



**MUHIBBIN
GROUP SDN BHD**



SWOT ANALYSIS

PREPARED BY: NUR NAZIFA AQILAH BT MAHAZAM

**PREPARED FOR: PROF MADYA DR MAHERAN
KATAN**

Agenda

Introduction

About Myself

About Muhibbin

SWOT Analysis

Recommendation

Conclusion

Appendices



INTRODUCTION



The purpose of an internship is to provide students, seeking career experience with an opportunity to gain practical, hands-on experience in a specific field or industry.

In this report, I will detail the objectives and scope of the internship, outlining the specific projects and tasks I was involved in. I will also reflect on the skills and knowledge acquired during the internship. It has deepened my understanding of the industry, enhanced my skill set, and solidified my commitment to excel in the Muhibbin Group. I am excited to share my experiences in this report and express my gratitude to the Muhibbin Group for providing me with this invaluable opportunity.

ACKNOWLEDGEMENT

First and foremost, praise to the Almighty for giving us a chance to come together in completing this assignment. We would like to express our gratitude to our beloved parents for their endless support and understanding considering the situation right now. I am also grateful to my advisor for her guidance and assistance for helping and motivating me in terms of mental support during this crucial period in completing this assignment.

A special gratitude to my advisor, Prof Madya Dr Maheran Katan for her willingness in assisting me with endless information and advice during my internship and also regarding of the report during my internship journey. The final year project assignment given helps us to understand and analyze ourselves all about the strength, weakness, threat and also the opportunity of our internship's company, and as for me the SWOT of Muhibbin Group SDN BHD.

Finally, this assignment will not be completed without the cooperation of my supervisor, Cik Nuradila binti Adnan. Each of the lessons given to me are very helpful and useful during my internship. The support and guidance given from my supervisor in making sure I will not left behind in the process of completing my internship, making it more memorable to me.



NUR NAZIFA AQILAH BT MAHAZAM

A passionate and blazing college student striving towards BBA (hons) Finance at UiTM Bandaraya Melaka who seeks for position as an internship trainee currently set one's sights on using all the skills learned from previous study.

EDUCATION

MARCH 2021 – PRESENT (EXPECTED TO GRADUATE IN 2023)

BACHELOR OF BUSINESS ADMINISTRATION (HONS.) FINANCE

UNIVERSITI TEKNOLOGI MARA (UITM) KBM

Current CGPA: 3.54

Dean's List for all semesters

JUNE 2018 – FEBRUARY 2021

DIPLOMA OF ACCOUNTANCY

UNIVERSITI TEKNOLOGI MARA (UITM) JENGA

CGPA: 3.57

Dean's List for 3 semesters

Muet: Band 3

JANUARY 2013 – DECEMBER 2017

SIJIL PELAJARAN MALAYSIA

SEKOLAH MENENGAH KEBANGSAAN SEKSYEN 18

WORK EXPERIENCE

MARCH 2023 – AUGUST 2023

FINANCE ASSISTANT (INTERNSHIP)

MUHIIBBIN GROUP SDN BHD, SHAH ALAM

- Assisting in the preparation of budgets
- Assisting with research, filing, data entry, and recording and maintaining accurate and complete financial records.
- Preparing financial reports using accounting software (QUICKBOOK)
- Supporting the Finance Manager and executives with projects and tasks when required
- Being a key point of contact for other departments on financial and accounting matters
- Preparing cashflow



JULY 2022– SEPTEMBER 2022

OFFICE ASSISTANT (PART TIMER)

FRIENDLY KAWASAKI BADMINTON COURT, KLANG

- Arranging daily court booking and customer enquiries
- Assist in accounts transaction, checking and verification
- Monitor stock check and update latest stock

SEPTEMBER 2019 – MAY 2022

SALES ASSISTANT (PART TIMER)

KHAALISH JEWELS, SHAH ALAM

- Entertained customers and ensured that they have a wonderful experience
- Take charges of the receiving, issuing and recording inventories in the shop by entering them into the computer system
- Properly operates a cash register, credit payments using point- of- sale (POS) systems and maintains all financial transaction effectively and efficiently.

JULY 2019 – AUGUST 2019

RETAIL ASSISTANT

PENA SUTERA, PLAZA SHAH ALAM

- Listens attentively to a customer's needs and gives explicit explanation of Batik to satisfy customer by provides information, such as pricing, and gives a discount if need.
- Perform cashiering duties such as processing credit card and cash transactions.

