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**INDUSTRIAL TRAINING REPORT
AT AMANAH SAHAM NASIONAL BERHAD (PERAK)**

1st MARCH – 15th AUGUST 2023

**MUHAMMAD FAYED BIN AHMAD KAMIL | 2020445764 |
BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

LECTURER: DR FADLI FIZARI ABU HASSAN ASARI

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PART 1 : PRELIMINARY PAGES

1.1 EXECUTIVE SUMMARY

This report includes details about Amanah Saham Nasional Berhad (ASNB) and my experiences throughout the 24-week internship program that ran from 1st March until 15th August 2023. I have included my duties, obligations, and the particular job that required me to work very hard and put a lot of effort in the actual working environment. I'm happy to tell that I appreciate my internship program because it has helped me learn a lot and develop my social skills.

Amanah Saham Nasional Berhad (ASNB), which is based in Ipoh, Perak, is where I completed my five months of industrial training. It was one of the best experiences of my life and gave me a lot of experience, education, and practical exposure to the workplace. I got to experience a real workplace, which I had never done before. I was in charge of creating documents, filling them out, batching transactions, creating office checklists, and providing customer care. This professional development can help me develop into a disciplined, self-assured, and authoritative individual. I now have a better understanding of financial institutions, which will in part aid me in deciding on a career once I graduate.

By collecting the required information, providing illustrative examples, and employing industry-standard analytical methodologies such SWOT analysis tools, this research seeks to identify and analyze the Amanah Saham Nasional Berhad (ASNB) organization performance and current issue. Two areas have been highlighted by using the SWOT analysis tools, namely internal elements (Strength and Weaknesses) and external factors (Opportunities and Threat).

PART 3 : COMPANY'S PROFILE



3.1 Company Background

The unit trust management firm Amanah Saham Nasional Berhad (ASNB) is completely owned by Permodalan Nasional Berhad (PNB), which has its headquarters in Kuala Lumpur. Amanah Saham Nasional Berhad (ASNB) was founded on 22nd May 1979 and has been successful for more than 40 years. Amanah Saham Nasional Berhad (ASNB)'s investment instrument allows Malaysians to plan their financial needs which is a bigger benefit of the company's foundation. Amanah Saham Nasional Berhad (ASNB) has the good fortune to secure RM283.02 billion in a total of 17 funds as of the end of December 2022. Amanah Saham Nasional Berhad (ASNB) has 32 branches and more than 2,700 employees as of the present.

3.2 Location



Address: No. 8 & 8A, Jalan Greentown 1,
Greentown Business Centre,
30450 Ipoh, Perak

3.3 Company's Vision, Mission & Objective

3.3.1 Vision

- To be Distinctive World-Class Investment House.

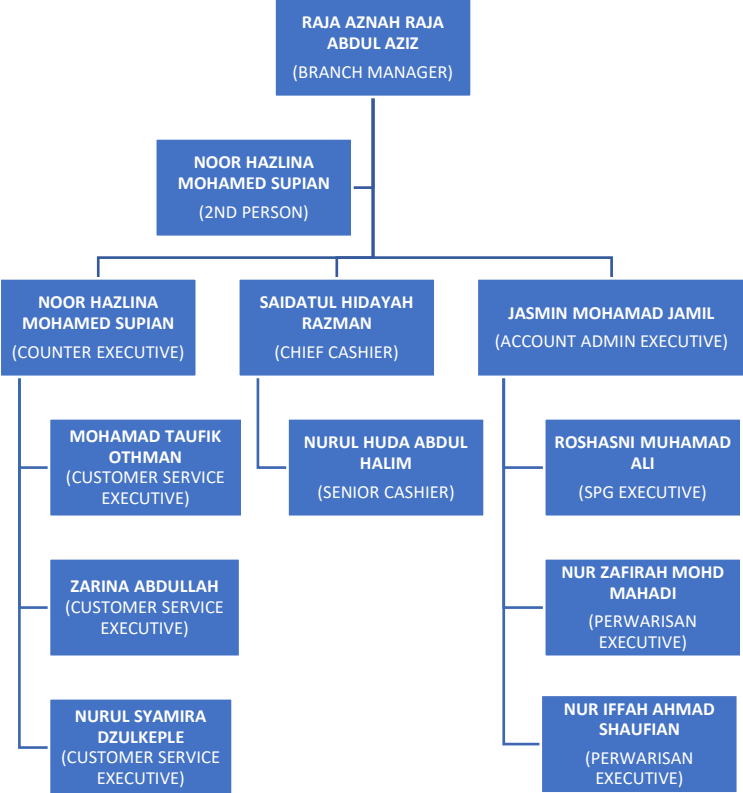
3.3.2 Mission

- To increase the Bumiputera community's and other Malaysians' economic prosperity for the sake of the country.

