



اَوْنُوْرَسِيْتِيْ تِيْكُوْلُوْجِيْ مَآرَا
UNIVERSITI
TEKNOLOGI
MARA

Fakulti
Pengurusan
dan Perniagaan

INDUSTRIAL TRAINING REPORT AT LEMBAGA TABUNG HAJI CAWANGAN SEREMBAN

1 March 2023 - 15 August 2023

**NURATIKAH NABIHAH BINTI
HAZLIMSHAH**

2021114901

BA246



TABUNG HAJI

حي علي السلام

EXECUTIVE SUMMARY

This report is about my internship journey at Lembaga Tabung Haji Seremban. The duration of my industrial training is 6 months starting from 1st March 2023 until 15th August 2023. In this report I will talk about the company profile, their products and services, SWOT analysis as well as PESTEL analysis and last but not least is my recommendation based on the SWOT analysis that I have stated. Lembaga Tabung Haji was built to help muslim perform their hajj and achieve the hajj mabrur. It helps muslim in term of giving a help in term of transportation, accommodation, passport and visa when they have reached there. So, they do not have to worry about where to sleep, the transportation during hajj and many more since Tabung Haji already provide it for them. Mostly, their products and services is quite similar with others banking institutions however they focus more in saving money for hajj. The SWOT analysis that I have stated below was based on my observation and discussion with my supervisor. The main point for my strengths is relationship between the employees meanwhile for the weaknesses is the amount of manual transaction is still high. Moving on to the opportunities, I think their main opportunity is the amount of muslim nowadays since they can receive more fund if the amount is bigger and lastly, I think the main of the threats is lack of technological exposure among the older generation. My recommendation was made after I have made some researched on how to strengthen the strengths of the company, how to manage the weaknesses, how the company grab their opportunities and lastly how the company avoid or manage the threats.

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First of all, I am grateful to Allah SWT for giving me an opportunity and strength to complete this industrial training report as one of the requirements needed to accomplish in the assignment for MGT666 (Internship).

I am really thankful to Madam Azira binti Rahim, my internship supervisor, for her essential assistance and support throughout my internship. She was always accessible to answer my inquiries and offer good feedback. Her constructive remarks assisted me in improving my abilities and approach to my duties, and their encouragement helped to keep me motivated and focused. I am grateful for Madam Azira's time and work, as well as her dedication to my accomplishment.

Mr Hanapi bin Idris and Mr Muhammad Harith Adli bin Zaiperi, my boss and supervisor throughout this internship, have provided me with essential advice and guidance. Their business knowledge and skills assisted me in better understanding the firm and the industry, allowing me to make the most of my internship. They have offered me with excellent insights as well as guidance during the internship, which has assisted me in understanding my job duties and responsibilities. They were always accessible to answer my inquiries and give assistance, and their wisdom and expertise helped me to grow as a professional. I appreciate their time and support, as well as sharing their thoughts with me.

Lastly, I also want to thank the employees of Lembaga Tabung Haji Seremban for their kind welcome and help throughout my internship. It was a joy to collaborate with such a skilled and supportive group of people. The staff members were quick to introduce themselves and make me feel welcome from the minute I arrived. They were always eager to offer their knowledge and skills, and they were patient in answering my questions and assisting me in better understanding the firm and industry. I apologize if I have missed anyone in giving my acknowledgement for this report, but I am still thankful for those who have helped me in finishing this industrial training report.

1.0 STUDENT'S PROFILE



NURATIKAH NABIHAH BINTI HAZLIMSHAH

My Contact



Education Background

- **Bachelor in International Business**
Universiti Teknologi Mara (UiTM)
Kampus Bandaraya Melaka
March 2021 - August 2023, CGPA 3.49/4.00
- **Diploma in Accounting Information System**
Universiti Teknologi Mara (UiTM)
Kampus Perlis, Arau
July 2018 - March 2021, CGPA 3.45/4.00
- **Sijil Pelajaran Malaysia**
Sekolah Menengah Kebangsaan King George V
1A- 3A 3B+ 1C+ 1E

Skills

- Communication
- Teamwork
- Computer skill

Reference

Mohd Isham bin Abidin
Lecturer,
UiTM Kampus Bandaraya Melaka

About Me

To fully utilize my knowledge and skills for the job in your company besides to gain more experience and to improve myself in career enhancement

Extra Curricular Activities

- **IBUC Holdings**
December 2021 - February 2023
Chief Financial Officer (CFO)
- **Academic Visit and Corporate Social Responsibility Programme at Sabah**
21 November 2022 - 25 November 2022
Secretary
- **Seminar Akademik "Skill Up: Heroes in Training, Manner Is A Beauty That Never Fades"**
November 2022 - January 2023
Exco Protocol
- **Keeperku Programme - Zoo Negara**
December 2022
Exco IBUC
- **Malam Aspirasi Budaya (MAYA)**
December 2022
Participant

Work Experience

- **Lembaga Tabung Haji Cawangan Seremban**
March 2023 - August 2023
Internship
- **Operasi Haji Tanah Air (OHTA) 1444H/2023M**
May 2023 - June 2023
Operation
- **Kursus Perdana Haji Negeri Sembilan**
April 2023
Protocol
- **Cool Blog**
January 2018 - March 2018
Barista

2.0 COMPANY'S PROFILE

2.1 Company's Name



Figure 1: Tabung Haji Seremban

Lembaga Tabung Haji Seremban

2.2 Company's logo



Figure 2: Tabung Haji Logo

The exhibited corporate logo serves as the foundation for Tabung Haji's brand identification. This unusual symbol is intended to be easily recognized and remembered by people all around the world. The Tabung Haji sign is made up of two elements: the name Tabung Haji and the letter TaHa (تج), and it represents Tabung Haji's dedication to the prosperity of the Ummah's economy. Tabung Haji's corporate logo introduction comprises Tabung Haji's name and slogan, *حي على الفلاح* which means 'Let's Go to Success'.

2.3 Location

Lembaga Tabung Haji Seremban,
Jalan Lintang,
Kompleks Terminal 1,
70000 Seremban,
Negeri Sembilan.

2.4 Operation hour

The operation hour is from 8:00 a.m. until 5:00 p.m. however, since Tabung Haji Seremban is operation department so there are another operation hour which is counter hour.

