



UNIVERSITI
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Cawangan Perlis
Kampus Arau



INTERNSHIP PROGRAM REPORT KWSP TANAH MERAH

1ST OF MARCH - 15TH OF AUGUST 2023

Prepared By:

MUHAMAD AIDIL BIN MAT ZAINUDDIN

2021101291 | RBA243

Prepared For:

DR. MOHD SAMSURI BIN GHAZALI

PN. NOOR AFEEDA BINTI RAMLI

EXECUTIVE SUMMARY

As a final semester student in completing my Bachelor in Business Administration (Hons.) Human Resources,UiTM Kampus Arau, I was required to complete a 24 weeks of industrial training under Kumpulan Wang Simpanan Pekerja (KWSP) starting from 1st of March 2023 until 15th of August 2023. I am currently serving in Services Department, Mini Outreach Team to be specific. The main objective of the internship program is to expose students to real-life working experience, how working environment will be and to normalize students to work with others as a team.

Throughout my days of doing internship, I learnt many things, gained so much and able to improve myself way more than I am before. This internship program can be considered as a training for me on real working practices and also teaching me how to communicate with others as a professional individual. Furthermore, internship is a new way of learning, revising and implementing my knowledge of management, employees' evaluation, handling employees' issues and many more. Everything here is a great environment for me as Human Resource student to gain more on how to be a great HR practitioner.

From my personal observations and real-life experience during my time here, I am able to analyze the company from my point of views and point out the company's strength, weakness, opportunities and threats. Also, I have some suggestions that I think can be made to improve the company's overall performance.

As a conclusion, I am very contented with my industrial training program. I have learnt so many things, honed my interpersonal skills and get to know and befriend with many people. Not to mention the effort of my advisor, Dr. Samsuri for always checking on me and my respected supervisor, Haji Zul for his guidance and kindness on showing the rope for me. Their words of encouragement, cooperation and willing to answer questions, I will definitely face troubles countlessly along the way. I am looking forward to serve the best for my next employer and learn more in the future.

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3.0 COMPANY PROFILE

3.1 COMPANY'S NAME, LOGO, LOCATION AND TIMETABLE OF COMPANY



Figure 2: Company's Logo

Name : Kumpulan Wang Simpanan Pekerja (KWSP) @ Employee's Provident Fund (EPF)

Location : KWSP Cawangan Tanah Merah, Lot 655 Jalan Hospital, 17500 Tanah Merah, Kelantan.

Tel. No : 09-9554200, 09-9554201

Fax : 09-9553400

Industry : Financial Services

Website : <http://www.kwsp.gov.my>

Company Timetable

Working days	Sunday to Thursday
Office hours	8.00AM - 4.45PM
Rest Time	1.00PM – 2.00PM
Closed	Friday and Saturday



Figure 3: Office KWSP Tanah Merah

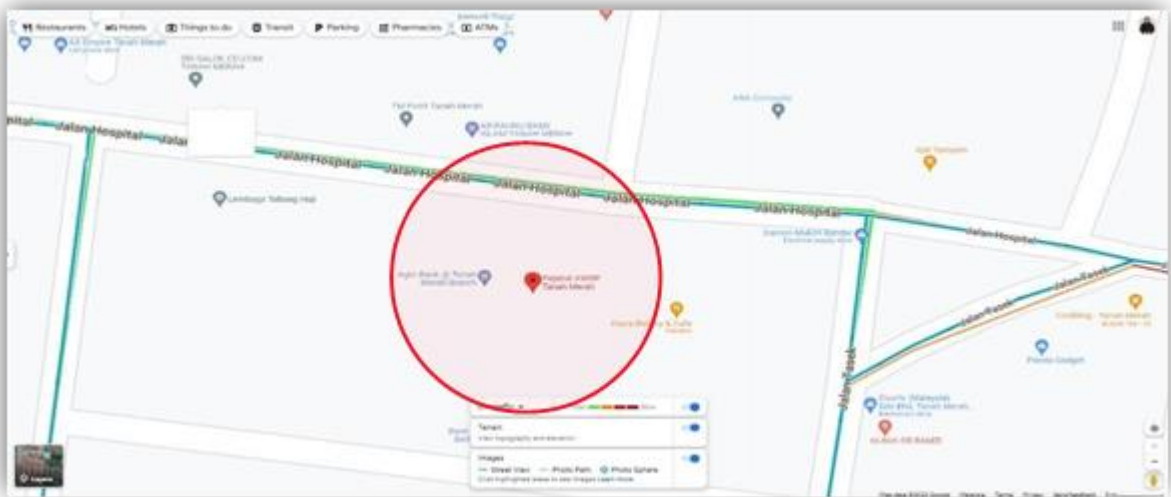


Figure 4: Location of KWSP Tanah Merah

3.2 BACKGROUND OF ORGANIZATION

The KWSP (Kumpulan Wang Simpanan Pekerja), sometimes known as the Employees Provident Fund (EPF), is a one of the oldest provident funds in the world, having been established in 1951. The EPF today manages the accounts of more than 14 million members, up from a small membership of just over 500,000 in 1952. Total contributions have reached RM800 billion, and the total assets under administration are inching closer to a trillion ringgit. The EPF has shown to be a capable and effective custodian of its members' retirement assets over time, serving a crucial social function by offering the majority of Malaysians or their beneficiaries some level of financial safety. It supports members in obtaining houses and further education, as well as providing a source of support in the event of retirement, a death, a disability, or the need for medical care. With the opening of the EPF Tanah Merah, the local community will be able to use the EPF services.

