

# INDUSTRIAL TRAINING REPORT

1 MARCH 2023 - 15 AUGUST 2023



PREPARED BY

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**BACHELOR OF BUSINESS  
ADMINISTRATION (HONS.)  
INTERNATIONAL BUSINESS**



## EXECUTIVE SUMMARY

Industrial training, or what will probably basically be called an "internship," mostly is required of all students in the Faculty of Business & Management before they can leave Universiti Teknologi Mara (UiTM) with a scroll of paper in their hands in a sort of major way. The pretty main objective of the internship program being introduced within the syllabus really is to literally expose UiTM students to core practical training so they could acquire access to real-world information and workplace skills and really become better capable of handling the responsibilities and tasks that their employers allocated to them.

Hence, making me as a student of the Faculty of Business & Management Universiti Teknologi Mara (UiTM) with a degree in International Business to execute my internship at Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) located in my hometown under the department of Islamic Pawnbroking (Ar-Rahnu)

After working for the company for nearly six months, I have done everything I can to particularly help with customer service, events, internal projects, and more. I specifically have chosen a few items from the corporate organization strengths, weaknesses, opportunities, and threats (SWOT) matrix to be my really key topic in this industrial training program report, for all intents and purposes contrary to popular belief. Not to mention, my own recommendation and discussion based on the (SWOT) matrix on the company based on my knowledge as a degree student and trainee in the company will be given to En. Isham bin Abidin, my fairly dear advisor for the submission of this report by the end of the program.



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## ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah, the Most Gracious and Merciful. First and foremost, Allah SWT deserves gratitude for giving me the chance to finish my report effectively on time. I was able to find the right resources and information required to finish this industrial training report, MGT666 course with the help of His strength and direction along the process. I received aid and direction from a few friends and colleagues who have my sincere gratitude for their support and direction in compiling this report from the start of it.

I would want to take this golden opportunity a special gratitude to my beloved advisor En. Isham bin Abidin whose contribution in stimulating few suggestions and encouragement which helped me a lot in writing this MGT 668 industrial training report. He helped me a lot along the journey to complete this writing report and how to achieve great marks by following the guidelines given by the university.

Additionally, I would like to express my gratitude for the important role played by the Puan Rafidah one of the staff that I was assigned to, and my supervisor En. Amirul Akmal, who taught me everything I needed to know regarding gold, including how to tell whether a piece of gold accessories was real or fake, the tools used to check it, as well as how to check it with just your hands to see if it was fake or not. They also provided me with the materials I needed to finish my internship task with the most knowledge I could acquire in the six-month time frame.

## 1.0 STUDENT PROFILE



# ALIF AIMAN BIN ASRI

### Summary

I am a final-year student at Universiti Teknologi Mara (UiTM) Bandaraya Melaka, pursuing a Bachelor of International Business. Throughout my academic journey, I have gained valuable experience in different fields through part-time jobs, which has allowed me to develop my management, labor, and public relations skills.

### Job Experience

**KOPERASI PEGAWAI KERAJAAN NEGERI KEDAH (KPPKNK)**  
*Internship In Ar-Rahnu*  
**6 Months**

- Handle all types of operation like process and learn everything about gold, accounting, social skills, auction process, customer interaction.
- Also create digital marketing via Facebook, Whatsapp and other social media.

**DUSUN PAK DIN CAFE**  
*Part-Time Barista / Waiter*  
**(Degree Semester Break)**

- Serve local drinks, cocktail, mocktail and coffee art while entertain customer at the cafe.
- Entertain customer which came from various background and attitude.

**HOTEL ISTANA KUALA LUMPUR CITY CENTRE**  
*Internship in Human Resources & Sales Marketing Department*  
**4 Months**

- Experiences in handling HR Dept in terms of administration and staff welfares, walk in interviews and organized internal events.
- Sales & Marketing Dept under Corporate & Government (GLC) which i attend clients for event enquiry, and customer services.

**AVILLION PORT DICKSON**  
*Part Time Waiter @ Barista*  
**7 Months**

- Working in a 5 star hotel F&B restaurant fine dining and coffeehouse .
- Used to entertain high profile people domestic and international.

### ACHIEVEMENTS

- Head of program of IBUC FUNDAY EVENT.
- Sport Exco in International Business Unity Club (IBUC).
- Facilitator for Pemimpin Minggu Destini Siswa (PMDS).
- Participate in International Cross-Cultural Virtual Mobility Programme 2021.
- Participate in Bandaraya Entrepreneurship And Sport Fiesta (BEAST).
- Head of several bureau for course club programme.

### Education

<b>2017</b> <i>Kolej Poly Tech Mara</i> <b>Diploma In Business Management</b> <b>CGPA 3.53</b>	<b>2023</b> <i>Universiti Teknologi Mara (UiTM)</i> <b>Bachelor Degree In International Business</b> <b>CGPA 3.30</b>
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### Contact

