



اَوْنَبُو سَيِّدِي تَيْكُو لُو كِي مَبَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

Fakulti  
Pengurusan  
dan Perniagaan

**PRUDENTIAL BSN**  
TAKAFUL

# INDUSTRIAL TRAINING REPORT AT PRUDENTIAL BSN TAKAFUL BERHAD

1 March - 15 August 2023

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BINTI SYAHIDAN**

**2021132351**

**BUSINESS ADMINISTRATION  
FACULTY (BA240)**



## **EXECUTIVE SUMMARY**

My first and memorable experience of 6-months internship starts at Prudential BSN Takaful Berhad. I have submitted my resume and cover letter to apply for an internship at the company and was confident they would accept me to have my practical training with them. My confidence was because I had working experience and active participation in curriculum activities. Prudential BSN Takaful Berhad, or PruBSN for short, is a takaful insurance company that is quite known in the takaful industry. Its operation is active, which directly contributes to the company's growth. The company where I have my internship has many employees, which refers to as agents, and they are constantly learning new ways to share the benefits of the company products. Currently, they have various products offered in the market and as well its riders. An analysis needs to be made as one of the requirements of completing practical training. SWOT analysis is required and is supported by explanations and academic journals. For each element in the SWOT analysis, I have given two points I obtained during my internship. Each of the elements of the SWOTS is discussed in the report accordingly. After an analysis has been made, it leads to a relevant or appropriate suggestion to be made for each of the identified SWOT, which is followed with an explanation for further understanding. The suggestion is not only to provide solutions to issues but also to improve the company's performance. After completing the analysis and providing an appropriate recommendation, a conclusion has been made for the whole, which also includes my thought.

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## 1.0 ACKNOWLEDGEMENT

### ACKNOWLEDGEMENT

بِسْمِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah SWT, The Greatest, The Mighty One.

Almighty Allah, the Creator, grants us the faith and strength to complete our project paperwork as a group. All peace and blessings be upon the Holy Prophet SAW, the great model for all humanity.

I want to thank Puan Wan Nur Hazlin Binti Wan Aziz, my Prudential BSN Takaful Berhad supervisor, for her invaluable guidance and encouragement in completing my practical training. I had a great experience throughout my internship, and there were no negative perceptions, even facing difficulties. It was full of positivity that she had given me.

I should not be forgotten of my leaders, who have always supported me and guided me in every inch of confusion I had. They remained professional and patient towards me as they taught me the necessary knowledge and skills for the work given. They also accept my ideas or suggestions to improve their filing systems.

My colleague should be mentioned too. Despite their busy schedules, I appreciate their presence, and they always make me feel welcome in the new environment. Even sharing knowledge outside my job scope and bringing me to learn more about the company.

Furthermore, I would like to express my gratitude to my professor, Dr. Umami Kalsum, who oversees the Industrial Training (MGT666), for her guidance in carrying out this internship for the entire semester for this subject. Nonetheless, I want to express my gratitude to my MIBA2406C colleagues, particularly Nur Aisyah Yasmin Binti Kamaruzzaman and my fellow friends in UiTM Bandaraya Melaka, who never gave up direct and indirectly helped me throughout the semester.

## 2.0 STUDENT'S PROFILE

# NUR SYAZREEN BINTI SYAHIDAN

Phone:  
Email:  
Address:



### PROFILE

Self-driven individual with an eye for detail who has product knowledge and strategy, setting up business product development with market knowledge and analysis. Successfully implemented specific goals for the performance group index and established a standard operating procedure on daily operations and marketing plans.

### WORK EXPERIENCE

- |              |  |
|--------------|--|
| 2023-Present | <b>Aministrator (Internship)</b><br>Prudential BSN Takaful Berhad <ul style="list-style-type: none"><li>Updated spreadsheets and databases to track, analyze, and report on administration</li><li>Delivered administration support by handling range of routine and special requirements.</li><li>Prepared and edited documents to produce precise, accurate and professional communication.</li><li>Identified and recommended changes to existing processes to improve accuracy, efficiency, and quality service.</li></ul>             |
| 2021-2022    | <b>Media Executives (Full time)</b><br>ULS Group Sdn Bhd <ul style="list-style-type: none"><li>Planning, developing and administering all the marketing product and services for full calendar year.</li><li>Designs and create writing based on target audience for specific products.</li><li>Continuously advertised the products through social media inclusive of Instagram, Telegram and Facebook.</li><li>Continuously improves page content, keyword relevancy and branding to achieve search engine optimization goals.</li></ul> |
| 2019-2020    | <b>Operation Officer (Part time)</b><br>ULS Resources <ul style="list-style-type: none"><li>To ensure the packaging process are according to standard of procedure.</li><li>Conduct investigation of all incomplete deliveries and resolves the issues immediately.</li><li>Manage the fault products, identified the sources, and made the necessary corrections.</li><li>Managing transportation and the shipping of the product to designated warehouse locations.</li></ul>  |
| 2017-2018    | <b>Operation Officer (Full time)</b><br>ULS Resources <ul style="list-style-type: none"><li>To ensure the packaging process are according to standard of procedure.</li><li>Conduct investigation of all incomplete deliveries and resolves the issues immediately.</li><li>Manage the fault products, identified the sources, and made the necessary corrections.</li><li>Managing transportation and the shipping of the product to designated warehouse locations.</li></ul>  |