Monday – Thursday: 8:45 a.m. until 4:00 p.m.

Friday: 8:45 a.m. until 12:15 p.m.

2:30 p.m. until 4:00 p.m.

Saturday – Sunday: Rest Day

2.5 Vision

“The Pillar Of The Ummah’s Economic Success; Excellence In Hajj Management”

2.6 Mission

- To strengthen the economy of the ummah
- To remain active in seeking strategic investments locally and globally to ensure sustainable growth
- To consolidate and enrich depositors’ funds
- To continuously provide excellent services
- To facilitate and assist pilgrim towards achieving a Mabrur Hajj

- To provide returns which are competitive, halal and *toyyiban*

2.7 Objectives of Lembaga Tabung Haji

The objective of Lembaga Tabung Haji is to help muslim save their money to perform hajj

2.8 Goals of Lembaga Tabung Haji

Their primary goal at the time was to ensure that their savings were secure and free of riba' (usury), allowing them to meet the fifth Pillar of Islam and perform a hajj mabrur.

2.9 Background of establishment

Prior to the formation of Lembaga Tabung Haji, there was no Islamic financial institution in the country that offered specific hajj savings and management services to Muslims. Despite the fact that multiple banks were already in operation, Muslims were hesitant to use traditional banking for their hajj savings because they wanted to ensure that their hajj savings were devoid of riba' (usury) in order to achieve a hajj mabrur.

The idea for the Hajj Provident Fund Corporation (Perbadanan Wang Simpanan Bakal-bakal Haji (PWSBH) was inspired by a proposal made to the Federal Government of Malaya in December 1959 by the late Royal Professor Allahyarham YM Ungku Abdul Aziz bin Ungku Abdul Hamid, a renowned Malay economist.

The first stage was the formation of PWSBH in 1963 under Law No. 34, 1962. The Ministry of Rural Development was in charge of the corporation. Beginning on September 30, 1963, PWSBH made history by opening counters in the country to collect deposits from potential hajj pilgrims. Malaysian Muslims were taught at a

young age the importance of saving in a Shariah-compliant organization to prepare for their hajj pilgrimage.

When operations began in 1963, 1,281 prospective hajj pilgrims established accounts, totaling RM46,610 in savings. Their primary goal at the time was to ensure that their savings were secure and free of *riba'* (usury), allowing them to meet the fifth Pillar of Islam and perform a hajj mabrur. Dividends and bonuses were not considered at the time.

The trust shown by prospective pilgrims compelled PWSBH to continue improving its services in order to fulfil the *fardhu kifayah* (religious duty of collective obligation). Since then, PWSBH has continued its active efforts to encourage more Muslims to use the government's savings facility to ensure that their funds are halal and safe.

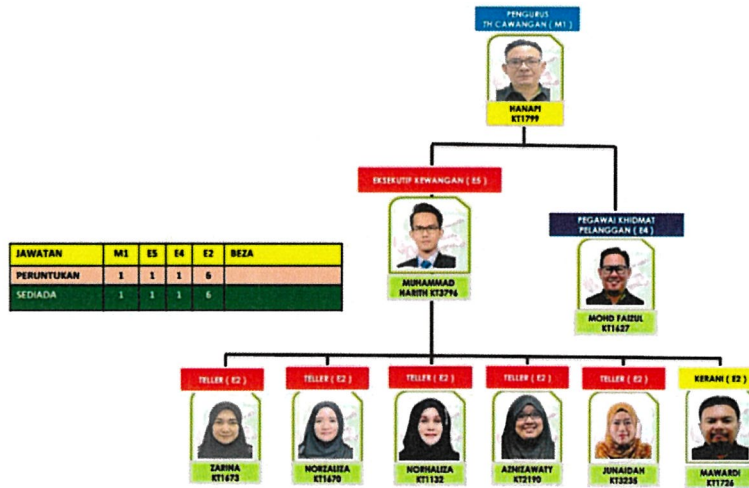
PWSBH amalgamated with the Hajj Affairs Management Office (Pejabat Urusan Hal Ehwal Haji), which had been operating in Penang since 1951, in 1969 to increase its role in coordinating hajj savings and management. This newly formed group was known as Lembaga Urusan dan Tabung Haji (LUTH) until being renamed Lembaga Tabung Haji (LTH) in 1995, sometimes known as Tabung Haji or by its acronym TH.

With the formation of TH, Malaysians' hajj pilgrimage became much simpler and more coordinated. Malaysian Muslims making their first trip to the Holy Land need not worry because TH takes care of all their needs, including passports, hajj visas, transportation, accommodation in Makkah, Madinah, Mina, and Arafah, as well as healthcare and hajj pilgrimage guidance.

2.10 Organizational structure



CARTA ORGANISASI TH SEREMBAN

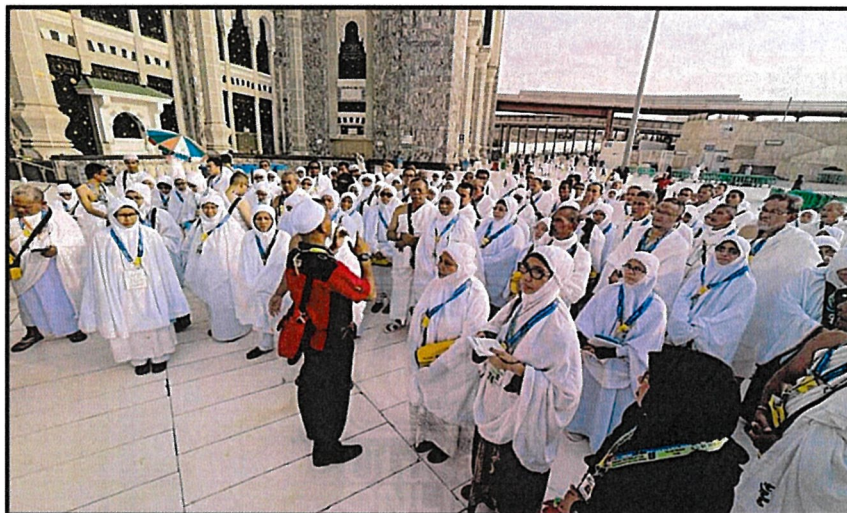


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Figure 3: Organizational Chart

2.11 Product or services offered.

Hajj Service



Lembaga Tabung Haji was built to help muslim save their money to perform hajj. They ensure that the money that the customer save is free from riba' to allow the muslim to perform a hajj mabrur. Malaysian muslim does not have to worry when they have reached there because Lembaga Tabung Haji will take care of their needs

when they have reached there such as passports, hajj visa, transportation, accommodation in Makkah, Madinah, Mina and Arafah as well as their healthcare.

