

INDUSTRIAL TRAINING REPORT

**AMANAH SAHAM NASIONAL
BERHAD IPOH
(ASNB)**

MAR'23 - AUG'23

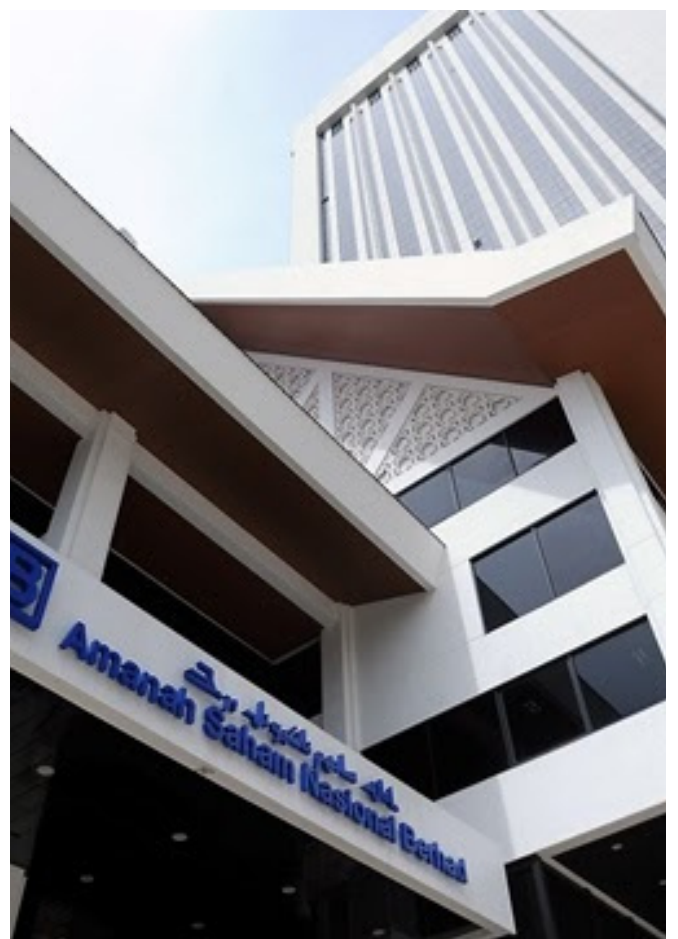
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EXECUTIVE SUMMARY

This report consist of information regarding Amanah Saham Nasional Berhad (ASNB) and my experience during the internship programs for 24 weeks starting on 1 March 2023 until 15 August 2023. I have included my responsibilities, accountabilities and specific job that required me to put a lot of effort and hardship in the real event of working environment.

I am glad to say that I enjoy my internship program since I have learned a lot of things and have improved my social skills. I was responsible for document preparation, filing, transaction batching, office checklist preparation and customer service.

This report aims to identify and evaluate the Amanah Saham Nasional Berhad (ASNB) organization performance and current issue by providing the relevant information, supporting details and applying the standard tools of analysis such as SWOT analysis tools. By referring to the SWOT analysis tools, there are two areas that have been emphasized which include the internal factors (Strength and Weaknesses) and external factors (Opportunities and Threat).

I used my personal observation, reading and experiences as my sources to evaluate the Amanah Saham Nasional Berhad (ASNB). Regarding the internal factors (Strength and Weaknesses), Amanah Saham Nasional Berhad (ASNB) shows a promising strength where they provided the customers with diversified and low risk investment instrument. However, I cannot deny that there are few areas of weaknesses that need to improvise from time to time such as lack of manpower and outdated technology.

Moreover, Amanah Saham Nasional Berhad (ASNB) is also exposed to external factors (Opportunities and Threats) that can affect the company performance. The significant opportunities that can help to boost the company performance when there are increasing in fund quota by government and wide range of channel that can be access by customers to do their transaction anywhere. Other than that, Amanah Saham Nasional Berhad (ASNB) also exposed to threats that slow down the company performance to grow further. This include in low of awareness among Malay community about products and services by Amanah Saham Nasional Berhad (ASNB) and uncertainty economic growth that can affect the percentage return.