EXTRA CO-CURRICULAR ACTIVITIES

2022

- Secretary of Programme Discover, Generate, Innovate: Leveraging Entrepreneurial Finance & Innovation Towards Brighter Future
- Secretary for Webinar Programme, Navigating the Future
- External Relations Bureau for Webinar Programme, Earn More, Live More
- Technical bureau for webinar Programme, Wise, Worth, Wide

2018 – 2020

- Represent faculty in various of sports.

SKILLS

- Familiarized with some accounting software such as Quickbook, MYOB and Microsoft Excel.
- Possess great interpersonal skills with the ability to work under intense pressure to achieve set goals.
- Able to interpret financial documents such as balance sheets, cash flows and income statements.



- Able to understand and forecast of the future financial price based on analysis of past price movements by understanding the support and resistance level using the Chart Neous.
- Advance knowledge of Microsoft Office tools and shortcuts.

LANGUAGE

- Malay: Native Speaker
- English: Highly Proficient

REFERENCES

Mr. Amirudin bin Mod Nor

*Academic Advisor/Senior Lecturer
Faculty of Business Management
Universiti Teknologi Mara (UiTM)
Cawangan Melaka
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah, 75350 Melaka*

Dr. Juan Rizal bin Sa'ari

*Senior Lecturer
Faculty of Business Management
Universiti Teknologi Mara (UiTM)
Cawangan Melaka
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah, 75350 Melaka*

Who Are We?

Muhibbin Associates SDN BHD was established under the Companies Act 1965 in 2011. In 2019 the company changed its name to Muhibbin Group SDN BHD led by Mr. Mohammad Baihaqi Hassanuddin as Managing Director & two other Directors, Mr. Khairul Anuar Jamaludin & Mr. Luqmannulhakim Mohd Halim.

The company is driven by 20 highly motivated staff members from various educational backgrounds as well as skills. Muhibbin also have a lot partnership with many trusted audit firms.



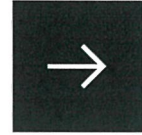
✓ VISION

To be a company that provides global corporate services in the fields of secretarial, financial, self-development and mind.

✓ MISSION

To be a company that unites between professional and semi-professional workforce in the fields of secretarial, financial, taxation, as well as self-development and mind under one organization and provides a calm working environment and help each other to realize company's vision.

About Muhibbin – The Team



KHAIRUL ANUAR

DIRECTOR 1



**BAIHAQI
HASSANUDDIN**

CHIEF EXECUTIVE



**LUQMANNUL
HAKIM**

DIRECTOR 2



**FATIAH
HUMAN RESOURCES
ZULKIFLI**



RADZI ARIFIN

LEADER OPERATION



**NURADILA
FINANCE
ADNAN**

SERVICES

COMPANY REGISTRATION

We provide advisory services to new and existing business operators and help register your business with the Companies Commission of Malaysia (SSM)

COMPANY SECRETARY

We are also one of the company secretaries that offer the secretarial services required for the registration of Sdn. Bhd. and other services

MOF CIDB/PKK REGISTRATION

Offering advisory services related to the registration of Malaysian Ministry of Finance (MOF) certificates, Construction Industry Development Board (CIDB) and also bumiputera status certificates to any interested company



TRAINING'S REFLECTION



I began my internship programme on March 1, 2023 and will completed it by August 18, 2023 with a total of 24 weeks. The office hour in Muhibbin is 8:00 am to 6:00 pm, Monday to Friday.



I was assign in finance and managemnet department which responsible for the day-to-day financial operations of the company. We oversee accounting, financial reporting, budgeting, and financial analysis.



Lunch break is set for 1 hour between 1:00 pm - 2:00 pm. Lunch is provided during Monday-Wednesday.



Overall teams in finance and management is Ms Dila, Ms Fatihah & Mr Zarul.



