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INDUSTRIAL TRAINING REPORT

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BACHELOR BUSINESS ADMINISTRATION(HONS.)MARKETING

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Executive Summary

This report is prepared for the internship phase of Bachelor Business Administration(Hons.) Marketing of University Technology MARA(UITM) Perlis. The internship Program as well as this report is an indispensable for my course.

It starts with the company profile which is about the background and information of Salam Ukhuwah Enterprise as an insurance agency which involves with various types of services and products. This report also includes my training reflection which is describing about my experience as an admin clerk of Salam Ukhuwah Enterprise who deliver the services to the customer and briefly describing the some of the benefits in terms of skills that I gain through my internship experience.

This report also focusses on one of the services that offer by Salam Ukhuwah Enterprise which is Commercial or business vehicle insurance renewal service and will give a clear idea about the situational analysis of this service by identifying its SWOT which are Strength, Weakness, Opportunity and Threat that relate to their internal and external factors.

There is also part from this report that analysing their macro environmental factors which some of the factors can give positive impact on commercial vehicle insurance renewal service of Salam Ukhuwah Enterprise but there is also some negative impact from macro environmental factors to this service. It examines the Political, Economic, Social, Technological, Environmental, and Legal factors in the external environment.

From my understanding of the SWOT analysis (Commercial Vehicle Insurance Renewal service) at Salam Ukhuwah Enterprise, I am providing TOWS matrix which is strategic options for Salam Ukhuwah Enterprise to leverage their Strengths and opportunities, and minimize weaknesses and threats

The final and last for this report is about my wrap up for this report and demonstrates what I have accomplished from my industrial training experience.

COMPANY PROFILE



Salam Ukhuwah Enterprise is established by Dr. Khairul Faizi bin Mohd Rapi ai in 2011 which is a SME company that known as an insurance agency. The company originally began operations in Gunung Semanggol, Perak, and after more than ten years of operation, Salam Ukhuwah Enterprise currently has seven additional branches around the state of Perak, including those in Batu Kurau, Bagan Serai, Simpang Empat, Alor Pongsu, Changkat Jering, Taman Rakyat, and Kamunting.

Salam Ukhuwah Enterprise is open from 8:00 a.m. to 5:00 p.m., Monday through Friday, and from 8:00 a.m. to 1:00 p.m. on Saturdays. 8 administrative assistants and 1 runner are currently employed by this insurance company.

Salam Ukhuwah Enterprise essentially serves as a middleman between insurance companies and prospective customers. Due to their expertise in locating prospective customers' policies that most closely match their demands, they are beneficial to both the insurance company and potential clients. As a result, they generate revenue for the insurers while also offering customers a valuable service. Insurance companies typically have the ability to sell policies for multiple insurance companies, not just one. In this case, Salam Ukhuwah Enterprise is authorized to offer insurance plans on behalf of a number of different insurance providers, like Zurich Takaful, Takaful Ikhlas, Etiqa Takaful, Lonpac Insurance, MPI Generali, Pacific Insurance, Liberty Insurance, Kurnia Insurance, and Allianz Insurance

VISION

The vision of Salam Ukhuwah Enterprise is to be number one choice of insurance company among society and policyholders. Salam Ukhuwah Enterprise wants many people to know their brand and is always mentioned by customers as their first choice place to get insurance-related services, especially vehicle insurance, and also wants to be known as a company that carries out various other type of services that convenience for the customers.