Savings and Withdrawal



Lembaga Tabung Haji also provide services like saving the money. Muslim people can save their money without having to worry about riba'. They can also withdraw their money that they save at Tabung Haji

Hibah Amanah



Hibah Amanah TH is a gift of Hibah Amanah property from a TH savings account made during the Grantor of Trust's lifetime to the Beneficiary of Hibah Amanah out of love, voluntarily, without coercion, and without imposing any compensation, and the occurrence of acceptance between the Grantor of Trust and the Recipient of the Trust Grant. This Trust Grant property will be retained by the Trust Grantor as a Trustee and passed on to the Trust Grantee following the Trust Grantor's death and/or to the Trust Grantee's heirs if the Trust Grantee dies before.

THIJARI



THIJARI is Tabung Haji's digital service network, which began operations on February 5, 2020. It is an online portal allowing TH depositors to access services such as;

- 1) Account Summary
- 2) Account Statement Print
- 3) Transfer of funds
- 4) Hajj services
- 5) Hibah Amanah and Nominee
- 6) Salary Deduction Distribution
- 7) TaHa Kelab

3.0 TRAINING'S REFLECTION

3.1 Duration of training

My industrial training experience at Lembaga Tabung Haji Seremban will last 6 months, as required by Universiti Teknologi Mara (UiTM), from March 1, 2023 to August 15, 2023. Monday through Friday are my working days. In the meanwhile, my working hours are 8:00 a.m. to 5:00 p.m. During my internship, I learnt a lot of things, from meeting friends to working essentially and using what I learned from my degree in my work ethics. I am glad for being a member of the UiTM students since the curriculum and campus culture made it simple for me to adjust in the professional world.

3.2 Specific department that I've been assigned to

I was assigned in operation department at Lembaga Tabung Haji Seremban Branch where they will have to deal with the customer. Operation department is where the customer will make transactions such as savings, withdrawals, hajj, opening account and hibah Amanah. The operation hour is from 8:45 a.m. to 4:00 p.m. In this department, they will have to learned on how to give an excellent service towards the customer as well as great communication skill

3.3 Roles, responsibilities, task and assignment during training period

My roles is to help in the customer service counter. Customer service counter is where the customer needs to fill the form for certain transaction such as savings and withdrawals. They need to fill in the form before going to the operation counter. So, to make the operation process smoother, I need to assist and guide the customer that came to this branch. I need to guide them on how to fill in the form as well as asking what kind of transaction that they wanted to do. I also have to help the

customer if they want to open their account or open their child account that under 18 years old by using THIJARI apps. Last but not least, I also help to handle daily office administrative tasks such as handling phone calls, daily transaction report for teller, printing, photocopying, scanning documents and labelling files.

3.4 Benefits during training period

Relating to allowance, Lembaga Tabung Haji Seremban provides RM15 per day which is RM315 monthly. During my internship period at Lembaga Tabung Haji Seremban, I learned the proper way to communicate with the customer well. I got to learned the new knowledge on how to use Microsoft Excel. I learned on how to make a dashboard using Microsoft Excel which can improve my skill in using the apps. Other than that, I also learned on how to maximize the use of other Microsoft apps. The interesting part is I get to join them in marketing where they will promote at others places.

I think the most memorable moments during my internship period at Lembaga Tabung Haji was I got to participate in Operasi Haji Tanah Air or also known as OHTA. The duration of this operation is from May 20, 2023 until June 21, 2023. During the operation, they gave us allowance RM50 per day which was amounting to RM1650. Other than that, they also provide the money for transportation and they also provide us food during the operation. Throughout the operation, they also provide us accommodation where we will stay at Movenpick Hotel. I got to meet with others intern students at other branches as well as I got to learned more about the hajj process started from registration until the hajj pilgrims leave to Mecca.

