



اَبُو سَيِّدِي تَيْكُو لُو كِي مَارَا
UNIVERSITI
TEKNOLOGI
MARA

FACULTY OF BUSINESS AND MANAGEMENT
BACHELOR OF BUSINESS ADMINISTRATION (HONS)
MARKETING

INDUSTRIAL TRAINING REPORT

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THE CONTENT

1.0 EXECUTIVE SUMMARY

2.0 STUDENT PROFILE

3.0 COMPANY PROFILE

4.0 TRAINING EXPERIENCE

5.0 SWOT ANALYSIS

6.0 PESTEL ANALYSIS

7.0 SWOT MATRIX

8.0 CONCLUSION


9.0 REFERENCES

10.0 APPENDICES

1.0 EXECUTIVE SUMMARY



This report provides a summary of my industrial training experience at Salam Ukhuwah Enterprise. The purpose of this industrial training was to apply the knowledge acquired during my studies in a real work environment and gain an understanding of the related industry. This report consists of several important sections, including a company description, tasks and responsibilities, achievements, challenges faced, and the learning acquired during the industrial training. I was assigned as a general clerk of Salam Ukhuwah Enterprise. As an intern, I performed tasks entrusted by the company, particularly in customer service related to insurance matters. Beyond roles and responsibilities, the goals of my training is to analyze the company's strengths, weaknesses, opportunities and threats from variety perspectives, including political, economic, social, technological, environmental and legal. SWOT Analysis is a simple but powerful tool for sizing up an organization's resource capabilities and deficiencies, its market opportunities, and the external threats to its future" (Thompson et al., 2007: 97). I also needed to understand the various insurance benefits in order to explain them effectively to customers, facilitating their decision-making process. I successfully carried out the assigned tasks and adhered to all company regulations in achieving their goals. Through this industrial training, I successfully improved my skills, acquired new knowledge, gained an understanding of the work culture, and applied theoretical concepts in a work context. Additionally, there are recommendations that I can provide for enhancing the company's performance in the future.



3.0 COMPANY PROFILE



BACKGROUND OF ESTABLISHMENT

Salam Ukhuwah Enterprise is a sole proprietorship company owned by Dr. Khairul Faizi Bin Mohd Rafie, established on December 27, 2011, located in Gunung Semangol, Perak.

The company has 7 branches located in Simpang Ampat, Matang Gerdu, Kamunting, Changkat Jering, Alor Pongsu, Bagan Serai, and Batu Kurau. The company operates from 8:30 am to 5:30 pm every Monday to Friday, while operating hours on Saturday are from 8:30 am to 1:30 pm only. Sunday is a day off for all branches every week. Originating from a single company and branching out into multiple subsidiaries under the name of Salam Ukhuwah Enterprise, it proves that this company is progressing as it meets the demands of the local population who require the provided services.

VISION

The goal of Salam Ukhuwah Enterprise is to provide the cheapest insurance options to beloved customers and offer various affordable and reasonable insurance choices to customers.

MISSION

To ensure that every action and planning made brings benefits and advantages to both the company and customers. Salam Ukhuwah Enterprise aims to provide the best service to customers, in order to maintain the company's reputation with fast, easy, and affordable services.

SERVICES OFFERED

Salam Ukhuwah Enterprise provides various services to its customers. However, the main service provided is insurance and vehicle road tax renewal. Our company is an agent for various renowned insurance companies such as Takaful Etiqa, Takaful Ikhlas, Zurich Takaful, Liberty, Pacific, Allianz, Kurnia, and Generali Malaysia.

Every insurance company has its own uniqueness and advantages. This allows our customers to have the freedom to choose the insurance that suits their preferences and abilities according to their own tastes and financial capabilities. We are also an agent for MyEG, where we use MYEG kiosks to instantly obtain road tax. This can attract more customers to use our services.

MyEG kiosks enable customers to acquire road tax immediately without having to wait for a long time. In addition, there are also various other services related to JPJ (Road Transport Department) and Puspakom (vehicle inspection center) matters, vehicle ownership transfer, fine payments, vehicle license renewal, new registration and renewal of business licenses (SSM), overseas money transfers, payment of various bills using e-payment, ticket reservations, as well as document printing and photocopying.

ORGANIZATIONAL CHART



MANAGER

DR. KHAIRUL FAIZI BIN MOHD RAFIE

ASSISTANT MANAGER

NURUL AZERA BINTI ISMAIL

MARKETING MANAGER

NURUL ASNIDA
BT ALIAS

OPERATION MANAGER

NOR ATIKAH
BT RODZI

ACCOUNTANT

FADZILLAH
BINTI SAMAD

ASSISTANT

NURUL ANIS
IZZATI BT
BASRI

RUNNER

FIRDAUS BIN
GHAZALI

4.0 TRAINING EXPERIENCE

4.1 EXPERIENCE

I have learned priceless lessons and gained priceless experiences through my industrial training at Salam Ukhuwah Enterprise. I worked for this organization as an intern and was given the role of general clerk, where I was in charge of assisting clients with a variety of issues, particularly those pertaining to insurance. I have gained an understanding of the benefits of the insurance provided by numerous companies during my industrial training. This calls for an in-depth knowledge of the available insurance products and the capacity to communicate them to clients in a straightforward manner.