### EDUCATION

- |                |  |
|----------------|--|
| 2021 - Present | <b>Bachelor of Business Administration (Hons.) Marketing</b><br>MARA University of Technology - Bandaraya Melaka, Melaka, Malaysia<br><br>Current CGPA: 3.58<br><br>Coursework highlights:<br>Understanding Consumers / Digital marketing / Product Management / Marketing Research / Marketing Communication / Relationship Marketing / Business Marketing / Channels Management / Strategic Marketing / Global Marketing |
|----------------|--|

2018 - 2021

### **Diploma in Business Studies: Business and Management**

MARA University of Technology - Rembau, Negeri Sembilan, Malaysia.

Final CGPA: 3.59

Coursework highlights:

Business Management / Human Resource / Management / Operations Management / Marketing / International Business / Entrepreneurship

2013 - 2017

### **High School**

Sekolah Menengah Kebangsaan Seremban 2 - Seremban, Negeri Sembilan, Malaysia

## **TECHNICAL PROFILE**

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- Microsoft Office
- Microsoft Word
- Microsoft Excel
- Microsoft Powerpoint
- Microsoft Outlook
- Google Drive
- Google Workspace
- Google Sheet
- Google Slide
- Google Docs
- Office 365
- Adobe Photoshop
- Canva
- Social media sites

## **COMPETENCIES**

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- Online Marketing
- Strategic planning
- Early adoption
- Marketing strategy
- Content marketing
- Communication and writing skills
- Social media activities

## **ADDITIONAL INFO**

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Award, Position and Achievement

- MARCOM COMMUNITY PROJECT (MACOMP) 2021
- Bronze Award - Outbreak Venton 2021  
Virtual Melaka International Intellectual Exposition (V-MIIEEX 2021)
- Gold Award iVEDIIC 2020  
Educational Intervention, Innovation & Design Competition (iVEDIIC 2020) -  
Grammar Learning Adventure (GLAD): Project Implementation in a Rural School
- Bronze Award IIPIC 2020  
International Pitching Innovation Competition (IPIC) 2020 - Alang Cube Project  
(Project Leader)
- Co-Curricular Excellence Award 2017  
Co-Academic - TrEES Project
- Participation Award 2016  
TrEES School Programme 2016  
(Project Leader)

## **REFERENCES**

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Name: Madam Nur Hazwani Binti Mohamad Roseli  
Position: Program Coordinator (UiTM)  
Organisations: MARA University of Technology

Name: Madam Asfarizen Binti Jaafar  
Position: Chief Sales Officers  
Organisations: ULS Group Sdn Bhd

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### **3.0 COMPANY'S PROFILE**

#### **3.1 Company Background, logo, location, operation hours**

##### **3.1.1 Company background**

Prudential BSN Takaful Berhad (PruBSN) is the country's leading takaful operator in which the company provides its services to families and communities across Malaysia, such as financial security.

The company was established in 2006 through the license awarded by the Central Bank of Malaysia. Currently, PruBSN is Malaysia's leading Takaful operator providing financial security to the Malaysian population and their families.

Based on the concept of ta'awun, which its meaning is cooperation and mutual assistance, PruBSN offers a comprehensive and growing range of family takaful products, covering life and medical protection, savings, education, and corporate, all of which are governed by the requirements of shariah law.

PruBSN comprises over 19,000 Takaful Agents serving the changing well-being and security needs of over 2 million Malaysians and their families and loved ones. Driving on our 'Takaful For All. For Life' offer, we aspire to provide a strong and lasting contribution to Malaysia's development through asset protection and capital market investment, all while reaching our vision of being the preferred choice takaful provider for our people and communities.

Our customer-focused approach, multi-distribution channel structure, innovative solutions, and technology leadership contributed to our rapid success.

### 3.1.2 Logo



### 3.1.3 Location

Level 3, Lot 3A-01-01,  
Jalan Wangsa Delima 10,  
53300 D'Wangsa Maju  
Kuala Lumpur

### 3.1.4 Operation hours

09:00a.m – 06:00p.m

## 3.2 Vision and mission

### 3.2.1 Vision

To be the people's and communities' first choice for takaful.