**Phone**

**Email**

**Social Media**  
 alifaiman\_

### Expertise

- MICROSOFT
- TIME MANAGEMENT
- SOCIAL SKILLS
- LEADERSHIP

### Language

BAHASA MALAYSIA

ENGLISH

MANDARIN

### References

**FAIZAL HANIFF B. MAHADZIR**  
 SALES MANAGER  
 TENERA HOTEL BANGI  
 012 6094526

**ISHAM BIN ABIDIN**  
 LECTURER  
 UiTM BANDARAYA MELAKA

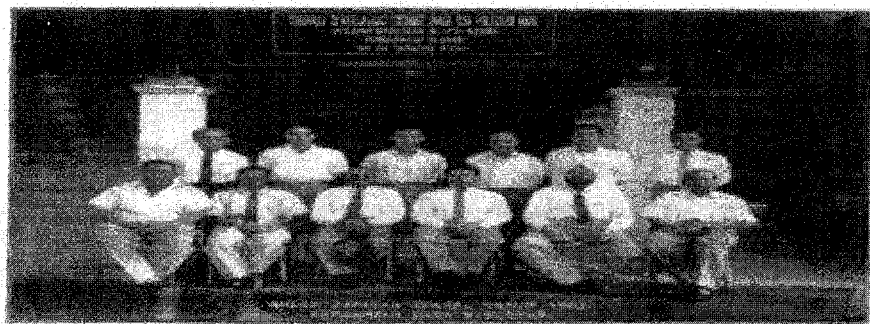
Figure 1: Student Resume

## 2.0 COMPANY PROFILE



Figure 2: Company Logo

The State of Kedah Government Employees Cooperative (KPPKNK) was established in 1952, prior to the independence of Malaysia. Its primary goal was to provide a platform for government employees to meet their economic and welfare requirements. The cooperative was officially registered on August 23, 1952, with 82 members. On April 23, 1953, it was registered under the "No. 33 Tahun 1948 Syarikat Bekerjasama-sama" law as The Kedah Government Servants Cooperative Thrift and Loan Society Limited, with registration certificate number 1912. The cooperative's first annual general meeting was held in 1953.



**AHLI JAWATANKUASA 1962**

Figure 3: Board of Directors 1962

On October 27, 1977, the cooperative changed its name from Syarikat Bekerjasama-sama Jimat Cermat dan Pinjaman Wang Pegawai-Pegawai Kerajaan Negeri Kedah Tanggungan Berhad to Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah, in accordance with the Act of Ordinan Koperasi 1948 (Revised 1983). The headquarters of Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah was officially inaugurated by Tunku Haji Abdul Malik Ibni Al Marhum Sultan Badlishah, the Prince of Kedah state, on December 26, 1987.

The cooperative was initially rented at the Station Bus Building for a few years before moving to the Kedah State Building. On June 26, 1963, the cooperative purchased land of 7,326 square feet at Jalan Tambang Badak, Alor Setar. A few years later, they purchased another 3.44 square feet of land at Batu 2 ½, Jalan Langgar, for a housing project that is now known as Taman Koperasi.

The cooperative has grown significantly over the years, and now has a membership of over 5,000. It offers a wide range of products and services to its members, including savings and loans, insurance, investment, and education. The cooperative is committed to providing its members with the resources they need to achieve their financial goals.



**Pejabat Urusan  
Taman Koperasi Kedah**

Figure 4: Building HQ

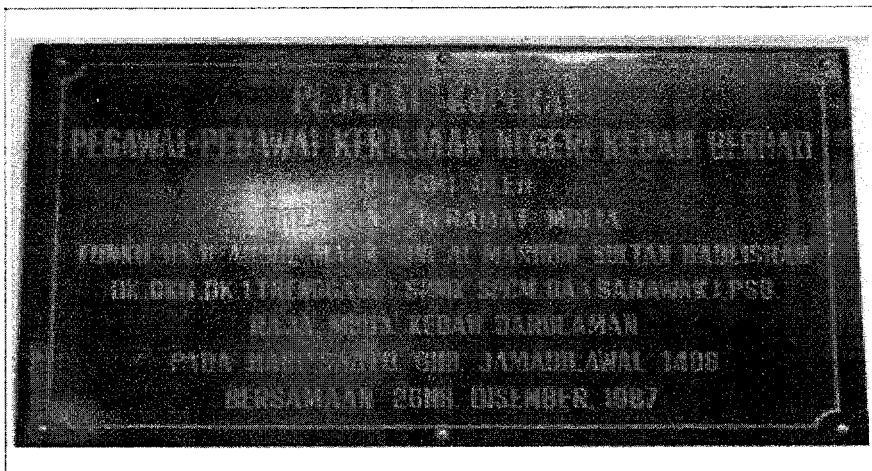


Figure 5: Plaque of Opening

### 3.0 LOCATION



Figure 6: Map Location (Google Maps)

Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah Darul Aman Berhad (KPPKKNK) is located at Taman Koperasi, which is only three minutes from the capital city of Alor Setar. This makes it easily accessible to people from all over the city, as well as nearby residents. The headquarters office of Ar-Rahnu Alor Setar is located right next to KPPKKNK, and the cooperative is also close to the Tol Plus Exit of Alor Setar (U). The cooperative's strategic location makes it a convenient place to do business. It is also in a safe and secure area, which is important for members who are looking to store their valuables. KPPKKNK offers a wide range of financial services to its members, including savings accounts, loans, insurance, and investment products. KPPKKNK is a member of the Malaysian Cooperative Movement, and it is committed to providing its members with the best possible financial services. The cooperative is also committed to supporting the community, and it regularly organizes events and activities to benefit members and non-members alike.



## 4.0 VISION, MISSION & OBJECTIVE

**KPPKNK**  
KOPERASI PEGAWAI-PEGAWAI KERAJAAN NEGERI  
KEDAH DARUL AMAN  
NO. 1, TAMAN KOPERASI REDAH, JALAN TUN BAZAR  
06200 ALOR SETAR, KEDAH DARUL AMAN

### STRATEGIC PLANNING

- ESTABLISHMENT IN FINANCIAL INSTITUTIONS
- APPROACH NEW MARKET BUSINESS
- IMPROVE CUSTOMER SATISFACTION

### VISION KPPKNK

MENJADI PENERAJU KOPERASI YANG MENAWARKAN  
PELBAGAI PERKHIDMATAN STRATEGIK TERUNGGUL

### MISSION KPPKNK

MENAWARKAN PELBAGAI PERKHIDMATAN STRATEGIK  
SECARA PROFESIONAL DALAM PENGURUSAN DAN  
PENTADBIRAN SEIRING PERKEMBANGAN PESAT EKONOMI  
DUNIA.

