direct Credit solutions. To maintain an efficient distribution and operational flow of these products, we rely heavily on the Reload Business division. My role in this team led to an understanding of both the technical and administrative steps required to keep these services running smoothly for a corporate customer base. Working as an intern and interacting with senior professionals gave me a deeper perspective of the end-user systems and workflows, which is integral for TNG Digital to successfully deliver secure and hassle-free financial solutions to businesses and end-users.

2.1.2 Products and Services I Was Involved In During My Internship

During my time at TNG Digital, I had the chance to work closely with the Credit Disbursement services, which included Reload PINs and Direct Credit solutions. These services are a vital part of the company's offerings, designed to meet the financial management needs of corporate clients while supporting their campaigns and employee benefit programs.

1. Reload PINs and Vouchers



Figure 10: Reload PIN and Physical Voucher

Reload PINs and vouchers is a 10-digit code that can be used to add funds to a TNG eWallet and a great solution to reward employees and engage customers. They are versatile, as they may be used for both internal events or as external campaigns. You can select digital formats for immediate delivery or physical formats for a more traditional gift giving experience. These vouchers are valid for both local and international transactions, and come in denominations of as little as RM1 to as much as RM8,000. This makes them excellent for a wide variety of budgets and uses.”

My key professional responsibility was to ensure the end-to-end management of the Reload PINs and Vouchers process, from client request management to successful delivery assurance. Reload PINs were used heavily by corporate clients, either for promotional campaigns or rewarding employees so I was in charge of making sure their needs were met. After confirming my database was not breached I spent the whole following day querying every pin I had, solving problems blocking or creating new pins; Where clients required adjustments, I made sure to extend PIN validities to suit their needs.

I also worked closely with the eWallet Operations Team, to make sure that the Reload PINs are smoothly integrated into the TNG eWallet system. This cooperation was required to preserve functionality and supply an intuitive experience for our consumers and end-users. Although daunting at first, my experiences provided great insight into how operational excellence translates into corporate campaign success.

2. Direct Credit



Figure 11: Direct Credit TNG

Direct Credit provides an easy transfer of employee benefits straight to their respective Touch 'n Go eWallets. This book will help them in optimizing their account and gaining good leads. It's easy to set up; a one-time integration works seamlessly with APIs. And as employees use their eWallet, they earn GOrewards points, which brings additional value.

In addition, I was instrumental in directing and delivering the best Direct Credit solutions, hence enabling corporate clients to distribute employee benefits on their behalf. I had to understand what the client wanted, and ensure that the system was configured to a workflow that would allow the transactions to be executed seamlessly. The management of this process needs to be done carefully holding the security of such a sensitive operation at the forefront, also ensures that the funds disbursement process is completed in a timely and cost-effective way.

To improve the efficiency of this service, I supported the integration of APIs that automated various aspects of the transaction process. These integrations not only made transactions faster but also enhanced security, which is vital for maintaining client trust. Furthermore, I monitored transaction histories to ensure compliance with both company policies and industry standards. When discrepancies arose, I worked to identify and resolve the issues promptly, ensuring that clients experienced minimal disruptions.

These services helped me by working directly with TNG Digital's financial products which led me to explore compelling lessons in operational excellence within a fintech company. Applying my knowledge in a real-world setting not only allowed me to gain further experience in developing crucial problem-solving and collaboration skills required for success in the industry, but also helped to build my practical and working knowledge of the industry.

2.2 Platforms and Tools Used

From my day-to-day tasks and responsibilities during my internship at TNG Digital, I was exposed to multiple platforms and tools. All the mentions served a different purpose keeping the operations running smoothly and delivering clear communication to the Funding Operations team.

1. Outlook and Zendesk

Outlook and Zendesk were needed to manage email interactions with clients. The connection of both these platforms helped track the responses easily. Zendesk also helped organize client queries and managed to keep everything on track, with messages being addressed in a systematic manner it promotes efficiency and professionalism in dealing with client requests.

2. Admin Portal

The Admin Portal was an all-in-one tool to verify whether a PIN was valid or not, review transaction histories, and monitor merchant statuses. It also helped me review lists of Reload PIN batches requested by customers and also to verify that customers' requests would land into the right pinbatch. Experience: Portal Management: Used this portal to manage all backend processes and maintain accurate records for the Reload Business.

3. Sage

This Sage was used to create quotations, proforma invoices, and download invoice issued from the Finance Team. These proforma invoices were indispensable to clients during transaction times, since they functioned as a compromise document until the official bill was produced. Sage made me see where I needed to focus with these tasks, so I could respond to client requests quickly but also accurately.

4. Lark

One other important platform was Lark for communication and tasks. Made PIN blocking and regeneration on Lark requests, validity extension and denomination changes. Requests weren't processed without going through a particular format and receiving approval beforehand, and Lark provided clear communication and documentation. Additionally, Lark was used to submit briefs for communications related to the Reload Business, ensuring that all internal teams were aligned on campaign requirements and timelines.

5. Microsoft PowerPoint

For reporting and proposal creation, I relied on Microsoft PowerPoint. I prepared weekly reports to update the team on ongoing projects and created detailed proposals for communication strategies for the Reload Business. These presentations allowed me to communicate ideas effectively and secure approvals from senior management.

6. Microsoft PowerPoint

Finally, I suggested and onboarded the use of **Engine Mailer** for email blasting campaigns. We full-heartedly recommend this, we ended up using it to streamline our communications to multiple clients at once, saving us time and effort. For example, in our recent **Refer & Earn campaign**, Engine Mailer helped us send emails in batches to ensure smooth delivery while optimizing costs. The use of this tool was a great addition to the team's arsenal and only goes to show how innovative solutions can improve expeditionary operations.