### 3.2.2 Mission

Securing Malaysian families' futures with innovative solutions based on Islamic values.

### 3.3 Background of establishment

- A group of gentlemen convened in London on May 30, 1848, to organize the Prudential Mutual Assurance, Investment, and Loan Association. The figure of Prudence was chosen as a symbol to represent the company's principles on the original company seal.
- Prudential's first international life operation started in Calcutta, India, in 1923, marking the beginning of our global expansions. During the 1920s, general insurance companies were established in China and the Philippines, while life insurance operations quickly extended to Malaya and Singapore.
- Prudential's initial venture into Africa was in 1930, when head office personnel embarked on a two-week exploratory visit to South Africa. Their results resulted in founding of the headquarters in Johannesburg in 1931, followed by forming an agency force in 1932.
- By 1939, overall business in our international life insurance branches had surpassed that of the United Kingdom, and Prudential's international business had overgrown. Prudential Corporation Asia was formed in 1994 to acknowledge Asia's excellent growth potential.
- Having concluded the division of our UK and US operations in 2021, they are focused solely on Asia and Africa's vital development regions.

### 3.5 Product/service offered.

3.5.1 PruBSN Lindung

3.5.2 PruBSN Sinar

3.5.3 PruBSN Anggun

3.5.4 PruBSN Setia

3.5.5 PruBSN Impian

3.5.6 PruBSN AnugerahPlus

3.5.7 Lindungi

3.5.8 Cancer Plan

3.5.9 PruBSN Damai

3.5.10 PruBSN Cegah

3.5.11 PruBSN SME@Work

3.5.12 PruBSN Gadai Janji

3.5.13 PruBSN Group@Work

3.5.14 PruBSN Warisan Plus

3.5.15 PruBSN Aspirasi

3.5.16 Medic Plan



## 4.0 TRAINING REFLECTION

### 4.1 Duration

09:00a.m – 04:00p.m

### 4.2 Specific department assigned.

Administration department

### 4.3 Roles, responsibilities, task, and assignment given.

4.3.1 Executed record filing system to improve document organization and management.

4.3.2 Developed and updated spreadsheets and databases to track, analyze, and report on clients data

4.3.3 Continually sought methods for improving daily operations, communications with clients, recordkeeping and data entry for increased efficiency.

4.3.4 Volunteered to help with special projects of varying degrees of complexity.

4.3.5 Assisted coworkers and staff members with special tasks on daily basis.

4.3.6 Created and maintained detailed administrative processes and procedures to drive efficiency and accuracy.

4.3.7 Managed filing system, entered data and completed other clerical tasks.

4.3.8 Identified and recommended changes to existing processes to improve accuracy, efficiency, and quality service.

4.3.9 Received and sorted incoming mail and packages to record, dispatch, or distribute to correct recipient.

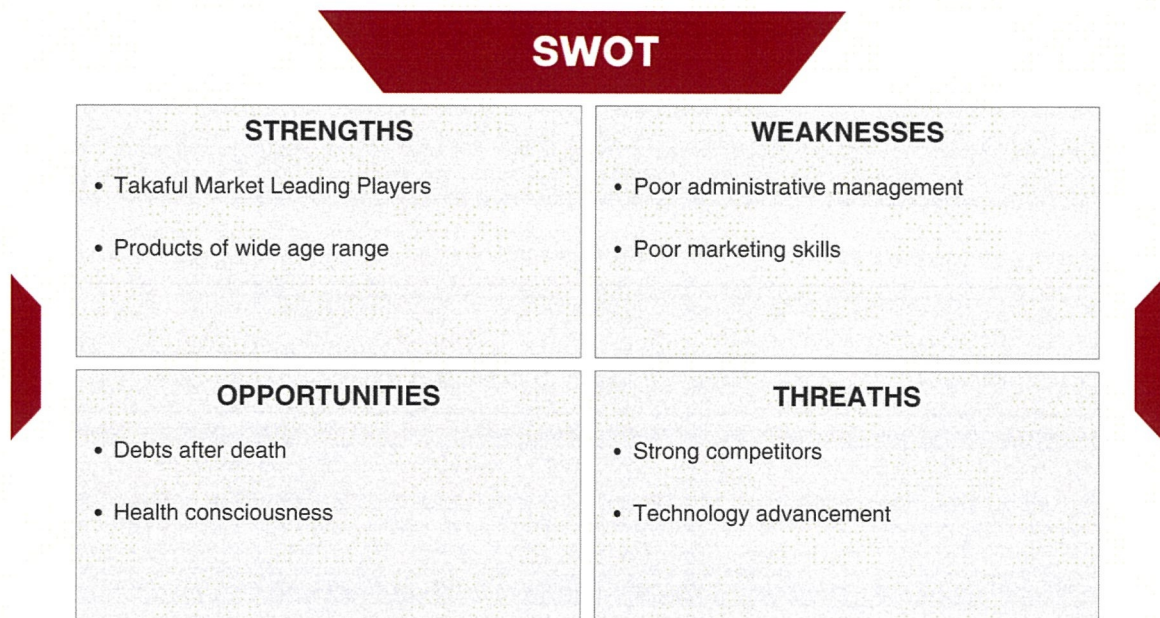
4.3.10 Prepared and edited documents and reports for quality and accuracy.