**SATU BAGI  
RAMAI, RAMAI  
BAGI SATU**

Figure 7: Mission & Vision

## 5.0 ORGANIZATION CHART



Figure 8: Board of Directors

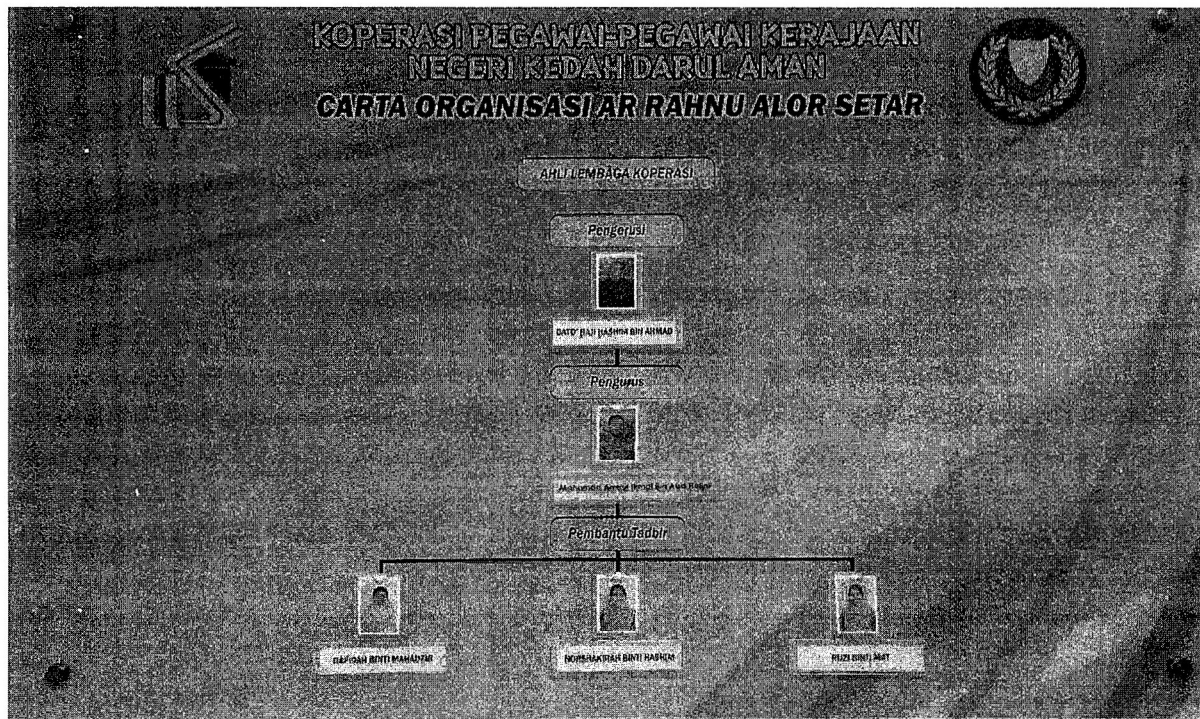
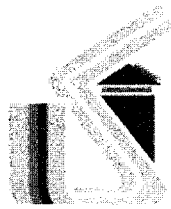


Figure 9: Organization Chart

## 6.0 PRODUCTS & SERVICES



### 1. Bahagian Kredit

*Ditubuhkan pada 1952*

### 3. Stesen Petronas Alor Malai

*Beroperasi pada Disember 1983*

### 4. MyTayar

*Beroperasi pada April 1986*

### 5. Stesen Caltex Changloon

*Beroperasi pada Jun 1998*

### 6. Ar Rahnū Alor Setar

*Beroperasi pada 1 Julai 1999*

### 7. Ar Rahnū Guar Chempedak

*Beroperasi pada Oktober 2002*

### 8. Stesen Shell Jalan Langgar

*Beroperasi pada April 2015*

### 9. Stokis Gas Petron

*Beroperasi pada November 2016*

### 10. Stesen Petron Alor Sena Beseri

*Beroperasi pada Februari 2021*



Figure 10: Products & Services Offered By KPPKNK



## 7.0 TRAINING REFLECTION

It all started when we started our part 5 semester where we were gathered to hear a talk about how internship will go from process to process which newest information updated on UiTM internship coordinator Telegram group regards internship places, info, and others. I had submitted to many big companies like Petronas, Media Prima, etc. But, after seeing my friends also submitted to the same company. It makes me feel like there is nothing unique for me to write in my industrial training report. After thinking through the semester, I have decided to start my six months from 1 March 2023 until 15 August 2023 at Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK).

I was assigned to their Ar-Rahnu department Alor Setar due to my course in International Business, they think it is better for me to gain knowledge about gold since gold is being used all around the world as a payment method. My team consists of one manager of Ar-Rahnu, En. Amirul Akmal also cum as my supervisor throughout the training, and three more associates that will teach me everything about gold throughout Islam perspective at Islamic pawn industries which I think there are not many students making this industry as their main choices of training. The schedule starts from 8.00 am to 5.00 pm with a 1-hour allocation of the break for lunch and Zuhor prayer. I was given a monthly allowance of RM300.00 per month.

Throughout my daily task, I was given a task to do basically everything that I could learn. During the first week of the month, I need to submit a few documents regarding finances like journal transactions and supporting documentation to the financial department for internal auditing. My main task was handling the counter and making sure to interact with the customers and making sure they understood the whole process from start to finish. Among the job description that I have done during these six months of internship are:

- Taking care of the counter station for any kind of transaction.
- Learn about the Ar-Rahnu system.
- Creates several digital marketing, like ads, posts, and soft sales via social media.
- Prepare a warning letter to existing customers that did not retrieve their gold.
- Do several account transactions.
- Store management and filing.