I have decided to do my internship in the branch office in Tanah Merah, Kelantan, where I will be able to acquire experience and learn in a job environment. The Tanah Merah office branch first opened in 2013 at Lot 655, Jalan Hospital. It covers members and employers in the Kelantan districts of Machang, Kuala Krai, and Pasir Putih. The location was chosen because it is strategically located and easily accessible to the surrounding regions.

3.3 VISION, MISSION OBJECTIVE AND GOALS

Vision

- Helping members achieving a better future

Mission

- KWPS Tanah Merah mission is to safeguard members' savings and dedicated excellent services.

Objective

- The objective of KWSP is to guarantee that employees in the private sector are financially secure after retirement, hence the government imposed a program of mandatory contribution and saving.

Goals

- KWSP is dedicated on providing the greatest services in accordance with their customer charter.



Figure 5: KWSP Customer Charter

3.4 ORGANIZATIONAL STRUCTURE

The Malaysian branch of the EPF today employs around 5,700 individuals, making it the organization's backbone. As trustee of its members' retirement funds, the EPF supports trust-building principles such as leadership and personal integrity at all levels. The following is the organizational structure of all KWSP in Malaysia, which comprises all branches:

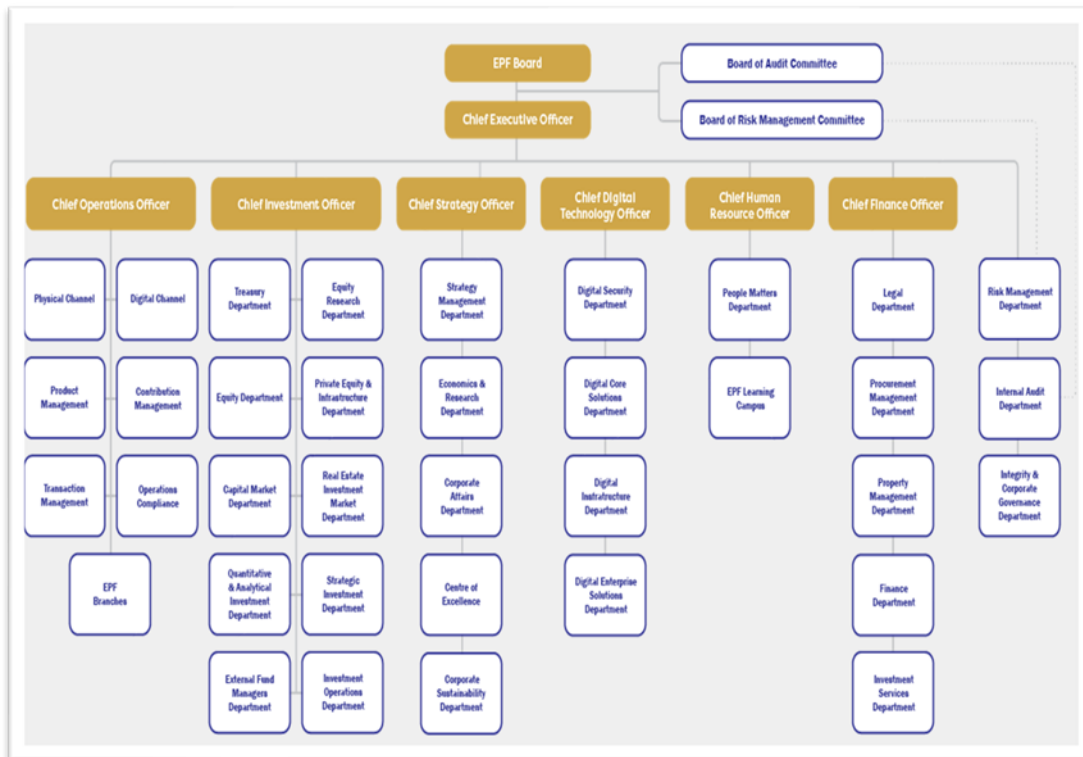


Figure 6: Organization Chart

Here's the organization chart KWSP of branch Tanah Merah, Kelantan.