4.3.11 Suggested process improvements to make administrative processes and procedures more streamlined.

#### 4.4 Benefits

- 4.4.1 Obtained skills and knowledge in communicating with clients professionally.
- 4.4.2 Learned how to design according to the leader preferences.
- 4.4.3 Earn rewards for being active in assisting and managing administrative task such as cash reward, snacks and as such.
- 4.4.4 Filling appropriate form that is required by the underwriting department.
- 4.4.5 Contacting and communication medical intuition formally in requesting medical documentation.
- 4.4.6 Improved time management and easily finished task on time.
- 4.4.7 Learned various ways of servicing to maintain existing customers.
- 4.4.8 Being flexible of receiving unrelated administration task.
- 4.4.9 Skillfully recorded parcel that is sent and received.
- 4.4.10 Learned how to document receipts and adjusting budgets.

## 5.0 SWOT ANALYSIS



## 6.0 DISCUSSION

### 6.1 Strength

#### 6.1.1 Takaful Market Leading Players

Takaful products are intended to suit the requirements of all people, including non-Muslims. Takaful's significance and impact have piqued the interest of Muslim civilizations in recent times (Eldaia et al., 2020). Takaful is considered an alternative to traditional insurance due to its solid foundation in Islamic rules, built on unity, mutual support, and harmony. It has become a rapidly growing and developing industry with tremendous potential, and it has positively progressed into a broad system that reduces non-Shari'ah-compliant characteristics such as Riba (interest), gharar (uncertainty), and maysir (gambling) that exist in traditional insurance (Nordin, 2018). Malaysia remains the largest Takaful market in South East Asia, with a 62% market share in 2015 (Eldaia et al., 2020). Prudential BSN Takaful Berhad is one of the leading participants in Malaysia's takaful market, with steady expansion.

#### 6.1.2 Products of wide age range

Allows even students to get insurance at the lowest possible cost and with broad coverage. People buy insurance to take advantage of its benefits, and it is commonly assumed that only those with a high and fixed income are eligible. Fortunately, the organization provides valuable solutions to all ages, including students. The company provides items that are not only budget-friendly but also fully cover specific features, for instance, Anggun Product, whose contribution can be as low as RM50. Anggun goods are designed exclusively for women and are advantageous to young female students who are still in school or have recently finished. This is because the goods protect female health issues such as cancer and sickness (Prudential, 2023).

### 6.2 Weakness

#### 6.2.1 Poor administrative management

There are skilled agents in the organization that can close cases every month. However, while they are pretty good at locating prospects, they are not particularly good at handling administration. This is due to many existing clients



and a lack of time to handle administration to locate more prospects. Agents who do not have a personal assistant for managing administration work might harm their performance and customer satisfaction since they have too many clients to handle and need more suitable administrative management abilities. Customer satisfaction is an issue that all Takaful companies must handle, and it cannot be avoided or discounted. To become a firm that can compete well and last for a long time, the Takaful company must rely on more than just the benefits of offering Shariah Compliant insurance while disregarding the interests and wishes of their consumers. This is because consumers are getting more educated and capable of determining the worth of the goods and services they receive. Clients who choose Prudential because they want "Shariah-compliant" services will not hesitate to move to another insurance firm if the service they receive is inadequate. Being a "Takaful" life protection plan company has various advantages but does not guarantee that a business will last long.

#### 6.2.2 Poor marketing skills

Agents with excellent prospecting skills can only complete cases if they know how to sell themselves. Agents can obtain potential clients through referrals from existing clients; however, one must be able to deliver information. Furthermore, one must be attractive not only in appearance but also in how one speaks or communicates. A potential customer wants to be able to speak freely with agents and be open about their interests and demands. With the information obtained, an agent can provide products appropriate for the potential client's needs, interests, and ability to contribute to the service provided. Unfortunately, although agents have all the knowledge required to offer their products, they do not have enough time or talent to market themselves. Agents who market themselves on social media are inconsistent and lack the necessary abilities to pique the interest of potential clients. As a result, it has become a problem because they need to improve at selling themselves online and rely only on the direct approach.