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3.0 COMPANY'S PROFILE

3.1 COMPANY'S NAME, LOGO AND LOCATION

COMPANY'S NAME: AMANAH SAHAM NASIONAL BERHAD (ASNBB)



AMANAH SAHAM NASIONAL BERHAD LOGO



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

Fax: 05-249 6246 / 05-2496249

Website: <https://WWW.asnb.com.my>

4.0 COMPANY'S BACKGROUND, VISION, MISSION & OBJECTIVES

COMPANY'S BACKGROUND

Amanah Saham Nasional Berhad (ASNB) is a unit trust management company that wholly owned by Permodalan Nasional Berhad (PNB) that headquartered at Kuala Lumpur. Amanah Saham Nasional Berhad (ASNB) was established on 22 May 1979 and still standing majestically for over 40 years with outstanding achievements. The establishment of the company itself provide a greater benefit where the Malaysians can plan their financial needs through the investment instrument by Amanah Saham Nasional Berhad (ASNB). As at the end of December 2022, Amanah Saham Nasional Berhad (ASNB) was fortunate to secure RM283.02 billion in a total of 17 funds. Nowadays Amanah Saham Nasional Berhad (ASNB) has already expanded to 32 branches and more than 2,700 in nationwide.

VISION

- To be Distinctive World-Class Investment House.

MISSION

- To enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation.

OBJECTIVES

- To make financial planning as a way of life and to help one maintain a comfortable lifestyle during retirement.
- To help people achieve peace of mind and financial freedom as well as living prosperously.
- To promote economic development.
- To enhancing the wealth of the Bumiputera community and all Malaysians.