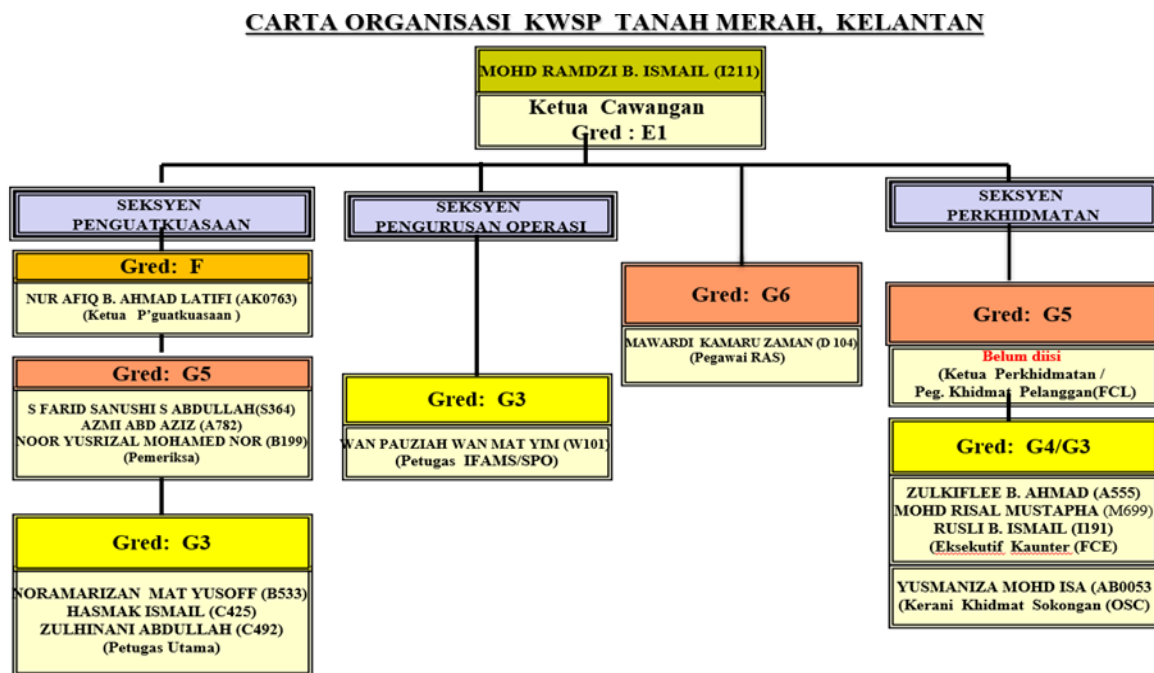


Figure 7: Organization Chart KWSP Branch Tanah Merah, Kelantan

3.5 PRODUCT AND SERVICES

Listed are the products of KWSP to the members.

1) I-Lindung

I-Lindung is the effort of KWSP to expand their concern to the members of KWSP by providing them with “Member Protection Plan”. A special protection plan has been introduced to provide the members with affordable protection plan during any occurrence of unwanted events. From a minimum of RM5000 to RM200,000 coverage of protection plan can be chosen with only a once-a-year payment

2) I-Sayang

I-Sayang is the newest product of EPF which was introduced to public in last year of 2022. This new way of saving enables the breadwinner of the house to cut off about 2% of his monthly contribution from the 11% to his beloved queen of the house. This new product helps husbands to make a saving for the housewives with less hustle and monthly secured contributions in KWSP.

3) Simpanan Shariah

Shariah compliant investing and managing the fund of KWSP for those who registered. Simpanan Shariah may offer a lower dividend return rate compared to the Conventional type but it is a safer option for muslim members of KWSP.

Next, E-services for the members of KWSP.

1) Registration Services for Members and Employers

With the advancement of technologies used, registration for members and employers now can be done within one working day. No forms are now needed.

2) Phone Services

KWSP will make sure that any phone call will be attended within 60 seconds or before the phone rings for the fourth time.

3) Correspondence Services

Email or letter to KWSP will be acknowledged within two working days and will be responded within the next five working days.

4) Contribution Payment Receipt

Contribution payment receipt will be generated right away after payments are made and will be given to the members along with the terminal receipts

5) Nomination

Allowing the members of KWSP to choose any person that he or she trusts for managing the account balance in the case of passing

4.0 TRAINING REFLECTION

4.1 DURATION

This internship has been required for 24 weeks from 3rd of March 2023 until 15th August 2023. The working day is from Sunday to Thursday starting at 8 am until 5 pm as a normal working day in Kelantan, Terengganu, Kedah and Johor. There will be a two days break on every Friday and Saturday unless there is a special duty, Outreach Program for example. Also, on every working day there will be two breaks. Breakfast break for about 30 minutes right before the services counter starts operating and a lunch break for 1 hour including prayer time.

4.2 ROLES AND RESPONSIBILITIES

During my internship period, I have gained new knowledges and chances for me to become better than before. From doing transaction to dealing with members of KWSP have taught a valuable lesson. Being under the roof of KWSP TANAH MERAH had been my one of my wonderful choices that make me more knowledgeable and have open my mind to think and see in more broader perspectives. Not to mention the skills that are newly obtained and honed over the past 6 months of internship.

Being treated as equal and treated the same as others regardless of my 'practical' status is what I deem as amazing. I was placed in Services Department which is also called as 'Frontliners of KWSP'. There I have so many things to do such as assisting the members of EPF with the SST (Self- Service Terminal), Nomination registering, statement printing, online withdrawal and official duty of 'Outreach Program' which requires me and few more members of EPF to go out and reach far-from-office members for information delivering purposes.

TASK 1: SELF-SERVICE TERMINAL

The main purpose of SST is to replace the old machine which cost more to operate and take too much space in the confine space. Before, the machine can print out the statement of the members with just an Identification Card and a finger print which is very efficient in reducing the taken for members to get their statement. But, on the bad, the old machine takes too much space in our small-sized office and defeat the purpose of I-Akaun. The new Self-Service Terminal assist in registering new members in a short period of time, also for checking account balance and registering Simpanan Shariah be made easier. But the new machine does not have the printing mechanism which the members regard as useless.

The new machine main purpose is to reduce the time taken for registering members as it equipped with brand new and more sensitive fingerprint scanner. The reason why KWSP build and used the new SST is to educate the members that they only need to register as a member and easily can print out their balance statement, nomination and many more with I-Akaun online which is a lot more convenience for them as they are no longer required to come to the office.



Figure 8: The new Self-Service Terminal

TASK 2: IAKAUN

The I-Akaun website has already been established by KWSP few years ago, but many are still not aware of it and its function. I-Akaun is created to help the members with the business a lot easier and some are no longer required to come to office. With I-Akaun, the members of KWSP can get their balance statement with only clicks away, nomination also can be done in the I-Akaun, withdrawal can even be done in the I-Akaun if there is already record of 'verified' withdrawal within the period of one year and many more.