Great company culture founded on solid values

1

The company culture is particularly significant because it establishes the tone for all Muhibbin team's activities. It will have a direct impact on every factor, including staff engagement and productivity. Every team is led each day by a set of beliefs, expectations, and practices. The culture of Muhibbin can be significantly improved by placing diversity and inclusion in the workplace refers to creating an environment where a group of people from many varied backgrounds and experiences feel secure and accepted to express who they are in their unique ways. As for my experience, the first day doing my internship in Muhibbin Group, I really feel welcome by all the staff because they are very friendly and talkative with me not only within my department but also withing others departments. It makes me feel connected with them even though I just started knowing them. It is not as what I expected because my thought it will be a stressful journey for me because the anxious of feeling not having friend during my internship. Other than that, as I am in finance and management department, they will ask me to join the meeting management and give me chances to give opinions and ideas to improve the management even though I am just a student practical and still lack of experience.

Offer various of service

2

In general, Muhibbin Group Sdn Bhd offers service such as consultation and company secretary. These services are provided for all the entrepreneurs who are just started their company and plan to make their business grow bigger. Company secretary is someone who are appointed as an important role to handle the administrative affairs of the company. Since the precise responsibilities of a company secretary are not set forth in law, each organization is free to select what those responsibilities will be. Whether a firm is a private or public limited company, as well as its size, will affect the job of a company secretary. it can greatly outweigh the costs.



Our service also included for making the resolution document, matters of changes in business, affairs with the main bodies of business in Malaysia which is Suruhanjaya Syarikat Malaysia (SSM), preparing tax returns, filing them, and paying taxes, issuing shares certificates, signing legal documents on the client company's behalf, preparing and submitting the annual reports filing yearly confirmation statements and notifying SSM of any modifications to the company structure and many more. Other than that, Muhibbin Group also offers the free consultation for the new entrepreneurs especially the enterprise entrepreneurs and recommend them to convert their business to the Sdn Bhd. Converting an Enterprise to a Sdn Bhd (Sendirian Berhad) company offers numerous benefits to the shareholders. The switch process may cost some pennies because it requires the professional help such as company secretary but the benefits of it can greatly outweigh the costs.

Varieties of connection

3

When you start to build bonds with someone, both the relationships you develop on a personal and a professional level can help the career. Through connections, they can take advantage of the assistance others provide for you and provide them support when they require it. These connections produce a win-win situation whereby expanding network also expands your usefulness and effectiveness in the workplace. As for my observation, Muhibbin has involve and participate a lot of professional organization such as Richwork program where they can get to know a lot of entrepreneurs from the small business to the big one. Muhibbin also has create various events throughout the past year by inviting all their clients to join the event. The frequency of the company's event is as much as 4 times every year which will be held quarterly of the year. Other than, Muhibbin Group also have a strong bond with Kolej Vokasional all around Malaysia. They have made a collaboration for a few years already and that is explained why a lot of student practical are coming from Kolej Vokasional's students. To add more, our CEO has participated and making an effort by strengthen the bond by giving the talk to the Kolej Vokasional's students and welcome the students by inviting them to make field trip to our company. The recent one is the collaboration between Kolej Vokasional Sepang. As much as 40 students and two lecturers has come to Muhibbin to learn and get to know the operation of Muhibbin.



Lack of professionalism etiquette

1

Muhibbin has been criticised for its lack of professionalism. Poor client perception has been obvious because of the complaint made. Some clients even demand to talk and deal directly with the higher ups instead of the staff because the information is more reliable. Of course, clients demand professionalism while dealing with a business. If a company's customer service, communication, or product delivery lacks professionalism, it can create a bad view among clients, resulting in lost trust and loyalty. Establishing boundaries in the job is crucial, despite the fact that doing so in personal relationships can be difficult. In a company, everyone is expected to play a part. Professional conduct helps keep personal and professional ties distinct and keeps interactions focused on the current business situation. As for my observation, I can say it is lack of professionalism because of the staffs take lightly and ignore the company regulation and law. Everyone here are so close and have a great bonding with each other that lead to difficulty to differentiate between personal and work matters. It is also important to keep in mind that personal business doesn't merely refer to phone calls or discussions about your personal life. It's simpler than ever to take a quick break these days simply pulling out their phone and checking social media. But what they thought would be a five-minute diversion might easily evolve into a 20-minute time waster.

High rate employees' turnover

2

It would say Muhibbin has a really high employees' turnover because even during my internship there are more than 2 employees has resigned in between 1 months including the assistant general manager (AGM). It is a situation where a significant number of employees leave or depart from a company or organization within a relatively short period of time. It is a measure of how frequently employees leave their jobs and need to be replaced. During my internship this is the obvious weakness of Muhibbin because the workloads are unbearable for other staffs.