MISSION

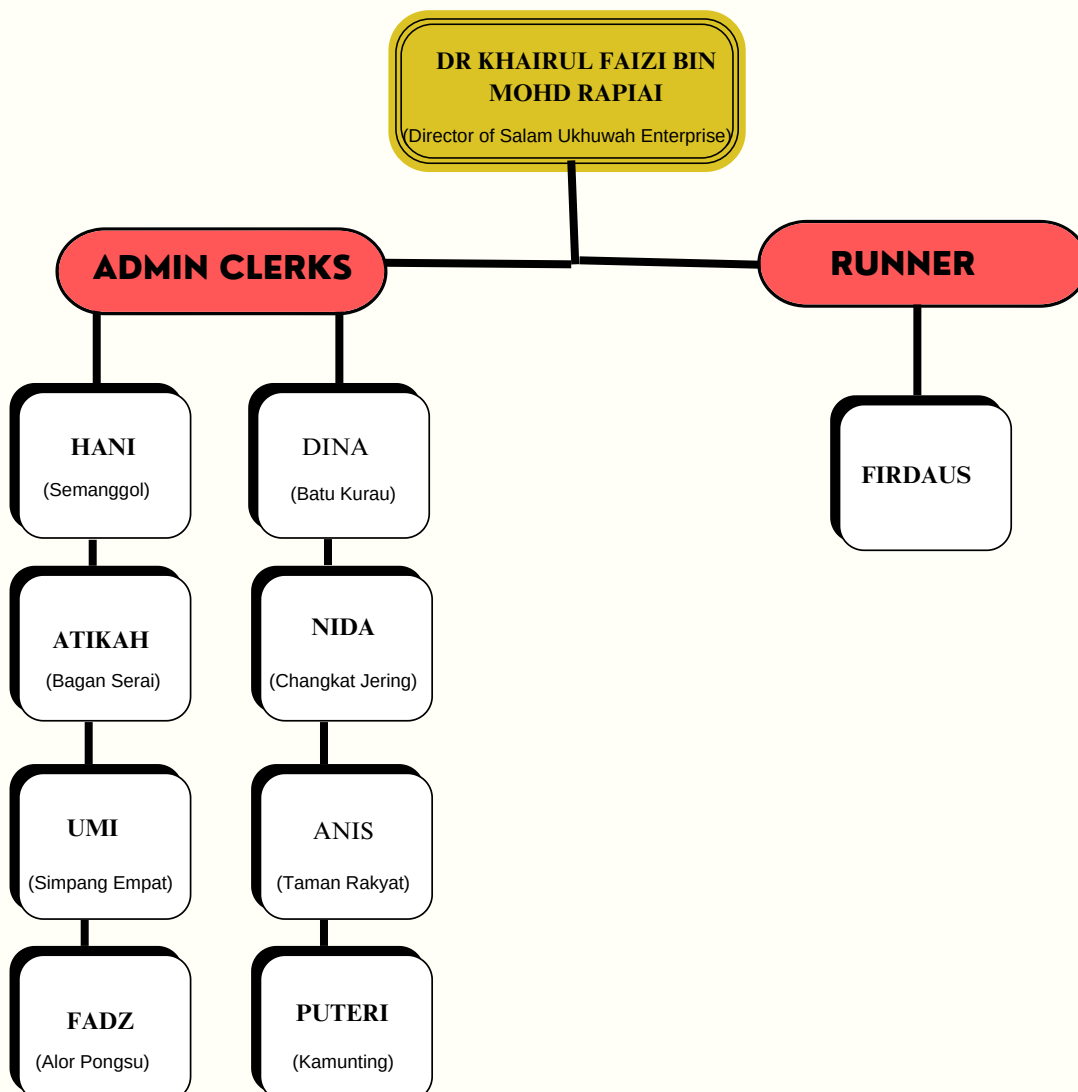
Salam Ukhuwah Enterprise's objective is to prioritizing the needs of customers. There are some customers who need more than one services such as automobile insurance renewal service and also road tax renewal service or Puspakom inspection service. Therefore, Salam Ukhuwah Enterprise mission is to provide the service based on their needs to make them convenient nad save time. Besides, Salam Ukhuwah Enterprise also have other missions such as to promises the best, cheapest and fast services and to create fun and safe working environment with full of manner as well as cooperate with each other.