For almost 6 months doing my industrial training in Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK). I have gained tremendous benefits in terms of intrinsic and extrinsic at Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) under Ar-Rahnu department. Never occur in my mind that I can learn the knowledge of gold since I am a man. Due to this internship, I can easily use this knowledge for the rest of my life since I was able to identify what types of gold, the price, and the interest of pawns either in Islamic or conventional systems. Apart from that, my social skills have improved so much after 6 months when dealing with several types of customer backgrounds and ages. I know how to interact better with people despite their age and how to make them comfortable with me during the pawn process. Plus, it also helped me to work in detail due to involvement with money which any mistake can bring dissatisfaction to them since it involves their money.

## 8.0 SWOT ANALYSIS

When making decisions, organization frequently examine two factors which are internal and external environments using a strengths, weaknesses, opportunities, and threats (SWOT) analysis, which has become a crucial tool for evaluating their position in the market. It helps organization to gain a better insight into making strategic plans. The strengths and weaknesses are classified as the internal factors while opportunities and threats are the external factors. Furthermore, SWOT analysis can help the organization to identify risky assumptions and to uncover unseen about the organization performance.

SWOT analysis also should be one of the methods needed to apply in every company to measure, to understand and to identify business company performance to make an improvement. Therefore, SWOT analysis has been applied during my internship to identify strengths, weaknesses, opportunities, and threats of KPPKNK.

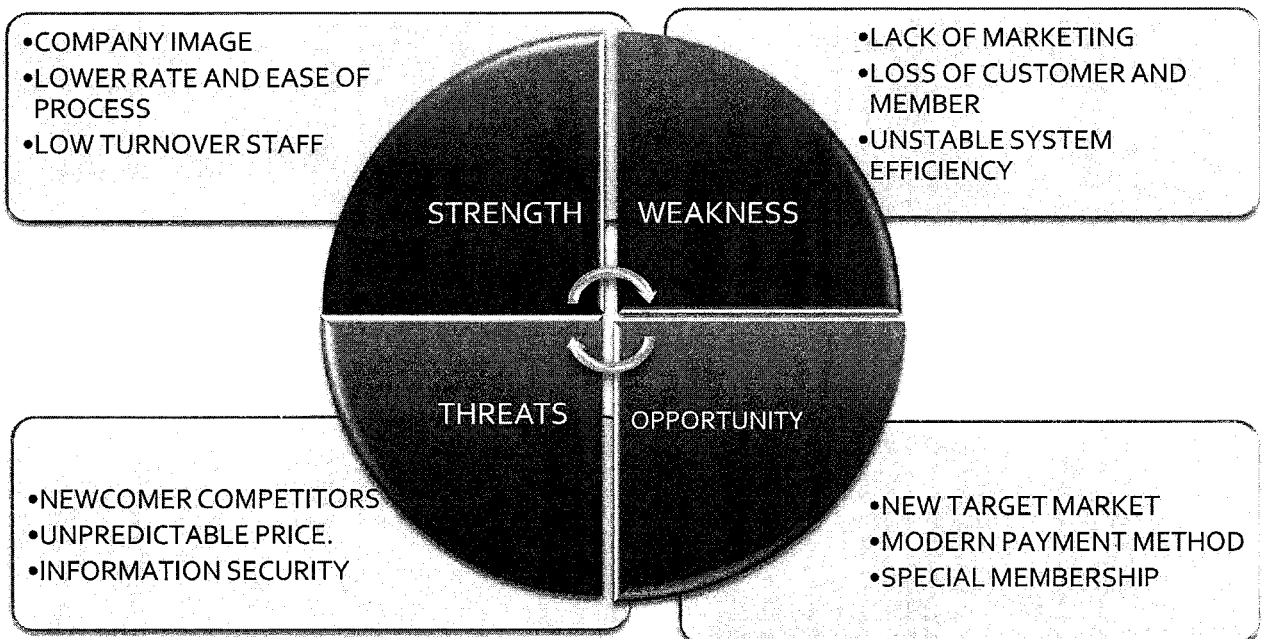


Figure 11: SWOT Analysis



## 8.1 STRENGTHS

### Company Image

Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) was established in 1952, long before Malaysia gained independence. The cooperative was founded by a group of government employees who wanted to create a financial institution that would cater to the needs of their community. The cooperative's name, which translates to "Cooperative of Government Employees of Kedah State," reflects its focus on providing financial services to government workers and their families.

KPPKNK has a long and distinguished history. In the early years, the cooperative focused on providing savings and loan products to its members. As the cooperative grew, it began to offer a wider range of financial services, including insurance, investment, and education products. Today, KPPKNK is one of the largest and most successful cooperatives in Malaysia. It has over 5,000 members and offers a wide range of financial services to meet the needs of its members. KPPKNK is committed to providing its members with the best possible financial services.

The cooperative is also committed to supporting the community, and it regularly organizes events and activities to benefit members and non-members alike. One of the reasons for KPPKNK's success is its strategic location. It can help to build trust with customers, increase the market share, and drive sales. A strong brand can also improve the company's overall value, attract top talent, and create a sense of unity among your employees. (Duberg, n.d.)

KPPKNK has won numerous awards since its inception. In 2022, the cooperative was ranked 12th in the top one hundred cooperatives in Malaysia. It was also ranked the best cooperative in Kedah from among the fifty cooperatives registered under the Suruhanjaya Koperasi Malaysia Negeri Kedah.



## Lower Rate and Ease of Process

Ar-Rahnu are a popular option for people who need quick cash. However, not all Ar-Rahnu are created equal. Some offer lower rates than others, which can save money eventually. There are a few factors that can affect the rate customer received at Ar-Rahnu, including the type of item they pawn, the condition of the item, and the Ar-Rahnu's policies. However, one of the most crucial factors is Ar-Rahnu interest rate.

However, the interest rate at an Ar-Rahnu may still be lower than the cost of other options, such as payday loans or credit cards. Lower interest rates stimulate economic growth by making it cheaper for businesses and consumers to borrow money to pay for things like office equipment and new cars. But low-interest rates can also potentially encourage overspending and unwise (Gigante, 2023).