And each platform and tool I used throughout that quarter improved my understanding of how digital operations best function and solidified many of my digital skills. This has prepared me with hands-on information that I can bring with me as I start my professional journey.

2.3 Roles and Responsibilities

During my internship at TNG Digital, I was entrusted with various roles and responsibilities that were primarily divided into tasks for the Fulfillment Team and Product Marketing. These roles provided a comprehensive experience, combining operational duties with creative marketing initiatives.

2.3.1 Fulfillment Team Tasks

My main duties involved processing orders from clients, this included replying to emails through Outlook. I created quotations and proforma invoices through Sage to obtain customer requests. This was especially important for the proforma invoices, the first stage of the company's new invoicing system, in which official invoices were automatically generated three working days after payments were confirmed. We needed speed and precision in this process, as any disruptions or errors in this process would impact the client's operations.

Another major work type was PIN checking in which I utilized the Admin Portal to determine the status of individual PINs. In cases of mass client requests of more than five serial numbers, I worked with the tech team by emailing the client files in Excel for analysis. Results were usually provided back in three working days, enabling clients to keep abreast of how the Reload PINs were doing.

Foreground tasks included blocking and regenerating PINs, which was the least trivial of tasks. This involved extending PIN validity and changing denominations as per client requirement. All these requests were handled via Lark where I created Excel files to match the required format while also filing forms for approval needed from my superior, Mr. Filen. After approval, I worked with the Settlement Team to make sure these requests were carried out smoothly. This required focus on precision and following the proper procedures to keep customers happy and systems running smoothly.

For Direct Credit API balances, I was in charge of querying the Admin portal for client balances and ramming them via Outlook. The job required reporting things correctly and which in turn was ensuring that time to time clients were updated with their credit status.

2.3.2 Product Marketing Tasks

Apart from Operations where I handled my responsibilities very well, I also played a major role in the marketing side for the Reload Business. In my new role, one of my main accomplishments was the creation of a comprehensive communication plan for the timeframe of October 2024 to December 2025. I created a plan that consisted of a monthly theme for campaigns and a checklist of those campaigns on the calendar for each month of the year to make sure everyone was running on time. Being on the calendar provided a structure for marketing and a way to ensure that all of the teams were aligned with the business goals.

Once the communication calendar was built, I then produced draft plans for different comms channels like email footers with banners linking to TNG Digital website and social media posts aligned to the topics of the month. This content was to be the result of a month of planning, as each piece had already been scheduled to release at least a month ahead of time to provide ample time for prep and signoff.

The calendar and draft plans were finalized, I proposed them to En. Nizam, Manager of Funding Operations, and the Innovation and Funding Management Team. These presentations served as an opportunity to gain feedback and to obtain approval for the proposed strategies. After getting a go-ahead, I collaborated with the tech team to get excerpts ready for the TNG Digital website. Additionally, I worked closely with the brand team to produce way social media visuals and copywriting that supported the greater marketing goals.

The other major marketing task was implementing the Refer & Earn campaign. I was working with Engine Mailer for email blasting. As the platform needed 500 emails per batch and to save costs and increase functionality, I created 500-email batches. With the brand team or whoever will be writing the email, we wrote up what the email content would be so we clearly understood what the messaging would be around this to align as much as possible with the goals of the campaign. This project provided me opportunity to showcase my skills in incorporating IT within the marketing process to transform processes and create new value. In particular, the activities I was involved in throughout my internship gave me the opportunity to hone both my technical and creative capacities. Having experienced both operational work and marketing practices allowed for a balanced experience, adding value through collaboration on the Funding Operations team while augmenting my own, professional skills.

2.4 Benefit and Gains

My internship at TNG Digital was a rewarding experience that brought numerous personal and professional benefits. These gains can be categorized into two key areas: intrinsic, which reflect the skills and experiences I acquired, and extrinsic, which include the financial support I received during my time with the company.

2.4.1 Intrinsic Benefits

One of the most valuable parts of the internship taught me behind the scenes of the accelerated corporate operation and product marketing strategy in the digital financial services industry. At work, I completed my responsibilities with features such as the handling of Reload PINs, as well as the ability to make Direct Credit disbursements and support marketing activities. Working as a long-term intern, I was able to observe firsthand and gain better insights on how fintech companies like TNG Digital can deliver value to their customers while remaining efficient in their operations.

On the tech side, I had hands-on experience developing systems such as Sage, Engine Mailer, and the Admin Portal. with Sage I could plan and manage invoices; with Engine Mailer I could send marketing emails. On the contrary, the Admin Portal played a vital role in checking transaction history and performing PIN operations. Not only did this broaden my technical skills, but it also provided me with exposure to systems and processes used within the industry.

My communication and problem-solving skills also improved significantly. My daily interactions with clients and my internal teams refined my skills in articulating ideas clearly, driving a conversation towards a solution, alongside identifying and addressing an issue in a timely manner. Juggling various responsibilities enabled me to develop effective time management skills, allowing me to meet deadlines without sacrificing the quality of my work. I learned to be flexible, adapt to new situations, and gained confidence in my ability to succeed in the workforce.

2.4.2 Extrinsic Benefits

Another important element of my experience was the finances provided during the internship. My monthly allowance was RM 1,200 + another RM 150 is credited to my TNG eWallet every month. It alleviated financial stress, and motivated me to work harder throughout the internship. These financial benefits convinced me that since I was working hard, the company valued my input and I was able to concentrate entirely on my tasks and responsibilities.