3.3.3 Objectives

- To assist one maintain a comfortable standard of living in retirement and to make financial planning a way of life.
- To assist people in achieving financial freedom, mental tranquility, and prosperous life.
- To promote economic development.
- To enhancing the wealth of the Bumiputera community and all Malaysians.

3.4 Organizational Chart Asnb (Ipoh)



3.5 Amanah Saham Nasional Berhad (Asnb) Products

Fixed Price Unit Trust Funds



Variable Price Unit Trust Funds



3.6 Amanah Saham Nasional Berhad (ASNB) Services

1. ACCOUNT REGISTRATION – New account registration for adults, kids and newborns
2. SUBSCRIPTION – Initial subscription for new unit trust fund.
3. REDEMPTION – Redemption of investment.
4. TRANSFER AND SWITCHING – Transfer to another unit holder. Switching to another unit trust.
5. ESTATE CLAIMS – Khairat and investment balance of deceased claim. Hibah Amanah. Penhisytiharaan Amanah / Trust declaration.
6. WEBSITE AND APPLICATION (MyASNB) – Subscription transaction minimum RM100. Redemption transaction maximum RM2000 and 3 transactions per month. View statement, transaction and fund balance.

PART 4: TRAINING'S REFLECTIONS

4.1 Training's Duration

My industrial training at ASNB started on 1st March 2023, and end on August 15th, 2023, roughly. ASNB will open its doors to clients at 8.15 am. However, the ASNB team was expected to appear early for the branch manager's morning briefing, which took place from 7.50 a.m to 8.10 a.m. Typically, I show up 5 to 10 minutes early to be ready for the morning briefing. At 4:00 pm, ASNB will stop serving customers and continue with transaction settlement until 5:00 p.m. Regarding lunchtime, we alternate our lunch periods every day. Typically, our lunch periods begin at 11.30 am. ASNB follows the same five-day workweek schedule like other organizations and government agencies, with Saturday and Sunday off.

4.2 Training's Details

I was given a placement at the Customer Service Division throughout my industrial training. I had a duty to help anyone who needed it so they could conduct business more easily. At the front desk, I help customers register new accounts, new unit trust funds, money deposits using kiosk machines, check customer balances using kiosk machines, fill out registration forms, and make sure all required paperwork is in order.

I advise clients to download and register the MyAsnb application so they can conduct any transaction, including subscription, redemption, seeing balance and statements, anywhere and at any time. Not to add, I take part in marketing campaigns to spread the word about services like Wakaf and the Auto-Labur application function and products like Hibah Amanah (HA) & Pengisytiharaan Amanah (PA).

I must also complete responsibilities such batching nominations contracts and transaction paperwork, creating the office checklist, and document filling. As part of the learning process, ASNB has occasionally assigned me the duty of making a brief presentation on a subject pertaining to goods and services. I thoroughly love the jobs and assignments that are provided to me, and I carry out those tasks responsibly.