4.0 SWOT ANALYSIS

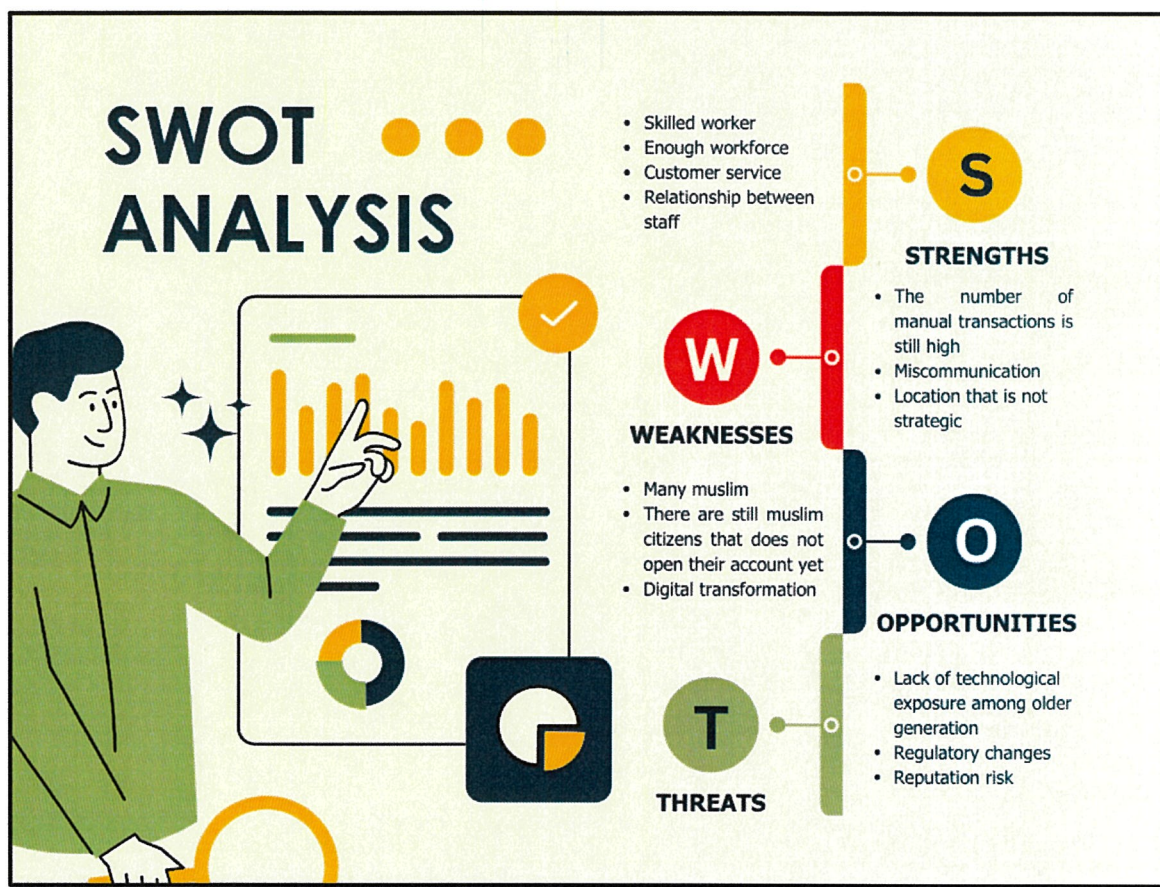


Figure 4: SWOT Analysis TH Seremban

Strengths

- **Skilled worker**

Having a skilled worker is important because they tend to be more committed in the organization or business and it can also increase the productivity of the company or business. Knowledge diffusion and idea spillovers are more likely to spread if the skilled person can move at quicker speeds (Dong, Siqui, & Khan, 2019). I believe it is very crucial to have a skilled workforce in any industry because when the worker have a skilled, they will definitely know how to overcome the challenges that the industry needs to face. Simply said, businesses that prioritize productivity, efficiency, quality work, loyalty, and a happy workplace, as well as training, education, and access to

new possibilities to enhance and develop their abilities, will survive. These will contribute to the success of the company while keeping outstanding connections with your employees.

Therefore, I think, most of Lembaga Tabung Haji workers is a skilled worker because they need to attend training where they will learn how to use some equipment, communication and many more. Additionally, they also need to do continuous assessment which is a quiz to test their knowledge about the company. Due to this, they can give an excellent service to the customer which can bring a good benefit towards their branch.

- **Enough workforce**

Making sure your organization has adequate workers to execute day-to-day duties helps to preserve productivity and workplace morale. Being short-staffed, also known as being understaffed, can increase the amount of work each person must perform, thus affecting the organization as well as the employee's well-being. Employees will feel more pressure which can lead to a higher stress level. As a result, they will not feel happy and have no motivation to work. Therefore, it will affect the productivity as well as the services that the business or organization provides.

I considered Lembaga Tabung Haji Seremban branch have enough employees to operate since they have nine employees. This becomes one of the strengths that Lembaga Tabung Haji Seremban has since they can give an excellent service towards the customer. Each employee has their own responsibility and roles; therefore, they will feel less pressure since they do not have to carry others' work. This will also affect the employee's well-being since they will feel happier to work.

- **Customer service**

The customer service team serves as a direct link between the customers and the business. Implementing critical customer service will help the business strengthen

the client connections and the business. Customer service is also what keeps clients returning to the business over time. Customer service at Lembaga Tabung Haji Seremban is outstanding in my perspective. This is because they frequently obtain positive comments and compliments from customers. When a branch receives positive feedback from customers, it might attract new customers and raise the branch's profile. It is not easy to provide an excellent customer service, because the essential part to achieve an excellent customer service is the organization or business must know how to communicate effectively with the customers. In my observation, I can say that all of the employees can communicate effectively with the customer. Even if there are some harsh clients or consumers who do not grasp the branch's regulations, the staff members can still answer and respond politely to the customer.

- **Relationship between staff**

In today's world, having strong employee relations is critical for a successful company plan. It is not wrong to state that having good mutual understanding and sharing a strong link among employees is the key to keep the business or organization on track. Employees are held liable for everything that takes place in the workplace. Employees are the true assets of every organization. Good employee relations guarantee that the employer and workers are in harmony. This contributes to corporate stability, which is necessary for long-term growth. Furthermore, it provides a positive employee experience at work. In addition, it boosts their motivation and enhances the employee satisfaction graph.

During my internship at the Lembaga Tabung Haji Seremban Branch, I saw that the employee relationships are fantastic. They will share meals at breakfast and lunch. They also acknowledge each employee's accomplishments and celebrate each employee's birthday.

Weaknesses

- **The number of manual transactions is still high**

Technology has a significant impact on corporate operations. Regardless of the size of your business, technology provides both real and intangible benefits that can help you generate money and deliver the outcomes your consumers want. A company's culture, efficiency, and connections are all influenced by its technological infrastructure. It also has an impact on the confidentiality of secret information and commercial advantages. Most of the business or organization has prioritize to use the technology in the production as well as services.

One of the KPI that Lembaga Tabung Haji Seremban Branch is to reduce the amount of manual transaction which is the depositors needs to fill the form to do any kind of transactions such as deposit money and to withdraw money. Both transactions can be up to 100 forms for each transaction that was used in one day. Tabung Haji has created their own apps called “THIJARI”. In this app the depositors can transfer their money from any banks to their own Tabung Haji account. The depositors can also go to any banks to withdraw the money from their Tabung Haji account. This has become one of the advantages for Tabung Haji Seremban since these features will definitely reduce the number of manual forms to withdraw money and deposits money. However, most of the depositors does not know about these. Therefore, it will be very hard to achieve this KPI.

- **Miscommunication**

Communication is a process that starts with a sender who encodes the message and sends it over some channel to a receiver who decodes it (Sapungan, 2019). Communication is fruitful if and only if the sender's messages are perceived in the same way by the receiver. Any interruption in contact will result in the message being lost. One of the most common causes of misunderstanding is when people do not offer

adequate context while communicating with one another. They leaves the words or content open to interpretation by the person receiving them, which frequently leads to the recipient becoming assumptions. Whatever the cause, the cost of misunderstanding might range from modest to fatal. The ramifications of such a misunderstanding may appear insignificant. On the other side, we may make decisions and take acts based on incorrect beliefs, and the cascade impact of a little decision may result in a big preventable disastrous occurrence. Miscommunication between employees in the organization or business become one of the popular topics to talk.