Despite that, the rules, and regulations to pawn with us is easier compared to banks, banks typically require a CCRIS report before they approve a loan. This report shows the credit history, including the payment history, outstanding debts, and any loans that have been defaulted on. If people have bad credit, they may be denied a loan from a bank. Pawn shops are an excellent choice for persons with poor credit or who have been rejected by other lenders. We provide a quick and simple way to obtain a loan and do not require a credit check. However, keep in mind that pawn loans are secured loans, which means that if the customer do not return the loan, the pawnbroker has the right to keep the item.

Despite that, the ease of process itself is one of Ar-Rahnu strengths that attract customers to come often. The process is so simple like ABC which is totally different from the bank where it was more complicated compared to Ar-Rahnu.





## Low Turnover of Staff

Most of the department employees has been with the company for about ten years, which I feel to be a strength for this company. Low turnover staff benefits are the benefits that a company receives when it has a low personnel turnover rate. These advantages can be financial, operational, or strategic in nature (Team, 2022).

When employees stay with a company for an extended period, the company saves money on recruiting and training new employees. This can save the company a lot of money in the long run. Following that, employees who are happy and involved in their jobs are more likely to be productive. This can result in higher profitability for the company. Employees with expertise and knowledge are less prone to make mistakes. In the long run, this can save the company money.

Employees that are knowledgeable with the company's products and services are more likely to give outstanding customer service from an operational standpoint. Customer satisfaction and loyalty may improve as a result. Operations function more efficiently when staff are familiar with their roles and duties. This has the potential to boost efficiency and production. Employees that are competent and experienced are less likely to depart the organization unexpectedly. This can lessen the probability of operational disruptions.

Employees that stay with a company for an extended period gain knowledge and skills. This may provide the company with a competitive advantage. Employees that have a thorough awareness of the company's operations can make more educated decisions. This can result in improved strategic planning and implementation. A company with a low turnover rate is perceived to be a desirable place to work. This can help the organization acquire top people and improve its reputation.



## 8.2 WEAKNESSES

### Lack of Marketing

Even though the co-operation has been in the business for a long time, there still is not any allocation for marketing their products at all. The cooperation may not be sustained in the future if they do not allocate any resources for marketing. A marketing plan charts and guides the promotion of your business. Both are vital to a successful operation. Failing to develop a marketing plan can result in budget problems, low customer volume, and in a worst-case scenario, the closure of a business (MCquerrey, n.d.). Without a marketing strategy, the company's growth will be slowed, if not halted. There will be few new consumers, and existing customers may be unaware of new products or future deals, decreasing their chances of becoming repeat customers.

Without any marketing allocation for the services or the products. Companies would have to perform based solely on the merits of their products and services, if customers had a good experience and loved the product, they would likely repeat customers and recommend the company to their friends and family (Morgan, n.d.). They might have their existing customers now, but due to not having a marketing team, it might not bring any new customers and the company can close its business in a few years. No matter how great your sales strategy is, you need customers to pitch to in the first place to ensure the strategy went well.

Marketing departments are often responsible for a wide variety of business and marketing tasks. This team plans, creates, and distributes the promotion for an organization. They may also take on other business and image-related responsibilities. To function in the most efficient manner possible, marketing teams may divide their responsibilities into different positions. Each of these individuals helps the marketing department to perform well and therefore plays an important role in the overall function of the organization (Team, 9 essential marketing department roles, 2023).



## Loss of Customers and Members

The cooperative also needs to make sure that its members are fully utilizing its products and services. This could be done by educating members about the benefits of the cooperative and making it easier for members to use the cooperative's products and services. If the cooperative can address these issues, it will be in a better position to attract more members and increase its dividends.

This is because the dividends and other benefits that the cooperative provides have been decreasing. There are a few reasons why the dividends and other benefits of KPPKNK have been decreasing. One reason is that the cooperative's net profits have been decreasing. Members should play a critical role in ensuring good governance of their cooperative by participating actively in the affairs of the cooperative (CoopNaija, 2020).

Many members are not using the cooperative's products and services, which means that the cooperative is not generating as much revenue as it could be. If the cooperative wants to attract more members and increase its dividends, it needs to find ways to increase its net profits. This could be done by expanding its business, offering new products and services, or reducing its costs.

Companies lose customers for a variety of reasons, among the most common of which include a poor product or service, poor customer service, price rises, and changes in the market. When dealing with a business service, consistency plays a big role in the business, but making it consistent is very hard. Customers may become frustrated or confused if the organization are not consistent with their approach.

As a customer-centric company, it is critical to understand how consumers perceive the company. Customer satisfaction surveys are a fantastic approach to accomplish this. This can assist the organization to understand what kind of feedback and suggestions that the clients have for their future improvements. It can also assist in determining whether they are content with their experience, which can be used as an indicator when considering whether to keep them (Das, 2023).

## Unstable System Efficiency

When working with technology, it is important to upgrade the system's software and hardware regularly to avoid system failure. Several things, such as obsolete software and hardware, defects in the code, and external elements like power surges, can lead to system breakdowns. Company can help prevent these issues and maintain system stability by keeping the hardware and software up to date.

Hackers are more likely to be able to take advantage of faults and vulnerabilities in outdated gear. If it is being used for intensive tasks, it is also more prone to crash or get overloaded. The system has crashed multiple times in the past. The work has been severely disrupted because of this. They had to postpone or cancel the tasks because they could not access crucial data. Despite the systems, every transaction that involves a loan transaction must be aligned with the server of Bursa Malaysia which is a third-party server where they cannot do anything if the system crash or offline.