With fewer staff to handle the workload, existing employees force to take on additional responsibilities, leading to potential burnout and dissatisfaction among the remaining workforce. Constantly losing and replacing employees disrupts the workflow and lead to decreased productivity. New employees often require time to get up to speed, and during this period, productivity may suffer. Additionally, the time and money invested in training new hires can be substantial, especially for specialized roles, and these costs add up with high turnover rates. Not to mention, losing the experienced knowledge also leave the knowledge and expertise with them.

Increase in bad debt

3

Muhibbin's bad debt situation is the result of their overly permissive approach to debt collection from customers. Instead of enforcing stricter credit policies and actively pursuing overdue payments, they have adopted a more lenient stance towards outstanding debts. This leniency has allowed customers to delay or avoid making payments, leading to a higher incidence of bad debt. To improve their financial position and reduce bad debt, the company should consider implementing a more proactive and assertive debt collection strategy, involving timely reminders, consistent follow-ups, and, when necessary, resorting to legal actions to recover outstanding amounts. Finding a balance between maintaining good customer relationships and ensuring timely debt recovery is crucial for the company's overall financial stability and success. Sometimes, they need to realize while being friendly and providing excellent customer service is essential, being overly nice or excessively accommodating with clients can have potential drawbacks. Some clients may exploit excessive niceness to demand special favors or discounts, potentially impacting your business's profitability.

Potential of growth

1

Muhibbin is a company that operates in a high-demand market with a broad client base is likely to have more prospects for expansion. The number of people starting businesses has been on the rise for various reasons. Several factors contribute to this trend is job security. Economic uncertainty and job insecurity in certain industries have motivated individuals to consider entrepreneurship as a means of creating their own job security and financial independence. And because if this factor the demand for company will be risen. This is because the company secretary is one of the vital factors in having a successful business. According to Debbie Farman, head of legal advisory and global entity governance at Vistra, "the company secretariat function is critical to managing a company and fulfilling legal, regulatory, risk, and compliance obligations." "As a result, company secretaries are frequently referred to as a business' guardians." The most obvious reason why the demand of company secretary is high because some of the entrepreneurs did not have enough knowledge about the legal issue and decide to just hire company secretary to settle all it down. Companies must comply with an assortment of legal and regulatory obligations imposed by government agencies, industry regulators, and stock exchanges. firm secretaries are in charge of ensuring that the firm abides by these standards, which is critical in order to prevent penalties, fines, and legal troubles.

Have a training centre

2

Opening a business training centre necessitates careful planning and consideration of various factors to ensure its success and effectiveness. There are some crucial aspects to take into account when establishing a business training centre. The first one is market analysis. Muhibbin can thoroughly research the market to understand the demand for specific training programs and the needs of the target audience. By analysing competitors, potential clients and industry trends, Muhibbin can consider to open their own training centre because as my observation, they are capable to do so and they have at least 5000 clients.



Next step to do so is, choose a specialization. They can determine the focus and specialization of the training centre, whether it's in leadership development, technical skills, soft skills, industry-specific training, or entrepreneurship. As for Muhibbin, I believe their strong specialization are on company secretary and accounting. Last but not least, marketing strategy also important to make dream comes true. Develop a comprehensive marketing plan to promote the training centre. Marketing unit can fully utilize digital marketing, social media, networking, and partnerships to reach target audience effectively. I believe it will be a great opportunity to Muhibbin because even for now Muhibbin have already accepted few of lecturers who wish to learn on the operation of accouting in Muhibbin which I think it is a good start for Muhibbin to have larger training centre and accepted more outsiders after this.

Promotion for strategic cooperation

3

Promoting strategic cooperation involves marketing and communication efforts aimed at attracting and nurturing partnerships between Muhibbin and other companies or organizations to achieve shared strategic goals. Muhibbin can entails collaborating with other entities to leverage their strengths, resources, and expertise for mutual advantage. Muhibbin can choose and identify suitable partners for them to collaborate. Conduct an extensive study to identify firms or organizations that share the same strategic goals and compliment their expertise. By doing that, more cooperation from other companies big or even small can achieve the goals and can be benefited for both sides. Muhibbin have a great leader that leads by En Baihaqi, who are known to be an ambitious person. He is the type who are committed to his aims and never disheartened or discouraged by the failure. What seems to others as a failed endeavour is a learning opportunity for him. In other words, he ignores the fear of failing and instead drives it to act. And because of that, more entrepreneur is feeling confident when dealing with him. Last but not least in my opinion, a cooperation with financial partnership is a great idea to expand their business. A collaborative arrangement between two or more parties aimed at combining their financial resources and expertise to achieve shared financial objectives. Financial partnerships can take various forms, such as joint ventures, equity partnerships, investment partnership and so on.

