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UNIVERSITI
TEKNOLOGI
MARA

Fakulti
Pengurusan
dan Perniagaan

INDUSTRIAL TRAINING REPORT :

AMANAH SAHAM NASIONAL BERHAD (ASNB) TELUK INTAN

29TH AUGUST 2022 – 10TH FEBRUARY 2023

BACHELOR IN BUSINESS ADMINISTRATION (HONS) FINANCE

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Amanah Saham Nasional Berhad
Syarikat milik penuh oleh Permodalan Nasional Berhad

EXECUTIVE SUMMARY

Internships are short-term work experiences provided by a company or organization to commonly final-year students for them to gain real-world work experience and gain exposure to the industry relevant to their course. Most fresh graduates have a gap between their university life and their working life, so the purpose of the industrial training is to help all students out there an experience and an exposure on what the real working life is like.

I have been experienced industrial training for almost 6 months starting from 29th August 2022 and ended on 10th February 2023. I was accepted to undergo my industrial training at Amanah Saham Nasional Berhad (ASNB) branch Teluk Intan. I was placed at the Customer and Channel Management Department under Branch Management & Supervision Unit of ASNB Teluk Intan. As an intern at ASNB Teluk Intan, I have gained a real working experience, understanding more about the company operating structure and the company's products. Throughout my internship at ASNB Teluk Intan it helps me to enhanced my communication skills and makes me become braver because I have been dealing with customers a lot.

Starting this report with my updated resume, which I will be using to search for any available opportunities. After that, I will be explained about company's profile including company's background, vision and mission, company's product, its location, and company's organizational structures. Besides, I will be sharing about the training reflection during my internship at ASNB Teluk Intan. The most important aspect of this report is that I will present a SWOT analysis for the company, along with discussions and recommendations. Lastly, I will be concluded overall regarding my industrial training at ASNB Teluk Intan.

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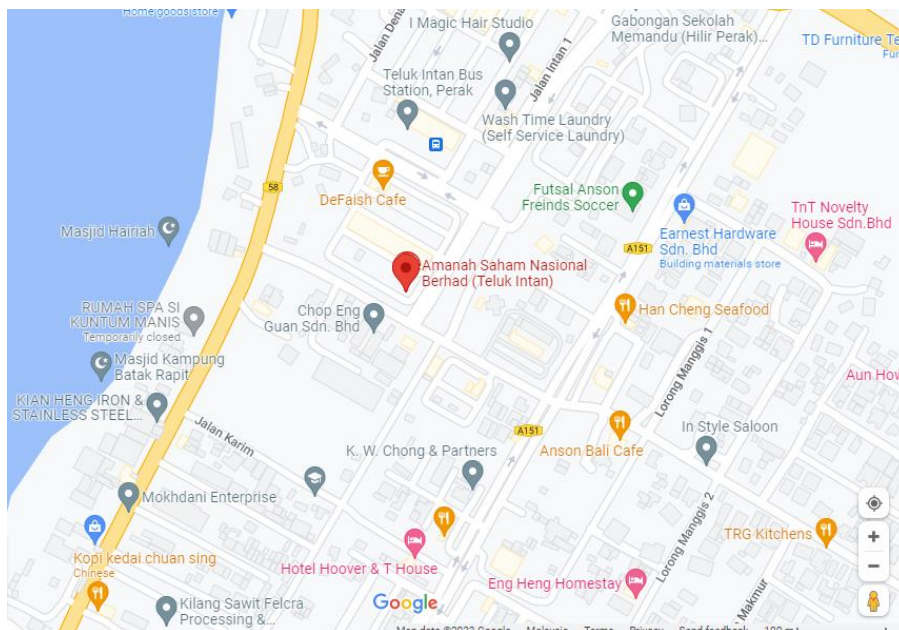
3.0 COMPANY’S PROFILE

3.1 Logo, Name, Background and Location



Amanah Saham Nasional Berhad (ASNB) is a Malaysia’s largest fund management company, and it is a subsidiary of Permodalan Nasional Berhad (PNB). ASNB was established on 22 May 1979 known as the market leader in the Malaysian unit trust industry. Currently, ASNB has 32 branched all around Malaysia including Sabah and Sarawak. ASNB also managing more than 13 million accounts and has more than 2 700 agents’ branches nationwide including Maybank, Cimb bank, Bank Islam, Pos Malaysia, RHB, and many more to facilitate investors to perform their investment transaction. ASNB also provides online transaction facilities through myASNB portal www.myasnb.com.my and mobile application which is myASNB apps. ASNB is a unit trust management company that manage all funds launched by the PNB.