## 6.3 Opportunities

### 6.3.1 Debts after death

There are several examples where a spouse died due to an accident or natural cause, and the deceased left behind some debts. It happens not only to married couples but also to family members. This has placed a hardship on those who have had to pay the deceased's debts. When a debtor dies, it is normal for the heir to assume responsibility for the debtor's debts (Baso et al., 2022). The dead's spouse or family members may be surprised to learn that the deceased had a large debt such as loans, credit cards, mortgages, and other family expenses. BSN Prudential Takaful Berhad includes "hibah" in all its policies, meaning that policyholders can unquestionably offer presents to their nominees. A person in the takaful sector can name anyone, including family members or others, as his beneficiary to collect takaful benefits provided as hibah after his death (Bakar, Fauzi, & Hashim, 2020). Hibah simply translates to "gift" or "voluntary gift". This means that following the owner's death, the recipient of the hibah is the absolute owner of the 'gift,' whether in cash or property. As a result, it is an opportunity to approach the possible prospect using the likelihood of debts after death.

### 6.3.2 Health consciousness

People are more health cautious after Covid-19, prompting them to get insurance to gain benefits and feel more safe. People are concerned about Covid-19 because it produces complex health difficulties and unnecessary health costs (Saraf et al., 2023). People grew more health vigilant as a result of the Covid-19 outbreak, which claimed a large number of deaths. This has caused some to be concerned about potential health hazards in the future. Not only are they concerned about their health, but also about the health of their family members, especially for families with children. One option for dealing with this additional financial strain is to obtain health insurance, which reimburses essential expenses and decreases the family's financial load. The pandemic has increased the demand for private healthcare services (Iacobucci, 2022). People with insurance can at least get some coverage for various ailments and even have a medical checkup to rule out any concealed illnesses. Since the epidemic,

people have prioritized health because they want to feel comfortable not only in terms of physical safety but also in terms of health.

## 6.4 Threats

### 6.4.1 Strong competitors

Prudential BSN Takaful Berhad is not the only insurance company. Prudential, like any other firm or industry, has significant competitors, including Etiqa Takaful, Hong Leong MSIG Takaful, Great Eastern Takaful, AIA Public Takaful, Zurich Takaful, and others (Sahudin et al., 2022). As a result, AIA Public Takaful is the top insurance firm, offering comprehensive insurance policies for both individuals and businesses. Prudential, on the other hand, is right behind them. Just because Prudential is a prominent player in the takaful insurance industry does not guarantee a permanent or secure position in the market, as other takaful insurance companies are developing and even new entrants. Prudential competitors offer far superior products in terms of quality and services, posing a threat to Prudential. Clients want to get insurance from a well-known organization in which they can put their trust and enjoy valuable benefits. Understanding and supplying the clients' needs and desires is critical, allowing them to purchase insurance products for themselves and their family members effortlessly. Clients would want to get insurance that would give them comfort and security.

### 6.4.2 Customer preferences

As technology progresses, more clients buy or acquire insurance from organizations that use technology more effectively. Clients can use the services conveniently and quickly thanks to innovative technological applications. However, technology continues to advance, and the corporation cannot catch up with or even apply the technology, resulting in unproductive productivity in the organization. Clients have become more difficult to please as they expect any organization to give services that align with technological advancements. Insurance firms can become digital leaders by capitalizing on the intangible nature of their products and services (Stoekli et al., 2018). For example, an application that allows policyholders to know what policy they have, a list of

panel clinics to fulfill medical requirements or health issues, a health tracker, or something similar will not only allow companies to gain necessary data. However, it will also allow policyholders to track their health status.



## 7.0 RECOMMENDATION

### 7.1 STRENGTH

#### 7.1.1 Loyalty program

Although Prudential BSN Takaful Berhad is a prominent player in the takaful business, the company's market position is not guaranteed. However, the company can maintain and even enhance its market share in the industry through a loyalty program. A loyalty program is an excellent way to earn consumer loyalty, referred to as clients in the takaful sector. Client loyalty is defined as the client's frame of mind, readiness to purchase, and behavior to favor one brand above all other competitor brands due to satisfaction with the item or service (Sriyakul et al., 2019). Loyalty programs are planned to promote endeavors that reward and energize consistent purchase behavior, which is favorable to the firm. The program's primary functions are establishing and strengthening client relationships with the company to provide a consistent cash stream. Prudential can develop a loyalty program by partnering with a sports technology firm that manufactures healthcare technology, such as health smartwatches that track clients' health. For example, clients who manage to stay and improve their health will earn more points. With enough points in their health smartwatch, the clients can be rewarded with RM50 cash. Not only can it improve the client's health and increase their loyalty, but it also increases the potential client's interest as the company is excellent at caring for their relationship with their clients. Therefore, building and sustaining clients' loyalty programs is very important. It also means loyalty program initiatives can benefit the company by retaining customers.