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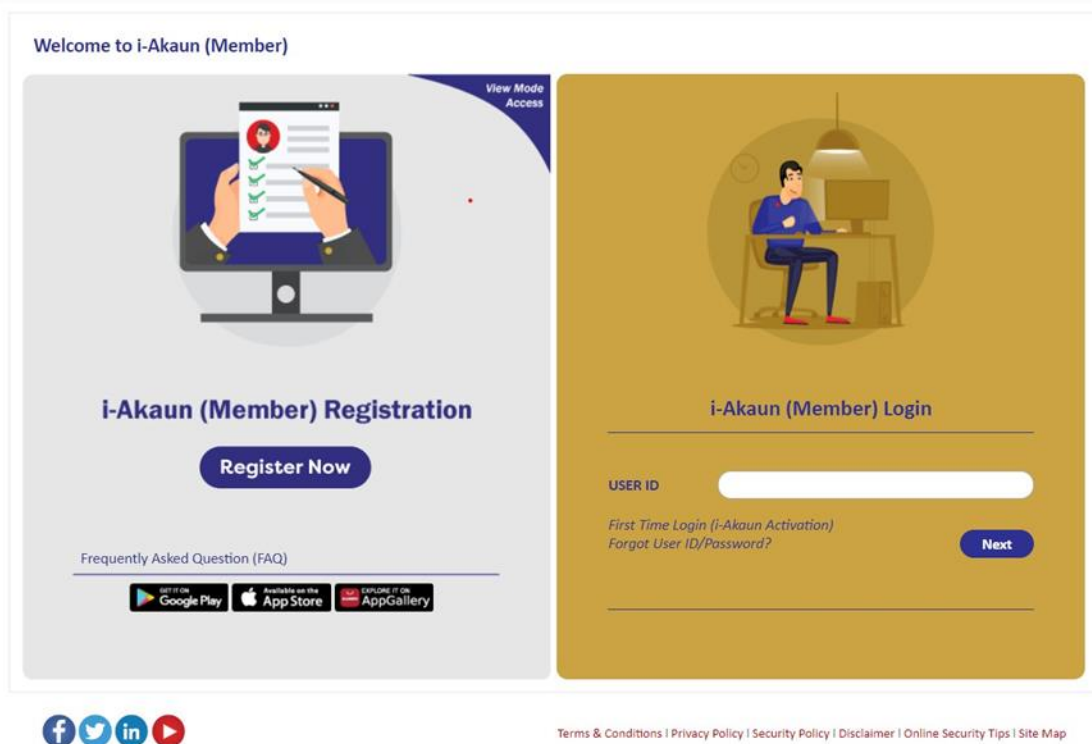
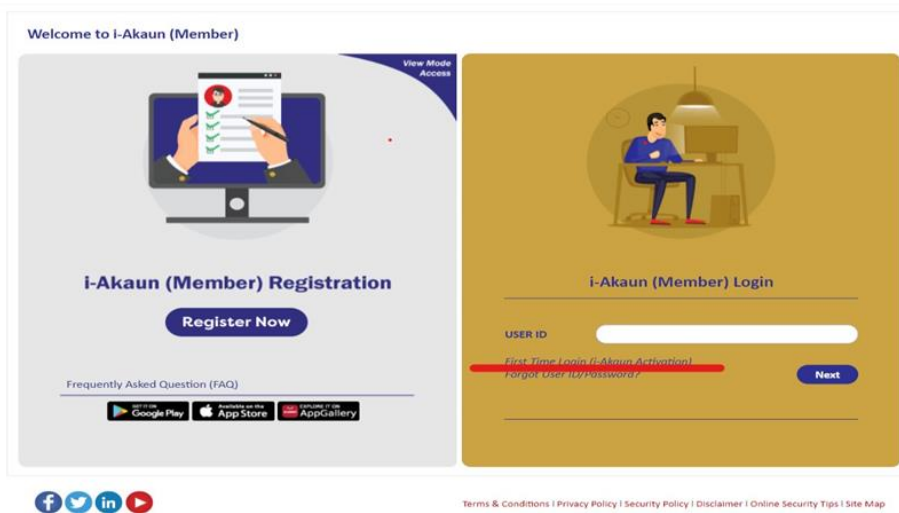


Figure 9: I-Akaun website

TASK 3: I-AKAUN EMPLOYEES ACTIVATION

I-Akaun is such a great help for employees that has everything for them with just a few clicks. I often assist the members of KWSP with the registration and also with activation as many are still clueless with their I-akaun and need guidance on how to fully utilizes it. Below are the steps for I-Akaun activation.

Step 1: Visit <https://secure.kwsp.gov.my/member/member/login> and click I-Akaun members for first time login.



Step 2: Click 'agree' icon and proceed next.



Step 3: Enter the USER ID then the password and Transaction Authorization Code (TAC) from SMS. Select a security image and key in the password and submit.

- Login
- i-Akaun Activation (First Time Login)
- Forgotten your password?
- FAQ
- Contact Us

i-Akaun Activation

Please create the Administrator's User ID and Password

User ID* :

User ID is employer's EPF number. If required, include initial '0' to ensure nine digits are entered (Example: 000123456)


New Password* :


Confirm New Password* :


Activation Code* :


Online Image


Please select ONE image from the list below *











Note:
It is advisable to change your image every month for security reason

Secret Phrase

Update Your Secret Phrase :*

* Mandatory Field

TASK 4: PHONE SERVICE

Attending to calls from members of KWSP and giving answers to their inquiry regarding KWSP related. By doing this for months, I have become adapt to communicate better and answering each question with the right answer to avoid any misinformation. There are 4 basic principles of answering phone calls set up by KWSP.

- 1) Greetings must be warm

Example: “Selamat Pagi, KWSP Tanah Merah, boleh saya bantu?”

- 2) Speaking with utmost respect and correct intonation

Example: “Boleh saya tahu siapa bercakap? Baik Puan Siti, boleh saya dapatkan nama penuh dan nombor kad pengenalan untuk semakan lanjut?”