Global economic crises

1

During an economic crisis, company secretaries may encounter various adverse impacts and challenges within organizations. These include financial constraints due to budget cuts, increased regulatory pressure with stricter compliance requirements, and the need to handle workforce restructuring and layoffs. Moreover, risk management becomes more complex, contractual issues arise, and corporate governance faces intensified pressure. Reduced business activities and resource constraints may further add to their challenges. Additionally, company secretaries may have to deal with increased compliance risks and navigate difficult negotiations during economic downturns. Most obvious threat is losing clients. Losing a client means losing a significant source of revenue for the company secretary or their firm. To add more, depending on the amount of the client and the quantity of work they offered, losing them may result in a reduced workload for the company secretary and their staff. This can result in resource underutilization and consequent downsizing. Underutilization in a business refers to the situation where its resources, assets, or capacity are not fully utilized to their potential. For example, during pandemic covid-19, most of the clients have encounter difficulty to settle down their payment to Muhibbin because most of the company decline it is sale. And as a result, the company will request to strike off their company and it means no more job in for Muhibbin.

2

Legal issue between client and company secretary licenser

First of foremost, to be a secretary company, the eligibility requirements for it is must registered with Malaysian Institute Accountants (MIA). For example, the top 5 company law cases during 2020 is the case between Yee Tech Fah v Wong Ngiap Lim. The case is about determining the duties of a company secretary, who those duties are owed to and weather there was a breach. In showing that a company secretary can owe such a duty of care to third parties, including the intended transferee of shares, this case is significant.



It's crucial that the company secretary handles the share transfer process with the necessary ability and care. Company secretaries encounter various legal challenges in their role, and to address these issues effectively, they must take proactive measures and adopt best practices. These common legal issues include compliance management, corporate governance, conflict of interest, contractual obligations, data protection and privacy, intellectual property protection, shareholder and board relations, insolvency and bankruptcy, mergers and acquisitions, and employment law compliance.

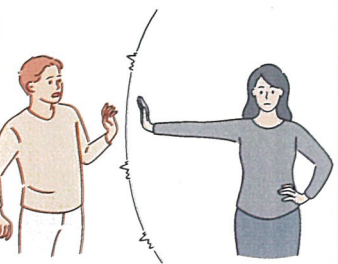
SWOT – Strength Recommendation



Raise awareness about unconscious biases and promoting cultural understanding to strengthen the relationship between employees and also employers as well.



Muhibbin can have service to create a website development and digital marketing. In today's digital age, having a professional website and an effective online marketing strategy is crucial for business growth.



Muhibbin to join more in any entrepreneurship and build more connection while promoting the company. Building strong corporate connections can lead to new business development opportunities, such as client leads, contract opportunities, and potential customers.

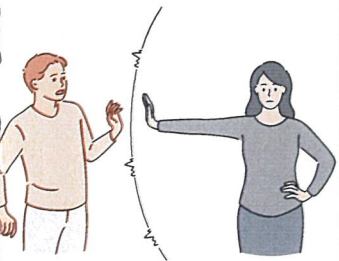
SWOT – Weakness Recommendation



Muhibbin should enforce KPI for each staff for each day so that staffs can measure their performance and company also can manage the underperforming staff members.



The higher ups or manager to ensure that employees' workloads are manageable and achievable is essential for maintaining productivity, reducing stress, and fostering a positive work environment. This can be achieved by regularly assessing and analyzing workloads, setting clear expectations and priorities, avoiding overloading employees, and providing necessary support and resources.



Be polite, attentive, and responsive to your clients' needs, but also establish clear boundaries and communicate your business policies effectively. Be assertive when necessary, especially in situations that may impact your business's bottom line or jeopardize the quality of service you can offer. Ultimately, the goal is to create positive customer experiences while ensuring that your business remains sustainable and successful.