Although the Lembaga Tabung Haji Seremban have an excellent connection, there has been occasional misunderstanding amongst them. Employees will respond in a variety of ways. This demonstrates that Tabung Haji Seremban personnel have differing perspectives. This can become one of its disadvantages since depositors might feel confused when there are several answers. Other than that, the employees might feel difficult to accomplished their works since there will be difference understanding. Therefore, it will confuse the employees and they will take longer time to finish their job.

- **Location that is not strategic**

The company's location is a site where its day-to-day operations are required to take place and where consumers are able to reach it (Risnawati, Sumarga, & Purwanto, 2019). The appropriate location is critical to the success to the firm. Good site selections can considerably improve the long-term effectiveness of the organization or business. Poor ones, on the other hand, may cost millions in lost personnel, productivity, and capital. A strong location plan enables the organization or business to secure the ideal site that is linked with the organization's goals and objectives, allowing the business to maximize potential while minimizing costs and risks.

Tabung Haji Seremban was located in the middle of the city. In my opinion, I think Tabung Haji Seremban location is not strategic since the depositors that come to this branch needs to park their car at different location which is the carpark that the shopping mall near the branch provide. Tabung Haji Seremban does not provide any carpark for the customers. Therefore, they receive a lot of complain about this and most of the customers tend to go to different branch because of these difficulties.

Opportunity

- **Many muslim**

Lembaga Tabung Haji has become well-known since it is one of Malaysia's Islamic institutions. They assist Muslims in carrying out one of their tasks as Muslims. Lembaga Tabung Haji may benefit from having a large number of Muslim citizens. With a bigger Muslim population, there may be a greater number of people contributing to Tabung Haji, resulting in more revenue for the organization. This can help Tabung Haji achieve its goals of enabling Hajj pilgrimages and offering financial aid to Muslims for a variety of purposes, including savings, investments, and education.

Furthermore, a growing Muslim population may enhance demand for Tabung Haji's services, perhaps leading to higher involvement and utilization of its services. Based on the statistics, the percentage of muslim citizens in Seremban is 411,915. Therefore, Tabung Haji Seremban can get more customers. With the larger population of muslim in Seremban, Tabung Haji Seremban can accomplish one of their objectives and mission.

- **There are still many muslim citizens that does not open their account yet**

Citizens who do not register an account with Lembaga Tabung Haji will benefit Tabung Haji. However, it is possible that it will not immediately help the

institution in the short term. It does, however, provide a chance for Tabung Haji to contact these folks and persuade them to register an account. Tabung Haji can publicize the benefits and services they provide. By doing so, companies may entice these people to register an account, which will result in greater funds and involvement in their programmes.

Moreover, when the customer base expanded, it will allow Tabung Haji to have a broader impact and serve a larger number of Muslims. Due to that, Tabung Haji can fulfill their mission of providing financial services and facilitating the Hajj pilgrimage. Therefore, while the absence of open accounts is not an immediate advantage but it represents a potential growth opportunity for Lembaga Tabung Haji.

- **Digital Transformation**

The adoption of digital technologies can enable Lembaga Tabung Haji to streamline its operations, enhance customer experience and offer innovative services through online platforms or mobile applications. With the existence of Lembaga Tabung Haji apps called “THIJARI”, it will make the affairs of depositors easier. Customer does not have to go to Tabung Haji counter frequently to deposit and withdraw money. They can also check their account balance as well as their bank statement in the app. Customers no longer need to visit the Tabung Haji counter to check their account amount which can save the customer time. However, there are still some transactions that require the customer to deal with the employees. One of the transaction that is not provided in THIJARI app is to transfer the money from Tabung Haji account to another account bank such as Bank Islam. Therefore, the customers still need to go to the counter to do the transaction.

Threats

- **Lack of technological exposure among older generation**

Technology can bring certain concerns to the elderly. Because of unfamiliarity or limited experience, some older persons may find it challenging to adapt to new technology. Small text sizes, complicated interfaces, and touch-based interactions might be a barrier for seniors with visual, hearing, or mobility limitations. The customers that Tabung Haji needs to entertain comes from different level of age. Some of the customers do not know how to use technology.

For example, recently the hajj result was out, and the customer needs to accept the offer via apps called THIJARI. The older generation needs to be guided on how to use the app. It is simple to share knowledge with the older generation on how to utilize technology; nevertheless, learning new technologies can be complicated for some older folks since it takes more time to teach them, more patience because the older age is more forgetful, and finally, they demand help. The pace of technological advancements might be challenging to keep up with, and frustration or feelings of inadequacy can arise. This can be one of the threats since they found it hard in using technology.

- **Regulatory Changes**

Because of the possible influence on the organization's operations, financial stability, and compliance requirements, regulatory changes might represent a danger to Lembaga Tabung Haji. These changes may include new laws, policies, or legal frameworks affecting how Lembaga Tabung Haji operates in the financial business or manages its finances. Compliance with regulatory changes typically involves additional resources, time, and knowledge, straining the organization's capabilities. Furthermore, legislative changes may place further restraints or limitations on the investment plans or profitability of Lembaga Tabung Haji. As a result, Lembaga Tabung Haji must constantly analyze and respond to regulatory developments in order to avoid potential risks and remain compliant with the changing regulatory landscape.

One example of a regulatory reform that may affect Lembaga Tabung Haji is the imposition of increased customer due diligence responsibilities. To combat money laundering, terrorist financing, and other criminal activities, regulatory authorities may implement stricter rules and procedures for customer identification, verification, and monitoring. This may need Lembaga Tabung Haji obtaining and confirming more detailed information from customers, doing additional background checks, and putting in place effective monitoring mechanisms. These changes may increase the administrative burden on branches and need additional compliance resources like as employee training or upgraded technology. Failure to comply with these regulatory measures may result in penalties or damage to Lembaga Tabung Haji's reputation. For example, if the customer wants to save more than RM25,000, then they must state the reason. This is because they want to know where the source come from and to where it will go to prevent from any money laundering. Any suspicious transaction will be report to the upper management.