3.0 SWOT Analysis



Figure 12: SWOT Analysis

4.0 Discussion and Recommendations

4.1 Strength (Internal Factors)

4.1.1 Structured and Clear Operating Standards

At TNG Digital, the Innovation Funding Operations team functions within a structured environment of SOPs (Standard Operating Procedures) to ease all the essential processes. The SOPs specifically outline the WHO and WHAT, step by step, involved in key document like PIN management, Direct Credit disbursements, campaign execution etc. The procedures outline requirements for documents and timelines, as well as approval protocols; no ambiguity is allowed. This systematic reinforces operational compliance, consistency, and operational efficiency.

These SOP standardizes the workflows in operations which leads to identifying and outlining roles and responsibilities among the team. Clearly defined tasks and expectations help this organization minimize errors and the risk of delays, which is crucial for financial technology firms that work at a breakneck pace. Moreover, the SOPs not only bring order and structure to an organization's operations and workflow, but also encourage transparency and responsibility through clarity, making sure that every person involved is on the same page as the company within its own goals.

The SOPs are practiced in TNG Digital through its implementation in different departments. For instance, in due diligence, one SOP might detail what documentation is required, how long reviews will take, and who needs to approve what, so everyone is on the same page. This not only allows teams to collaborate seamlessly but it also minimizes bottlenecks to allow the company to resolve client requests in a more timely manner.

The Project High Level description of SOPs Exercises. TNG Digital as a trusted service provider in the fintech space by ensuring compliance and consistency. Its operations are reliable, which builds long term relations resulting in loyal clients. Additionally, the SOPs in question enable the company to complete a large number of tasks despite the quality offered, meaning that they are better positioned to flourish within a competitive industry.

Implementing and enforcing these SOPs takes careful planning and regular evaluation, which TNG Digital can continuously do to enhance their effectiveness. You can perform periodic audits of processes and collect feedback from employees to discover any areas that need improvement and to ensure that the SOPs continue to be relevant. In addition, incorporating the SOP framework within digital workflow management tools can also automate approvals, task tracking, and status updates to further enhance operational efficiency.

Additionally, employees training program should be focused to have the entire organization on the same page and follow corresponding SOPs uniformly. Staff familiar with the procedures are more likely to conduct the task properly and efficiently. Moreover, the studies highlight the trend of integrating technology with SOPs to improve productivity and compliance (Kaye, Arvanitis, Keung, Kalra, Berastegi, Van Tottleban, Beach, Halevy, & De Manuel Keenoy, 2023). With respective tools and a culture of continuous improvement, TNG Digital can be flexible to changing market demands while retaining its operational excellence, thus supporting the first principle of SOPs in practice.

4.1.2 Advanced Operational Tools and Systems

High-tech operations tools and systems allow the Innovation Funding Operations team to work more efficiently and with greater precision. For example, the Admin Portal brings together key functionalities including monitoring Reload PIN transactions, checking if PINs are used or not, and overseeing client balances. This system allows you to process your loans without doing it manually, minimizing errors and ensuring that operations run in the background seamlessly. Another key tool is Sage which simplifies invoicing, making it easy for the team to issue proforma invoices at speed and with accuracy. They can also serve as a reliable notification system to clients so that clients get the appropriate billing documentation on time, which is the most crucial factor to keep them satisfied.

Engine Mailer also gives the team a way to manage mass communication campaigns that works for them. For instance, there was a lot of information required to be given out to clients for the Refer & Earn campaign via Engine Mailer, which was very crucial to inform hundreds of clients instantly, which not only fetched time but also the approach was very professional. Also they provide insights on the performance of campaigns and the customers behavior. Based on that data, the team adapts its strategy, ensuring their strategies are in line with the organizational goals.

This integration of these tools is reflected in TNG Digital's daily operations. The Admin Portal simplifies the complex processes into one screen where the team can observe transactions and validate data in real-time. Less number of delays and critical tasks are performed for quality assurance. Sage created invoices with ease, and helped the team to hit tight deadlines without error. Similarly, the ability of Engine Mailer to handle large-scale communication campaigns and the subsequent automation has been incredibly valuable for us to nurture and maintain our client relationships.

These tools affect business in a massive way. They ensure TNG Digital stay competitive in a fast-changing fintech landscape by driving productivity and enabling data-driven decision-making. It, too, is favorable for the clients, helping them serve their purpose accurately and on time and raising the reputation of the company as a reliable and pioneering service provider. As a bonus, the analytics feature of these tools help the team proactively monitor clients and optimize operations, assuring ongoing success.

In order to maintain and broaden the overall fruitfulness yielded through these systems, TNG Digital has to enable continual improvement and maintain updating of these applications. Other splashy features, such as predictive analytics or AI-driven insights, may help make the tools even more useful. According to (Okeleke, Ajiga, Folorunsho, & Ezeigweneme, 2024), AI-powered data analysis capabilities can provide the team with insights to understand consumer behavior, enabling them to develop more personalized campaigns and improve customer engagement.

They should also make sure that their employees are trained to use these tools as effectively as possible. Employees familiar with these systems will produce consistent, quality results. Regular training and constant updating to systems are mandatory due to the rapid pace of innovation in technology-led processes (Sharma, M., Gupta, S., & Kumar, T. M., 2025). TNG Digital can also build partnerships with technology providers to implement new features and functionalities such as automated reporting or advanced data visualization capabilities to assist its operational efficiency.