Location of ASNB Teluk Intan



273, Jalan Intan 12, Bandar Baru Teluk Intan, 36000 Teluk Intan, Perak.

3.2 COMPANY'S VISION, MISSION, OBJECTIVES AND VALUES

Vision

To be a 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 raise the awareness on the importance of financial planning among the people.
- To create awareness and provide a comprehensive method to manage and draw up financial roadmap to help one achieve short-, medium- and long-term financial goals.
- To provide continuous education to the public on the importance of financial planning for retirement and child's education needs.

Values

1. Prudence

Which this company exercise prudence and do not compromise on integrity in safeguarding the wealth of their unit holders.

2. Adaptability

This company also will strive develop adaptability and nimble ways of working to suit the consistently changing environment in their organization.

3. Collaboration

This company cultivate a culture of collaboration, mutual respect, and empowerment in achieving shared aspirations.

4. Excellence

This company also continually strive to achieve excellence through competent execution for their mandate.

3.3 ORGANIZATIONAL STRUCTURE

Board of Director



YABhg. Tun Arifin Zakaria
Chairman
Non-Independent Member



Encik Ahmad Zulqarnain Onn
Director
Executive/Non-Independent



YBhg Datuk Seri Dr. Nik Norzrul Thani
N. Hassan Thani
Director
Non-Executive/Independent



YBhg Dato' Dr. Nik Ramlah
Nik Mahmood
Director
Non-Executive/Independent



YBhg Datuk Mohd Anwar
Yahya
Director
Non-Executive/Independent



Encik Muzaffar Othman
Executive Director
Executive/Non-Independent

PNB Shariah Advisory Panel



Tan Sri Dr. Mohd. Daud
Bakar
Chairman



Dato' (Dr.) Haji
Nooh Gadot



Prof. Emeritus Dato' Paduka Dr. Mahmood Zuhdi
Haji Abd. Majid



SS Dato' Haji Mohamad Shukri
Mohamad



Dr. Aida Othman



Encik Wan Abdul Rahim Kamil
Wan Mohamed Ali



Datuk Prof. Dr. Mohamad Akram Laldin

The Shariah Adviser for ASNB Islamic Funds



Datuk Prof. Dr. Mohamad Akram Laldin
Chairman



Dato' (Dr.) Haji
Nooh Gadot



Prof. Emeritus Dato' Paduka Dr. Mahmood Zuhdi
Haji Abd. Majid



Dr. Aida Othman



Encik Wan Abdul Rahim Kamil
Wan Mohamed Ali

The Management



Encik Muzzaffar Othman
Chief Executive Officer & Executive Director, ASNB



Encik Mohd Azlan Masood
Head, Customer & Channel Management, ASNB



Encik Mohd Ikhrum Mokhtar
Head, Sales & Marketing Operations, ASNB



Puan Normazura Berahim
Head, Unit Trust Strategy & Product Management, ASNB



Encik Mohd Ridza Yahya
Head, Preferred Client Management, ASNB



Encik Ahmad Tarquin Mohammad Khalid
Head, Accounts, ASNB



Encik Mohd Azuddin Sham Abdullah
Head, Business Solutions, ASNB



Encik Nurman Mohd Naw
Vice President, Sales & Marketing Operations, ASNB &
Officer in Charge, Unit Holders Communication & Financial Education,
ASNB