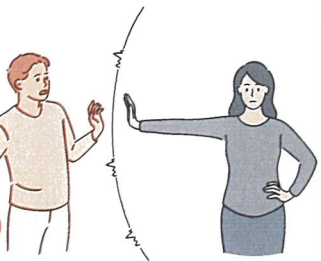
SWOT – Opportunities Recommendation



Conducting thorough market research is crucial. Understanding customer needs, preferences, and market trends helps tailor products or services to meet demand effectively. Muhibbin should identify their target audience and create compelling value propositions that set their offerings apart from competitors.



Collecting feedback from someone who have attended the training programs and use positive testimonials to build credibility and trust with new clients.



Collaborating with a financial partnership is a fantastic way for them to build their business. A collaborative agreement between two or more parties to pool their financial resources and expertise in order to achieve common financial goals. Financial partnerships can take many different forms, including joint ventures, equity partnerships, and investment partnerships, among others.

SWOT – Threat Recommendation



Taking proactive measures can improve overall performance, competitiveness, and financial stability. Being adaptable, resilient, and proactive is crucial for company secretaries to provide valuable legal counsel and help organizations navigate through the crisis and achieve stability.



Company secretaries should implement robust systems for compliance, promote ethical conduct, disclose conflicts of interest, exercise due diligence in contracts, protect sensitive data, register and safeguard intellectual property, maintain transparent communication with stakeholders, handle financial distress appropriately, manage legal aspects of mergers and acquisitions, and ensure compliance with employment laws.

CONCLUSION

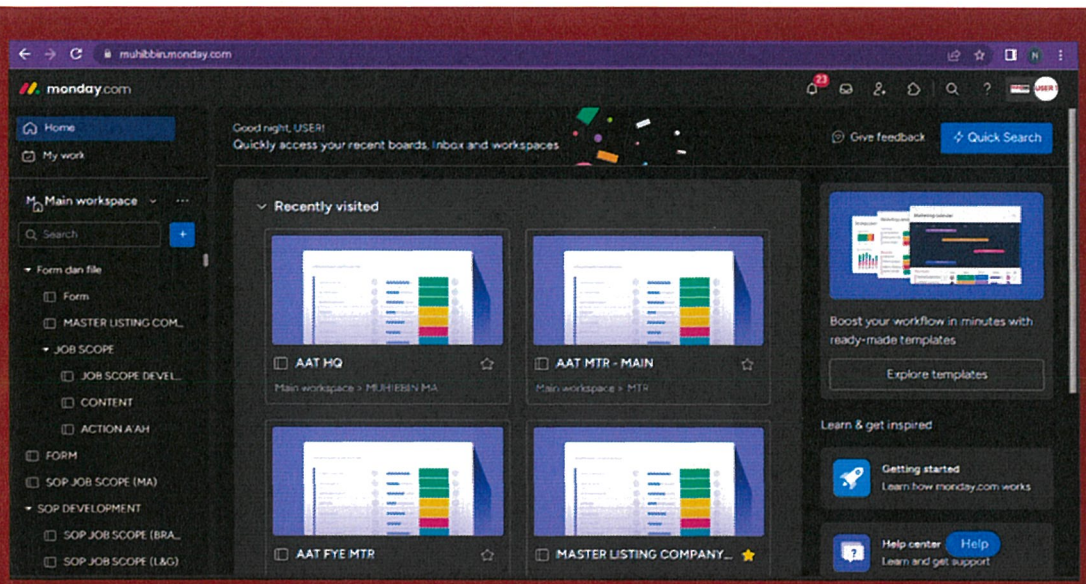


My finance internship has been an invaluable learning experience that has provided me with practical insights and exposure to various aspects of the financial industry. Throughout the internship, I have had the opportunity to work on real-world projects, collaborate with professionals, and apply theoretical knowledge gained from my academic studies.



During the internship, I have honed my financial analysis skills, improved my understanding of financial statements, and gained proficiency in utilizing financial software and tools. Moreover, the internship has emphasized the importance of effective communication and teamwork in achieving financial goals and objectives.