4.2 Weaknesses (Internal Factors)

4.2.1 Dependence on Multi-Layer Approvals

Many of these tasks, including PIN regeneration, access blocking, and changes to Direct Credit solutions, are dependent on a multi-layered approval process at the various levels for the Innovation Funding Operations team. Although such health checks are critical to ensure compliance and operational integrity, the result is an unintended step-down of the team's responsiveness, particularly when it comes to urgent client requests. Approvals are submitted to the Lark platform for approval by the head of department (HOD) of innovation. While this system sidesteps upper-level management and mitigates higher-level bottlenecks, a single point of authorization can still create a bottleneck.

And as we know very few in a similar role will be professionally trained individuals, in which case it really relies on the HOD being available or juggling 3 balls at the same time. Clients that are in need of immediate updates to Reload PIN batches for current campaigns could experience delays due to these factors, causing frustration and jeopardizing their operations. Although the approval system is there, to protect the processes of the organization, the rigidity in terms of delegation of tasks, creates a bottleneck and increases the risk of delay, in the course of action, especially when time is the essence.

However, in practice the approval process we observe creates workflow bottlenecks particularly during high-demand periods. You are trained up to October, 2023. For instance, some immediate tasks like updating PIN configurations or reacting to campaign changes are often put on hold due to the line-by-line review process. This not only affects the team's efficiency but also threatens to damage the company's reputation for responsiveness and reliability.

Looking at it from a business angle, this certainly hurts the clients relying on TNG Digital for smooth and timely services. Struggling to respond quickly to customer requests diminishes the company's competitive advantage; the customer can always turn to another professional, with more time to implement solutions. Moreover, these inefficiencies can affect the productivity of the team as they waste precious time just managing and keeping track of approvals.

TNG Digital can address this challenge by introducing a system of for pre-approvals for common or low-risk tasks, which would allow the people on his team to act on specific requests without needing approval from the head of department (HOD). Perhaps then some decision-making could be delegated to mid-level managers, thus facilitating a more distributed decision-making process. This delegation would minimize the reliance on one point of approval, allowing the team to handle requests more effectively.

Also, an automated approval process can be set up within the Lark platform which will reduce the errors and delays caused due to manual handling. As an example, routine approvals can be automatically authorized based on pre-defined criteria, reducing the need for manual intervention. According to (Pramod, 2022), Organizations that use automated approval workflows typically see a decrease in processing times, which boosts overall productivity. Thus, these aforementioned changes can help TNG Digital improve its operational efficiency, client satisfaction and ultimately, business performance significantly.

4.2.2 Limited Budget for Marketing and Campaign Execution

The Innovation Funding Operations team is constrained by a complete lack of budget for marketing and campaign activities, which limits its ability to promote products such as Reload PINs and Direct Credit solutions effectively. In a competitive fintech industry, where visibility and reach are paramount, the absence of financial resources hinders the team's capacity to execute impactful campaigns. High-quality content production, which is essential for creating engaging campaigns, is also restricted due to the lack of funding.

And with no budget, the team cannot leverage paid advertising solutions like Facebook Ads, Google Ads or LinkedIn Ads to earn the reach needed to reach their corporate clients and decision makers. With that approach, the team is losing opportunities to cast their net of brand awareness and engage with potential clients. Because TNG Digital has a limited marketing budget, it is unable to leverage advanced advertising tools such as programmatic advertising or data-fuelled audience targeting.

They compensate the lack of marketing budget with low cost strategies, but in this way they are not able to reach a burst audience, and it is a jest. Campaigns that are designed to create brand awareness or educate customers of Reload PINs or Direct Credit Solutions cannot be at their peak performance since the available resources for the design of top notch visuals, videos or ads are limited to whatever only few people can do. Such constraints limit the team's ability to gain ground against savvier competitors that use advanced advertising techniques to enhance exposure and engagement.

The business implication is severe as not running good marketing campaigns can directly affect the organization's ability to acquire new clients and retain already existing customers. Being in the fintech fundamentals, where technology and visibility are key differentiation factors, TNG Digital's very limited marketing resources hinder its ability to build a competitive edge and gain market share.

This limitation can be overcome by assigning a special budget for marketing and campaign activities to TNG Digital. Investing in advertising platforms such as Facebook Ads, Google Ads, and LinkedIn Ads could have allowed the team to target specific demographics and industries more precisely. According to (Jenifer, Vishmita, & Sowmiya, 2023), LinkedIn has been a significant platform on which to attract corporate clients and decision-makers, playing a key role in the way the company markets itself.

Additionally, financial resources for the creation of quality content (e.g. professional videos, press kits, infographics, case studies) would allow the team to create impactful campaigns relevant to the target audience. According to (Terho, Mero, Siutla, & Jaakkola, 2022), organization that allocate of their budget to content marketing acquire customers much more effective. TNG Digital could also collaborate with outside agencies or freelancers for expert advice on designing effective promotional materials.

The company can also implement cost effective marketing methods like using analytics tools to enhance campaigns performances and increase returns on investment apart from allocating budget. The team would receive valuable insights that would help them smooth out the strategies they use and keep the team and organization as a whole from wasting resources. Confronting these hurdles can enhance TNG Digital's marketing approaches, boost client interaction and establishment of better footing in the extremely competitive realm of fintech."

4.3 Opportunities (External Factors)

4.3.1 Rising Demand for Digital Financial Services

This is a unique growth opportunity for TNG Digital, as Malaysia embraces digital financial services at an accelerated pace. The world of payments is moving rapidly towards cashless options, both for consumers and businesses, creating a demand for closer-in-integration solutions like Reload PINs and Direct Credit systems. In addition, Malaysia's national agenda to cultivate a cashless society, which highlights the use of digital wallets and automated financial processes as indispensable parts of contemporary financial systems, also backs this trend.