PRODUCTS/SERVICES

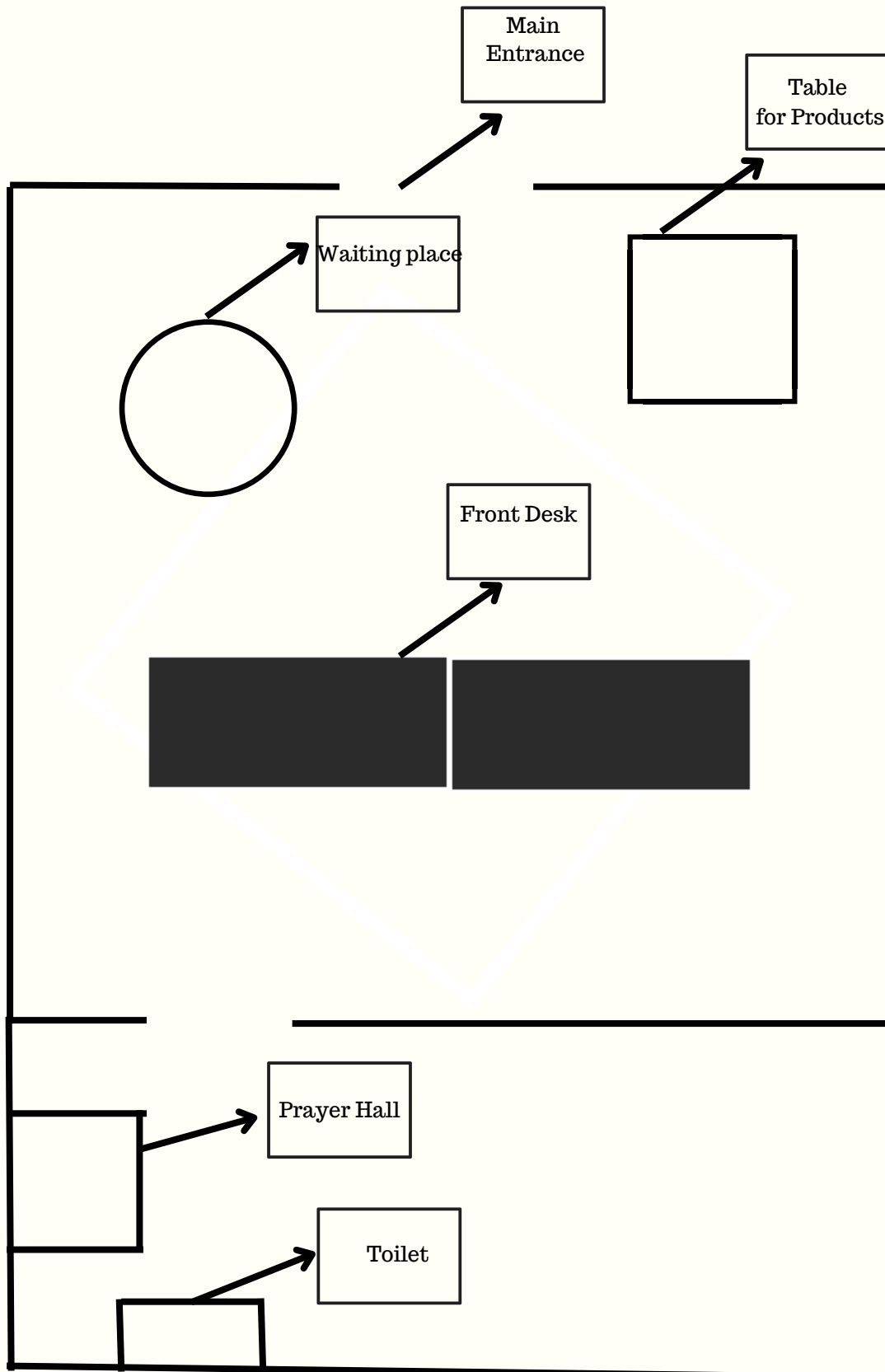
Salam Ukhuwah Enterprise main service is in vehicle insurance renewal service which the customers can choose one among nine insurance providers at Salam Ukhuwah Enterprise and also offer road tax renewal service with the amount of service charge is RM15. Not only that, Salam Ukhuwah Enterprise also provide various type of services such as JPJ and Puspakom Business Services, Change Vehicle Ownership, JPJ and traffic summons payment, Booking no vehicle registration, Good and motorcycle courier, Renew GDL driving license, New registration and renewal of SSM, Send money overseas service, Touch n Go added value service, Bill Payment and Various taxes, Bus,train and Airline Tickets and Photostats ,Print and Laminate service.

In terms of products, Salam Ukhuwah Enterprise also sell some products like Face Masks, Car road tax holder, Tasbih Digital, Perfume and Hamper.

ORGANIZATIONAL STRUCTURE



ORGANIZATION'S LAYOUT



TRAINING REFLECTION

EXPERIENCE

Throughout my internship, I've been working as an administrative clerk at Salam Ukhuwah Enterprise's Kamunting branch. As a member of the administrative team, my main responsibilities include processing the renewal of auto insurance and road tax policies, processing bill payments, and providing excellent customer service.

One of the most important tasks for Salam Ukhuwah Enterprise's administrative employees is processing automobile insurance policy. In my experience processing insurance policies for my clients' vehicles, I not only need to be familiar with the insurance companies or insurance companies that Salam Ukhuwah Enterprise works with, but I also need to have a thorough understanding of each insurer's requirements for renewing the vehicle insurance. In addition, I must be familiar with the systems used by each insurance company when renewing their auto insurance. Besides, I had to handle payments, dish out change, and provide a bottle of water while customers were waiting.

As a member of the administrative staff, I frequently encounter situations that call for multitasking, such as the need to effectively communicate with the clients to ensure that the information recorded in the system is accurate, while also entering the data for all insurance providers into the system and advising the clients on which insurance provider is the best. I need to be able to multitask in order to work successfully in a team for providing the road tax renewal service. To do this, I must gather client information and give it to Salam Ukhuwah Enterprise's runner so he can continue processing the road tax renewal. However, starting on July 2023, Salam Ukhuwah Enterprise not using physical road tax but digital road tax which require admin staffs to learn the new system to processing client's road tax

ROLES AND RESPONSIBILITIES

Firstly, one of my responsibilities is to manage walk-in and online customers. I am in charge of managing the business WhatsApp account for the organization in order to handle client inquiries and take customer calls. Producing insurance policies or cover notes is another duty. I am in charge of acquiring customer data, entering it into the systems of all insurance companies, and comparing them to find the clients' the best insurance policy coverage.