- 3) Offer help before ending the call

Example: “Baik Puan Siti, ada apa apa soalan lagi?”

- 4) Ending the conversation politely

Example: “Terima kasih kerana berurusan dengan KWSP Tanah Merah”



Figure 10: Telephone service

TASK 5: MINI OUTREACH TEAM (MOT)

As at 1st January 2023, KWSP make a new plan of engaging the members with the aim of helping them with their KWSP-related issues. A new team has been established with the aim of reaching far-from-reach people to convey KWPS latest information and assist them in their business with the organization. A huge fund has been spent to provide training for the members of MOT for them to know their new job scope, to afford new equipment for the outreach program and to cover the expenses of the Mini Outreach Team.

My leader of Outreach Team Tanah Merah also my advisor for the internship program, Haji Zulkiflee, myself and my partner, Fakruddin, has been a team and many places we already reached and members of KWSP that we attended to. We assist them with nomination, withdrawals, inquiry and many more. Also, we bring with us information that they may not know of KWSP, the new initiatives of saving and also the answer to the rumors of special withdrawal.

For Example:

Outreach Program to Bomba, Dabong, 1st June 2023

Information sharing, I-Akaun registration, I-saraan explanation and registration, and answers to their questions to help increase their knowledge of KWSP.



Figure 11: OUTREACH DABONG

TASK 6: PRESENTION FOR PROGRAMS

It is a compulsory for KWPS to organize programs in between the hectic working days to help ease the tension of working in the staff. Also, this was a chance for me to build my confidence speaking in front of crowd.

1) “Sesi Perkongsian HOW TO BE A HAPPY PERSON” (22ND MAY 2023)

Present on how to be a happy person in working hours or outside the office.



Figure 12: Give a talk of wellness activity

2) “Family Day Budget Presentation” (1ST of JULY 2023)

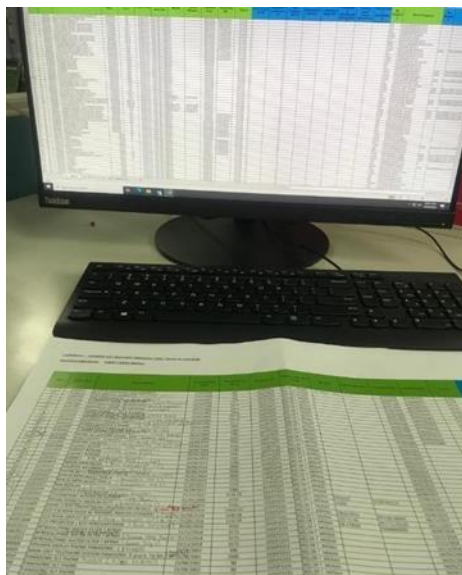
Discussion on Family Day Budgeting and activities with the staff and gathering recommendations and suggestions on making the trip better.



Figure 13: FAMILY DAY KWSP TANAH MERAH

TASK 7: 2023 ASSEST DATA KEY IN AND REVIEW VERIFICATION REPORT

Data gathering, update and key in for assets for the 2023 asset verification review report. Organizing the data according to asset number so that next verification review would be less trouble and take less time. Next, making sure that all assets of KWSP Tanah Merah are in good condition and the right quantity as reported in 2022 assets verification report.



KWSP TANAH MERAH

PERAKUAN SEMAKAN VERIFIKASI ASET TAHUN 2022

JADUAL MUEJIB
KAWANGAN: KWSP TANAH MERAH

TARIKH:

Subjek dengan ini adalah in buahan e Formulasi dan Padat Aset di Jabatan KWSP dengan semakan dan verifikasi tahun di atas. Jika dengan ini bersempitan di dan memuatkan dalam buahan e ini sebagai buahan e ini yang terdapat di dalam laporan dengan tahun terakhir di atas adalah semakan yang dibuat pada tahun ini.

NO	Petruka	Jumlah
1	Jumlah Aset Aktif WAFMS (Majud)	106
	Jumlah Aset Aktif WAFMS (Tidak Majud)	4
	Jumlah Kerosakan Aset Aktif WAFMS (Majud + Tidak Majud)	150
2	Jumlah Aset Laporan Data Clearing (DC) WAFMS (Majud)	*
	Jumlah Aset Laporan Data Clearing (DC) WAFMS (Tidak Majud)	*
	Jumlah Kerosakan Aset Laporan DC WAFMS (Majud + Tidak Majud)	*
3	Jumlah Aset Trafa Dalam List WAFMS	*

Disahkan oleh: _____

Disahkan oleh: _____

Penyelia: _____

Penyelia: _____

Taru: _____

Taru: _____

*Nota: Petruka ini berhubung dengan dan diterbitkan oleh Pejabat Penyelaras Aset (PPA) dan Ketua Jabatan

Sheet1 | L1 - AKTR | L2 - DC 01 | L3 - ASET TADA DI L1



Figure 14: Asset verification report

4.3 GAINS

In my 6 months of internship program, KWSP will provide intern student under the organization with RM1000 every month up to 6 months of internship. There will be a day leave every month which is applicable for any intern students for them to take a rest or for any emergency case.

Since the first day of my recruitment to the team of KWSP, I was placed in services department and Mini Outreach Team (MOT) that have teach a lot of new things. The first one, I learnt how to improve my interpersonal skills as I have to deal with many members of KWSP everyday of my internship duration. Also, the short breaks for breakfast and lunch everyday makes me a person that appreciate time more than before. Time management skill is essential as I need to use my time sufficiently and on top of that, I need to work faster as to reduce the waiting time of the members. With me being in the Mini Outreach Team (MOT), I learnt how to strike a deal with people outside of my organization and also, I get to know so many new people that help me improve my communication skills.