I'm pleased with myself because I was able to help clients make wise decisions by successfully completing this work. Dealing with consumers who had different needs and degrees of understanding was one of the problems I encountered during the industrial training. Some customers had extensive knowledge about insurance, while others were still unfamiliar. I had to communicate clearly and change my communication style to suit the needs of the audience. My interpersonal and communication skills have greatly improved as a result of these difficulties. "Good communication skills help to develop better understanding and beliefs among people inspire them to follow the principles and values which their leader wants to inculcate in them." (Anchal & Dahiya, 2015, 43).

I also gained an understanding of the value of teamwork in the workplace. I collaborated with a variety of team members from various branches, and we helped each other to accomplish our mutual goals. I will consult others with expertise who have learned things that I may not have known before if I don't know something. This helps in my comprehension of the circumstances or tasks and enhances the caliber of my work by preventing any errors from occurring when I attempt to complete the tasks given.

4.0 TRAINING EXPERIENCE

4.2 ROLES AND RESPONSIBILITIES

Serving customers in insurance matter is the main roles in Salam Ukhuwah Enterprise. I have been assigned as a general clerk responsible for serving customers in various tasks such as bill payments, insurance and road tax renewals, driver's license renewals, SSM certificate renewals, cash withdrawals, and much more.

Besides Salam Ukhuwah Semanggol, I have also been assigned to other branches such as Simpang Ampat, Bagan Serai, and Alor Pongsu. Each branch has its own specific duties. During my time at the Bagan Serai branch, I was tasked with reviewing the daily sales report for each branch and creating a list of pending tasks for the Department of Road Transportation that had not been completed by the runner. Every day, it is important for me to review the daily sales report to ensure the smooth operation of the company's finances. This process helps detect any errors that may have been made by the staff at each branch, and allows me to provide them with feedback for necessary corrections. I compare the daily sales report with the recorded transaction records and ensure that the number of transactions and sales amount in the report aligns with the actual transaction records. If there are discrepancies between the daily sales report and the transaction records or actual stock, I create a list of errors and inconsistencies, including the date, branch involved, type of error, and quantity of errors.

While at Alor Pongsu branch, my responsibilities included checking the insurance cover notes for each insurance company. Checking insurance cover notes refers to the process of verifying and recording the names of staff members who fill in the details of the insurance cover notes. This helps me track the number of insurances processed each day based on the contributions of the staff. After calculating the amount of insurance issued, I use this information to make payments to each insurance company. Once the payment has been made to the insurance company, details of the payment, including the amount paid, payment date, and related transaction information, will be recorded to facilitate tracking and future audits.

4.0 TRAINING EXPERIENCE

Handling customer matters and subsequently recording all day sales for daily records are part of each branch's daily routine. Before the end of the workday, each task must be entered in Excel for closing purposes. To ensure that each work is performed, it must also be added to a Telegram group that the supervisor and runner may monitor. For instance, if a customer wants to renew their road tax, we will record their name, IC number, license plate number, and type of vehicle in the Telegram group to make it easier for the runner to handle the situation at the Road Transport Department.

Additionally, this experience gave me a chance to put the knowledge and abilities I had acquired during my studies to use. I was able to put the theoretical ideas I had learned to use in practical circumstances and observe how they are used. This has improved my knowledge of the insurance sector and given me more insight into this market. I also learned from this experience that every action and choice made at work has a big impact. I had to be careful and responsible with every task I completed because it might have an impact on the business's reputation or customers' satisfaction. I was capable of changing with the times, conditions, or demands of my employment. If I am directed to work in another branch, I can adapt easily because each branch has specific tasks. For example, when I am in Salam Ukhuwah Enterprise, Alor Pongsu branch, I can complete tasks such as checking the daily sales report and cover note before the end of the workday. Being able to adapt quickly and fulfill the required tasks in a new work setting showcases my flexibility and readiness to take on different challenges.

I also gain the ability to convey information clearly and effectively to customers, both verbally and online. I am capable in answering customer's inquiries smoothly. I possess the ability to understand customer inquiries and respond to them fluently. I can provide accurate and concise information, ensuring that the customers understand the solutions or answers that I have conveyed.

SWOT ANALYSIS



STRENGTHS

- Wide branch network
- Collaboration with various well-known insurance companies

WEAKNESSES

- Lack of workers
- Unsystematic Documentation



OPPORTUNITIES

- Increasing public awareness of the importance of insurance protection.
- Legal requirements

THREATS

- Government regulatory changes that can affect the company's operations and profits.
- Intense competitors



5.0 SWOT ANALYSIS

STRENGTH: WIDE BRANCH NETWORK

Salam Ukhuwah Enterprise's broad branch network, which enables customers to easily access services in multiple locations, is seen as a strength for several of reasons. Increased customer accessibility thanks to wide branches: Customers may more easily access Salam Ukhuwah Enterprise's services because to the company's several branches, which are spread throughout various places. This convenience can increase demand from customers and raise satisfaction levels. Salam Ukhuwah has locations in rural areas for each of its branches. The locals benefit from this strategic choice of location because it makes a variety of obligations more convenient for them to complete.