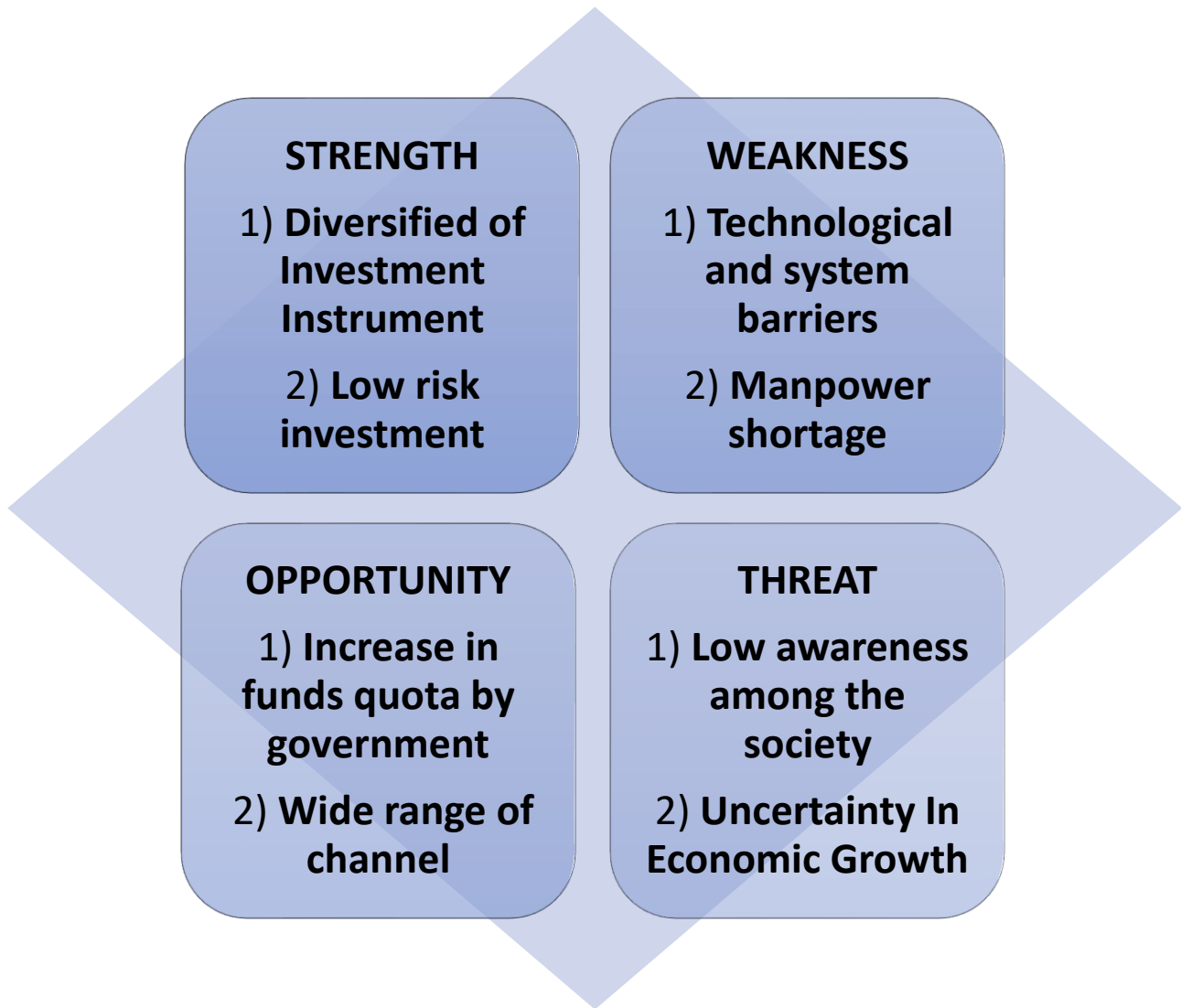
4.3 Training's Gains

I gain a lot benefits throughout my industrial training. I was given sufficient allowance RM1,000 per month which is enough to cover my expenses especially for meals and fuel expenses since I just drive my car for 10 to 15 minutes from my home to save fuel. Sometimes, we are prepared with breakfast and I am very thankful for that.

Moreover, because I need to communicate with a lot of people, I learn a lot and can develop my social abilities. As a result, when I speak and explain something to the customers, I may feel more confident. The true struggle comes when I have to restrain my emotions in order to calm down angry clients so I can finish my task and treat them nicely. When I have to interact with numerous people that exhibit a wide range of behaviors, maintaining my physical fitness is quite difficult. I was able to gain professionalism and maintain my skills as a result. Thank you to the ASNB team for constantly guiding and motivating me to service the clients successfully and patiently.

Dealing with various clients has enabled me to broaden my network as I get to meet more locals. As long as I've been with ASNB, I've had the chance to speak with consumers from various backgrounds. This variety has given me a greater opportunity to meet more people in my community who can be helpful and advantageous. One client, for instance, showed me his business card and was a business owner. I saw that as a chance to advance in my future job and widen my network.

PART 5: SWOT ANALYSIS



5.1 Strengths

5.1.1 Strength 1: Diversified of investment instruments

Due to its distinctiveness and diversification, ASNB employs a strategy for investing instruments that generate decent returns depending on the type of unit trust and are favored by the majority of Malaysians. Currently, ASNB manages 17 funds with a large number of unit trusts and offers two types of investment instruments which is fixed and variable price. The fixed-price funds are divided into Amanah Saham Malaysia (ASM), ASM 2 and ASM 3 which available to Malaysian citizens. Amanah Saham Bumiputera (ASB), ASB 2 and ASB 3 Didik are only for bumiputera.