Also, I get to learn about EPF, financial well-being and also the real-life situation faced by everyone nowadays. Day by day I starting to see why KWSP is an important organization to Malaysian and also why we need to plan for our future from now. I get to witness many heartbreaking cases of passing that leaving behind family members that financially unstable but still need strive for making a living. Financial well-being and planning that I hear everyday in my office makes me realize that people should be wise when it comes to spending and never overspend just to hop on the current trend of lifestyle. Today, making a living is already a tough challenge, let alone living in a luxury lifestyle. So, take every chance in front and live wisely is what Head of KWSP Tanah Merah always said.

5.0 SWOT ANALYSIS

While doing my task and everyday working routine, I also notice a set of swot analysis from my own observation. In my time of serving KWSP, I have a fully understanding of their situation, specifically to these four criteria. For my observation result, I have developed a SWOT analysis which as shown below.



Figure 15: KWSP SWOT Analysis

SWOT VS PESTEL

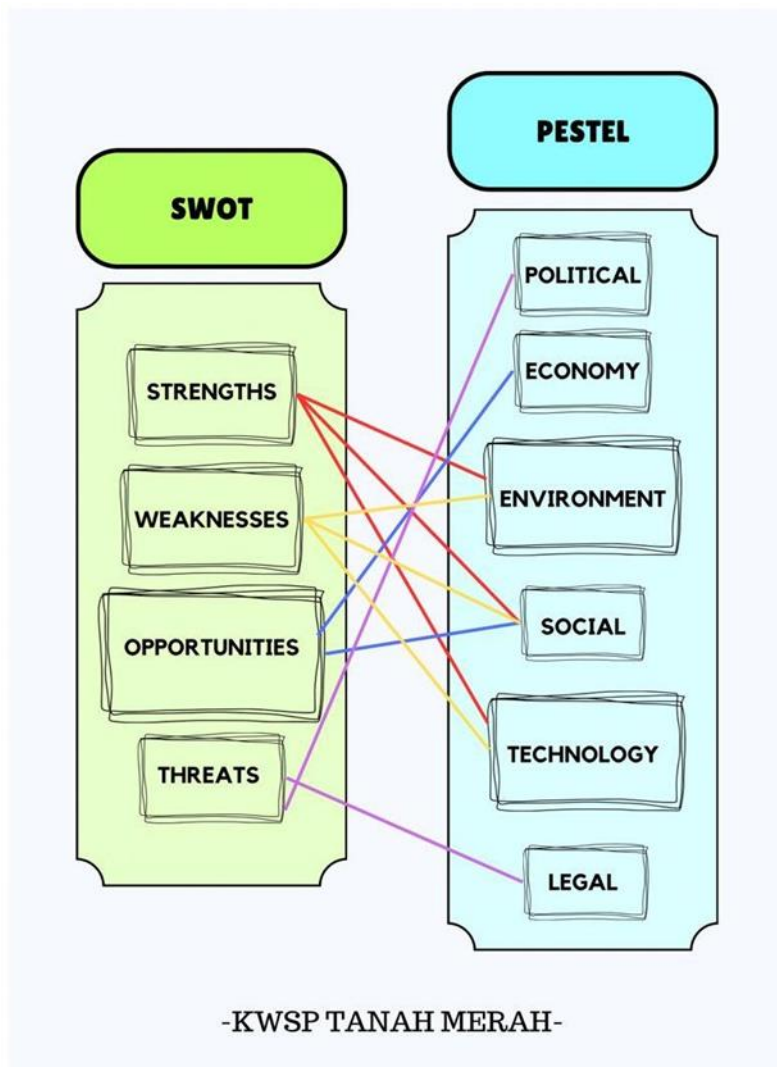


Figure 16: SWOT VS PESTEL Analysis

6.0 DISCUSSION AND RECOMMENDATION

6.1 STRENGTH

1. Implementing Technology in Daily Operation

KWSP is dedicated in changing their ways of operating from filling the forms with pen and black ink to 'type and print' method, no need for handwriting anymore. KWSP Services Department is in charge of members registration be it employees or employers, account management, voluntary contribution collection, nomination, withdrawals and many more. Hence the reason behind the establishment of Call Management Centre (CMC), counters, kiosk, email, social media, and official website (www.kwsp.gov.my).

The newly introduced Self-Service Terminal (SST) is the prove of KWSP is making use of technology in their daily operation. SST is a custom machine that was the fruit of collaboration between KWSP and few other technology developers in the country under the consultation of paid consultant. The new SST device is a lot lighter, sufficient in term of time taken for members registration and built-in with the latest technology that makes it more sensitive to touch and faster in term of accessing information. Not only that, Mini Outreach Team before this has to bring with them the old device that weight about 6KG but today, the new dongle or fingerprint scanner only weight about 430grams. Not only making it easier to handle but also resulting less manpower needed to move the device around.

2. Comfortable Working Environment.

The working environment of KWSP is considered good. As many wise men said that a good organization is organization that makes the employees feel comfortable and safe. KWSP always put their employees' satisfaction as priority as they considered staff under them are also part of family. KWSP be making extra effort on making sure that the serving employees have their basic needs fulfilled. No branch of KWSP is unequipped with Air Conditioner or suffer from water issue. KWSP offers all facilities from pantry to spacious air-conditioned praying room

so that working will be enjoyable. Also, KWSP employs janitors so that cleanliness of each branch is guaranteed and no unpleasing environment in the office.

To be honest, facilities offered by KWSP is what makes me feeling comfortable in time of internship. Even though I am always outside of the office on Outreach Program but every time I am working in the office, I am feeling comfortable and relax. The space is spacious, enough lightning, perfect humidity and less sound from outside even though we are located at the side of busy main road.