Salam Ukhuwah encourages customers to frequently use their services by providing easily accessible services and attending to the immediate needs of the community, hence building a loyal customer base. Customers can renew their road tax more easily due to the integration of MYEG kiosks in Salam Ukhuwah Enterprise's branches. Salam Ukhuwah Enterprise's dedication to providing efficient service is demonstrated by the ease of MYEG kiosks, which improves the customer's experience. The integration of additional government services into the MYEG kiosks at Salam Ukhuwah Enterprise's branches is indeed a strategic move that can further enhance customer experience, increase customer engagement, and attract more customers. By expanding the range of services available, Salam Ukhuwah can position itself as a comprehensive one-stop solution for various government-related transactions, reinforcing its commitment to providing effective service and convenience to its customers.

Salam Ukhuwah Enterprise can enhance the MYEG kiosk service's advantages, enhance customer satisfaction generally, and boost customer engagement. Looking explore the option of adding more governmental services to the MYEG kiosks. Include services like license renewals, transfers of car ownership, or other pertinent transactions, for instance. More customers would visit the kiosks, and their convenience and value would grow if their service offerings were expanded. This will strengthen the

dedication to providing quality service and improve the ease and effectiveness of customers renewing their road taxes.

Overall, Salam Ukhuwah Enterprise's extensive branch network offers valuable benefits by enhancing customer accessibility, localized support, market reach, trust, and adaptability. These benefits help them stand out from the competition in the insurance sector and provide them a good reputation among customers.

STRENGTH: COLLABORATION WITH VARIOUS WELL-KNOWN INSURANCE COMPANIES

Salam Ukhuwah can offer a variety of insurance alternatives and products to its customers due to its partnerships with other insurance companies. Different insurance fields, such as life, health, vehicle, property, or travel insurance, may be offered by each company. Through this partnership, customers will have access to a wide range of insurance options to suit their individual requirements and preferences. There are several benefits to working with a variety of reputable insurance providers, including Takaful Ikhlas, Takaful Etiqa, Zurich Takaful, Liberty, Pacific, Kurnia, Malaysia Genarali, and Lonpac.

Salam Ukhuwah's trustworthiness and credibility are greatly enhanced through partnerships with respected, long-standing insurance businesses. Customers are more likely to trust the insurance products given by an insurer when they are familiar with their name.

In the insurance business, reputation is crucial, and working with well-known insurers helps Salam Ukhuwah build a strong identity as a reliable provider of insurance services. These insurance firms' solid history and well-known brands demonstrate their knowledge, financial security, and dedication to customer happiness.

Salam Ukhuwah Enterprise can motivate employees to pursue further education and career advancement in the insurance industry. Encourage them to participate in conferences, seminars, and training programs that insurance teams or regulatory agencies offer. This expenditure on employee training guarantees that they remain knowledgeable about market developments, best practices, and new insurance products. Salam Ukhuwah can improve the knowledge and proficiency of its employees about insurance products by putting these ideas into practice. A knowledgeable team can successfully explain various insurance choices to customers, offer specific recommendations, and provide first-rate customer service. As a result, Salam Ukhuwah's position in the insurance industry is strengthened, and this also improves customer satisfaction and loyalty.

WEAKNESS: LACK OF WORKERS

A major issue that could have an impact on the productivity and efficacy of Salam Ukhuwah Enterprise operations is a lack of employees. Limited service coverage results from a lack of workers, especially at busy times or when several customers need services at once. Longer lines, unhappy customers, and lost business chances may result from this. Current workers may face greater tasks and responsibilities when there is a shortage of workers. For instance, the Road Transport Department's counter has just one runner in charge of running everything. This runner must work alone, and if there are numerous tasks, some must be set off until the next day. Additionally, there is no backup or assistance available in case of emergencies or situations requiring extra support while dealing with issues relating to the Road Transport Department at various branches. This absence of backup may make it difficult to deal effectively with unforeseen or urgent circumstances.

Customers will experience higher wait times as a result of an increasing amount of outstanding tasks. Customers may become dissatisfied as a result since they must wait longer for tasks to be done. Because there is only one runner and no backup assistance, it can be difficult to manage the

workload effectively and respond to important issues on time, which can have an adverse effect on customer service and satisfaction.

Salam Ukhuwah Enterprise need to make temporary assignments from other branches that allows existing staff members to temporarily assist at the Road Transport Department counter during peak periods or when additional support is needed. Temporary assignments provide flexibility and help address immediate staffing needs without the lengthy recruitment process. Increasing the number of runners or staff members through recruitment or temporary assignments improves operational efficiency, reduces waiting times, and enhances the overall customer experience.