My next role is to fully understand the demands and issues of the customers. Since Salam Ukhuwah Enterprise offers a range of services, including SSM renewal, Puspakom or JPJ service, and other services, it is my responsibility to speak with the consumers and find out what services they require. To provide the consumer with the appropriate solution, it is crucial to understand their needs. I am also responsible for recognizing consumer issues, such as those involving clients who failed to renew their road tax in three years. As a result, if they decide to carry on renewing their vehicle's road tax and insurance, we will recommend scheduling a Puspakom inspection

TRAINING REFLECTION

My other role is to provide invoices to customers who have purchased goods or services from Salam Ukhuwah Enterprise. After a customer purchases a service from Salam Ukhuwah Enterprise, it is my responsibility to become familiar with the Niagawan system in order to prepare an invoice or resit for the customer. In order to track performance, it is also part of my job to complete a daily Excel sales report before departing Salam Ukhuwah Enterprise. It is my responsibility to make sure Salam Ukhuwah Enterprise's owner can track the earnings that his employees generated and gain insights into the sales of their daily activities

Last but not least, one of my responsibilities is to interact and communicate with the insurance providers or insurance firms that Salam Ukhuwah Enterprise works with. When there are issues with the client's insurance, such as when there is a need to cancel the policy insurance, the admin clerk is responsible for getting in touch with the insurance provider's officer to make sure that the client's insurance policy can be cancelled.

BENEFITS

One of the benefits of internship experience is it teaches invaluable skills such as communication, Problem-solving, and Time management.

In terms of communication skill, as admin clerk, I develop communication skill since I need to interact with the customers, speaking clearly and honestly about policy options to help develop trust and create long-lasting relationship

In terms of Problem- solving skill, in my experience, I need to be a listener to customer problem, understand their problem and give the best solution or recommendation to their problem in order to give the best customer experience.

In terms of Time Management skill, I must have time management skill since there are a lots of process to go through in order to generate insurance policy such as to fill in the information in the insurance providers' system, to compare the insurance, to provide resit, to handle payment which require me to handle it with the short period of time to avoid customers having to wait too long and give a good customer service.

Besides, I was given an allowance of RM300 every month. When me as intern is financially supported, I can entirely focus on the responsibilities and tasks and give meaningful contributions to the company.

SWOT ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service



A SWOT analysis is a method for evaluating these four components of a company. SWOT stands for Strengths, Weaknesses, Opportunities, and Threats. SWOT analysis is a tool that can assist a company in identifying the current strengths of the business and developing a winning future strategy. In other words, it is a situational analysis of the company in terms of internal factors which is strength and weakness and also external factors which is opportunity and threats that can assist the company for the better strategy in the future.

SWOT ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

STRENGTHS

S1: ONE STOP CENTRE

The fact that the commercial/business automobile insurance renewal service is a one-stop centre is its primary strength. Since Takaful Ikhlas, Zurich Takaful, Etiqa Takaful, Pacific Insurance, Kurnia Insurance, MPI Insurance, Liberty Insurance, Allianz Insurance, and Lonpac Insurance which are a few of the many insurance companies Salam Ukhuwah Enterprise works with, clients do not need to visit multiple locations to renew their commercial/business vehicle insurance in order to compare the price or rate of their commercial vehicle insurance policy. The customers only need to visit the Salam Ukhuwah Enterprise Center, where staff members will make every effort to compare various pricing for the same policy. The owners of commercial vehicles are going to prefer this service because it gives them the chance to save money because the staff members will provide the lowest price among the insurers. Furthermore, the clients can obtain rapid quotations from different businesses in order to swiftly select the finest option rather than filling out numerous forms on their own. The customers can also save time and effort since Salam Ukhuwah's employees will compare business vehicle insurance policies and make sure they provide adequate coverage for their needs.

S2: PROFESSIONAL AND HOLISTIC ADVICE

Another strength of Salam Ukhuwah Enterprise's Renewal Vehicle Insurance service is that it provides professional advice based on thorough understanding of all insurance-related topics, particularly commercial vehicle insurance. Since Salam Ukhuwah Enterprise's owner, Dr. Khairul Faizi, established the business more than ten years ago and since his employees have gained a lot of experience after working for a few years, they have encountered a wide range of clients with various commercial vehicle insurance-related issues. They may therefore provide clients with holistic guidance based on their expertise and understanding. When a customer asks for advice about whether to choose market value or agreed value for their commercial vehicle insurance, for instance, the staff at Salam Ukhuwah Enterprise will advise the customer to choose agreed value rather than market value, especially for the new commercial vehicle, because with agreed value the pay-out is the same as the sum insured regardless of any depreciated value but with market value, the pay-out can be less than the sum insured.