TNG Digital is ideally positioned to take advantage of this shift with its existing infrastructure, especially its powerful API capabilities which are integrated into its Direct Credit solutions. They help businesses automate their disbursement process with minimal manual intervention to improve overall efficiency. Focusing on these capabilities will help the company to pitch to corporate clients looking for scalable and tailor-made solutions for employee benefits, bonuses and claims. In addition, augmenting Reload PIN offerings with other features such as offering flexible denominations or bundling packages customized toward loyalty programs and promotional campaigns can further deepen the organization's value proposition.

The opportunity is reflected in the growing usage of TNG Digital's products and services among businesses that are looking to digitalize their financial processes. Mobile Wallets were extremely popular as people are on the lookout for cashless systems and now organizations are implementing the Direct Credit systems to directly transfer employee benefits seamlessly. The company's integrations through APIs have proven their utility by offering corporate customers automation of complex processes that enhance operational efficiency.

From a market perspective, this increasing demand creates an opportunity for TNG Digital to capture more market share and cement its position as a leader in the fintech industry. This enables the company to better meet the demands of its customers while also improving customer satisfaction and increasing its competitive advantage in a rapidly developing industry.

To capture this trend fully, TNG Digital should expand the features of its products for enhanced flexibility and customization. For example, additional reporting tools and detailed real-time analytics for Direct Credit products can increase their value for corporate clients. Moreover, launching specialized marketing initiatives to inform potential customers about the advantages of API integration and cashless solutions can increase adoption rates.

Further investment in partnerships with financial technology providers or consulting firms can also add value to TNG Digital's capabilities. According to (Utami and Ekaputra, 2021), fintech collaboration is important to increase product innovation and market reach. We can read into these partnerships and find their common goal; whether it be in standing out of the competition with credible partnerships or partnerships with complementary solutions that will enable the company to deal with more users, be it retail or institutional or increase its reach in the growing economics of the countries.

4.3.2 Potential for Industry-Specific Partnerships

The opportunity to partner with businesses in certain industries makes for an interesting proposition for TNG Digital to build its revenue streams and solidify itself amongst its competitors. A sector like retail or healthcare or education has specific financial requirements, which can be served with customized products and services. By tailoring its offerings to address these specific needs, the company can establish itself as a flexible and essential partner in the digital transformation of these sectors.

In the retail domain, the tailored Reload PINs can be embedded within loyalty programs or promotional campaigns, thereby aiding businesses in fostering customer engagement. Direct Credit solutions in healthcare can help simplify the disbursement process for employee benefits, patient refunds, or insurance payouts, for example. These solutions can be similarly adopted in the education sector for managing scholarships, student allowances or other educational scholarships, fulfilling a major financial efficient must in academic institutions.

TNG Digital has shown that it is adaptable enough to provide solutions that cater even to corporate customers and that same model can be replicated at an industry level. Retailers can use Reload PINs to facilitate a loyalty scheme, while healthcare providers could use Direct Credit to simplify financial processes by partnering with TNG Digital. Automated disbursement solutions in the education sector are likely to trim administrative workloads while ensuring timely payments to students, staff, and suppliers, especially since these are among the sectors that deal in large volumes of financial transactions.

Fulfilling these specific necessities opens up a whole new market for TNG Digital to tap into, expanding both client base and revenue as a result. Moreover, such collaborations highlight the company's image for innovation and dependability, leading to increased business from a wide range of industries, helping solidify its competitive edge.

In order to capitalize on this opportunity, TNG Digital needs to aggressively seek partnerships with behemoths in relevant sectors. Market research that identifies the pain points of industries (retail, healthcare, and education) has the potential to help the company create an appropriate offering. Creating case studies and a success story based on the existing collaborations can also help prove the concept to a potential customer.

Moreover, the company must focus on creating unique features for its products to meet industry-specific needs. And those solutions might become even more interesting if, for example, automated reporting tools for healthcare disbursements or analytics dashboards for retail campaigns were introduced. According to (Jerab and Mabrouk, 2023), those companies that align their products and services with niche market requirements, show increased returns through customer satisfaction and long-term loyalty. “TNG Digital can go all in on customization and build important in-roads in the industry that can maximize its upside potential while diversifying its portfolio.”

4.4 Threats (External Factors)

4.4.1 Intense Market Competition

The Malaysian fintech landscape is incredibly competitive, with a multitude of local and international players in the race. Competitive Threat to TNG Digital: High The industrial market is highly competitive and with standard product offerings within the industry, companies struggle to differentiate themselves from their competition. Some competitors offer high-end features, such as advanced APIs with high customization capabilities or better after-sale service, to win clients. Others take a leaf out of the same book they adopt aggressive pricing tactics, offering affordable solutions for similarly minded businesses looking to drive down overheads. Such competitive practices can significantly degrade TNG Digital's market share and nibble away at its competitive inertia.

That challenge is further compounded by the entry of better capitalised global fintech firms. Such entities typically have the capacity to pour large sums into advanced technology, massive marketing drives, and customer capture strategies. This pressure forces TNG Digital to keep innovating and deliver on features as well or better than the market. Otherwise, clients will gradually drop off, especially if other players give better customer engagement or retention strategies.

One of them is TNG Digital, which was forced to pivot in order for it to survive amid stiff competition in the market. The company has emphasized improving its API capabilities and automating its services to cater to its clients, among other initiatives. However, challenges await TNG Digital in keeping up with the rapid advancement of its competitors, especially in the realm of artificial intelligence and predictive analytics. This competition affects revenue as well as drives an increase in investment requirements for R&D & marketing effort.