WEAKNESS: UNSYSTEMATIC DOCUMENTATION

The decentralized nature of document retrieval can lead to a higher risk of misplacing or losing important documents. From my observation, Salam Ukhuwah Enterprise still uses manual procedures for their systems and documentation. The process of writing the lists manually indicates that Salam Ukhuwah Enterprise relies on physical paperwork for keeping track of pending and completed road tax and license documents. This approach may be time-consuming and prone to errors, such as misplacing or misinterpreting the information. Misplaced or lost documents can cause delays in customer transactions, decreased efficiency, and loss of trust from customers who rely on timely and accurate document handling.

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Other than that, staff members have been required to pay with their own money for road tax transactions through the MyEG system ever since the implementation of the digital road tax. The staff members must therefore make a list of payments that the company needs to refund each day before they finish working. Each branch carries out this manual process, which is unsystematic and inconvenient and adds to the workload for every employee.

By providing operational funds, staff will no longer need to use their own money for road tax payments through the MyEG system. This fund will be specifically allocated for this purpose, and staff can use it to carry out road tax payments for all company vehicles requiring renewal. Moreover, having sufficient operational funds will alleviate staff concerns about reimbursement and reduce the burden of creating refund lists. The road tax payment process will become more systematic and efficient when staff have access to an adequate operational fund. Ultimately, by providing operational funds for road tax payments, the company demonstrates its commitment to supporting and facilitating staff, while encouraging ethical financial management practices.

OPPORTUNITIES: INCREASING PUBLIC AWARENESS OF THE IMPORTANCE OF INSURANCE PROTECTION.

Raising public awareness about insurance protection presents an opportunity for Salam Ukhuwah Enterprise to expand its customer base, increase demand for insurance products, and enhance its market position. Everyday, our staff for each branch will post information about insurance on their WhatsApp statuses. As a result, many customers will see the information because we will have the contact numbers of each customer. Additionally, we will provide a reminder at least 2 months in advance about the expiration date of their vehicle licenses. This proactive approach shows that the company is committed to assisting its customers in managing their insurance needs and staying compliant with licensing requirements.

We have received positive feedback from customers when they express their gratitude for reminding them to renew their road tax. This is because not all of them are alert about such matters since it only needs to be renewed once a year. Salam Ukhuwah Enterprise demonstrates that it sincerely cares about its customers and works to improve their quality of life by sending them timely reminders. Our considerate action guarantees customers comply with the law and protects them from unnecessary legal problems caused on by lapsed road tax.

Overall, the strategy of utilizing WhatsApp statuses and providing timely eminders demonstrates Salam Ukhuwah Enterprise's dedication to engaging with customers, increasing awareness about insurance, and ensuring that customers have up-to-date information regarding their vehicle licenses.

Company have to encourage customers to ask questions or provide feedback regarding the posted information. This can foster engagement and help address any queries or concerns they may have. Respond promptly to customer inquiries to demonstrate responsiveness and build strong customer relationships. Alongside insurance information and reminders, consider sharing other useful tips or resources related to vehicle maintenance, road safety, or insurance-related topics. This positions your company as a valuable source of information and can further engage customers. Offer educational resources that help customers better understand insurance concepts, coverage options, and policy terms. Explain common insurance terms, the benefits of different types of coverage, and how to make claims effectively. This empowers customers to make informed decisions about their insurance needs.

OPPORTUNITIES: LEGAL REQUIREMENT

Depending on the country or legal authority, various regulations have different insurance and road tax requirements. In Malaysia, having a legal vehicle insurance policy is mandatory for all vehicles. This insurance offers coverage against third-party property damage or physical injury brought on by the insured vehicle. The Third-Party Bodily Injury and Death (TPBID) coverage is the bare minimum required. A legal road tax disc, which serves as evidence that the vehicle's road tax has been paid, must be visible on every motor vehicle in Malaysia. Salam Ukhuwah Enterprise has a chance to build a loyal customer base because road tax and insurance renewal are annual requirements. In this situation, the business might take proactive measures to establish strong relationships with customers by providing efficient and quality services.

Salam Ukhuwah Enterprise understands that not all customers are able to make a one-time payment for their insurance. To accommodate varying financial situations, the company can offer insurance plans that provide flexibility to customers. This includes options such as monthly plans or installment payments. By offering monthly plans, Salam Ukhuwah Enterprise allows customers to spread out their insurance payments over time, making it more manageable for them from a financial perspective. This approach minimizes the burden of a large lump sum payment, making it easier for customers to renew their insurance policies promptly and maintain continuous coverage. The availability of installment payment options further enhances the convenience for customers. They can pay for their insurance coverage in smaller, regular installments rather than a significant upfront amount. This helps to alleviate financial strain and ensures that customers can afford to maintain their insurance coverage without compromising their budget. By providing flexible payment options, Salam Ukhuwah Enterprise demonstrates a customer-centric approach and a commitment to meeting the needs of its diverse customer base. This

approach not only attracts and retains customers but also fosters long-term relationships built on trust and understanding.