#### 7.1.2 Develop products for mental health and disability

Prudential offers a variety of products for people of all ages. However, few items are available to a population of people with mental health issues and disabilities. Over the last decade, there has been an increase in mental problems in Malaysia (Raaj et al., 2021). Pre-existing diseases, including mental illness, are not covered by standard health insurance coverage (Hassan et al., 2018). As a result, persons with pre-existing ailments are not eligible for insurance. This is also true for people with disabilities (Kuschke, 2018). This condition

discourages people from getting adequate treatment for mental illnesses because they do not want to ruin their medical records (Hassan et al., 2018). It is concerning because persons with mental illnesses and disabilities are uninsured, leading to financial difficulties, increased health insurance costs, and other problems. It is wise to produce or develop a product specialized for people with mental problems and disabilities. Such a product can have a long-term good impact on society because it provides access to care, increased diagnosis of others' mental illnesses, and much more. Furthermore, offering particular coverage for these sets of people lets them improve their health while providing prudential with new clients, which benefits both parties.

## 7.2 WEAKNESS

### 7.2.1 Hiring more personal assistance

As a result of a lack of staff, poor administrative administration can be remedied by hiring more people. The absence of personnel to manage administrative tasks harms the agents' performance. As a result, it is suggested that agents hire additional personal assistants to help with administrative tasks. It will allow agents to concentrate on discovering more potential prospects rather than worrying about administration. However, to be eligible for personal help, agents must meet specific criteria, such as meeting a certain Year-To-Date (YTD) performance. An agent must perform competently to have personal support in managing their administration. A standard operating procedure (SOP) is essential when hiring a personal assistant. SOPs are necessary to ensure that staff complete their tasks correctly (Bodur, 2018). For example, a reasonable starting salary, a maximum number of daily tasks, a first come, first served basis, a maximum number of agents for one personal assistant, and much more. Another suggestion is that prudential increase the number of practicum students. As part of their study, practical students must complete an internship at a business. It is advantageous for both practical and prudential students because internships and persons in administrative management are required.

### 7.2.2 Hiring Marketer

Hiring a marketing company or a freelancer is recommended for the problem of insufficient marketing skills. Marketing is the main feature of an organization when it comes to developing a client base and introducing products and services to the market (Beci et al., 2018). As a result, every firm requires marketing to improve its operations, increase sales effectiveness, and, ultimately, increase revenues. The company can employ a marketing firm if it needs a marketing department. Unfortunately, hiring a marketing business can be costly, even if they can deliver the best quality service. Hiring a freelancer is preferable because they are frequently looking to market their services and develop more experience. In other words, freelancers contribute significant knowledge and expertise from outside the organization (Zadik et al., 2019). Freelancers frequently have broader and distinctive marketing ideas that can capture the attention of a wide range of consumers. It is advantageous to hire freelancers since they can manage the task at hand appropriately, have the essential abilities, and can also grow and create new marketing skills.

## 7.3 OPPORTUNITIES

### 7.3.1 Collaboration between Government and Religious Office

When a spouse dies, his obligations are left behind to be paid by his widow or successor. Widowed women, on the other hand, are more likely to slip into poverty since they have lost their source of income (Vo et al., 2023). When a spouse dies, a housewife is severely disadvantaged, especially if she has children. Even if the woman works, this does not guarantee that she will not face financial troubles, household expenses, children's schooling, and as such. If the husband dies without sufficient savings, the woman will face financial troubles, resulting in debt. Fortunately, if the husband purchased insurance that included hibah, the wife would quickly recover the money as long as the husband named the wife as his nominee. It is suggested that the government work with the Religious Office ("Pejabat Agama") to require the marriage-couple-to-be to get takaful insurance to avoid financial issues if one of the spouses dies. As a result, there will be fewer widowed people in financial difficulty.

### 7.3.2 Developing products for Post-Covid Patients

There are no products available to post-covid patients that cover illness. Since the pandemic, many people have been impacted, and there are no insurance policies designed specifically for post-covid patients. Even if the affected have been vaccinated and no longer have Covid-19, they still suffer from the covid's harmful effects. These adverse effects include general weariness, dyspnea, cough, throat soreness, post-traumatic stress disorder, anxiety, depression, sleeplessness, and others (Fernández et al., 2021). Post-COVID symptoms will likely differ between hospitalized and non-hospitalized individuals (Fernández et al., 2021). Creating products that are rarely available on the market will undoubtedly pique the interest of more potential customers, and when the products can meet the client's needs and desires. Not only are specialized products being developed, but riders are being developed in which clients can select whether or not to add based on their tastes. This approach allows consumers to commit to their payment while quickly reaping the advantages. Medical checkups for post-covid patients are among the benefits.