Other than that, Bumiputera and Non-Bumi Malaysian nationals may invest in variable unit. Amanah Saham Nasional (ASN), Amanah Saham Nasional Equity 2, Amanah Saham Nasional Equity 3, Amanah Saham Nasional Equity 5, Amanah Saham Nasional Equity Global, Amanah Saham Nasional Imbang 1, Amanah Saham Nasional Imbang 2, Amanah Saham Nasional Imbang 3 Global, Amanah Saham Nasional Sara 1, and Amanah Saham Nasional Sara 2 are the funds that make up this group.

Customers have the ability to decide and plan their long-term financial goals to gain returns when their investment options are diversified. Additionally, by diversifying its investment portfolio, ASNB can benefit its unitholders in particular because they can distribute their funds across various unit trusts or investment vehicles. Customers can take use of this option by receiving returns from various unit trusts or investment instruments, such as fixed-price and variable-price unit trust funds.

5.1.2 Strength 2: Low risk investment

For individuals who are concerned about losing their capital investment, ASNB offers an appropriate investment portfolio. Due to ASNB's provision of low risk investment instruments, consumers may rest easy knowing that the money they invest in ASNB unit trusts will be secure. As a result, customers can invest and receive substantial returns without losing their original amount. For example, ASNB offer a capital guarantee fund such Amanah Saham Bumiputera (ASB) ,ASB 2 and ASB 3, also Amanah Saham Malaysia (ASM) ,ASM 2 and ASM 3 with price of RM 1 per unit and the price will remain unchange so it can protect the customer's capital.

Additionally, ASNB is supervised by experts with extensive expertise of the investment sectors. Since they had 40 years of experience in the field, these experts used their knowledge and expertise to manage the customers' money to invest in the proper place while minimizing risk. Customers will feel more comfortable investing in the ASNB because they will know that their money is secure.

As a result, many clients are devoted and confident in ASNB's services and goods. This is due to the fact that it provides a high-quality, low-risk investment portfolio to safeguard the interests of its clients. As a result, clients will invest more money in ASNB knowing that there are low-risk investment alternatives and an acceptable return %.

5.2 Weaknesses

5.2.1 Weakness 1: Technological and system barriers

Unfavorable consequences can result from outdated systems and technology, especially for companies that offer customer service. This is so that businesses can't offer their clients the highest quality and performance due to the poor status of technologies and systems. Customers would be irritated and dissatisfied with the subpar technology and system that can affect their important affairs and valuable time.

Since ASNB is still able to serve consumers, the technology and system it uses can be categorized as good technology and system. Because of occasional technological and system problems that necessitate improvising, the services offered are occasionally not as effective. Customers may have to wait a lengthy period before making an initial or subsequent investment while utilizing a kiosk machine, for instance. Since other clients must wait a long time to use the kiosk machine, this will have an impact on the quality of the services.

Additionally, ASNB is dealing with technological problems that occasionally cause the system to run erratically. The system they are using occasionally becomes unresponsive, possibly as a result of outdated computer specifications. As a result, doing the job can take a lot of time.

5.2.2 Weakness 2: Manpower shortage

Insufficient workers and workforce are said to be in a "shortage of manpower" as compared to what the labor market demands and expects. Any business's foundation is its workforce, and the company's acquisition and management of that workforce are crucial. When a firm is understaffed, its productivity and efficiency may deteriorate, ultimately preventing further expansion and development.

I have seen that ASNB is having trouble providing their services to a large number of consumers due to issues like a lack of labor. For instance, certain ASNB personnel must work on office tasks while also attending to clients. There are times when ASNB receives far too many customers, notably when the company declares a payout for one of its unit trust products. Employees at ASNB will therefore struggle to manage their time with customers.

Additionally, the ASNB employees' burnout and decreasing productivity will be caused by this problem. Employees that are overworked may find it difficult to meet deadlines, make mistakes frequently, forget important information, and create work that is of worse quality. Additionally, because they are burned out and overworked, ASNB personnel' mental and physical health will also be impacted.

5.3 Opportunities

5.3.1 Opportunities 1: Increase in funds quota by government

According to Prime Minister Datuk Seri Anwar Ibrahim, on February 24, 2023, the individual investment cap for Amanah Saham Bumiputera (ASB) and Amanah Saham Bumiputera 2 (ASB 2) increased from RM 200,000 to RM 300,000. In order to reach the quota maximum of RM 300,000, bumiputera residents might increase their investment in unit trust funds such Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB 2).