THREAT: GOVERNMENT REGULATORY CHANGES THAT CAN AFFECT THE COMPANY'S OPERATIONS AND PROFITS.

The government has introduced digital road tax in Malaysia as an initiative to facilitate the road tax renewal process and reduce the use of physical documents. Digital road tax, also known as e-road tax, allows vehicle owners to store and present their road tax information in a digital format through supported applications provided by road transport authorities, such as MyEG or the MyTransport app. A recent change where we as MYEG agents did not receive physical road tax discs and had to issue digital road tax to customers instead. This change caused disappointment among customers who preferred physical road tax discs. As a result, the business operations of MYEG agents were significantly disrupted due to customer dissatisfaction with being charged the same amount for the digital road tax as they would pay for the physical version. The lack of physical road tax stock may have been due to various reasons, such as supply chain issues or a transition towards digitalization by the government. However, the sudden change and the expectation of customers for physical road tax discs have impacted the business operations of MYEG agents.

To address the situation, it may be necessary for us as MYEG agents to communicate clearly with our customers about the transition to digital road tax and the benefits it brings, such as convenience and reduced reliance on physical documents. Explaining the reasons behind the change and offering support to customers who still prefer physical road tax discs can help manage their disappointment and foster understanding. It is also important for us to work closely with relevant authorities to ensure a smooth transition and minimize disruptions to their business operations.

THREAT: INTENSE COMPETITOR

Strong competitors may attempt to capture the same market share as Salam Ukhuwah. They may offer similar or even more attractive products and services to potential customers. The competition to acquire new customers and retain existing ones can reduce Salam Ukhuwah's market share. These competitors may have similar offerings or even superior ones that are more appealing to potential customers. As a result, there is intense competition to attract new customers and retain the existing ones. This competition can lead to a reduction in Salam Ukhuwah's market share if they are unable to differentiate themselves effectively or offer competitive products and services.

To address this threat, Salam Ukhuwah needs to focus on developing unique value propositions and competitive advantages that set them apart from their competitors. This may involve offering specialized insurance products, tailored customer service, or innovative solutions that meet the specific needs and preferences of their target market. By continuously monitoring the competitive landscape, staying updated on industry trends, and adapting their strategies accordingly, Salam Ukhuwah can position itself as a strong competitor and maintain or expand its market share.

6.0 PESTEL ANALYSIS

POLITICAL

The operations of Salam Ukhuwah Enterprise may be impacted by changes to government regulations relating to insurance policies, licensing requirements, or consumer protection regulations. Salam Ukhuwah Enterprise and other insurance businesses may need to make a variety of new adjustments as a result of governmental changes. Government rules affecting insurance company licensing requirements, compliance, and business practices are just a few possible changes that could happen. To maintain compliance and stay out of trouble with the law or get penalties, Salam Ukhuwah must make sure they comprehend and adhere to these new standards. If any changes take place, Salam Ukhuwah must constantly be ready for them and react quickly to adapt so that they can inform their customers properly.

ECONOMIC

Consumer purchasing power may fluctuate due to economic changes like inflation, interest rates, and economic growth. People may have fewer financial resources to spend during economic downturns, which may result in a decline in the demand for insurance goods. In contrast, during times of economic expansion, customers can have more purchasing power and be more eager to spend money on insurance coverage. The availability and demand for insurance products can also be impacted by income gaps and changes in income levels. People with higher incomes may be more likely to purchase insurance protection and may look for comprehensive policies that protect their assets and their financial well-being. On the other hand, people with lower income levels might find it difficult to pay insurance premiums, which might result in a decline in the demand of some forms of coverage. To deal with these factors, insurance companies like Salam Ukhuwah Enterprise need to consider market conditions and consumer

PESTEL ANALYSIS

preferences. They can offer a range of insurance products at various price points to cater to different income segments. Additionally, implementing flexible payment options and creating tailored insurance packages that meet the specific needs of different income groups can help improve affordability and cater to a broader customer base.

SOCIOCULTURAL

Social factors may seem like a small consideration, relative to more tangible things like interest rates or corporate taxation (Kyle Peterdy, 2022). Age, income distribution, and family structure are just a few examples of the population demographics that have a big impact on how much demand there is for insurance products. Younger people frequently look for health, life, and disability insurance, but older people can be more interested in long-term care and retirement insurance. Different age groups have different insurance needs. The availability and demand for various insurance products can also be impacted by the income distribution within a population. The need for life, health, or property insurance may also depend on factors related to family structure, such as the number of dependents or single-family households. Salam Ukhuwah Enterprise needs to undertake market research and analysis to comprehend the characteristics and preferences of their target consumer groups in order to address these concerns. This will enable them to design customized insurance packages and marketing campaigns that resonate with specific demographic groups. By staying attuned to consumer behavior trends and emerging needs, Salam Ukhuwah can proactively introduce new insurance products or modify existing ones to meet evolving customer demands.