5.0 ORGANIZATIONAL STRUCTURE

BOARD OF DIRECTORS



**YM RAJA TAN SRI DATO'
SERI ARSHAD RAJA TUN
UDA**
Group Chairman of PNB



**ENCIK AHMAD
ZULQARNAIN ONN**
President & Group Chief
Executive



**TAN SRI DATUK ZAINUN
ALI**



**DATUK DR. MOHD.
YAAKUB HAJI JOHARI**



**DATU HAJI SOEDIRMAN
HAJI AINI**



**DATO DR. NIK RAMLAH
NIK MAHMOOD**

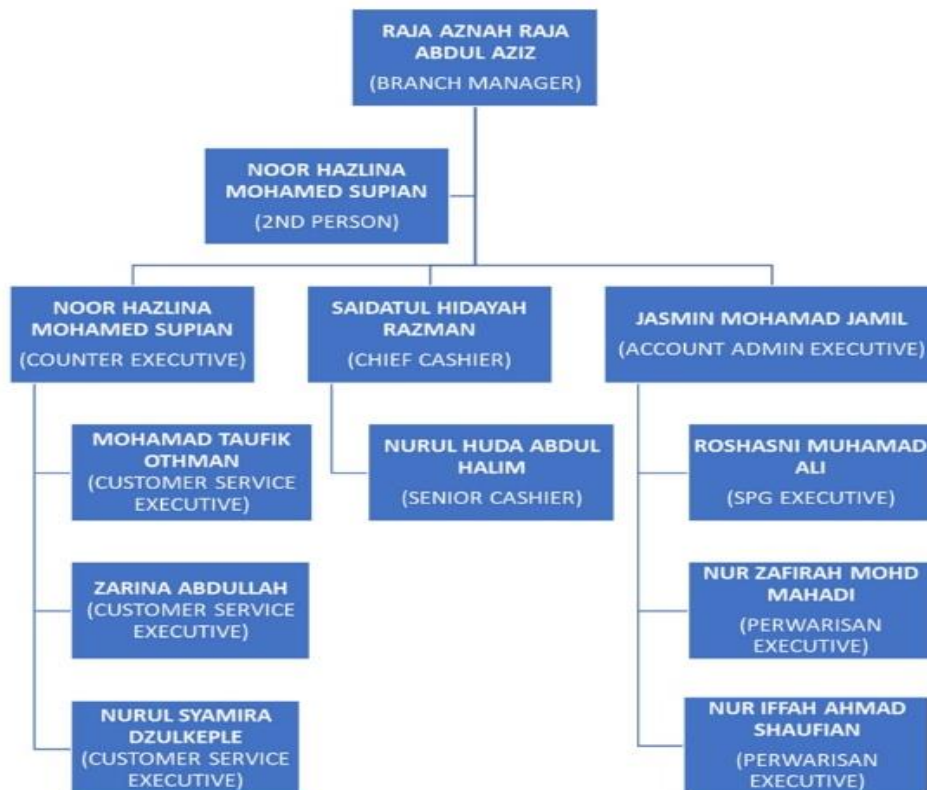


DATO' JOHAN ARIFFIN



**DATIN NORAZAH
MOHAMED RAZALI**

ORGANIZATIONAL CHART ASNB (IPOH)



6.0 AMANAH SAHAM NASIONAL BERHAD (ASNB) PRODUCTS

Amanah Saham Nasional Berhad has offered two types of investment instrument only to the Malaysia citizens which is fixed price and variable price funds. Fixed price fund consists of Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2), Amanah Saham Bumiputera 3 (ASB 3 Didik), Amanah Saham Malaysia (ASM), Amanah Saham Malaysia 2 (ASM 2 Wawasan) and Amanah Saham Malaysia 3 (ASM 3). Next, variable price funds consists of 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 (ASNB, 2023).

Fixed Price Unit Trust Funds



Variable Price Unit Trust Funds



7.0 AMANAH SAHAM NASIONAL BERHAD (ASNB) SERVICES

- 1. ACCOUNT REGISTRATION** – New account registration for adults (Akaun Dewasa) and newborns or kids (Akaun Remaja/Bijak)
- 2. SUBSCRIPTION** – Initial subscription for new unit trust fund. Deposit additional cash or transfer to unit trust account.
- 3. REDEMPTION** – Redemption of investment. Redemption of certificates. Redemption of EPF investment (Members of EPF who are registered ASNB unit holders).
- 4. TRANSFER AND SWITCHING** – Transfer unit to another unitholder account. Switching existing funds to another unit trust fund.
- 5. ESTATE CLAIMS** – Khairat and investment balance of deceased claim. Hibah Amanah (HA). Penhisytiaraan Amanah (PA) / Trust declaration.
- 6. WEBSITE AND APPLICATION (MyAsnb)** – Subscription transaction (Minimum RM100). Redemption transaction (Maximum RM2000 and 3 transactions per month). View statement and transaction. View fund balance.

8.0 TRAINING REFLECTIONS

8.1 DURATION: SPECIFIC DATE, WORKING DAY AND TIME.

I begin my industrial training in ASNB on 1st Mac 2023 and will end on 15 August 2023 for approximately 24 weeks. ASNB begins its daily operation at 8.15 am for customers. However, the ASNB team are required to arrive early for the morning briefing by the branch manager which started at 7.50 am until 8.15 am. Usually I arrived 5 minutes or 10 minutes early to be prepared for morning briefing. ASNB will end their operation for serving customers at 4.00 pm and will proceed with the transaction settlement until 5.00 pm and above. As for lunch hour, we will rotate our lunch time every day and usually we will start our lunch time at 11.30 am. Same as other government agencies and organizations, ASNB practice 5 working days started Monday to Friday and days off on Saturday and Sunday.

8.2 DETAILS: DEPARTMENT, ROLES, RESPONSIBILITIES, ASSIGNMENT AND TASK.

During my industrial training I was placed at the Customer Service Division. I was responsible for assisting any customers that in need to make their businesses easier. Most of the time at the front counter, I assist the customers to register new account, register new unit trust fund, deposits money via kiosk machine, using the kiosk machine, check the customers balance, fill in the registration form and checking all the necessary documents.