To underscore the Unity Government's commitment to promoting equality in a multiracial society, the government has also announced plans to expand the Amanah Saham Malaysia (ASM) quota to 5 billion commencing on 1st May 2023. Many customers, notably non-bumiputera, attempted to increase their investment in Amanah Saham Malaysia (ASM) in the past, but they were forced to wait for more available quotas in order to do so. Due to the expansion of the Amanah Saham Malaysia (ASM) quota, all Malaysian citizens, whether they are bumiputera or not, are now able to raise their investments by up to RM 100,000.

As a result, the government's political meddling to expand the fund amount of ASNB products will draw individuals and customers to meet the required quota. For instance, Malaysians have responded favorably to the increase in Amanah Saham Malaysia (ASM) quota when they visit ASNB to boost their investment in ASM. Additionally, it can provide Malaysian citizens with the chance to deposit more money in a secure location and as a long-term savings alternative.

5.3.2 Opportunities 2: Wide range of channel

One of the problems with the banking business is that it has no representation everywhere. Nevertheless, this weakness might be turned into a chance. By offering services anywhere, Amanah Saham Nasional Berhad (ASNB) would greatly increase their clientele. Over 2,700 registered agents under ASNB, including Maybank, CIMB Bank, RHB Bank, and others, are present.

Because it has locations across the country, ASNB can offer a wide range of services. This is crucial for proving their capacity to offer ASNB services everywhere. As a result, it will make it easier for clients to access ASNB services from any agents, regardless of their location. As a result, ASNB has the chance to broaden the area it serves while also fostering customer loyalty.

ASNB can grow their business in terms of customer social welfare by extending the range of services offered to clients. This is due to the fact that they offer the best services and put their customers first in all aspects of their operations. As a result, it can be said that ASNB prioritizes its customers by offering its services throughout Malaysia, particularly in rural areas, in order to seize the chance to spur social development in the industry.

5.4 Threats

5.4.1 Threats 1: Low awareness among the society

Because it encourages people and Malaysian residents to develop the habit of investing, preparing for long-term financial objectives, and saving by employing the diversified unit trust fund by ASNB to maximize the return, unit trust by ASNB plays a significant role in Malaysia. However, the Malaysian public's lack of knowledge regarding ASNB goods may prevent them from making the most money possible.

Lack of societal acceptance of ASNB products may pose a threat to ASNB. Despite the fact that the level of living in Malaysia is constantly rising, the country's residents are still unaware of ASNB products that could improve their long-term financial situation. My observations show that the majority of them, particularly those from the Malay community, still don't know anything about ASNB products. Most of them are only familiar with Amanah Saham Bumiputera (ASB) items, not other ASNB products.

Customers can allocate their funds to various unit trust instruments by accepting all of ASNB's offerings. As a result, they are able to get the most out of their capital commitment in the various unit trust funds.

5.4.2 Threats 2: Uncertainty In Economic Growth

Due to the economic performance, ASNB's distribution of dividend % to unitholders would be impacted. The stock market's performance will be impacted by uncertainty in economic growth, and the return will be slightly lower. This is because the fund's unitholders will invest in the global and domestic private equity asset class.

Geopolitical tensions and a weakening of the world economy can also cause uncertainty in economic growth. For instance, Malaysia's economy has suffered as a result of trade tensions between the United States and China and a deteriorating global economy. This is due to the fact that China is Malaysia's main trading partner, and Malaysia's exports would be impacted by any economic slowdown in China.

Moreover, rising rates of global inflation also contribute to uncertainty performance. In order to battle inflation, central banks around the world, including Bank Negara Malaysia (BNM), must boost their base interest rates. The unexpected increase in interest rates has not only led to a decline in the bond and sukuk markets, but it has also raised the likelihood that the next global economic downturn would be volatile for the stock market.

PART 6 DISCUSSION & RECOMMENDATION

6.1 Strengths

My opinion is that ASNB should continue to provide its clients or unitholders a variety of investment options. When allocating their capital investment into different investment fund instruments by ASNB, clients or unitholders can maximize their profit and capital gain through fixed price and variable price funds. Customers or unit holders can thereby fulfill their long-term financial plan and goal.

Additionally, I urge ASNB to maintain its current pace and consistency in offering low risk investment instruments to its clients or unitholders. ASNB should carefully consider how, where, and when it is appropriate for customers or unitholders to invest money in the stock market. The trust of the unitholders will be gained by the expert's wise judgment, and they will remain committed to ASNB over the long run.