TECHNOLOGY

The use of digital roadtax enables vehicle owners to pay and renew their road tax electronically through an application. This can transform the traditional payment process where customers typically visit insurance agents to obtain physical road tax discs. As an insurance agent, Salam Ukhuwah Enterprise needs to understand and adapt to

PESTEL ANALYSIS

the digital road tax renewal and processing procedures to meet customer needs. Digital roadtax allows for faster and more efficient renewal and processing procedures. Salam Ukhuwah Enterprise can leverage this technology to improve productivity and reduce administrative costs associated with road tax processing. It can also minimize human errors in data recording, save time, and enhance customer satisfaction.

ENVIRONMENT

Salam Ukhuwah Enterprise, which is based in a rural region, evaluates environmental elements that may have an effect on its operations and expansion. Evaluation of the market potential in rural areas is a component of environmental analysis. Salam Ukhuwah must comprehend the demands, wants, and preferences of the local clientele. These factors might assist in creating goods and marketing plans that meet the demands of the local customer. For instance, Salam Ukhuwah offers banking services in addition to insurance services. This is due to the locals' limited access to banks for money transfers due to the distance between the city and their residences. Salam Ukhuwah consequently becomes their first choice for carrying out such transactions.


LEGAL

Salam Ukhuwah Enterprise can gain customer trust, keep a positive reputation, and assure legal and moral business practices by adhering to insurance regulations, licensing requirements, and consumer protection legislation. Customers are more confident in a company's services and the relationship between Salam Ukhuwah Enterprise and customers is strengthened when they can see that the business respects these laws and places a priority on consumer protection. In order to draw in new business and keep current clients, as well as to position the organization



PESTEL ANALYSIS

as a reputable and trustworthy insurer, it is crucial to maintain a positive reputation. Additionally, staying within the bounds of the law and keeping moral standards shows the company's dedication to maintaining professional standards and fulfilling its obligations to its customers and the larger community.




7.0 SWOT ANALYSIS MATRIX (MATCHING STAGE)

	STRENGTH S1 - WIDE BRANCH NETWORK S2 - COLLABORATION WITH VARIOUS WELL-KNOWN COMPANIES	WEAKNESS W1 - LACK OF WORKERS W2 - UNSYSTEMATIC DOCUMENTATION
OPPORTUNITIES O1 - INCREASE PUBLIC AWARENESS O2 - LEGAL REQUIREMENT	SO STRATEGIES S1, O1 - REACH OUT POTENTIAL CUSTOMER	WO STRATEGIES W2, O2 - RETENTION POLICIES
THREATS T1 - GOVERNMENT REGULATORY CHANGES T2 - INTENSE COMPETITOR	ST STRATEGIES S1, T2 - ENHANCED BRAND VISIBILITY	WT STRATEGIES W1, T1 - EMPLOYEES TRAINING AND DEVELOPMENT

S1, O1 STRATEGIES

Customers can choose the branch that is nearest to them. Customers may receive assistance from Salam Ukhuwah Enterprise in finding services or goods. Understanding the various levels of customer awareness will enable our business to effectively inform potential customers about the services we offer. A wide branch network could encourage current customers to recommend friends, family, or coworkers to the nearby branch to learn more about insurance. Customer recommendations from satisfied customers can be an effective tool for raising the public's awareness of and sparking interest in insurance-related goods and services. The physical presence of branches in diverse locations boosts Salam Ukhuwah Enterprise's visibility and brand recognition. McGuire and Priestley regard social skills as „those kinds of behaviour which are basic to effective face-to-face communication between individuals“ (1981: 6 cited in Hargine et al. 1987: 2). Hayes (2004:3). Salam Ukhuwah Enterprise can attract potential customers and clearly communicate its commitment to insurance protection by building a powerful brand position.




awareness. Salam Ukhuwah Enterprise can successfully increase public awareness about the significance of insurance and foster a greater understanding of its advantages by utilizing their local presence, engaging with the community, conducting educational initiatives, leveraging customer referrals, enhancing brand visibility, and forming partnerships.

W2, O2 STRATEGIES

Legal regulations frequently specify retention times for certain document categories. Organizations are required to systematically manage their documents, ensuring that they are archived, recorded, and disposed of in compliance with legal requirements, by enacting retention policies. This encourages the development of document management solutions that make it easier to handle records in a systematic manner. Based on the retention time outlined by the legal requirement, Salam Ukhuwah Enterprise classifies their policy documents. This proactive function makes sure that policy documents are not kept for longer than necessary and prompts quick disposal or archiving in accordance with the law.

S1, T2 STRATEGIES


Wide branches make it easier for customers to get services from different locations. Customers can interact with Salam Ukhuwah Enterprise more easily as a result of its accessibility, minimizing their dependency on competitors who might have fewer or less easily accessible outlets. Salam Ukhuwah Enterprise can attract and retain customers by making their services easily accessible, hence reducing the impact of fierce competition. Salam Ukhuwah Enterprise's brand presence in the market is boosted by its extensive branch network. A strong market presence and brand recognition are produced by having numerous branches in various areas. Customers that value a trusted and well-known brand may choose Salam Ukhuwah Enterprise over less well-known competitors as a result of its visibility, decreasing the possibility that they will move.