- **Reputation Risk**

Lembaga Tabung Haji (LTH) may face reputation risk due to the potential impact on public trust and confidence in the organization. Lembaga Tabung Haji is a Malaysian pilgrim fund board that manages Malaysian Muslims' Hajj pilgrimage funds and investments. If Lembaga Tabung Haji faces reputation-damaging issues, such as allegations of mismanagement, corruption, or financial irregularities, it may lose trust from its stakeholders, who include depositors and the general public. As a result of this lack of trust, people may withdraw their investments from Lembaga Tabung Haji, threatening its financial stability and ability to pay its obligations. As a result, protecting its reputation is critical for Lembaga Tabung Haji to preserve the trust of its stakeholders and guarantee long-term viability.

One example of a reputation risk that a Lembaga Tabung Haji (LTH) branch

may face is alleged financial mismanagement or fraud inside a certain branch. If there are accusations or proof that funds were mishandled, embezzled, or used for unauthorised purposes inside a certain Lembaga Tabung Haji branch, it might severely undermine that branch's reputation and, by extension, the organizations. Such incidents may generate public distrust, negative media coverage, and legal ramifications, potentially resulting to a loss of investor confidence and a decline in the number of deposits. Lembaga Tabung Haji branches must maintain strong internal controls, transparency, and ethical practises to prevent reputation risks and sustain stakeholder confidence.

5.0 PESTEL ANALYSIS

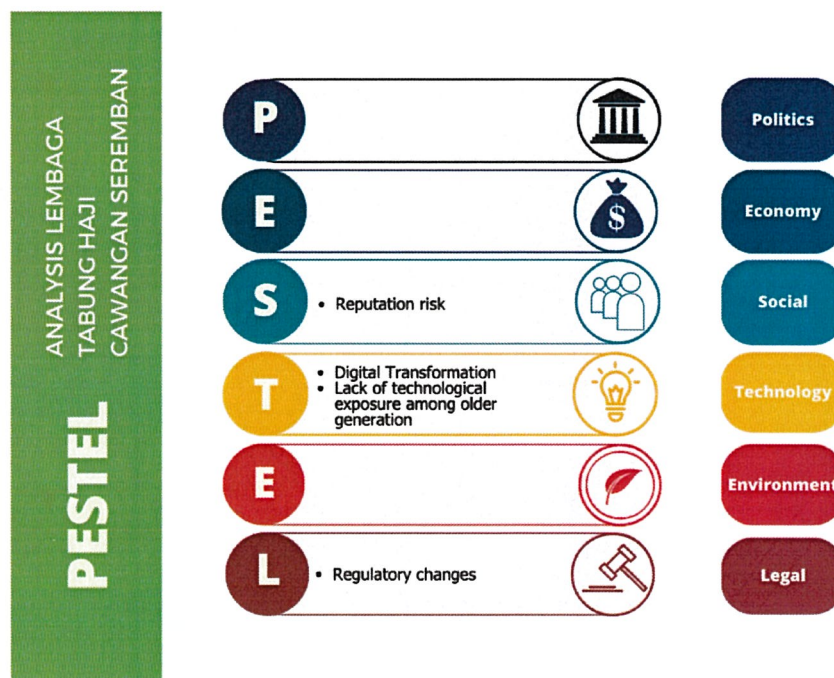


Figure 5: PESTEL Analysis TH Seremban

Social

- Reputation risk

Reputational risk affects a company's financial stability and long-term

viability (Jones, 2020). With increasing supervision and regulatory requirements, stakeholder impact, and the influence of social media on customer opinion, it is necessary to recognize and manage the harm of reputational risk in order to reach predicted profitability. Since Lembaga Tabung Haji (LTH) have a strong brand image, therefore, any mistakes that the employee or the company did will damage the image of the company. Customers will lose their trust towards Tabung Haji which can lead to less fund and less customer base. They can no longer serve a larger amount of muslim if this continue.

Technology

- **Digital Transformation**

Business digital transformation is the utilization of technology to generate new business models, processes, software, and systems that result in more earnings a stronger competitive edge, and increased efficiency (Verina & Titko, 2019). Companies are being forced to reconsider their organizational methods as a result of technological innovation. In several areas, certain companies are demonstrating a greater capacity to utilise digital technology to create an advantage over the competition. To adapt with this, Tabung Haji has created an apps called “THIJARI”. This apps will help the customer to do certain transactions without having to go to the nearest Tabung Haji counter. It will also save the customer times and make it easier for the customer to do the transactions that they want everywhere and anytime.

- **Lack of technological exposure among older generation**

Technology might become a burden for the older generation. They find it complex and hard to learn. In my observation, they often complaint about how hard it is to use technology and that they do not know how to use it. Some of them even threats to close their account due to this complexity. Therefore, Lembaga Tabung Haji

cannot make their business based on technology fully. They also must provide manual transaction in order to help this older generation. Other than that, they can also guide this generation on how to use the technology. By doing this, it will help them in using the technology.

Legal

- **Regulatory changes**

Company will often change their regulation. Regulatory changes is important for company. Regulatory changes can help the company to protect their image, their customer as well as their employees. Lembaga Tabung Haji frequently change their regulation to ensure that the customer feel safe to save their money at Tabung Haji. This regulation provide more security for the customer. Other than that, regulation changes made by Tabung Haji can also protect their brand image. This regulation changes can help them to detect suspicious transaction. Therefore, any money laundering can be prevented. This will not only help to protect the company image but it will also help to gain more muslim customers because they can gain customer's trust by having a good company image.

6.0 DISCUSSION AND RECOMMENDATION

Strength

- **Skilled worker**

As we know, some company sent their employees to the training and that included Lembaga Tabung Haji company. In the training they will learn about the ethics of the company, regulation and also strengthen their soft skills. To test their knowledge about the company ethics and regulations, Lembaga Tabung Haji's staff needs to so some

continuous assessment such as monthly quiz. In this quiz, they will be given some questions about company's regulations. By doing this method, I found it incredible since they can detect which employees that needs to be improve.

My recommendation to strengthen the employee skills is upskilling training. Upskilling is the process of employees gaining new skills and attaining relevant competences required for todays and future work environments (Li, 2022). It emphasizes on developing workers' skill sets, generally through continual training programs, in order to assist them grow in their careers.