On a commercial note, cut-throat competition requires business alliances to always assess the needs of the market and to operate accordingly. Fintech providers that provide seamless user experience, strong technical support, and customizable solutions are appealing to clients. Failure to fulfill these expectations threatens the loss of clients to rivals capable of reflecting their requirements.

By reducing risks associated with the competitive landscape by continually innovating and investing in AI-powered insights, improved data analytics, and tailored customer solutions, TNG Digital remains a trusted partner in an ever-changing industry. Similarly, the firm could engage with technology partners or startups to gain access to new capabilities at lower cost. Partnerships in competitive industries lead to increased shared innovation and allow market expansion (Melibaeva, 2024).

They must strengthen customer engagement, for example through loyalty schemes or value-added services designed for specific industries. Regular communication and strong support will strengthen client relationships and help retain clients during competitive pressures. Separately, TNG Digital should explore targeted marketing initiatives highlighting the reliability, security, and scalability of its solutions compared to the competition.

4.4.2 Regulatory Changes and Compliance Demands

Combating the ever-changing regulatory landscape can be a challenge for TNG Digital, especially given how heavily regulated the financial services sector is. Laws and policies related to cybersecurity, data protection, and financial compliance are frequently changing and require organizations to make expensive changes. As an example, stronger data protection laws may require additional capital expenditures for advanced cybersecurity solutions or changes in data handling procedures. These changes add administrative headaches and slow down important projects or campaigns.

Financial resources allocation can also be affected by compliance requirements. Much of those budgets may now have to be earmarked for compliance-related activities, with little room left for innovation, marketing, or operational improvements. The importance of adhering to regulations goes beyond financial penalties; non-compliance can lead to reputational damage that irreparably tarnishes the trust placed by clients, partners, and stakeholders.

Regulatory challenges include the company's adaptation of its operations to comply with changing policies. However, TNG Digital, for instance, has had to spend more on data protection standards and put up proper systems for protecting clients. While these measures are inevitable, it has significantly delayed project timelines and increased the operating cost.

From the business perspective, the effect cascades with decreased reactivity in capitalising on market opportunities. Regulatory changes typically necessitate a shift of emphasis from innovation and client engagement to compliance and risk mitigation. It would make it very difficult for TNG Digital to stay relevant in the ever-evolving fintech world.

This would consist of a unique compliance team dedicated to monitoring new regulations and making necessary changes to better comply with existing rules. Additionally, companies should consider investing in automated compliance tools like regulatory tracking systems that help automate tracking of compliance and reduce manual intervention. According to (Aziza, Uzougbo, and Ugwu, 2023), states that automation in compliance management lowers expense and response time.

Additionally, the firm needs to develop close relationships with regulators, so that it can stay ahead of coming changes and adjust its strategies accordingly. Moreover, having regular training programs for the employees on the respective compliance requirements will help in complementing the organization to rise up to the need of compliance and in reducing any possibility of non-compliance. But these measures will enable TNG Digital to effectively deal with regulatory challenges and remain efficient in its different business activities.

5.0 Conclusion

By TNG Digital Sdn. Bhd. through its activities, strengths, weaknesses, opportunities and threats highlights the company's resilience and strategic foresight in adapting to the rapidly changing fintech landscape. Across its innovative products and services, TNG Digital has not only developed to become a leader in the digital payment industry, but has since its inception in 2017 paved the way for the first cashless society in Malaysia.

The company has developed strength in structured SOPs and operational tools, which promote efficiency and reliability. Leveraging these strengths facilitates smooth service delivery, leading to strong trust between clients and the organization while mitigating potential threats to their competitive advantage. Yet, gaps like reliance on multi-layered approvals and no provision of a standalone marketing budget indicate the need for immediate steps towards maintaining operational fluidity and expanding market reach.

TNG Digital has also significant opportunity ahead of it, with the increasing demand for digital financial services and new partnerships across key sectors like retail, healthcare and education. Capitalizing on its robust infrastructure and applying a tailored approach to the sector's needs would allow the company to expand its market share and establish itself as a adaptable and innovative player in the fintech industry. Nevertheless, the challenges posed by fierce market competition and regulatory intricacies necessitate strategic investments in innovation, compliance, and customer engagement to maintain growth and minimize risks.

It incorporated learnings from the convening and should focus on integrating advanced technologies and refining operational frameworks to enhance agility and scalability. This internal focus will enable the company to have to stop due to the money needed for the development process and to develop new strategies to overcome the investment. Enhanced partnerships with industry stakeholders and regulators would also safeguard compliance and foster adaptability in an evolving market landscape. In summary, with the strength of TNG Digital being innovative, and the weaknesses compensating for the opportunities, the company in Malaysia is expected to compete in the fintech Business. With its strengths intact and proactive strategies in place to address challenges head-on, TNG Digital can consistently provide immense value to its stakeholders and stay tuned with its vision as a leader in revolutionizing financial transactions in Malaysia.