To facilitate the customers to do their transactions without having them go to ASNB, I advise the customers to download and register MyAsnb application since customers can do any transaction such as subscription, redemption, view balance and statement anywhere and anytime. Not forget to mention, I also participate in marketing activities to promote services products such as Hibah Amanah (HA) & Pengisytiharaan Amanah (PA), Wakaf and Auto-Labur application feature to the customers.

Moreover, I also participated in the programs at RHB Bank Sungai Siput, Bank Simpanan Nasional (BSN) and Universiti Teknologi Mara Perak Tapah Campus to promote the ASNB products and promotion. During the program, I need to distribute flyers and brochure to random people while giving some explanation to spread awareness about the products and services provide by ASNB.

In addition, I need to perform tasks such as batching transaction documents and nominations contracts, preparing the office checklist and documents filling. Sometimes, I have been given the task of giving a brief presentation on a topic related to products and services by ASNB as part of the learning process. I really enjoy the tasks and assignments given to me and I perform the tasks with full responsibility.

8.3 GAINS: INTRINSIC AND EXTRINSIC

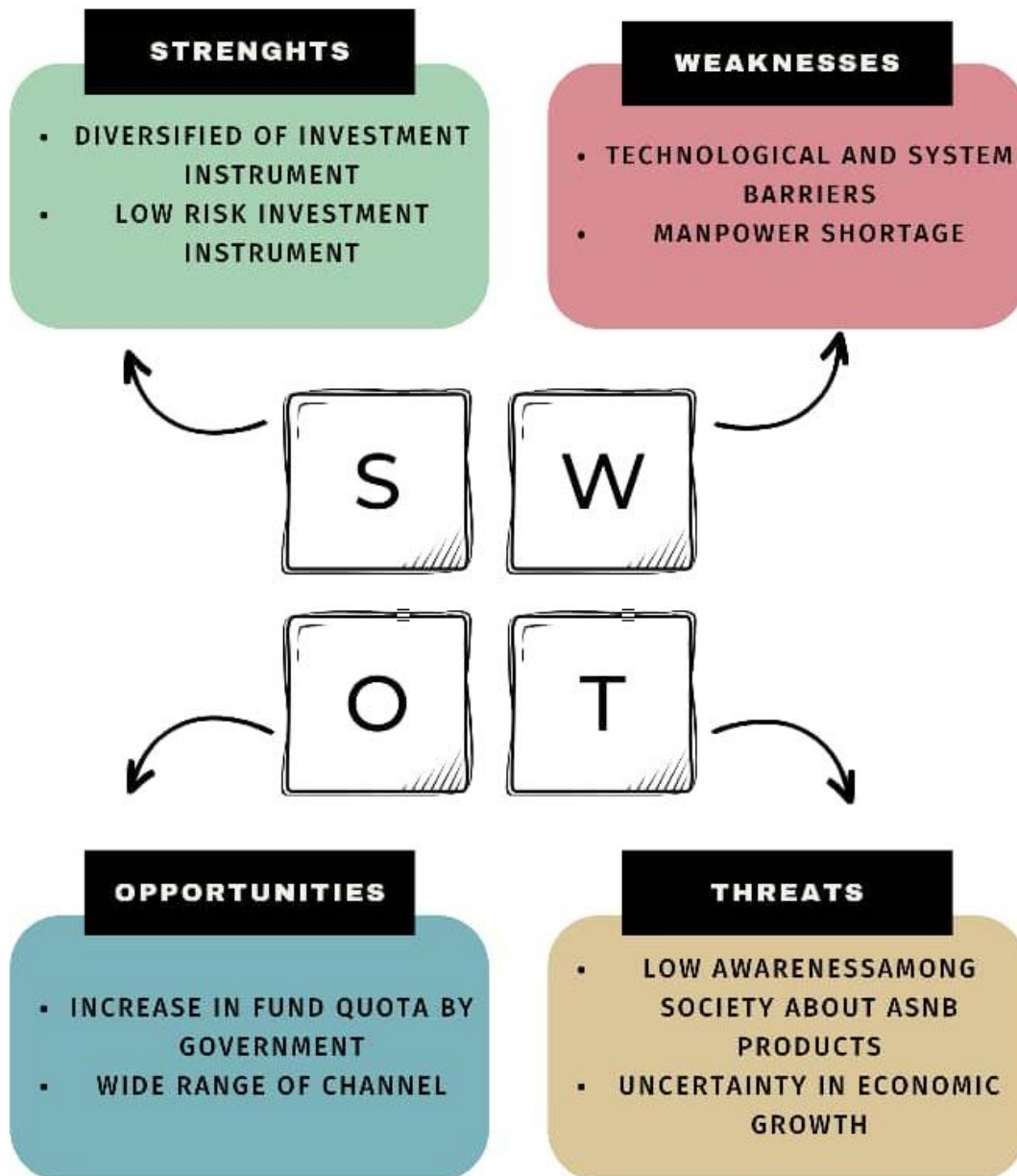
I gain a lot of benefits through my industrial training. I was given sufficient allowance RM 1,000 per month which is enough to cover my expenses especially for meals and fuel expenses since I just ride a motorcycle for 20 to 30 minutes from my home to save fuel and parking costs. Sometimes, we are served breakfast and I am very thankful for that.