- **Enough workforce**

The number of employees will affect the production process. When there is more employees, there will be more production. The employees will feel less burden and stress since each of the employees will be given their own tasks without having to carry the other tasks. My recommendation to strengthen this by doing employee development. Tabung Haji can sent their employee to the training programs, workshops, and opportunities for skill development to help employees enhance their expertise and grow within the company. This can help them to understand more about their job as well as upgrading their skill.

- **Customer service**

To give an excellent service towards customer, customer service is often link with employee's soft skills. Soft skills was very important for company that needs to entertain customer. With a good soft skill, they can communicate well with the customer. Due to this, they can a better service towards their customer. In my opinion I think Lembaga Tabung Haji Seremban has a lot of skilled workers since the way their communicate with the customer is very patient and informative when the customer needs some explanation about certain transaction.

My recommendation to strengthen their soft skill is to do live interactive

workshops. This workshop is not like others workshops where they will only listen to the talk. In this workshop, the employee needs to do role-play scenarios. By doing so, it can help the staff to learn on how to overcome conflicts with the clients.

- **Relationship between staff**

Work environment play an essential part in giving an excellent performance. The working environment, according to Mardiana (2005), is the setting in which the employee does his everyday task. A pleasant working atmosphere offers a sense of security and helps people to perform at their best. Work conditions may alter employees' emotions; if employees are satisfied with their working environment, they will feel more at ease working for an extended period of time (Vanesa, Matondang, Sadalia, & Daulay, 2019). To have a good working environment, the company must have a good relationship between employees as well as managers.

In my observation, I found that the relationship between staff in Lembaga Tabung Haji Seremban is very good. They tend to communicate with each other without someone being left out. My recommendation to make the relationship between staff closer is by doing team building. The company can do activity like scavenger hunt. Scavenger hunts are popular business team-building activities. These exercises place a premium on problem solving, critical thinking, communication, and teamwork. In this activity, Lembaga Tabung Haji Seremban can include their business ethics, conflicts scenarios or regulations as one of their challenges.

Weaknesses

- **The number of manual transactions is still high**

When the depositors wants to do transactions like withdrawal or saving, they need to fill up the form. In my observation, this manual transaction in Lembaga Tabung Haji Seremban is still high since they need to print more than 100 forms in one day.

This will impact the company since their goal is to reduce the number of manual transactions. To overcome this, my recommendation is to promote to the customers that they can also withdraw their money through other banks such as Bank Islam and Bank Rakyat. They can also link their Tabung Haji account with Bank Islam, Bank Rakyat, CIMB Bank and Maybank. By doing so, they can reduce the number of manual transactions.

- **Miscommunication**

Miscommunication will often happen though they have a good relationship between staff. In my observation, I think Lembaga Tabung Haji Seremban rarely have communication problem. However, there will be time where they have communication problem for example another person might said A while the other person might said B. This situation will lead to the confusion among the staff since they cannot communicate well.

To overcome this problem, I suggest that Lembaga Tabung Haji Seremban can do open dialogue between them. In this session they can communicate honestly between the employees and managers. Employee uncertainty and undue stress may be avoided via open communication. If the employee felt embarrassed to talk about what they felt, then I suggest that Lembaga Tabung Haji Seremban can also do some system where they can share their thoughts in the system where their name will be hidden.

- **Location that is not strategic**

Lembaga Tabung Haji Seremban was located in the middle of Seremban city. In my opinion, I think it is strategic place however there is no parking available near the building. Hence, they received a lot of complaint about this. However, there are parking available at the shopping mall which is near with Lembaga Tabung Haji Seremban and to ease the customer, they had built bridge that connect the building with the shopping mall building. Even though they have done this alternative, they

still received a complaint about this. So, my recommendation is to advocate for parking solutions. Lembaga Tabung Haji Seremban can engage with local authorities to explore potential parking solutions nearby the company such as creating more public parking spaces.

Opportunity

- **Many Muslims**

Lembaga Tabung Haji is an Islamic institution that help muslim to do hajj. In Seremban, almost half of its citizens are muslims. Therefore, it will give an opportunity towards Lembaga Tabung Haji Seremban to achieve their goals. My recommendation for Tabung Haji Seremban to grab this opportunity is, they can do approach the customer by doing educational initiatives. They can conduct educational programs and workshops to raise awareness about the importance of savings, investments and financial planning in accordance with Islamic principles. This can attract more Muslim individuals who seek to align their financial activities with their religious beliefs.

- **There are still many Muslim citizens that does not open their account yet**

Citizens that does not opened an account presents an opportunity for Tabung Haji to reach out to these individuals and encourage them to open their account. There are so many alternative that Tabung Haji provided to attract the citizens to open their account however the citizens are not well aware about it. One of the alternatives is the minimum saving to open the account is RM2 which is cheaper than other banks. Therefore, my recommendation is for Lembaga Tabung Haji to frequently promoting their services as well the benefits that they have done via social media such as TikTok which is very famous nowadays.

- **Digital transformation**

In this technology era, almost all company maximize the use of technology. Tabung Haji has created an apps called “THIJARI”. This apps was created during pandemic year. One of the features in this apps is the customer can transfer their money from other bank to Tabung Haji account. Other than that, customer can also check their balance as well as their account number in the apps since Tabung Haji does not use account book anymore. In my observation, I think this apps will bring benefits towards the customer since it will save the customer time and they can do the transaction everywhere. However, there are still many citizens that are not well aware about this app. So, my recommendation is to promote this apps via social media where they will show the benefits of using “THIJARI” apps. They can also give a brochure about this apps towards the customers.

Threats

- **Lack of technology exposure among older generation**

As I mentioned earlier, older generation might find it hard to use and learn about the technology. Recently, the customers who get to do the hajj needs to answer the application via THIJARI apps. So, during that time, many older generation complaints about how difficult it is to use the apps. They find it frustrating to learn about technology however, they did not know that this apps will make their affair easier. My recommendation is to explain the features and benefits that are included in the apps so that the older generation can see how this technology will make their affair easier. Other than that, the staff can also guide the older generation on how to use the apps by providing a tutorial. This tutorial can be shared at the social media like TikTok or they can use advertising method where they will show this tutorial when the customer open the apps.