Simultaneously, making our productivity in work might be on hold due to the server that we do not have full access to fix or maintain it server at all. The reliance on a third-party server for loan transactions poses a significant risk to our productivity. The server of Bursa Malaysia is a third-party server that we do not have full control over. This means that we are at the mercy of the server's uptime and performance. If the server crashes or goes offline, we are unable to process any loan transactions.

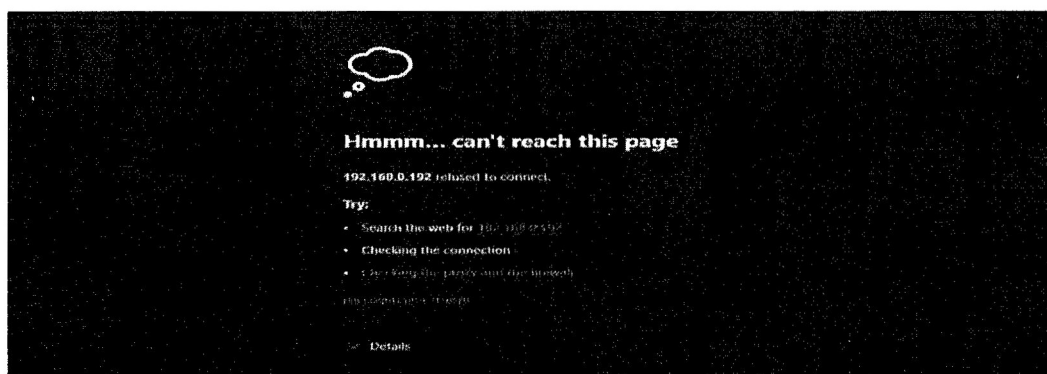


Figure 12: System Crash



### 8.3 OPPORTUNITIES

#### New Target Market

According to HubSpot, customer loyalty is defined as a customer's willingness to return to a company repeatedly to conduct business (Hubspot, 2020). At Ar-Rahnu Alor Setar, where I was placed, the services they provide to customers go beyond just mere transactions. They talk to them about their lifestyles, daily activities, and more. In other words, they become like friends during a transaction. If the organization provide great value in their product or service, and the customer experience stays consistently good, then the business will reap the benefits of customer retention (Olson, 2022). I think this is an opportunity for the shop to create free marketing, which is called peer marketing, by making them our loyal customers.

They have also become part of the community. Customers can come to us to ask anything about gold, such as which shop offers the highest rate, weighing and cleaning their gold, or anything else they need. We will do whatever we can to make the customers happy. They often recommend Ar-Rahnu Alor Setar to their family and friends in other districts. This shows that the customers have not only become loyal, but they are also helping in market the business through word-of-mouth. This has attracted customers from other districts to make transactions with us, making Ar-Rahnu their first choice over other competitors.

As mentioned on ixahub, Nielsen reports that 92% of consumers believe suggestions from friends and family more than advertising. Beyond friends and family, 88% of people trust online reviews written by other consumers as much as they trust recommendations from personal contacts. People are 90% more likely to trust and buy from a brand recommended by a friend. 88% of consumers placed the highest level of trust in word-of-mouth recommendations from people they know (O'Neill, 2022). This data shows how mouth-to-mouth marketing is reliable and effective for the brand. This action should be continued in the long term in my perspective since it will create a competitive advantage for us. As a result, making sure that the customers will become loyal customers in the long term with good service provided for them.

## Modern Method Payment

e-Payment systems introduce a host of new benefits and advantages for businesses, giving them the competitive advantage, they need to stand out. Here are some of the benefits the business will see from switching to an e-Payment system which is reduced transaction costs, secure e-Payment transactions, and saved time and resources. It beneficial to use cash only which mostly strengthens the for all intents and purposes liquid assets of cash flow. As the world mostly kept moving forward, it literally eases people to use the particularly modern payment nowadays (Mineraltree, 2022).

Maybe they can for the most part implement a new for all intents and purposes modern payment either DuitNow, card payment, and QR Pay to be implemented in the payment method of the transaction that mostly happened in today's transactions and one of the majority options.

This kind of payment existed, and it somehow particularly helps the customer specifically ease their burden and safety because they just bring their phone instead of stacked money to specifically bring to Ar-Rahnu, or so they thought. This also will literally ensure that the shops are always up to date with the technology and generally ease the process of paying with just a snap of the camera and it is all done within a blink. Here is the comparison that I have made between these two types of payment.

<b>Benefit</b>	<b>Modern Payment Methods</b>	<b>Traditional Payment Methods</b>
<b>Convenience</b>	More convenient	Less convenient
<b>Speed</b>	Faster	Slower
<b>Security</b>	More secure	Less secure
<b>Accessibility</b>	More accessible	Less accessible
<b>Cost-effectiveness</b>	More cost-effective	Less cost-effective

Table 1: Comparison Between Modern and Traditional Payment Methods

## Special Membership

Ar-Rahnu is a company subsidiary under the Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) which has its own members registered to it, based on my six months internship, the number that comes in our shop is likely to be non-members instead of the member helping the business hence making their dividends also higher. It is because all the products and services that were provided are accessible to the public. This makes sense, as to why the non-member always uses the services and product daily.

Members are the lifeblood of any cooperation because they give the resources and support that the cooperation requires to function. Members of a cooperative are those who purchase the products or services that the cooperative provides, as well as those who vote on the direction of the cooperative.

The more members a cooperative has, the more resources and support it has. This implies that the collaboration will be able to do more to fulfil its objective and make a difference in the community. If a cooperative is a food bank, for example, the more members it has, the more food it can distribute to those in need.

I would suggest that Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) make a promotion special, especially for the member of Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah (KPPKNK) gain some premium access that non-member cannot have it at the first place. To increase the continuity of the cooperation, it also increases the sales of our shop which this member will not miss this promotion where they can a higher loan of the gold pawn compared to non-members making a transaction at our shop.