Moreover, I gain a lot of knowledge and can improve my social skills since I need to talk with a lot of people. Thus, I can boost my confidence level when I talk and explain something to the customers. The real challenge is when I need to control my emotion to serve customers with bad temper and cool him or her down so I can continue my work and serve him or her nicely. It is very challenging to keep myself in shape when I need to deal with a lot of people with different behaviors. Thus, I manage to develop professionalism that keep me competence. Thank you to ASNB team that always guide and encourage me to serve the customers with patience and success.

In addition, I improved a lot with time management. I trained myself to be more punctual, especially to attend morning briefing by the branch manager which was held at 7.50am. Not only that, but I also effectively manage to organize my time to complete the tasks given on time. As time passed by, it had turned out to be my routine to be a punctual person and not waste any precious moment as well as help to be more proactive and an effective person.

Dealing with different customers has help me to expand my network since I get to know more people around me. As far as I serve with ASNB, I was given the opportunities to communicate with customers that come from different backgrounds. This varieties has open bigger opportunity for me to get to know more people around me that can bring benefit and advantage. For example, there was one customer who owned a business and had gave me his business card. I took that as an opportunity to step forward for my future career and expand my network.

9.0 SWOT ANALYSIS



10.0 DISCUSSION AND RECOMMENDATION

10.1 STRENGTHS

10.1.1 Diversified of investment instruments

ASNB practices a strategy in diversifying the investment instrument that offer reasonable returns depends on the type of the unit trust and favored by most of Malaysia citizens due to its diversified and uniqueness of investment instrument (Malaysia, 2021). Now, ASNB have a lot of unit trust funds total in 17 funds. ASNB offers two types of investment instrument which is fixed price unit trust funds and variable price unit trust funds. The fixed price funds consist of Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2), Amanah Saham Bumiputera 3 (ASB 3 Didik) which only for bumiputera while Amanah Saham Malaysia (ASM), Amanah Saham Malaysia 2 (ASM 2 Wawasan) and Amanah Saham Malaysia 3 (ASM 3) for the Malaysia citizens.

Not forget to mention, all Malaysia citizens such as Bumiputera and Non-Bumiputera can invest in the variable unit trust funds. These funds consist of 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.

Diversified in investment instrument can provide the opportunities to the customers to decide and plan their long term financial goals to gain returns. Not only that, by diversified the investment instrument, ASNB can provide benefit especially to the unit holder of ASNB since they can allocate their money to different unit trust or investment instrument (Huong, 2022). Thus, customers can enjoy this facility by getting the returns from different types of unit trust or investment instrument such as fixed price unit trust fund and the variable price unit trust fund.