6.2 Weaknesses

It is advised that ASNB improve and update their systems and technology to ensure that the services offered to clients go off without a hitch. ASNB must move to modernize their technologies so they are compatible with the system they use or to improve the system they use by hiring experts. When ASNB can offer the highest quality services to the clients, it may be more expensive and expensive to replace the current technologies and system, but it is still worthwhile. As a result, the service will operate efficiently and clients won't experience long wait times.

According to me, ASNB has to hire enough people to handle the enormous number of consumers that came to conduct business. This is due to the fact that the current staff will be unable to adequately and efficiently handle and service all consumers. It will take a lot of time to handle and serve every single consumer, who has various needs and difficulties, if there aren't enough personnel to handle the high number of customers. It is important to keep in mind that having the right amount of employees will assist them handle their jobs and maintain their mental health.

6.3 Opportunities

In addition, I contend that the government must fully commit to enhancing the financial economy of Malaysian residents, particularly by assisting them in achieving their financial goals through investment instruments. The government must also be unwavering in their dedication to creating a sustainable future. They must fervently embrace their mission and purpose while actively advancing the economic progress of the nation.

However, I contend that ASNB should constantly keep an eye on its agents, particularly the services they offer. Some of the agents might do an excellent job fulfilling their duties, but others might not. Additionally, ASNB must keep up its efforts to offer a variety of services by opening an ASNB booth, particularly for residents of rural areas. Therefore, everyone can use ASNB to access the services, leaving no one behind.

6.4 Threats

We advise ASNB to adjust its marketing tactics so that the public will recognize all of their items. For instance, they could host a public campaign to promote their goods. Additionally, since the majority of Malaysians have access to social media, they can make full use of platforms like Instagram, Twitter, Tiktok, and many other pertinent ones that can support the marketing approach. As a result, the marketing goal of raising awareness of ASNB products among Malaysians can be accomplished.

From my perspective, ASNB must be aware of the risk they may experience in the future. In order for consumers or unitholders to receive their fair dividend, the expert must plan a strategy to reduce risk. They must consider how they would distribute the unitholders' funds, for instance, in the event of global inflation rates or in the case of uncertain market movement due to geopolitical events.

PART 7 : CONCLUSION

In conclusion, I gained new knowledge that I will be able to use in the future throughout my 24 weeks of industrial training at Amanah Saham Nasional Berhad (ASNB) Ipoh. I appreciate that ASNB enables me to finish a range of office activities. I might also learn more about investing, financial planning, and unit trust funds. I also communicate with influential people at my internship site. During my internship training, I have to deal with clients that want to conduct business in the office. This will help me communicate better with a wider range of customers, regardless of their language or ethnicity.

I've concluded through a SWOT analysis that external variables, especially in the form of yearly dividends, can have a big impact on the performance of the company. I also learned that ASNB is one of the most reliable and secure investment companies in Malaysia. The company provides a variety of services and is effective in enhancing the economies of Malaysian Bumiputera and other citizens.

The large company ASNB frequently provides chances for the future generation to work there and get useful expertise. Fresh grads and interns who are eager to work and gain experience are both welcomed. During my internship at ASNB, I had a terrific opportunity to learn more about the actual working environment. When I shift to a real-world working setting in the future, my experience from this company's internship program may be useful to me. In the future, I want to keep contributing to this organization.

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PART 9 : APPENDICES



Figure 1
Gift from branch manager



Figure 2
Help customer register MyASNB



Figure 3
Morning Briefing Games



Figure 4
Auto Labor Event



Figure 5
Decorate for Hari Raya Aidilfitri



Figure 6
Picture with Practical students

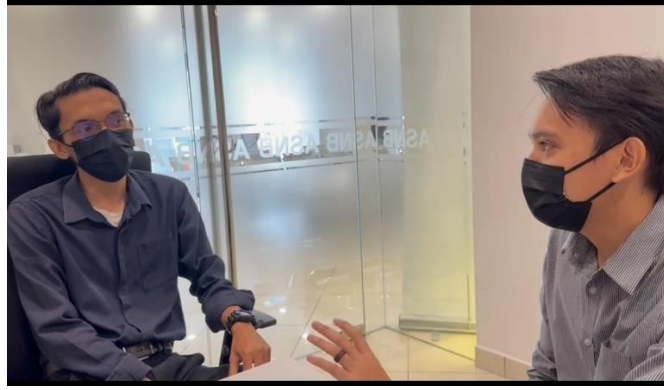


Figure 7

Giving explanation about HAPA to customer










Figure 8

Photostat the documents

Document Information

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