SWOT ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

WEAKNESSES

W1: WEAK ONLINE PRESENCE FOR THIS SERVICE

Nowadays, online presence such as social media platforms play a significant role in how companies interact with their customers, and following the most recent social media trends helps them establish interaction with their target market. However, Salam Ukhuwah Enterprise's automobile insurance renewal service especially commercial vehicle insurance renewal service has a weak social media presence which is a downside for this service. Even though Salam Ukhuwah Enterprise has accounts on a few social media platforms, including Facebook, Instagram, and Tiktok, they do not often update them. They limit their prospects for consumer interaction by failing to engage potential customers and target customer like business owners to getting their vehicle insurance renewal service at Salam Ukhuwah Enterprise. They also rarely use the features in social media such as Tiktok Live, Facebook Live or Instagram Live to promote the service and to post consistently which is important to build relationship with audience and reach target which is to make the business owners or others companies to know about this commercial vehicle insurance renewal service. Besides, the quality of the images of their post in their social media accounts also poor which is if those images are blurry, stretched, or taken out of context, they may be hurting the online presence more than helping it

W2: OPERATION NOT EFFICIENT

Since an administrative clerk is required to provide the commercial vehicle insurance renewal service, there are times it will be a typing or copying error, which makes that process inefficient. Administrative mistakes on forms or insurance policies include misspelling the company name, providing the wrong address, or combining the make and model of the company's vehicle. This flaw will have the unfavorable consequence of making customers wait a little longer as the administrative assistants correct their mistakes. Despite the fact that it seems like a small error, it could invalidate the clients' auto insurance and prevent them from obtaining the compensation they are due from their vehicle insurance.

SWOT ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

OPPORTUNITIES

O1: GO ONLINE AND INSTALLMENT PAYMENT

Nowadays, a lot of consumers use the internet to do their research before making purchases including when renewing their commercial or business vehicle insurance policy. Therefore, this is a chance for this service to increase the number of customers and revenue. By going online, Salam Ukhuwah Enterprise can use platform like website which it could serve as a platform to inform clients especially business owners and other companies about the service and assist in their journey until they decide to use Salam Ukhuwah Enterprise's commercial or business vehicle insurance renewal service. By having a website, it can help in building trust especially for new clients and prospects like business owners and other companies might want to know about commercial vehicle insurance renewal service at Salam Ukhuwah Enterprise or about Salam Ukhuwah Enterprise expertise and business history because they want to make sure this service at Salam Ukhuwah Enterprise is trusted by checking at the official website. Some of the elements of website that help build trust is blogs and testimonials or reviews. This is because by producing quality information that's true and reliable in every blog, Commercial or business vehicle insurance renewal service at Salam Ukhuwah Enterprise can be noticed by target customers which are business owners or other companies when they visit the website since it is trusted. Not only that, Salam Ukhuwah Enterprise also can offer 3 instalment payment for the clients to attract business owners to use commercial vehicle insurance renewal service at Salam Ukhuwah Enterprise and promote it through website.

O2: SPECIAL PERILS COVER/ EXTENDED INSURANCE

Changing climate and weather condition in Malaysia is opportunity for commercial/business vehicle insurance renewal service at Salam Ukhuwah Enterprise to gain more commissions. Since one of the most frequent natural disasters to hit Malaysia is flooding, which happens almost annually, especially during the monsoon season and particularly from October to March, peninsular Malaysia's coasts are the most vulnerable to flooding, this is a chance to introduce Special Perils cover when the clients want to renew their commercial vehicle insurance which is add-ons before paying their coverage. Special Perils Cover can protect commercial or business vehicle from loss or damage brought on by natural disasters such as floods, hurricanes, typhoons, landslides or sediment. Although adding flood or special perils coverage increases the cost for clients but it is still a somewhat tiny sum compared to the value of commercial or business vehicle and can provide them with the financial protection if an unforeseen incident occurs

SWOT ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

THREATS

T1: ONLINE COMPETITORS

Competitors are other businesses or companies who sell similar services to customers. In commercial/business vehicle insurance renewal service at Salam Ukhuwah Enterprise, there are also some online competitors who sell the same policy which is commercial vehicle insurance policy such as BJAK company. Competitors are biggest threats since they can do more successful marketing strategy to attract customers. It is important for Salam Ukhuwah Enterprise to identify their online competitors and understanding online competitors offering, to develop better customer strategy and improve brand image. This will help Salam Ukhuwah Enterprise to develop a unique selling proposition that differentiates Salam Ukhuwah Enterprise from online competitors.

T2: PRICE SENSITIVE CUSTOMER

Competitors are other businesses or companies who sell similar services to customers. In commercial/business vehicle insurance renewal service at Salam Ukhuwah Enterprise, there are also some online competitors who sell the same policy which is commercial vehicle insurance policy such as BJAK company. Competitors are biggest threats since they can do more successful marketing strategy to attract customers. It is important for Salam Ukhuwah Enterprise to identify their online competitors and understanding online competitors offering, to develop better customer strategy and improve brand image. This will help Salam Ukhuwah Enterprise to develop a unique selling proposition that differentiates Salam Ukhuwah Enterprise from online competitors

PESTEL ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

PESTEL is an acronym for Political, Economic, Social, Technological, Environmental, and Legal Analysis. This environment scanning tool is mainly used to understand the external macro-economic influences on the industry, a particular sector, business, and its product/service offerings. These environmental forces are considered external as they cannot be controlled by a firm.