From my **point of view**, ASNB should maintain the strategy to diversify of investment instrument to the customers or unitholders. Through fixed price and variable price funds, customers or unitholders can maximize their profit and capital gain when they allocate their capital investment into various investment fund instrument by ASNB. Therefore, customers or unitholders can achieve their long term financial goal and plan.

10.1.2 Low risk investment instruments

ASNB provide an investment portfolio that are suitable for those who have a fear of losing their capital investment. The customers can have peace of mind while knowing that the money they invest to ASNB unit trust will be safe since ASNB provide the customers with the low risk investment instrument (Editorial, 2023). Thus, the customers can get healthy returns on their investment without losing their capital investment. For example, ASNB offer a capital guarantee fund such Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2), Amanah Saham Bumiputera 3 (ASB 3 Didik), Amanah Saham Malaysia (ASM), Amanah Saham Malaysia 2 (ASM 2 Wawasan) and Amanah Saham Malaysia 3 (ASM 3) with price of RM 1 per unit and the price will remain unchange so it can protect the customer's capital.

Furthermore, ASNB is managed by the professionals who have a deep knowledge in the investment industries. These professionals used their knowledge and experiences to minimize the risk while handling the customers money to invest in the right spot since they have 40 years of experience in the industry (TheStar, 2023). This will make the customers more confident investing their money in the ASNB while knowing that their capital will be safe.

Thus, many customers are loyal and trust services and products by ASNB. This is because, it offer a top quality and low risk investment portfolio to protects the customers interest. This will make the customers invest more money in ASNB while knowing that they will get a reasonable return percentage with low risk investment opportunities.

In addition, I would like to **recommend** to ASNB to keep their pace and keep consistent to provide the customers or unitholders with low risk investment instrument. ASNB should decide carefully how, where and when the right time to allocate the funds by the customers or unitholders into the stock market. The right decision by the expert will gain the trust of the unitholders and they will keep loyal to ASNB for long term.

10.2 WEAKNESSES

10.2.1 Technological and system barriers

Poor system and technological state can lead to unfavorable outcomes especially to the businesses that provide customer services. This is because, the unfavorable state of technologies and systems will prevent the businesses to deliver the best quality and performance to the customers (Singh, 2023). The customers will be dissatisfied and frustrated with the poor technological and system which can influence their precious time and affairs.

The technology and system used by ASNB can be classified as a good technology and system since it can still achieve the objective of serving customers. Somehow, the services provided sometimes is not so effective because there is some technological and system issues that need to improve from time to time. For example, customers need to wait for a long time just to make an initial investment or additional investment while using the kiosk machine. This will affect the services quality since other customers need to wait for a long time to use the kiosk machine.

Moreover, ASNB are facing technical issues where the system sometimes does not operate smoothly. Once in a while, the system they are using is unresponsive, maybe due to outdated computer specification. Thus, to get the job done can be really time consuming.

As a **recommendation**, ASNB need to upgrade and improve their system and technologies so the services provided to the customers can run smoothly without any issues. ASNB need to take action to update their technologies so it can be compatible to the system that they use or improve the system that they use by hiring professionals. This may cost higher expense and expenditure to upgrade these current technologies and system but is still worth it when ASNB can provide the best quality services to the customers. Therefore, the service will run smoothly and customers will not have to wait for a long time to do their business.

10.2.2 Manpower shortage

Shortage of manpower refers to a situation where there is insufficient number of workers and workforce to meet the labor market's demand and expectations. Manpower is the backbone of any businesses and its acquisition and management are vital to the company. When the company lack of manpower, its output and efficiency may suffer, eventually inhibiting its growth and development (Contributor, 2020).

I have noticed that ASNB are facing with issue such as lack of manpower where they are struggling to deliver their services to many customers. For instance, some of the ASNB employees need to complete their office jobs while need to serve the customers. Sometimes, the number of customers that came to ASNB are way too many especially when ASNB declare the dividend for their unit trust products. Thus, ASNB employees will face a difficult time managing their time with the customers.