Encourage pleased clients to share their praise about Salam Ukhuwah Enterprise on social media. Use these recommendations in local marketing and advertising tools to establish credibility and trust with others in the area.

W1, T1 STRATEGIES

To minimize the impact of a lack of workers and reduce the potential negative effects of government regulatory changes, Salam Ukhuwah Enterprise can consider investing in employee training and development is crucial to ensure that existing workers are equipped with the necessary skills to handle changing regulatory requirements and evolving industry trends. Salam Ukhuwah Enterprise can provide ongoing training programs, workshops, and resources to keep employees updated and adaptable to regulatory changes. This helps maintain compliance and ensures a skilled workforce capable of navigating the shifting regulatory landscape. Organizations are composed of group of people working together for a common purpose to achieve desired goals (North, 1990: 5). This investment in training and development builds a strong foundation for a skilled workforce that can effectively navigate the shifting regulatory landscape.



8.0 CONCLUSION

I was able to make links throughout my time at this organization, and I can now take advantage of my skills and forge connections with interests outside of my field of competence. This involves improving knowledge of company administration and management, as well as enhancing my interpersonal, problem-solving, and customer service skills. I set myself the personal objective of incorporating values into every endeavor I do. In terms of my career, the internship experience broadened my comprehension of how to add value across other industries in addition to administration and management. In conclusion, I would like to say that when I was receiving training at Salam ukhuwah Enterprise, I gained a variety of insights, skills, and experiences. As I ponder on the process during the past five semesters of devouring literature about business administration and human resource management, I've been considering how I might make the most of all the various knowledge I've already acquired. My bachelor's degree enabled me develop my career, and the internship experience acted as a stepping stone for me. With the benefit of observation and a strong desire to study, I was able to not only reap the rewards of my previous education but also to consistently advance my knowledge in order to keep up with the changes that were happening at the same time. There are many factors to take into account, some of which are different from what I learned in university. This involves understanding how to function in a business setting, having the appropriate technical and interpersonal abilities, and having a wide perspective on how to manage and operate a business. I discovered how to reach an impasse and establish an outpost of abilities throughout my formative years. This helped me reflect on my goals and push me towards taking on multiple roles until I had a clear understanding of how I wanted to envision myself in the future.

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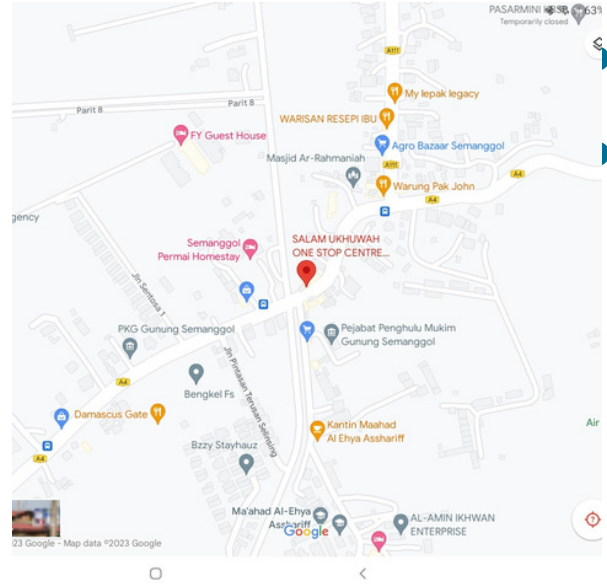
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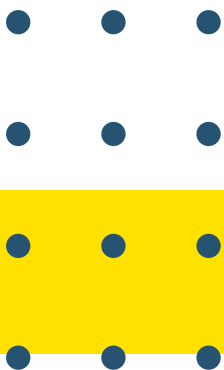
10.0 APPENDICES



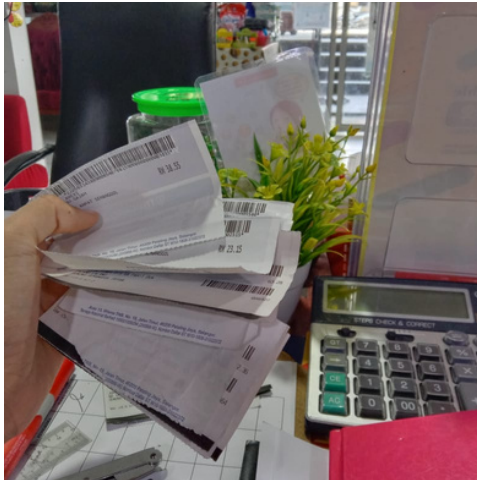
The location of Salam Ukhuwah Enterprise main office