3. Excellent Services

KWSP put customers satisfaction as its priority thus communicating with the members must be with grace and warmth at all times. Employees of KWSP are often reminded to deliver the best service to any members that come to our door. Every matter concerning members of KWSP must be solved as quick as possible to make sure that they have satisfied with the organization.

Everyday good words complimenting the service of KWSP are received from the members but despite the good review, KWSP would still be looking for a room for improvement as they want to deliver only the best to members.

6.2 WEAKNESSES

1) Information Delivering Issue

Despite the involvement of advance technology in the organization, KWSP still suffer from information delivering issue. This issue has been around for quite a time now but only small scale of change has been made to improve the situation. Even though Physical Channel (PC) of KWSP, that one department of KWSP that in charge of making decision and deliver the news or update to the services department already been using all the mean of communication, but still information delivering to the staff of services are distorted.

This can be a taint in KWSP good name and also a problem to the frontliners of KWSP as with insufficient information of current issues or any changes in rules and regulations, questions cannot be answered or worse, wrong answer that can cause a misunderstanding among the members of KWSP.

I highly urging the higher ups of KWSP to solve this issue immediately as if KWSP is having issue in the inside then it will be a bigger problem to handle matters outside the building. I highly suggest that KWSP would provide more training to their employees on how to utilizing the internet and technology more. It is very important for the staff of KWSP to posses the skills of IT as they be dealing with the system everyday from doing work to receiving information.

2) Excessive Workload

Some employees of KWSP feel that the higher ups orders and monthly goals can be quite too much to be reached. As KWSP is striving for more and becoming bigger, the Key Performance Indicator (KPI) for the departments to reach can be quite burdensome. It is understandable if the organization strive for something bigger than before but with less information and equipment, this can be a problem.

Not to mention that some senior staffs of KWSP is struggling with the new established system that requires them to make an extra effort to learn how to use them and on how to understanding the new method applied. Imagine the stuff that is in their head on how to do their job using the technology at the same time the suppressing KPI that need to be reached every month.

My recommendation is that KWSP needs to some revision before making decision as their decision is affecting the employees' well-being. It is very important for them to play safe than suffer losses. Employees of an organization is a valuable asset and thus their well-being shall be put first before anything else. Also, indoor plants might be a help for them. The employees are working with the screen of devices 5days a week so watching something green may help them to ease a bit.

6.3 OPPORTUNITIES

1) Increasing 'Financial Literacy'

The increasing rate of 'Financial Literacy' among Malaysian can be a good chance for KWSP to grow even further. Financial literacy simply put is that someone has the skills, knowledge and behaviors that allows him or her to make decisions regarding managing financial of one. Back then, in Kelantan, noted that Financial Literacy is in its lowest percentage which means that Kelantanese has a very low awareness of saving and more likely to spend any liquid asset they have in possessions.

This is an issue for KWSP as advising people to save their money for future golden days can be quite challenging. However, as the tide change, more and more people are coming to the office for advises on how to manage their assets well. With the higher level of financial literacy among people than before, KWSP has the chance to expend bigger as the foundation and the main objective of the organization are being supported by the people.

2) More promising young talents

As the world is changing towards making the world that moving forward with technology and innovation, more new ideas and talents are needed in the organization for strive purpose. Nowadays, young people are now very well equipped with utilizing technologies to the fullest which can be benefits for making live easier. As a bonus, many fresh graduates are now come with full package of skills in technology, excellent interpersonal skills, high-order thinking skills and also a degree holder as strawberry on top.

KWSP should be taking this advantage of recruiting more young talents that can contribute to the growth of the organization. It is not that old people are not contributing to the organization, of course their years of experience of serving the company are worthy of gold but it will not harm anyone for the new talents to be a part of the company. Maybe with the valuable experience of the veteran and new way of thinking of the young recruit can be fruitful. Many fresh graduates can be considered as excellent with coming out with solutions that can be a way out of an issue for the organizations. Thus, young talents can be a good opportunity for KWSP to increase their productivity and leap the chart of sales.

6.4 THREAT

1) Members' Lack Of Information

KWSP be making constant research on how to improve their organization while attending to the rumors but members of KWSP are often lacking in valid information. Many new initiatives and new products being introduced to KWSP to the members of KWSP but only some are aware of it. This can be a problem to KWSP as with less knowledge of KWSP members possess, less engagement can be done.

For example, the government introduced a new initiative named "I-Saraan" that encourage the members of KWSP to make contributions to top up the already exist balance of the account. But only a small percentage of the members are aware of this and more than 70% are still living in the dark. This can be a threat to KWSP as a huge number of members are still not supporting the initiative and also this is a loss to the members as well.

2) IT Security

Not only KWSP is advancing in their technology involvement but also the cyber crime is walking forward with their game. KWSP system holds confidential information of members including personal information and fingerprint. Hackers and scammers are now going strong with their game of trying to break through the security of KWSP I-Akaun for the personal information of the members.

Although their trials are all in vain but still it causes an internet traffic that disturb the operation of KWSP. There are times during my internship period, the I-Akaun is obstructed due to cybercrimes trying to break through the security.

7.0 PESTEL ANALYSIS

7.1 ECONOMY FACTOR

Malaysia National Strategy for Financial Literacy has been published to the nation by the TUN DR. MAHATHIR BIN MOHAMAD in 2019. This new national strategy emphasizes on why it is important for the Malaysian to be wise in spending in order to sustain improvement in standard of living.