## 7.4 THREATS

### 7.4.1 Corporate Social Responsibility

The following suggestion is to arrange a corporate social responsibility (CSR) event. CSR incorporates environmental and social considerations into company goals and activities carried out by management (Nzuva, 2022). CSR enables businesses to thrive while also sustaining themselves. To achieve a successful CSR implementation, sustainability and other strategic aspects such as products, services, and consumer experience must be combined. Prudential might sponsor a CSR event such as a marathon called "Stay Fit," where anyone who completes the race will receive a breast cancer medical checkup while promoting their "PruBSN Anggun" product to women. PruBSN Anggun is a product designed specifically for women that cover women's ailments or illnesses such as cancer. For men, the corporation can market other products with additional medical coverage, such as "PruBSN Damai." The rationale for advertising "PruBSN Anggun" is that the product is suitable for women and has

the lowest contribution, which is RM50. Women's cancer treatment is one of the most appealing items. Despite lower incidence rates, cancer deaths are generally more significant in women from low- and middle-income countries (Vara et al., 2021). As a result, sponsoring a CSR event will raise awareness of the company's products while attracting potential clientele. Furthermore, women will be more aware of breast cancer and will take more precautions in this regard.

#### 7.4.2 Developing mobile application

Another suggestion for Prudential would be to create mobile applications. Mobile applications depart from the integrated software systems on personal computers, which offer limited and isolated capabilities (Khrais & Alghamdi, 2021). Clients find accessing their needs or desires more convenient through mobile applications than websites. Furthermore, mobile applications can provide clients easy access to the items and services they require. Prudential mobile applications should have an online medical card, insurance certificate, list of panel clinics, claim status, contribution status, and other relevant information. Furthermore, the application should allow customers to ask questions and provide feedback. This allows the organization to get data on application development and client preferences. Prudential should have mobile applications for clients to use because their technology can continuously update information about their products and services. With mobile applications, it will improve the client experience, attracting more potential clients because it offers mobile applications that can ease the client's demands and wishes.

## **8.0 CONCLUSION**

In conclusion, takaful industry are still growing and is in need to develop more and not only in terms of products but as well its services. From my experience of industrial training in PruBSN, I learned and improved my skills not only in administrative department but as well in communication. Moreover, it is important to have insurance as to prevent future risk that not only can affects myself but towards my family as well. The experience have thought me about my future plan where I need to have protection for myself, family and my love ones. it has motivated me to experience and widen my knowledge and skills in “working-world” that not only in insurance industry but others as such investment, fashion and retails.

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## APPENDICES

### Appendix I Ouriginal






#### Document Information

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## Appendix II Website

prubsnteman.prubsn.com.my/takafulnet/Landing.Details.show.action

PRUDENTIAL BSN TAKAFUL

Logged in by: AKMAL KHAIRUNNISA' BT ABDUL KADIR Home | Logout

Certificate Search:

My Clients My Sales Performance My Sales Support My Commission e-Services

### my Dashboard-at-a-Glance

Today is: 02 Aug, 2023

#### Penders & Contribution due list

Pending Proposal	1
No. of Certificate Due	48
Outstanding Contribution	123

#### Quick Links

- Incentive Persistency
- Production
- Birthday List
- Balance Score Card

Apakah cara anda untuk melindungi diri sepenuhnya?

PruBSN Sinar jawabannya! Klik untuk info >

#### PRUChat

MESSAGES

With PRUChat, the new self-service option, you can now get your Customer's Certificate information at any time via Whatsapp. Service modules that are currently available:

1. Claims Status Enquiry
2. Endorsement Status Enquiry
3. Endorsement CASS
4. Certificate Status Enquiry

Send a Whatsapp message to +603 27716200 or Scan the QR code to get in touch with us!