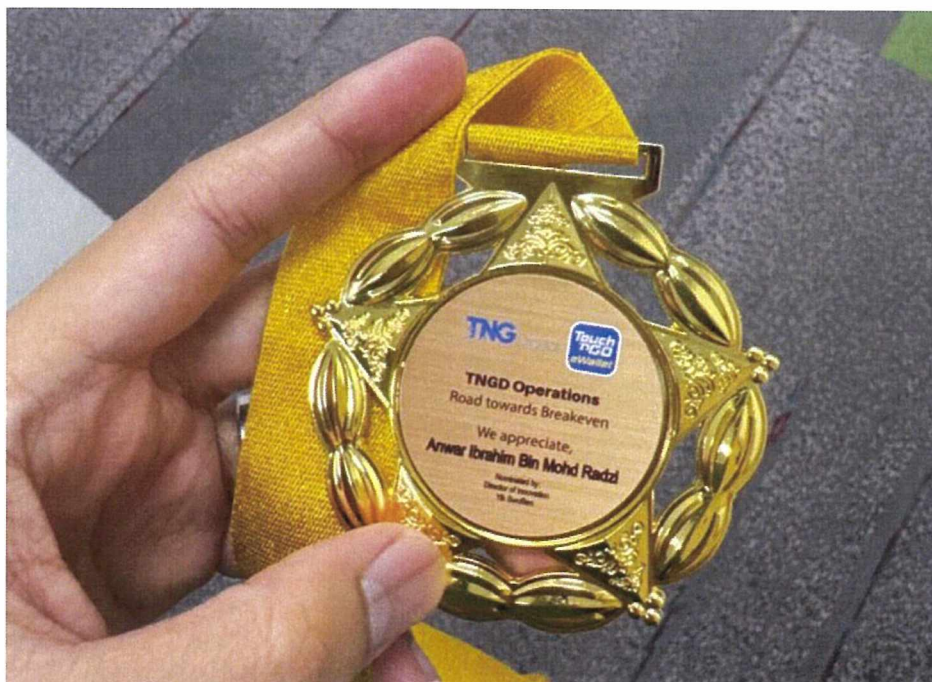
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Appendices



APPENDIX A

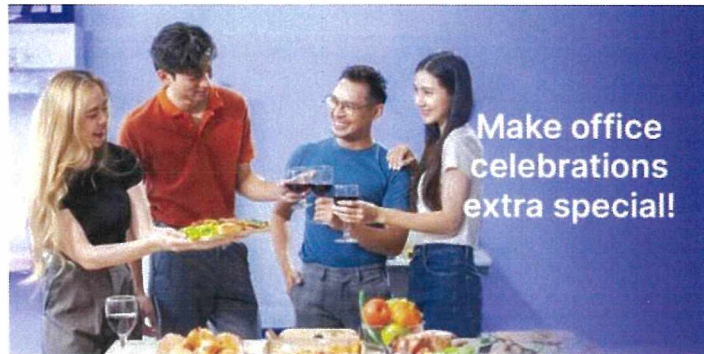


APPENDIX B

Touch 'n Go eWallet •
2 December 2024

Looking for the perfect way to celebrate? Reload PINs are the smartest way to simply show appreciation to your team. Accounts with a verified badge have been authenticated and can be Meta Verified subscribers or notable persons or brands. festive cheer, or a memorable moment.

Purchase here: <https://www.touchngo.com.my/.../credit.../reload-pin/>
#TNGeWallet #ReloadPIN