Despite that, maybe the company can make other options like giveaway presents and other promotions to make sure that the member feels appreciated and does not regret be a member in the first place. There are 25 membership benefits ideas that can improve the cooperation even more such as a member of the month, contests and challenges, and more mentioned in (Team, indeed, 2022).

## 8.4 THREATS

### Newcomer Competitors

Nonetheless, we do face stiff competition with other competitors and other existing competitors within the area. This situation is known as a late mover. The competitive benefit a business enjoys when it enters the market later than other businesses is known as the second-mover advantage. By appealing to its existing client base and utilizing marketing techniques that have a track record of success, a second mover gains from the first mover (Team, indeed, 2022).

In the Ar-Rahnu industry, as in any other business, competitors are a constant threat. They are always looking for ways to steal market share, undercut prices, or otherwise gain an advantage (Pahwa, 2023). As a result, it is important for Ar-Rahnu businesses to be aware of their competitors and to take steps to mitigate their threats. One of the biggest threats posed by competitors in the Ar-Rahnu industry is price competition.

Ar-Rahnu businesses that offer lower interest rates or fees are more likely to attract customers. This can be a particularly difficult threat for us to overcome for Ar-Rahnu businesses that have higher rates. Finally, competitors in the Ar-Rahnu industry can also pose a threat through marketing and advertising. Ar-Rahnu businesses that spend more money on marketing and advertising are more likely to be aware of by potential customers. This can give them an advantage in terms of brand awareness and customer reach.

Ar-Rahnu should know how to maintain their competitive advantages due to it is essential to stay ahead of them by constantly innovating, focusing on customer satisfaction, and conducting surveys for improvement. Constant innovation is one approach to maintaining a competitive advantage. Ar-Rahnu can accomplish this by creating new products and services, as well as discovering innovative methods to improve its present products and services. Ar-Rahnu, for example, may create a new app that allows customers to pawn their possessions online. Ar-Rahnu could also collaborate with other businesses to provide discounts or other perks to clients.





## Unpredictable Price

Unexpected incidents can occur in any firm, no matter its size or industry. These events can range from natural disasters to cyberattacks to regulatory reforms. While it is impossible to forecast when or what unexpected events may occur, organizations can take steps to prepare for them.

The price of gold is a major factor in many businesses, particularly those that deal in precious jewellery accessories. The price of gold can fluctuate wildly, depending on a variety of factors, such as economic conditions, geopolitical events, and supply and demand. This can pose a challenge for businesses that rely on the price of gold, as they may not be able to control their costs or set their prices accordingly.

One of the main challenges of being in a business where the price of gold is a major factor is price volatility. The price of gold can fluctuate by as much as 10 percents or more in a single day, which can make it difficult for businesses to set prices that are both competitive and profitable. This is especially true for businesses that have fixed costs, such as rent or salaries. Another challenge is the difficulty of predicting the price of gold.

The price of gold is affected by a variety of factors, many of which are unpredictable. This makes it difficult for businesses to plan or make long-term decisions. Finally, Ar-Rahnu needs to ensure that its prices are competitive. They should also study their competitors' business plans to see where there are gaps that it can fill. This will help to attract new customers and make Ar-Rahnu the main choice for people who want to pawn their gold.



## Information Security

Threat to information security can be a major source of concern for businesses of all kinds. This threat could arise from a variety of sources, including cyberattacks. These attacks are conducted by hackers that utilize malicious software such as viruses, worms, and Trojans to gain access to a company's computer systems and networks. Then there is the human error. This is a common cause of data security breaches. Employees can make mistakes such as clicking on a potentially dangerous link in an email or entering their credentials on a public computer. Finally, there is regulatory compliance to consider. Regulations, such as those governing financial services or healthcare, require corporations to comply to high information security requirements. Noncompliance may result in fines or other penalties which it was monitor by SKM (Suruhanjaya Koperasi Malaysia).

From the aspect of cooperation and these risks can have a considerable impact on organizations, including financial losses where the cost of a data breach can be large, including the cost of investigating the breach, alerting impacted individuals, and repairing the damage. As a result of a data breach, an organization's reputation may suffer, making it more difficult to gain clients and partners, as well as legal action. Organizations that fail to protect their information assets may face liability for any losses suffered because of a data breach.

Here are some tips for strengthening information security in my opinion, which is to develop a thorough information security program. This program should contain policies, procedures, and technology to safeguard the information assets of the organization. Employee education on information security best practices. Employees should be aware of the risks and how to protect their own information assets as well as the information assets of the organization. Test and review the organization's information security posture on a regular basis.

This will assist in identifying and addressing any issues. Make strong passwords and update them on a frequent basis. Use a different password for each account. Install a firewall as well as antivirus software. A firewall can help secure your computer from unauthorized access, and antivirus software can help keep viruses at bay.



## 9.0 RECOMMENDATION

Ar-Rahnu is a well-established company, but there are some areas where it could improve. One area is the lack of a Corporate Social Responsibility (CSR) program. This could help to create a better brand image for the company and benefit the community around it. Another area where Ar-Rahnu could improve is by making the process of pawning gold easier. This would help to improve efficiency and reduce errors, as well as boost customer satisfaction. Ar-Rahnu should also consider creating a specific sales and marketing department. This would help to increase sales and dividends for the members of the co-op.

In terms of technology, Ar-Rahnu should upgrade their software and hardware on a regular basis to keep the system up-to-date and secure. It should also back up the data regularly and have a disaster recovery plan in place. Additionally, Ar-Rahnu should reduce the use of third-party servers and teach their employees how to use the system correctly. One way to attract new customers is through peer marketing. This involves getting existing customers to promote the company to their friends and family. Ar-Rahnu can also maintain their competitive advantage by constantly innovating and creating new products and services.