Moreover, this issue will result in burnout and decreased in productivity by the ASNB employees. Overburdened employees may struggle to meet deadlines, always make mistakes, overlook crucial details and result in a decrease in the quality of work produced. Not only that, mental and physical health of employees will also be affected due to burnout and overburdened due to manpower shortage (Manthorpe, 2019).

In my opinion, ASNB should hire the right number of manpower to combat the large number of customers that came to do their businesses. This is because the existing employees will not be able to handle and to serve all customers effectively and productively. An inadequate number of employees to cope with the large number of customers will be time-consuming to handle and serve every single customer with different businesses and problems. Bearing in mind, an accurate number of employees will help to maintain their mental health and can manage their jobs effectively.

10.3 OPPORTUNITIES

10.3.1 Increase in funds quota by government

On 24 February 2023, the individual investment limit for Amanah Saham Bumiputera (ASB), Amanah Saham Bumiputera 2 (ASB 2) was raised to RM 300,000 from the existing RM 200,000 according to Prime Minister Datuk Seri Anwar Ibrahim. Therefore, bumiputera citizens can add more of their investment in the unit trust funds such as Amanah Saham Bumiputera (ASB) or Amanah Saham Bumiputera 2 (ASB 2) to meet the quota limit of RM 300,000.

On the other hand, **government** also has announced to increase the Amanah Saham Malaysia (ASM) quota to 5 billion which starting on 1 May 2023 to reflect the Unity Government's commitment to ensuring multiracial society equality (TheStar, 2023). Previously, many customers try to add their investment in Amanah Saham Malaysia (ASM) especially non-bumiputera, but due to insufficient quota they need to wait for the available quota so that they can invest more. Therefore, with the increase size of Amanah Saham Malaysia (ASM) quota, every Malaysia citizen such as Bumiputera or non-bumiputera are entitled to add their investment up to RM 100,000.

Thus, the political interference by government to increase the fund size of ASNB products will attract peoples and customers to fulfill the provided quota (malaymail, 2023). For instance, the increase of Amanah Saham Malaysia (ASM) quota has received a response from Malaysians when they are coming to ASNB to add more investment in Amanah Saham Malaysia (ASM). Moreover, it can offer the opportunity to the Malaysia Citizens who want to invest more money in a safer place and as a long-term savings option.

In addition, I **suggest** that the government need to give their full commitment and support specially to enhance the financial status of Malaysia citizens especially by helping and assisting them to achieve their financial objective through the investment instrument. Government also need to resolute in their commitment to building a sustainable future. They need to deeply embrace their purpose and mandate while actively contributing to the growth and development of the country's economy.

10.3.2 Wide range of channels to reach customers

The financial industry's absence of representation in any areas is one of its flaws (Lusch, 2014). However, this vulnerability can be transformed into an opportunity. Amanah Saham Nasional Berhad (ASNB) will significantly boost their client base by extending anywhere to deliver services. Currently, more than 2,700 registered agents under ASNB such as Maybank, CIMB Bank, RHB Bank and others.

As a **social** factor, ASNB are prioritizes their clients by providing the services in any region of Malaysia, especially rural areas to take the opportunity to create the social growth in the sector. By broadening the scope of services provided to clients, ASNB has the ability to expand their business in terms of social welfare to customers. This is because ASNB can deliver the greatest services and priorities to their clients in their business operations.

ASNB can provide a broad range of services by having outlets in all states. This is critical in demonstrating their ability to provide ASNB services in all locations. Therefore, it will facilitate the customers from any place to access the services by ASNB from any agents. As a result, ASNB has the opportunity to expand its service coverage region while also gaining client loyalty.

However, I **suggest** ASNB always need to monitor their agents especially the services provided by them. Some of the agents may perform their responsibilities perfectly but some of them may not. Not only that, ASNB also need to continue their effort to provide a wide range of services by opening ASNB booths especially to the citizens that live in the rural areas. Therefore, everyone can access the services by ASNB and no one will be left behind.