Puan Noorhaslinda Mohammad
Vice President, Customer & Channel Management, ASNB

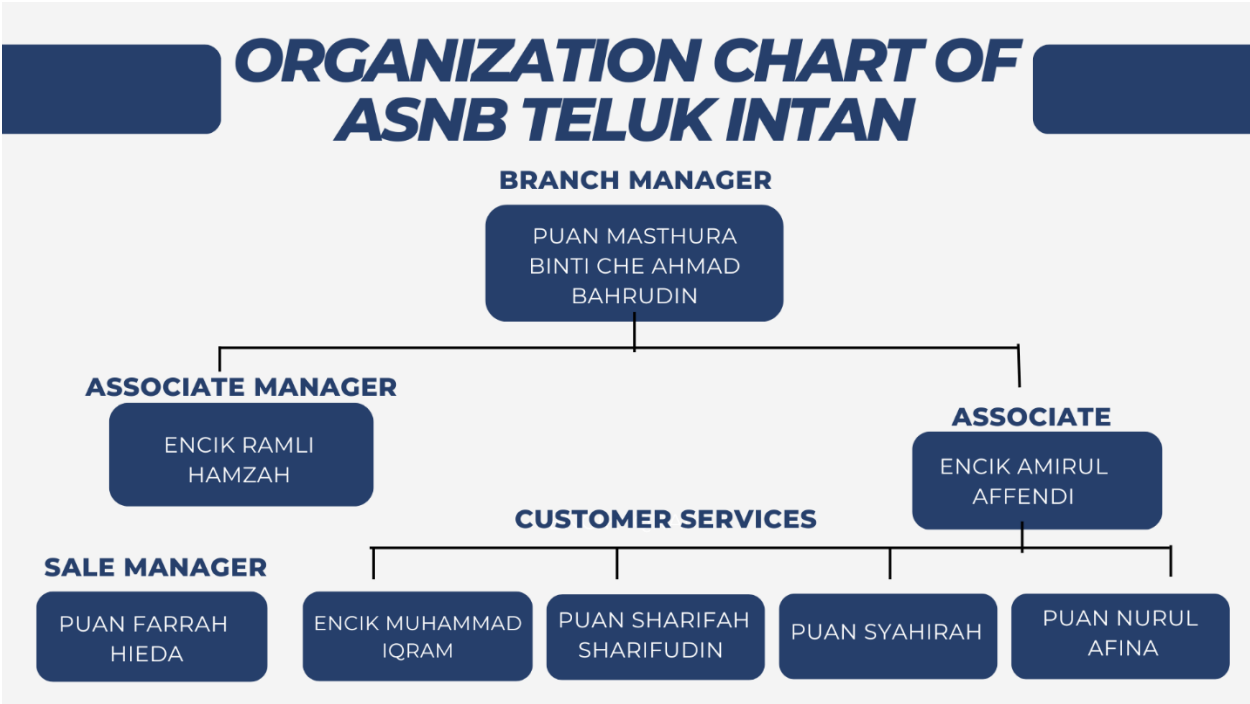


Puan Murni Harnita Mokhtar
Vice President, Supervisory & Assessment Unit, ASNB



Encik Mohd Yusri Surip
Officer in Charge, ASNB Wakalah Sdn. Bhd.