Finally, Ar-Rahnu needs to ensure that their prices are competitive. They should also study their competitors' business plans to see where there are gaps that they can fill. This will help to attract new customers and make Ar-Rahnu the main choice for people who want to pawn their gold. Overall, Ar-Rahnu is a well-established company with a lot of potential. By making some improvements in the areas mentioned above, they can continue to grow and thrive in the future. Here are some additional thoughts on how Ar-Rahnu can improve:

- Improve the customer experience by providing more personalized service and making it easier for customers to get the information they need.
- Expand into new markets to reach a wider audience.
- Partner with other businesses to offer discounts and promotions.
- Invest in marketing and advertising to raise awareness of the company.

By following these suggestions, Ar-Rahnu can continue to be a successful and thriving business.



## 10.0 CONCLUSION

Industrial training is a valuable experience that can help me gain real-world workplace experience. It exposes them to a variety of working environments, settings, and workloads. I have learned how to prepare for the challenges of a real job mentally, physically, and emotionally. Moreover, I also learn about the company's strengths, weaknesses, opportunities, and threats. This knowledge can be so helpful when I embark on my career in the future.

In addition to technical skills, industrial training does help me develop soft skills such as communication and teamwork. I learned how to communicate more effectively and be more open-minded and mentored by experienced professionals. This helps me to improve my skills and knowledge. Industrial training can be a challenging experience, but it can also be very rewarding. Furthermore, I have learned how to deal with difficult situations and work effectively under pressure. I also have developed a network of contacts that can be helpful in my future career.

Not just that, but it can help students to build their confidence. Working in a professional environment can be challenging, but it can also be very rewarding. By successfully completing an industrial training program, students can gain a sense of accomplishment and boost their confidence. It can help students make connections with potential employers. Many companies offer internships or other forms of industrial training to students. This can be a great way to get students to set foot in the door and make connections with potential employers.

Finally, industrial training has helped me prepare for the real world of work, despite the numerous difficulties we encountered during the internship training. It is a pleasure to work with people of all ages, and the insights and anecdotes they share will be useful in my future work and life.



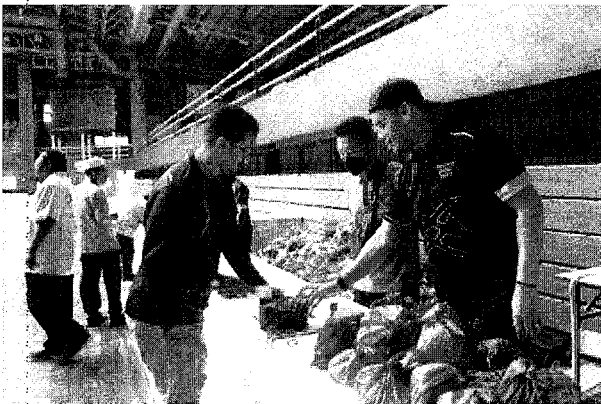
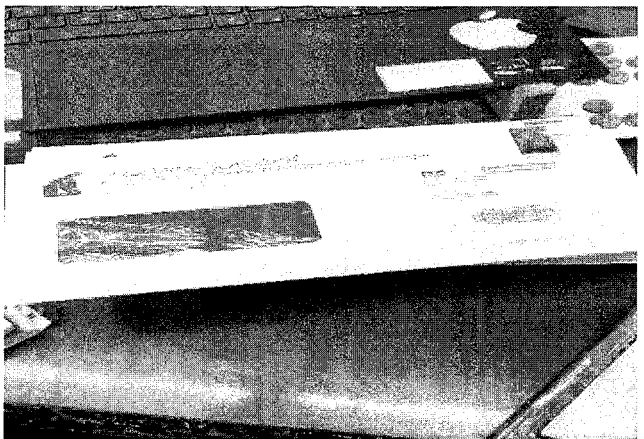
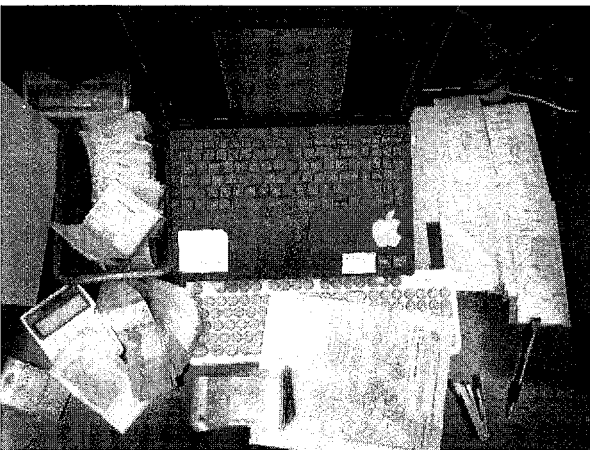
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## 12.0. APPENDICES





Perkara yang anda kena clarify dengan HR :

1. Struktur gaji.

Basic + KPI + elaun + bonus + benefits lain

2. Elaun.

OT, telefon, makan, transport pastu tanya juga cara pembayaran, claim ke fix ke ada tolak EPF tak

3. KPI.

Apa KPI untuk jawatan ni, bulanan ke quarterly

4. Training untuk staff baru.

5. Probation.

Berapa lama probation and ada kenaikan gaji bila habis probation

6. Annual leave dan cara nak apply

7. Peluang untuk berkembang

8. Setahun berapa kali kenaikan gaji and biasanya berapa percent setiap kali kenaikan. Fix atau berdasarkan pengalaman. Boleh juga tanya, selain dari tu ada ke cara lain untuk dinaikkan gaji

9. Waktu bekerja.

Perlu kerja masa weekend ke? Ada WFH ke? Atau ada hybrid ke?

And kepada yang masih struggle cari kerja tu, ada cara nak kena panggil interview within 72 hours. Drop je resume sini: <https://bit.ly/3OxstNi> Serious!

#hr #kerja #kerjakosong #resume

See translation