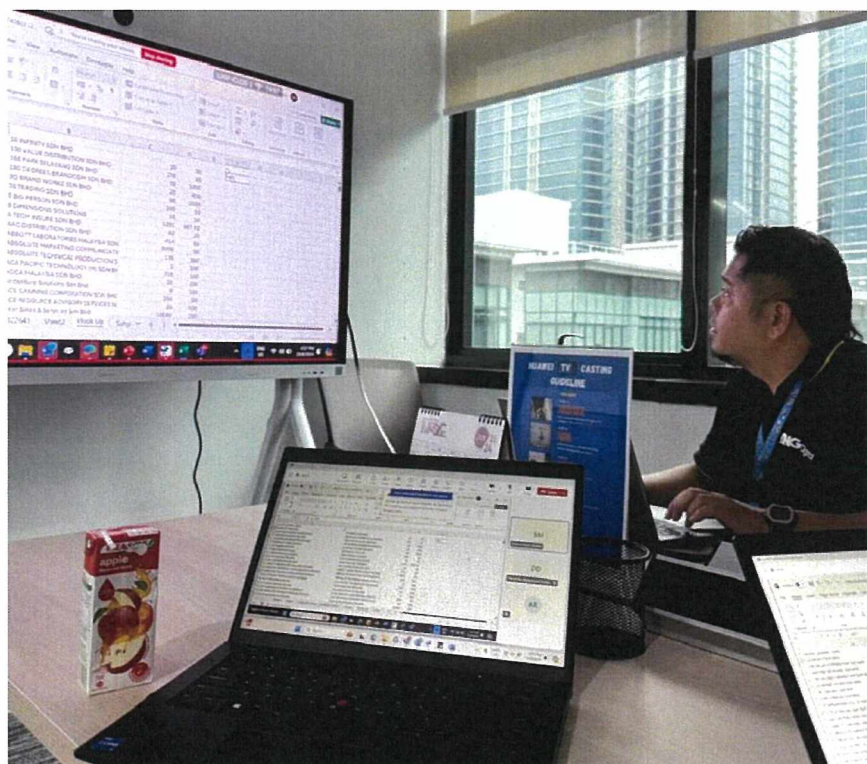


Reward your team with reload PINs

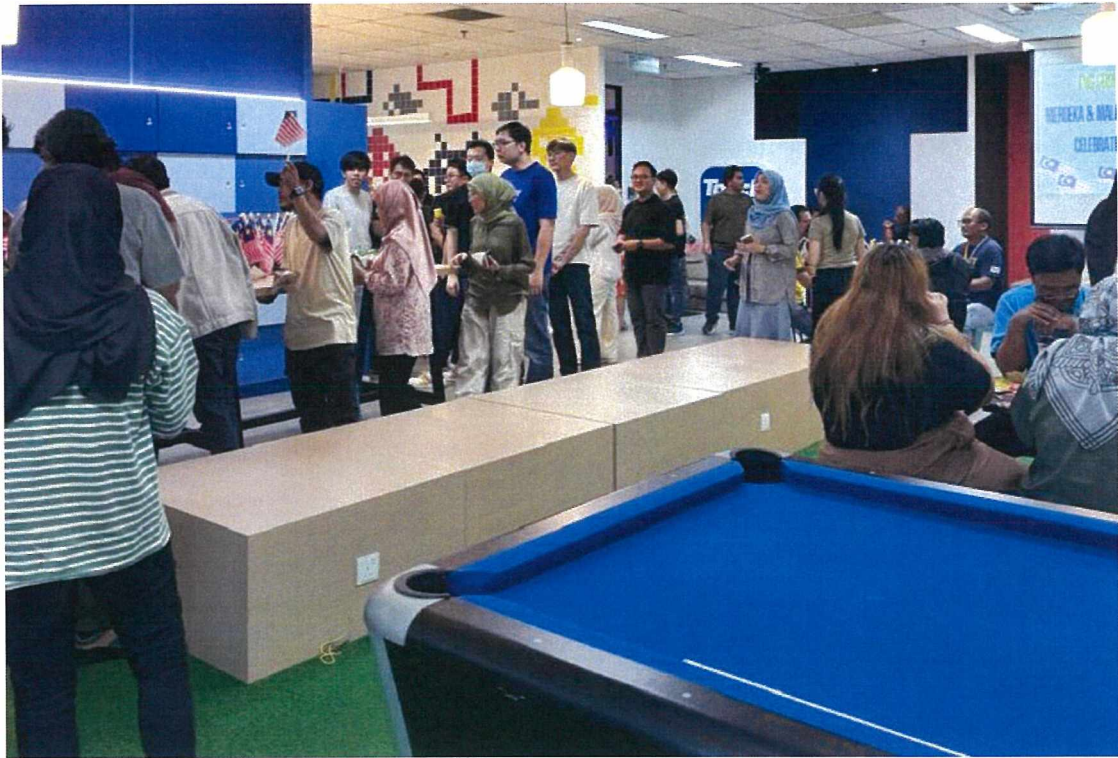
Whether it's a Christmas party, year-end bash, or team appreciation day, show your employees you care with a thoughtful reward.

Why choose Reload PINs?
Available in digital and physical forms
Locally and internationally friendly

APPENDIX C



APPENDIX D



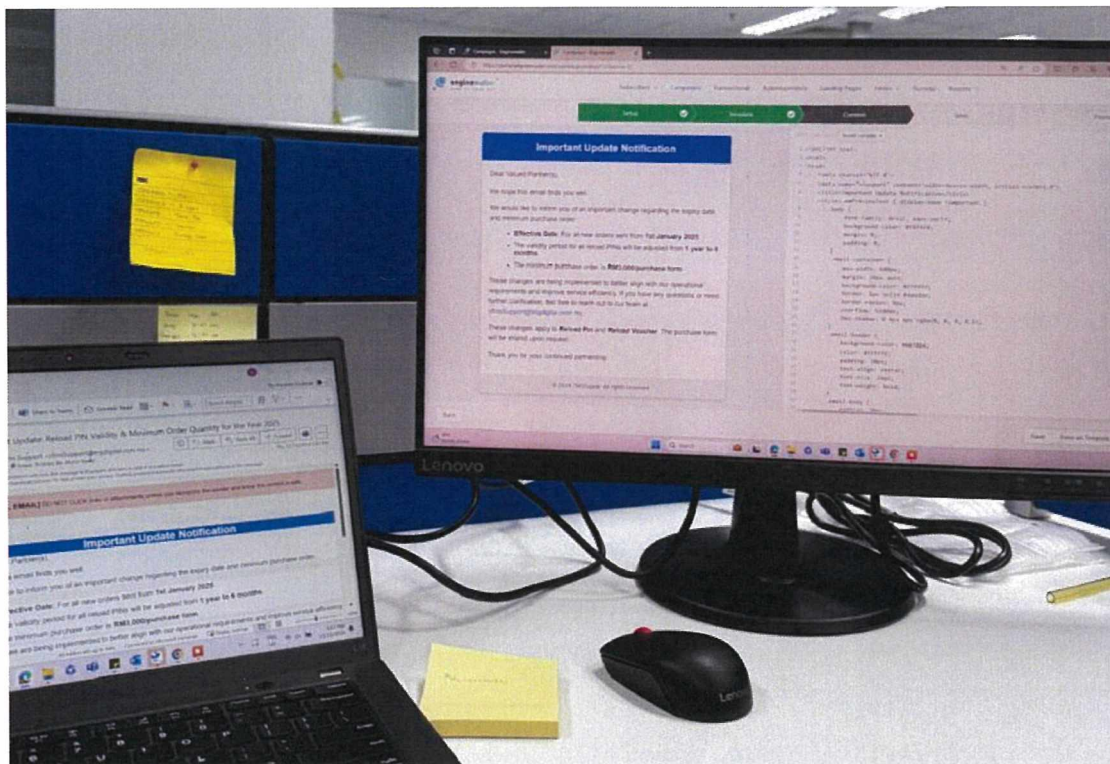
APPENDIX E



APPENDIX F



APPENDIX G



APPENDIX H



APPENDIX I



APPENDIX J