ORGANIZATIONAL STRUCTURE OF ASNB TELUK INTAN



3.4 AMANAH SAHAM NASIONAL BERHAD (ASNB) PRODUCTS

FIXED PRICE FUNDS



ASB



ASB 2



ASB 3 Didik



ASM



ASM 2 Wawasan



ASM 3

VARIABLE PRICE FUNDS



ASN



ASN Equity 2



ASN Equity 3



ASN Equity 5



ASN Equity Global



ASN Imbang 1



ASN Imbang 2



ASN Imbang 3 Global



ASN Sara 1



ASN Sara 2



ASN Sukuk

3.5 AMANAH SAHAM NASIONAL BERHAD (ASNB) SERVICES

- **Registration account**
An account registration can be done in two ways through kiosks or through counter processing.
- **Subscription**
Unit holders can make additional investments in their unit trust fund accounts at the ASNB counter, online platforms such as the myASNB app, and ASNB agents.
- **Redemption**
Investors who want to redeem their unit trust fund have two options which are redemption in cash or redemption through money transfer.
- **Transferring and switching.**
These services were provided to investors who wished to transfer their unit trust fund to another unit trust fund account or to another unitholder.
- **Estate claim**
The process of transferring a deceased unitholder's fund to his or her heirs.
- **Estate planning**
During his or her lifetime, the unit holder may transfer ownership of property from one person to another. This can be accomplished by registering for Hibah Amanah for Muslim unit holders and Pengisytiharan Amanah for non-Muslim unit holders.
- **Wakaf**
It is a platform for ASNB unit trust investors to contribute their ASNB unit trust investments through the concept of investment and wakaf to ensure that their contribution is continuous. The minimum wakaf payment is RM 1000.

4.0 TRAINING'S RELECTION

To complete my degree, my last semester of my degree required me to undergo industrial training. I was accepted to be an intern at Amanah Saham Nasional Berhad (ASNB) Teluk Intan two weeks before the actual date of industrial training started. The durations of internship that I must undergo are 24 weeks which is 6 months starting from 29th August 2022 until 10th February 2023. The working hours are at 8 a.m. to 5 p.m., with an hour break in between. Because the operation is not closed during the lunch time, the staff and I had to take turns taking breaks. I am working on Monday until Friday in a week.

I was assigned to the Customer and Channel Management Department under Branch Management & Supervision Unit of Amanah Saham Nasional Berhad (ASNB) Teluk Intan, a wholly owned subsidiary company of Permodalan Nasional Berhad (PNB). My first tasked at ASNB Teluk Intan is I was assigned to the Meeter greeter counter where I was introduced to a system known as the Hulk system. The Hulk system ensures that all unit holder's personal information, such as address, phone number, profession, email address, and monthly income, has been updated by checking their identification card number using the Hulk system before given the unit holders a number for queue. Besides, my responsibilities include assisting investors based on their needs, such as assisting them to complete the document transaction whether they want to redeem or subscribe to their investment account. Not just that, I also assisting investors to registration an account includes a major or minor account, I also must ensure that investors bring all necessaries documents before entering the teller's counter. I also assist investors in registering for myASNB apps so that all investors can easily monitor their investments via the apps.

Moreover, I was tasked with dividing all document transactions done in a day by each tellers in accordance with the fund. This task it usually called as a Batching among the staff at ASNB Teluk Intan. This must be done every day, and all document transactions must be posted to the ASNB Seremban, Negeri Sembilan, by Monday the following week. Furthermore, I was tasked to get investor's thumbprint on each contract pages after they agreed to registered Hibah Amanah or Pengisytiharan Amanah. I also handle post office matters, such as posting Hibah Amanah and Pengisytiharan Amanah documents that need to be posted to the ASNB Ipoh's Unit Perwarisan. Usually, I also assist in failing documents. Lastly, I also assigned to scan the estate claim documents that need to be sent to the headquarters for them processing the payment to the heirs.

4.1 INTRINSIC AND EXTRINSIC BENEFITS

- **Allowances**

As an intern at ASNB Teluk Intan, I have been given an allowance RM 1000 per month. Every month, my allowance was transferred into my Amanah Saham Bumiputera (ASB) account. Therefore, it is compulsory to all interns at ASNB or even at PNB to open an ASB account so that they can transfer the allowance to our account. To withdraw the allowance, we can use online platform which is myASNB apps by making the redemption transaction or withdraw at ASNB branch itself or any ASNB agents such as Maybank, Cimb Bank, RHB Bank and Pos Malaysia.

- **Paid Leave**

Besides getting an allowance, as an intern at ASNB Teluk Intan, I also get paid leave. We are eligible to get one day of paid leave per month after one month of being an intern at ASNB. If there is an emergency or we need to see our university advisor, we can use our paid leave by applying with filling out a leave authorization form that must be signed by our supervisor.