Attending the event from Liberty and Kurnia company

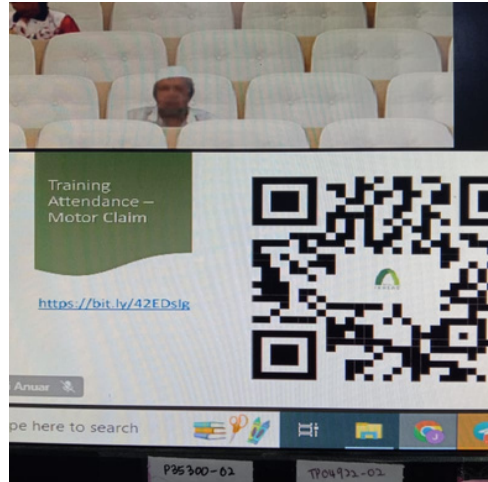
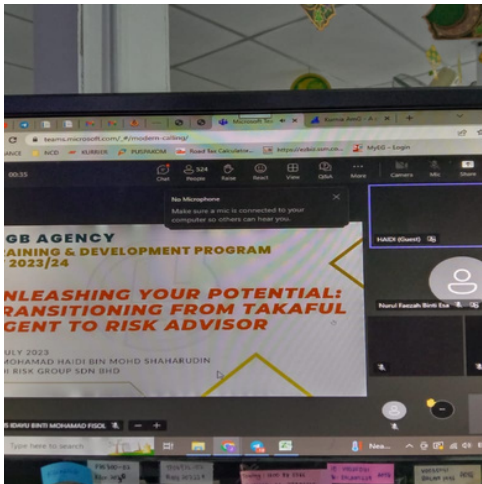


10.0 APPENDICES

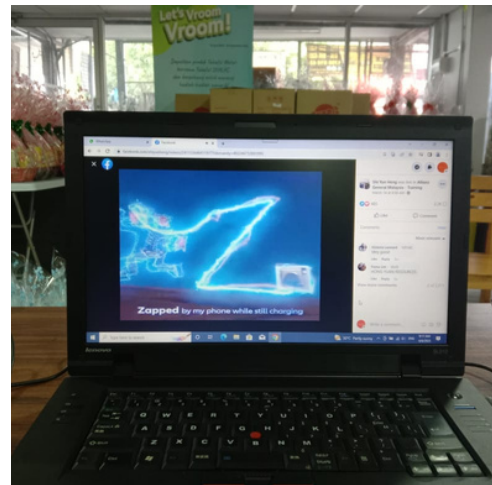
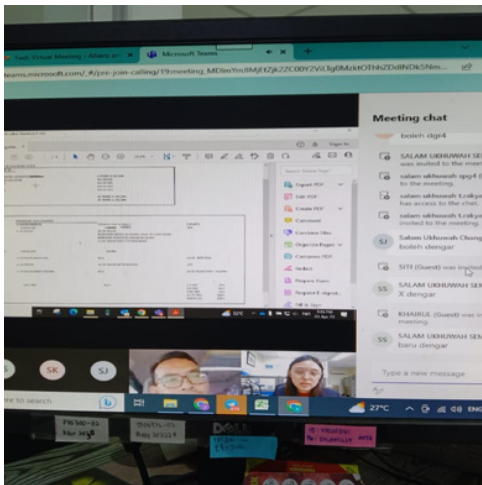


Variety of activities during industrial training at Salam Ukhuwah Enterprise

10.0 APPENDICES



Weekly Takaful Ikhlas online training

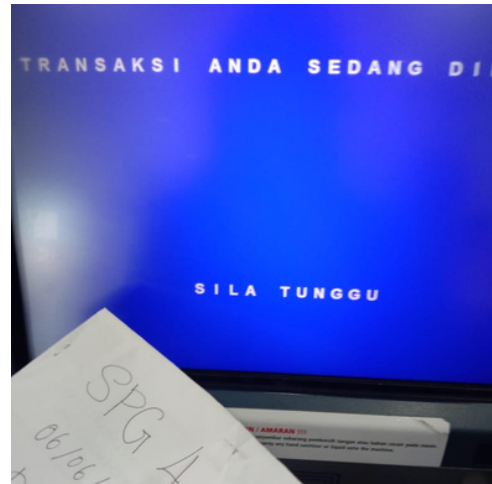


Weekly Allianz circuit training

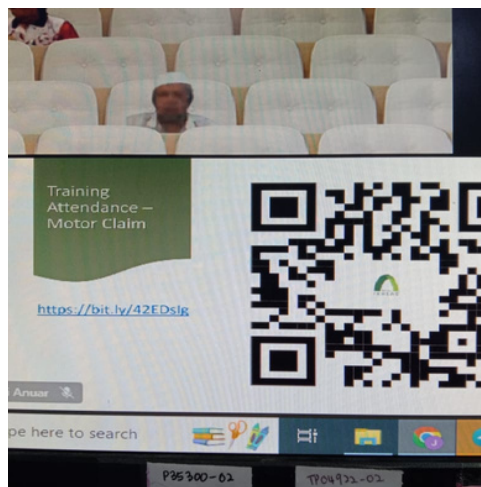
10.0 APPENDICES



MYEG kiosk



Bank in daily sales at the nearest bank



Checking cover note manually for each insurance company