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# Appendix III PruServe Plus

Welcome back  
**AKMAL KHAIRUNNISA' BT A...**  
Last Login Date: 26 Jul 2021 11:30

I want to: please select an action

**MY TASK**  
**CLIENT**  
**CLAIM**  
**PROPOSAL**  
**CONTRIBUTION DUE**  
**e-FORM**

**News & Updates** [View All >](#)  
Updates coming soon!

**Upcoming Birthdays** [View All >](#)

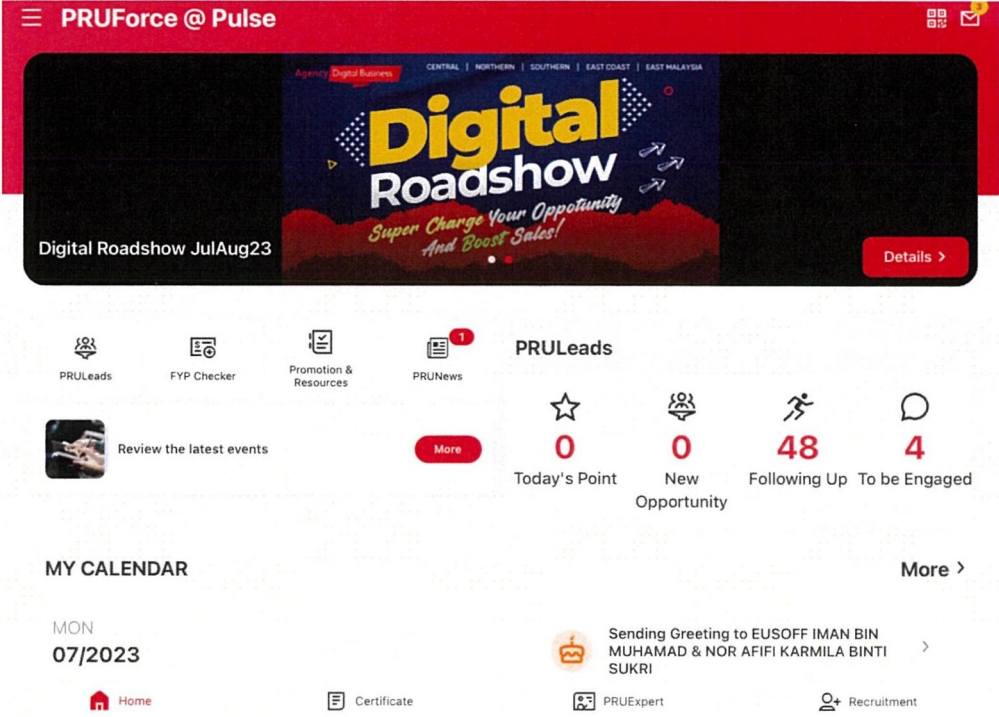
**e-Form Selection**

Please select the e-Form, then click "Next" to begin

**e-Form**

- Application For Trust And Nomination
- Application For Withdrawal
- Credit / Debit Card Enrolment
- Direct Credit [More info >](#)
- Dropbox - Application For Endorsement
- Dropbox - Application For Minor Alteration
- Dropbox - Application For Payment Alteration
- Dropbox - Application For Contribution Collection
- Dropbox - Application For Revival
- Dropbox - Application For Valuation/ Cancellation (CFI)
- Dropbox - New Business Requirement Submission
- Dropbox - Replacement of Certificate (ROC) Reply Slip

Appendix IV PruForce





**LIMITED OFFER**  
**VALID FROM**  
**1 AUG - 15 AUG**

Sign up any Takaful plan with minimum RM100 & redeem your Ilaollao 15% discount e-voucher

\*\*While stock last

SSG SUPER SOJA CACAP

نساء

lao  
 laollao.com | natural frozen yogurt | lacto

**24 JAM**  
 Setelah policy inforce 24 jam, hanya kes kemalangan sahaja yang di cover

**120 HARI**  
 Setelah 120 hari, penyakit spesifik seperti migrain, tonsil, darah tinggi, jantung, buah pinggang, kjanser jugak di cover.  
 TETAPI. "Pay & Claim" dimana client bayar dahulu & claim kemudian. Pihak Takaful akan investigate dahulu adakah client memang dah ada penyakit tersebut sebelum atau selepas apply medical card.  
 Pihak Takaful akan bayar balik kos rawatan sekiranya penyakit tersebut memang tiada pada sebelumnya.

**30 HARI**  
 Hanya penyakit persekitaran sahaja yang di cover.  
 Cth: Denggi, H1N1, Stroke haba, HFMD, Malaria, Kencing tikus

**2 TAHUN**  
 Semua penyakit akan di cover tanpa "PAY & CLAIM"

SSG SUPER SOJA CACAP

نساء



# Selamat Hari Guru




**Guru Insani Pemangkin Generasi Madani**

"Guru adalah pahlawan tanpa tanda.  
Terima kasih guruku. Selamat Hari Guru dari kami semua"



SSG  
SUPER SIX GROUP

## Salam Nuzul Quran



"Bacalah Al Quran, kerana ia akan datang memberi syafa'at kepada para pembacanya pada hari kiamat nanti"  
(Riwayat Muslim)

-From: Sufie Mursalin-

PRUDENTIAL BSN  
TAKAFUL



Appendix VI Office environment