10.4 THREATS

10.4.1 Low awareness among the society about ASNB products

Unit trust by ASNB plays an important role in Malaysia because it encourage individuals and Malaysia citizens to have the habit of investing, planning for long term financial goals and saving by utilizing the diversified unit trust fund by ASNB to maximize the profit. However, the low awareness from the Malaysia citizens about ASNB products can be a cause that they cannot to maximize their profits.

In terms of **social**, lack of information about ASNB products among society can be a threat towards ASNB. Although Malaysia standard of living is keep increasing, there is still a lack of awareness among its citizens about ASNB products that can help strengthen their financial position for a long run. From my observation, most of them still not have a clue about ASNB products especially from the Malay community (Ahmad, 2019). Most of them only know about Amanah Saham Bumiputera (ASB) product only and not other products by ASNB.

By knowing every product by ASNB, customers can allocate their fund to various unit trust instrument. Therefore, they can maximize their profit and gain from the capital investment in the various unit trust fund.

As a **recommendation**, ASNB should improve its marketing strategy so that all of their products are recognized by the public. For example, they can held a campaign about their products that is open to the public. Besides, they also can fully utilize the medium such as social media such as Instagram, Twitter, Tiktok and many other relevant platforms that can help to boost the marketing strategy since most of Malaysia citizens have access to the social media. Therefore, the marketing objective to increase the awareness among the Malaysia community about ASNB products can be achieve.

10.4.2 Uncertainty In Economic Growth

The distribution of dividend percentage from ASNB to their unitholders will be affected by the economic performance due to. Uncertainty in economic growth will affect the stock market performance and the return will be slightly lower when the market is not performing (Jawaid, 2012). This is because the funds by the unitholders will be invest into private equity asset class domestically and globally.

Moreover, uncertainty in **economic** growth also can be resulted by geopolitical tensions and slowing down the global economy (Lim, 2019). For example, trade disputes between the United States and China, as well as a weakening global economy, have harmed Malaysia's economy. This is because, China is Malaysia's largest trading partner and any downturn in the China economy would have an influence on Malaysia's exports.

Moreover, uncertainty performance also driven by high global inflation rates. Therefore, Central banks around the world, including Bank Negara Malaysia (BNM) need to raise their base interest rates to combat inflation. The unexpected rise in interest rates has not only cause the bond and sukuk markets to decrease but it has also increase the risk of the next global economic recession which resulting in stock market volatility.

In my **point of view**, ASNB need to be aware of the risk that they might face in the future. The expert needs to think of a strategy to minimize the risk so the unitholders or customers can gain their reasonable dividend. For example, they need to think on how they will allocate the unitholders fund in the event of global inflation rates or in the event of uncertainty of market movement during the geopolitical issues.

11.0 CONCLUSION

The large organization ASNB frequently provides possibilities for the future generation to work and gain valuable expertise. Interns and recent grads who are eager to work and gain experience are both welcomed. During my internship at ASNB, I got an excellent opportunity to obtain a deeper insight into the actual working environment. My internship experience at this organization may come in handy when I shift to a real-world working situation in the future. I plan to keep working with this organization in the future.

I concluded that external variables, especially in the form of yearly dividends, can have a substantial impact on the business's success. Furthermore, I realized that ASNB is one of Malaysia's most trustworthy and secure investment organizations. The company provides a variety of services and has been successful in increasing the economy of Bumiputera's and other Malaysians.

In conclusion, I acquired new things during my 24 weeks of industrial training at Amanah Saham Nasional Berhad (ASNB) Ipoh that I would be able to implement in the future. I appreciate that ASNB allows me to perform a range of office tasks. Furthermore, I may broaden my knowledge of unit trust funds, investment, and financial planning. In addition, I make contact with key people at my internship location. Throughout my internship training, I need to interact with customers that wish to do business in the office. As a result, my ability to communicate with a diverse range of customers, regardless of ethnicity and language can be improve.

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13.0 APPENDICES



Presentation



"Singah Labur" Program



“Selangkah ke UITM” Program



Hand out Flyers



Program at Bank Simpanan Nasional Ipoh










Assist customer using kiosk machine

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