POLITICAL

1) PHASED LIBERALISATION OF MOTOR TARIFF

The government has taken the initiative to remove the tariffed premium rates, allowing Insurance firms to set premium/price rates based on how their customers drive. More risk indicators will be included in calculating premiums in the liberalised environment. Other than the sum insured, engine size, age of vehicle and age of driver, premiums may be determined by other factors. These factors could be safety and security features of the vehicle, duration that the vehicle is on the road, geographical location of the vehicle and many more factors. These variables will specify the policyholder's risk profile and thus the premium. The cost of insurance may differ because different insurance operators or company define the risk profile in different ways. The cost of a vehicle coverage may vary from one insurer to another since different insurers and takaful operators have different methods of defining the risk profile. This Phased Liberalisation of Motor Tariff has had a positive impact on commercial or business insurance services by allowing Salam Ukhuwah Enterprise the chance to compare premiums among insurers. Salam Ukhuwah Enterprise, as an example, might discover that Company Takaful Ikhlas offers insurance coverage at a lesser cost that suits consumers' needs and budgets but on the other hand, might discover that Company Zurich Takaful provides the same insurance coverage but at a greater cost.

ECONOMICAL

1) INFLATION RATE

According to the Ministry of Finance's (MOF) updated GDP and Fiscal Outlook 2023 report, Malaysia's inflation rate is predicted to increase to 2.8% to 3.8% in 2023 with weak GDP prospects. The cost of auto repairs and replacement parts for commercial vehicles may increase due to inflation, which can also increase the overall cost of insurance companies' claim pay-outs. This has a negative impact on the renewal service for commercial vehicle insurance. Additionally, according to the most recent predictions for the world economy made by the International Monetary Fund (IMF) and World Bank, Malaysia's GDP growth in 2023 is predicted to decelerate as a result of weaker external demand brought on by declining global trade. The overall economic growth of Malaysia plays a crucial role in the demand for commercial vehicle insurance. When the economy is weak, businesses are not likely to invest in commercial vehicles and seek insurance coverage to protect their assets.

PESTEL ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

SOCIAL

1)LOW INCOME RATE

In Malaysia, there are three social classes that can be divided down into the B40, M40, and T20 income groups. Malaysians with lower incomes, or B40, make approximately 40% of the country's population. Additionally, the Statistics Department estimates that 20% of the M40 group will be transferred to the B40 group by 2023, which will result in an increase in Malaysia's lower income group. Many Malaysians now fall into lower income categories as a result of the COVID-19 pandemic's impact on their income and employment. In addition, many people and business owners, particularly those in urban areas with high cost of living, struggle with financial insecurity. This lower income rate in Malaysia has an effect on the renewal service for commercial vehicle insurance since it reduces the purchasing power to purchase the commercial vehicle insurance at Salam Ukhuwah Enterprise and will have an effect on Salam Ukhuwah Enterprise's profitability

TECHNOLOGY

1)ARTIFICIAL INTELLIGENCE (AI) AND ONLINE PLATFORM

Massive volumes of data are evaluated quickly and effectively using advanced data analytics and artificial intelligence (AI) technology. Use of AI for policy comparison is one of the example. Comparing the specifics and costs of policies is a field where AI shines. As a result, organisations can utilise AI to compare the specifics and then use that information along with their own understanding to recommend a policy. The time spent by Salam Ukhuwah Enterprise in comparing policies in this situation would be greatly reduced by AI. Additionally, Salam Ukhuwah Enterprise is rapidly offering online platforms for management of policies and customer service. Customers benefit from these digital solutions' accessibility and convenience, which enhances their overall Salam Ukhuwah Enterprise commercial vehicle insurance renewal service experience.

ENVIRONMENTAL

1)RISKS RELATED TO WEATHER

Malaysia is vulnerable to a number of weather-related threats, including landslides, floods, and intense rain. A rise in insurance claims for commercial vehicles may result from severe weather, particularly when it comes to losses from floods and traffic accidents. The positive impact for this factor to commercial vehicle insurance renewal service is Salam Ukhuwah Enterprise can recommend Special Perils cover which can cover commercial vehicle against loss or damage caused by natural disasters. However, Insurance rates may be impacted by environmental conditions. For instance, higher risks from weather-related occurrences in some areas may result in higher rates for commercial vehicles operating there.

PESTEL ANALYSIS

Commercial/Business Vehicle Insurance Renewal Service

LEGAL

1)ROAD TRANSPORT ACT 1987 & CASH-BEFORE-COVER REGULATION

The Road Transport Act of 1987 mandates that all vehicle owners in Malaysia, including those of commercial vehicles, must maintain current proofs of vehicle insurance and road tax, both of which must be updated yearly. All registered automobiles in Malaysia are required by law to obtain third-party insurance, which is the minimum level of protection. Since commercial vehicle insurance must be renewed annually, this is an opportunity to attract repeat customers who want to renew their policies with Salam Ukhuwah Enterprise. Salam Ukhuwah also offers first party, second party, and third party insurance for commercial vehicles, giving customers a convenient selection. Additionally, there is a rule known as Cash-Before-Cover that says an insurance cover letter or policy cannot be provided until the full amount has been paid to the insurer and approved agent. Because of this rule, Salam Ukhuwah Enterprise's risk of providing commercial vehicle insurance renewal services without being compensated can be reduced.