- **Facemask**

Even though it is not compulsory for people wearing a facemask while visiting the ASNB branch, the staff at ASNB Teluk Intan must take precautions by wearing a facemask during working hours to prevent the spread of Covid-19 among the staff. Since I was exposed with a lot of people from everywhere, thus the way all the staff and I take care of each other is by wearing the facemask every single time especially when making contact to each other such as during briefing in the morning and during working hours. Therefore, ASNB Teluk Intan has provided facemasks to all employees, including interns, guards, and cleaners.

- **Learn being multi-task.**

As an intern at ASNB Teluk Intan, I have learned to be multi-tasking. This is because my main task is to assist customers at the front in the meeter greeter counter, but I also have other tasks that need me to leave the meeter greeter counter for a while for me to complete the other tasks. The task that I meant was preparing documents to be posted on that day. Thus, at this point I realized that I have learned to be multi-tasking.

- **Punctuality**

Punctuality in my point of view is not being late. Since the operation hours for the ASNB Teluk Intan branch started at 8.15 a.m. the staff and I suppose to arrive at the office before the 8.00 a.m. This is because every morning there has a briefing section by branch manager at 8.00 a.m. before the operation started. As an intern, it is important for me to arrive on time and not being late so that I can show a positive image to all the staff at the branch. Starting day 1 of internship until now I able to arrive at the office before 8.00 a.m.