APPENDICES



Main server used to keep all important client's files



MUHIBBIN GROUP SDN. BHD.
 (+ 60354 4404)
 BLOK 6-21-01, ALAM AVENUE 2, JALAN SERAI WANGI 8THAN,
 SEKSYEN 16, 40200 SHAH ALAM, SELANGOR
 TEL: 03-0524 4404 FAX: 03-0524 4446

MUHIBBIN GROUP

STATEMENT OF ACCOUNT

ZURENO SDN BHD
EN AHMAD FAZUL AZRAI
 NIP : 018-6623135

PAGE : 1

Secretarial Fee	Advisor Elaborative	Total Outstanding	Statement Date
06/2022	ATQAM	-	21/07/2023

Reminder :
 Incorporation : 09/06/2022
 Annual Return : 09/06/2023
 FYE :

NO	INV. NO	INV. DATE	DESCRIPTIONS	AMOUNT (RM)	PAID (RM)	DUE (RM)	PAID DATE
1	INV-2338	15/02/2022	NEW INCORPORATION OF COMPANY	2,500.00	2,500.00	-	05/06/2022
2	INV-2693	30/08/2022	SECRETARIAL FEE (JULY-JUNE 23)	1,500.00	1,500.00	-	01/07/2023
3	MA-INV/3525	01/06/2023	PREPARING & SUBMISSION ANNUAL RETURN 09/06/2023	700.00	500.00	200.00	16/06/2023
			DISCOUNT		200.00	(200.00)	
			TRANSFER RM366.29 (NO REST - KUP)				
			07/06/2022				
			TRANSFER RM235.90 (NO REST - 4298)				
			19/06/2022				
			TRANSFER RM366.29 (NO REST - 8962)				
			TOTAL	6,700.00	6,700.00	-	

This document is computer generated and no signature required

For any queries on Statement of A/C, please call 03 56244404 (BAHAGI)

All Payment Purpose, Please Make
 Payable to: **MUHIBBIN GROUP SDN. BHD (262625-0000-4206 - RHB BANK)**
 PREPARED BY: NAZIFA

Statement of Account (SOA)



Motivasi Pagi Session



REFERENCES

- GÜREL, E. (2017). SWOT analysis: A theoretical review. *Journal of International Social Research*, 10(51), 994–1006. <https://doi.org/10.17719/jisr.2017.1832>
- Filiz, A. (2013). *The Company Secretary within the Corporate Governance Framework*. (Doctoral Dissertation). Retrieved from [https://www1.unisg.ch/www/edis.nsf/SysLkpByIdentifier/4145/\\$FILE/dis4145.pdf](https://www1.unisg.ch/www/edis.nsf/SysLkpByIdentifier/4145/$FILE/dis4145.pdf).
- McNulty, T., & Stewart, A. (2015). Developing the Governance Space: A Study of the Role and Potential of the Company Secretary in and around the Board of Directors. *Organization Studies*, 36(4), 513-535. <https://doi:10.1177/0170840614556919>
- Hu, M. K., & Kee, D. M. (2022). SMEs and Business Sustainability. *Research Anthology on Business Continuity and Navigating Times of Crisis*, 1036–1056. <https://doi.org/10.4018/978-1-6684-4503-7.ch052>
- Corporate culture, strategy and business results. (2015). *Fish Can't See Water*, 23–48. <https://doi.org/10.1002/9781119207962.ch1>
- Sula, O., & Elenurm, T. (2017). Strategic role of social networking and Personal Knowledge Management Competencies for future entrepreneurs. *Analyzing the Strategic Role of Social Networking in Firm Growth and Productivity*, 248–266. <https://doi.org/10.4018/978-1-5225-0559-4.ch014>
- Akmal Rizdky Nst, Maya Macia Sari, Alya Ramadhani, Bella Cyintia Maramis, Hafiza Khaira Nst, & M. Rio Ghazali. (2023). Analysis of factors affecting bad debts. *World Journal of Advanced Research and Reviews*, 19(1), 1202–1205. <https://doi.org/10.30574/wjarr.2023.19.1.1439>
- Apriani, N., & Siregar, Z. M. (2023). Factors affecting turnover intention: A literature review. *International Journal of Business, Technology and Organizational Behavior (IJBTOB)*, 3(3), 224–231. <https://doi.org/10.52218/ijbtob.v3i3.277>
- The effect of job involvement, organizational commitment, and job satisfaction on turnover intention. (2021). *Information and Knowledge Management*. <https://doi.org/10.7176/ikm/11-1-05>
- McHugh, P. P. (2016). The impact of compensation, supervision and work design on internship efficacy: Implications for educators, employers and prospective interns. *Journal of Education and*