TOWS MATRIX

Commercial/Business Vehicle Insurance Renewal Service

TOWS	STRENGTHS S1:ONE STOP CENTRE S2:PROFESSIONAL AND HOLISTIC ADVICE	WEAKNESSES W1:WEAK ONLINE PRESENCE FOR THIS SERVICE W2:OPERATION NOT EFFICIENT
OPPORTUNITIES O1:GO ONLINE AND INSTALLMENT PAYMENT O2:SPECIAL PERILS COVER/EXTENDED INSURANCE	SO STRATEGIES S1O1: CREATING ATTRACTIVE AND PROFESSIONAL WEBSITE S2O2: CREATE SENSE OF URGENCY(PROMOTIONAL)	WO STRATEGIES W1O1: ACTIVELY CREATING MARKETING CONTENT W2O2: PROVIDE TRAINING FOR EMPLOYEES
THREATS T1:ONLINE COMPETITORS T2:PRICE SENSITIVE CUSTOMER	ST STRATEGIES S1T1:ADDING MORE INSURANCE PROVIDERS OR INSURANCE COMPANIES S2T2: EDUCATE CLIENTS ABOUT RISKS UNDERINSURANCE	WT STRATEGIES W1T1: INVEST IN ONLINE ADS W2T2: RECOGNIZING AND REWARDING EMPLOYEEES

The SWOT analysis of an organisation is done using the TOWS Matrix, which is a tool used in strategic planning. In order to create strategic choices for the organisation, it mixes internal and external elements.

TOWS MATRIX

Commercial/Business Vehicle Insurance Renewal Service

SO STRATEGIES

S1O1: CREATING ATTRACTIVE AND PROFESSIONAL WEBSITE

Having a website allows you to highlight your services, particularly your commercial vehicle insurance renewal service, making it easier for businesses to research and purchase policies. One advantage of having a website is that it allows you to reach out to other clients, such as other businesses, to purchase commercial vehicle insurance policies from Salam Ukhuwah Enterprise. Another essential benefit of having a website is that Salam Ukhuwah Enterprise can distinguish themselves from competitors by showcasing their expertise, services in commercial vehicle insurance renewal, and testimonials, as well as attracting more other companies. This is due to the website's attractive elements, which include quote comparison, client reviews, information on automotive insurance services, a contact form, an inquiry form, a privacy policy, and a blog section

S2O2: CREATE SENSE OF URGENCY(PROMOTIONAL)

It is a strategy that gives clients a sense that they should make a service purchase as soon as possible. To make a client add on Special Perils cover, which is cover for commercial vehicles against loss or damage caused by natural disasters, Salam Ukhuwah Enterprise's workers can communicate and advise the client to purchase this add on cover in their policies and give a discount, but the discount has a deadline. When faced with a deadline, people are much more likely to act quickly and make a purchase. Therefore, Salam Ukhuwah Enterprise can advise and persuade the clients to get these special perils before the deadline. For example, Salam Ukhuwah Enterprise can make limited time offer which valid until this week only.

WO STRATEGIES

W1O1: ACTIVELY CREATING MARKETING CONTENT

Social media marketing is the process of developing content for social media platforms in order to promote products and/or services, build community with target audiences, and drive traffic to businesses. As a result, it is a good strategy to promote commercial/business vehicle insurance renewal service, as well as to build a community with target audiences such as business owners, in order to increase sales for this service. Salam Ukhuwah Enterprise can create content for social media using both hard-sell and soft-sell approaches. A hard sell approach is a direct attempt to persuade the audience to make a decision favorable to the Salam Ukhuwah Enterprise, such as obtaining commercial vehicle insurance renewal service, whereas a soft sell approach is an indirect strategy that builds relationships with audiences through not obvious and casual tactics. For example, the soft sell approach is by posting about the advantage of having commercial vehicle insurance renewal service at Salam Ukhuwah Enterprise. While actively and consistently posting creative content on social media, Salam Ukhuwah Enterprise can also put website link on social media or put social media link on website to connect with the audiences in various ways.

TOWS MATRIX

Commercial/Business Vehicle Insurance Renewal Service

W2O2: PROVIDE TRAINING FOR EMPLOYEES

In order to make the operation become more efficient is by provide training on how to avoid making mistakes like misspelling company name to the staff members. For example, train them to pay attention to the common mistakes or use checklist to reduce the mistakes. Besides, the training program to teach the staffs to persuade clients to getting commercial vehicle insurance with add-on such as Special Perils cover also can be include in the training. This is to ensure the admin clerks serve the clients better, create a more positive client and become more persuasive

ST STRATEGIES

S1T1: ADDING MORE INSURANCE PROVIDERS OR INSURANCE COMPANIES

To overcome online competitors, Salam Ukhuwah Enterprise can take the initiative by adding more insurance providers or insurance companies for them to work with. This is because there are some customers who prefer other insurance companies other than insurance companies that Salam Ukhuwah Enterprise represent. By adding more insurance companies that Salam Ukhuwah Enterprise represent, Salam Ukhuwah Enterprise can have a chance to be client's choice to renew their commercial or business vehicle insurance. Moreover, the staff's role to compare the commercial vehicle insurance rates and prices also become better and more effective for the customers by adding more insurance providers.