- **Regulation changes**

Since Tabung Haji Seremban is one of the Lembaga Tabung Haji branches, they will expose with the regulation changes that the upper management has decided. So, they need to stay informed about the regulation changes. When the regulation keep changes, then the employees might get confused on which regulation that need to be followed. Therefore, my recommendation is to be engage with regulatory authorities which is the upper management. Tabung Haji Seremban needs to establish open lines communication with the upper management and actively engage in discussions when appropriate. During this communication, they can seek clarification on unclear regulations and proactively address any compliance concerns or questions.

- **Reputation risk**

Lembaga Tabung Haji is one of the companies that are well known and have a strong brand image. Therefore, any mistakes that the company or employees done will damage the reputation of Tabung Haji. The mistakes that the company or employees done will also affect the customers such as they might lose trust towards the company. To avoid this, my recommendation is, the employees can do ethical practices during their work. Tabung Haji Seremban can send their employees to the ethics training. In this training, it will provide them the regular ethics training for employees at all levels and educate them about potential ethical dilemmas that they may face and how to make ethical decisions in different situations. By doing this, they can uphold stronger ethical standards during their business operations.

CONCLUSION

The preparation of this report was made based on my observation as well as discussion with my supervisor. During the preparation, I got to learned more about Tabung Haji and understand more about their regulations. This help me to interact with the customers if they have any question. Throughout my internship, I had a great time. Working at Tabung Haji is like a dream come true for me since I always wanted to complete my internship here. I've learned a lot of new things that I can use to my job. I also believe that my communication skills are improving and that I am no longer afraid to approach new people. I believe that what made my internship enjoyable was the company's staff members' friendliness, which made it easy for me to interact with them. They also frequently bring me lunch or breakfast, and we frequently dine together. I am overjoyed to be a member of their team since, in my opinion, their team is the greatest of the best.

For the following five years, I aim to put everything I've learned throughout my industrial training to use at the larger organization. I wish to advance my career as well as my skills by learning something new at the organization. I also hope that I will be able to completely apply my talents to the firm for which I will work during my working life.

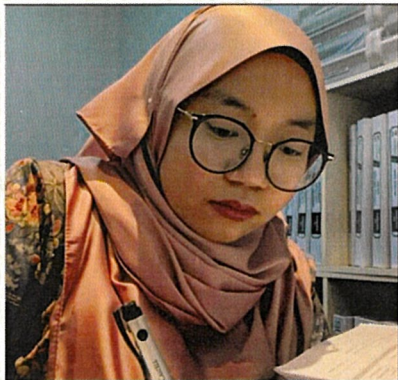
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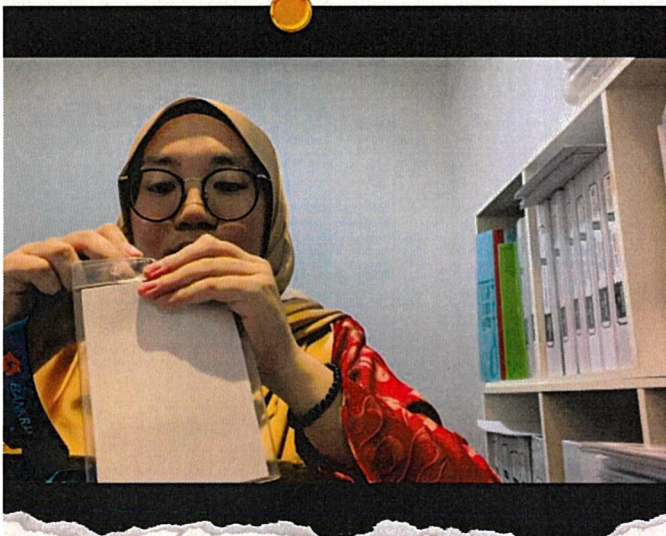
APPENDICES



**Report about JP003
mistakes made by teller**



Helping customer to fill in the form



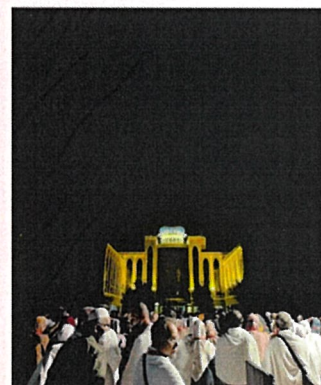
Making a lanyard for Kursus Perdana Haji



**Counting the hajj pilgrims
lanyard for Kursus Perdana
Haji**



Lanyard that I made





Lucky draw ^-^

JAMUAN RAYA TH NEGERI SEMBILAN



#moments

Meet my new friends during
Operasi Haji Tanah Air (OHTA) at
Movenpick, Sepang ʌ-ʌ



OHTA





My roommate
during OHTA

Scanning the
hajj pilgrims
lanyard for
head count



Checking their
transit pass

OHTA

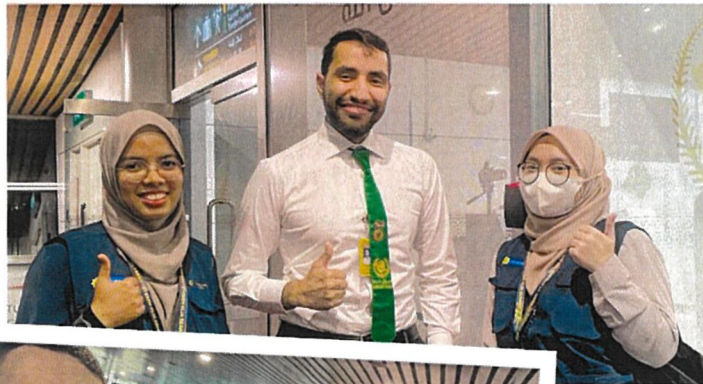


TEAM A



**Team D
last KT**

**Meet Abdul
Aziz from
Makkah Route**



**Meet Abdul
Rahman,
supervisor of
Makkah Route**

OHTA



TEAM D



OHTA

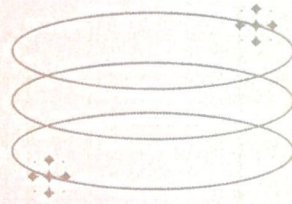
With Kak Lyza :)



<3



With CEO of Lembaga
Tabung Haji (LTH)



**"SOMETIMES THE DREAMS THAT
COME TRUE ARE THE DREAMS YOU
NEVER EVEN KNEW YOU HAD"
-ALICE SEBOLD-**