With government financial strategy, KWSP choose to join in the effort to make more people are becoming more financial literate and thus provide a way for members of KWSP to save up for their future needs. KWSP introduced voluntary contribution in an effort to support the government mission of making a securing a comfortable life in the soon old days. Also, KWSP special advisory unit, Retirement Advisory Service, are ready to help members of KWSP to allocate their fund to the right place so that no one will suffer losses and are ready for the old days.

7.2 TECHNOLOGICAL FACTOR

The world is marching forward with technological advancement but also cyber crime for example hacking and fraud are at worrisome rate. Hackers are getting better with their job as well voice phishing not far behind. Hence, the reason KWSP utilize technologies including encryption software to safeguard data of the members.

On top of that, KWSP put an extra effort to safeguard all the personal data by securing all electronic storage and all transmission of personal data. Security technologies are being used to safeguard the data.

8.0 CONCLUSION

As for conclusion, my 24weeks of industrial training not only help me to grow but also a wonderful experience for me. Not only I acquired new useful skills but also, I get the chance to improve myself overall. On top of that, I had the chance to meet many great individuals that help me to become a better me along the way. I get to learnt so many new things and broad my view and elevate my way of solving problems. My experiences of dealing with people every day, Mini Outreach Team and wise words from my officemate are all meaningful and forever engrave in me.

I really hope that all my hard work in serving KWSP is actually mean something. Deep in me, I hope that I actually make contributions during my time being in the team. Too much that I received but only so much that I can offered makes me wonder if I actually functioning or just wasting their money for allowance they pay me. But, being here make me eager for my first job soon.

Also, KWSP Tanah Merah is a very special place for me. The people, the environment, even the janitors are my friends and seniors now. Although KWSP Tanah Merah is lacking in few parts but if changes are made then they still can turn the table, to become number 1 branch in Malaysia. They still have the potential to be among in high ranking as many talents are available in KWSP Tanah Merah, just need a polishing then they be on the game like they used to.

Lastly, I would say that KWSP is a reliable and important organization for Malaysia. This is because with KWSP standing strong, many people can live well in their golden ages. Contributions that the members made are safe with them and can be use in the future. Not to mention the high dividend rate that making the balance of the account is increasing year by year is also what makes KWSP special than others.

Overall, my industrial training program at KWSP TANAH MERAH has been a success.

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APPENDICES

a. Program Buka Puasa KWPS TANAH MERAH



b. 'MOT' team engagement meeting with MAJLIS DAERAH JELI



c. Ramadhan in KWSP TANAH MERAH



d. Together with the Head of the Eastern Region Tuan Haji Rahmat B. Ali



e. “Majlis Hari Raya 2023 at KWSP Tanah Merah”



f. Short Briefing of KWSP with MAJLIS DAERAH



g. Outreach Program at MASJID JELI









UNIVERSITI TEKNOLOGI MARA

ENDORSEMENT OF OUR ORIGINAL REPORT

Coordinator

Unit Jaminan Kualiti Akademik (UJKA)
Universiti Teknologi MARA Cawangan Perlis
02600 Arau
Perlis

Sir

ENDORSEMENT OF OUR ORIGINAL REPORT FOR PROPOSAL/DISSERTATION/THESIS/PROJECT PAPER/ ASSIGNMENT

With reference to the work of the candidate below:

Name : MUHAMAD AIDIL BIN MAT ZAINUDDIN

Matric No. : 2021101291

Faculty : HUMAN RESOURCE MANAGEMENT (RBA243)

Programme : BACHELOR OF BUSINESS ADMINISTRATION (HONS.) HUMAN RESOURCES

Title : INTERNSHIP PROGRAM REPORT – KWSP TANAH MERAH

Percentage of Our original Report : 8%

I am pleased that the proposal/thesis/dissertation/project paper/ assignment of the above candidate has fulfilled the Our original percentage of the university's requirement.

Thank you.

1st advisor's signature and stamp

Name **DR. MOHD SAMSURI GHAZALI**
Kordinator Kursus Pengajian Perbankan
Fakulti Pengurusan Dan Perniagaan
UiTM Cawangan Pahang Kampus Raub

7/8/2023

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Receiver: yanti647.UiTM@analysis.ouriginal.com

Entire Document

EXECUTIVE SUMMARY As a final semester student in completing my Bachelor in Business Administration (Hons.) Human Resources,UiTM Kampus Arau, I was required to complete a 24 weeks of industrial training under Kumpulan Wang Simpanan Pekerja (KWSP) starting from 1st of March 2023 until 15th of August 2023. I am currently serving in Services Department, Mini Outreach Team to be specific. The main objective of the internship program is to expose students to real-life working experience, how working environment will be and to normalize students to work with others as a team. Throughout my days of doing internship, I learnt many things, gained so much and able to improve myself way more than I am before. This internship program can be considered as a training for me on real working practices and also teaching me how to communicate with others as a professional individual. Furthermore, internship is a new way of learning, revising and implementing my knowledge of management, employees' evaluation, handling employees' issues and many more. Everything here is a great environment for me as Human Resource student to gain more on how to be a great HR practitioner.

From my personal observations and real-life experience during my time here, I am able to analyze the company from my point of views and point out the company's strength, weakness, opportunities and threats. Also, I have some suggestions that I think can be made to improve the company's overall performance.

As a conclusion, I am very contented with my industrial training program. I have learnt so many things, honed my interpersonal skills and get to know and befriend with many people. Not to mention the effort of my advisor, Dr. Samsuri for always checking on me and my respected supervisor, Haji Zul for his guidance and kindness on showing the rope for me. Their words of encouragement, cooperation and willing to answer questions, I will definitely face troubles countlessly along the way. I am looking forward to serve the best for my next employer and learn more in the future.



KWSP
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