S2T2: EDUCATE CLIENTS ABOUT RISKS UNDERINSURANCE

Some customers request a smaller total cover for their commercial vehicle insurance in order to obtain a lower price, but few are aware of the hidden danger associated with this underinsurance. In order to prevent financial losses for the policyholder, Salam Ukhuwah Enterprise's staff plays a crucial role in educating their clients about the risks of underinsurance. For example, if an unexpected event like an accident, fire, or theft occurs, underinsured clients may not receive full compensation from the insurance company and may have to pay for the cost of repairing commercial vehicle damage.

WT STRATEGIES

TOWS MATRIX

Commercial/Business Vehicle Insurance Renewal Service

W1T1: INVEST IN ONLINE ADS

Online advertisements can accelerate and simplify the development of Salam Ukhuwah Enterprise's commercial vehicle insurance renewal service. But if Salam Ukhuwah Enterprise wants to improve the internet presence of the service, particularly commercial vehicle insurance coverage, it must invest money in online advertisements. Now, Salam Ukhuwah Enterprise can buy adverts across a variety of websites, including Facebook, Google, YouTube, and others. Salam Ukhuwah Enterprise promotions will be highlighted in these adverts, so that more people be aware of the service. Online advertising for businesses has a number of advantages. ideally, it can be altered in order to relate to the audience you are trying to reach, as in the case of this service, where Salam Ukhuwah Enterprise is trying to reach owners of businesses or companies. Salam Ukhuwah Enterprise can target specific audiences with online advertisements based on their age, interests, location, gender, behavior, and other characteristics. Text, infographics, films, and images are just a few of the many formats in which advertisements can be created. The attractive online advertisement will attract more businesses owners to using commercial vehicle insurance renewal service at Salam Ukhuwah Enterprise

W2T2: RECOGNIZING AND REWARDING EMPLOYEES

Employee satisfaction at work increases when their accomplishments are acknowledged, either verbally or with a reward, so rewarding and recognizing staff can increase productivity. Employees are empowered to take charge of their duties and are more likely to finish them on time when they are more invested in what they are doing and feel proud of it. When they are compared to other employees or working toward a reward, they will ensure that the work is of outstanding quality. When processing client policies, this tactic can help the staff members who provide commercial vehicle insurance renewal services to clients make fewer mistakes, such as operational mistakes. Additionally, giving praise and awards for good work helps increase motivation, ensuring that employees stay on task and keep a positive outlook. These initiatives promote teamwork and give workers a goal to strive for. When people are rewarded for doing something well, they are more likely to continue doing it. For instance, they will be inspired to provide the finest service possible to clients by being approachable and proactive in their interactions with them.

Conclusion

Through this industrial training at Salam Ukhuwah Enterprise, i gained a lots of knowledge about Insurance sector and its important role to the society. I am also learned to hone soft skills appropriate to the work environment.

Industrial training at Salam Ukhuwah Enterprise also provide me with personal growth opportunities such as developing communication and problem-solving skill

Beside soft skill, i am also gain some technical skills such as operating system and software since internship as admin clerk at Salam Ukhuwah Enterprise require me to familiar with the insurance companies systems to processing their insurance.

With this knowledge and skills, its really beneficial for my future career.

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APPENDICES



Salam Ukhuwah Enterprise Centre



Office desk

The image is a screenshot of a Microsoft Excel spreadsheet titled "Daily Report Sales". The spreadsheet is divided into several sections:

- Summary Table:**

NO	AM	1	2	3	4	5	6	7	8
1	SALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- TOTAL SALES (RM):**

ITEM	AMOUNT
LESEN BERKAWAN	0.00
SERVIS CAJ	0.00
BERSEKUT	0.00
SERVIS CAJ	0.00
MELO	0.00
SERVIS CAJ	0.00
PERAKA (RM)	0.00
SERVIS CAS	0.00
EPAY (P2/P3/P4)	0.00
INSURANS	0.00
JUALAN SALES	0.00
PERKAWAN	0.00
TOTAL SALES	0.00
KURUSIA/LESEN	0.00
- DAILY SALES (RM):**

NO	AM	1	2	3	4	5	6	7	8
1	SALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- FRANSISKA BANK (RM):**

NO	AM	1	2	3	4	5	6	7	8
1	SALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Daily Report Sales

APPENDICES



Face-to-Face meeting with Advisor and Examiner At UITM Arau Perlis



Online presentation with Advisor and Examiner