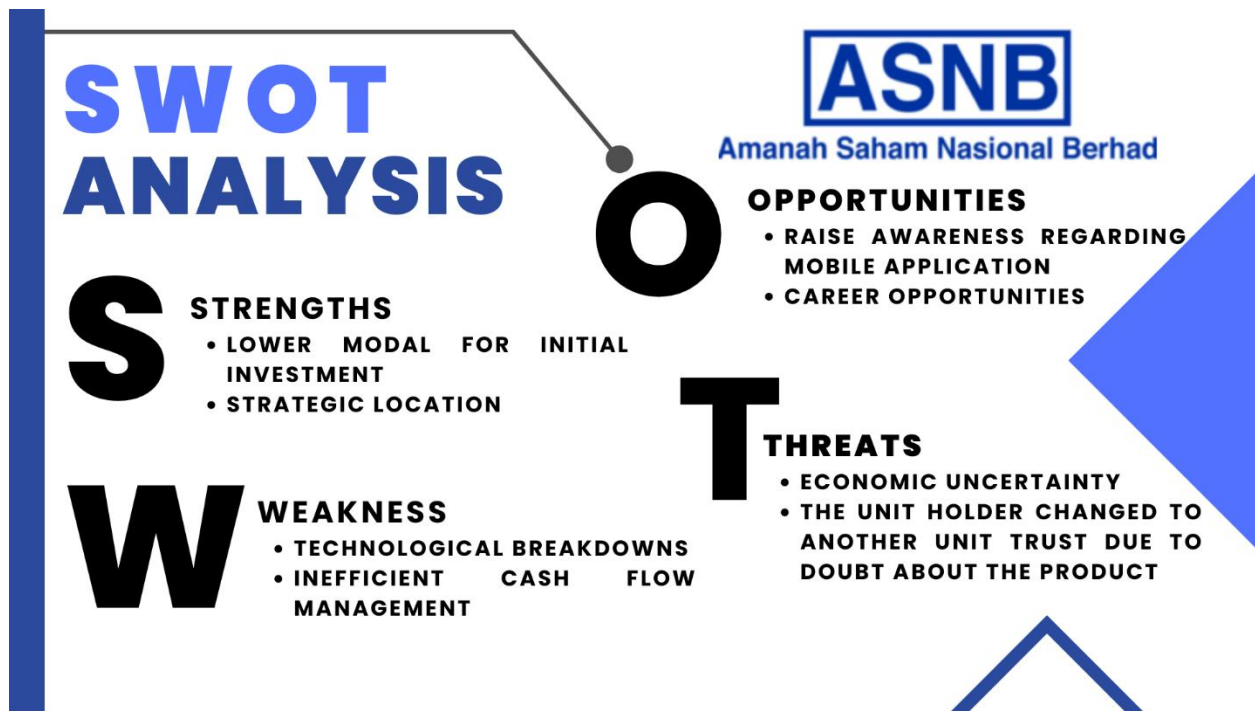
- **Communication skills**

As an intern at ASNB Teluk Intan, communications skill is important because I have to communicate a lot with the people and with all the staff. Since my work have to dealing with the investors, I have to know a lot of things that I did not know before this. First two weeks I have to observe what kind of required the investors need to visit the branch, most of the cases kind of similar everyday such as they want to make a redemption transaction and a subscription transaction on their investment account, they also wanted to request an inheritance claim on behalf of a deceased family member, and also, they wanted to register for Hibah Amanah or Pengisytiharan Amanah. I must learn the process for each investor's needs so that I can explain to the investors what the next steps they can takes. By the understanding the process it is able for me to explain to the investors at this point it helps me to improve my communication skill.

- **Confidences**

Communication skills come along with confident. During internship at ASNB Teluk Intan I must enhance my confident while dealing with all the investors. Therefore, to have self-confidence I must appear presentable and have the knowledge, particularly about the operation, so that when I explain to the investors, I am not providing incorrect information. I've realized how important it is to have self-confidence, especially in a work environment that requires us to talk a lot. As a result, it gradually improves my self-confidence.

5.0 SWOT ANALYSIS



6.0 DISCUSSIONS AND RECOMMENDATION

6.1 STRENGTHS

- LOWER MODAL FOR INITIAL INVESTMENT

An initial investment is the starting amount of money that it takes to open an account. Amanah Saham Nasional Berhad (ASNB) is a known as well-established unit trust company in Malaysia that operates more than 40 years. ASNB offers the products with lower minimum for initial invest which is RM 10. This can encourage all range of people to invest in ASNB products since its product has lower initial for investment. Amanah Saham Bumiputera (ASB) is unit trust fund product that well-known for Malaysians. According to The Malaysian Reserve website, the number of ASB accounts increased by more than 200,000 to 10.6 million, while units in circulation increased by 4.6 billion, or 2.53%, to 186.4 billion units. This demonstrates that the lower initial investment helps the company gains more new investors in a year. The company can attract more new investors daily because people just need a minimum of RM 10 to start investing in ASNB products. Besides, Bumiputera investors have trust in ASB as an important savings and investment tool in their financial planning. As a result, ASNB was able to gain more capital and have loyal customers in the form of long-term investors. In addition, ASNB can retain customers because it continues to provide a competitive return to its unit holders. In fact, ASNB has been able to maintain its unit holders account active for a long time. This is because the dividends are calculated monthly by using the lowest balance and paid annually. Thus, the account cannot be closed because the dividend is paid out monthly. As a result, the account will remain active for an indefinite period.

My recommendation is that ASNB should focus on marketing their product. This is because of the initial investment is low ASNB. It is an advantage for ASNB to gain new investor to invest in their product. Therefore, ASNB can market its product by doing a roadshow to reach a large and targeted audience. For example, ASNB can do a roadshow at the school or at other bank branches to increasing awareness on investing in early ages. Since the ASNB product has a lower initial investment, it will easier for them to attract young generation to start invests in ASNB product throughout the roadshow. This will aid in increasing ASNB product exposure and attracting new investors and at the same time can gain profit.

- STRATEGIC LOCATION

Running a business requires a strategic location. This is because location is important in business, and a strategic location will improve a company's long-term performance and allows the company to have good accessibility, such as access to new potential customers, resources, and transportation.

The strength for ASNB Teluk Intan is its located in conducive area where in the middle of the town of Teluk Intan. The location is strategic because the branch is easily accessible. Around the branch area there are many other businesses including, restaurants, public transport, internet center and near with others banking area. Besides, near to the branch also have a lot of parking spaces which easier to customers to park their cars. This conducive area help ASNB can be reach by more people. Besides, customers who come to the branch with a business purpose can also help to fasten the process. For example, one of the services provided by ASNB is estates claim, also known as *Tuntutan Baki Perlaburan Kematian*, in which heirs come to the branch to claim the deceased family member's balances investment. The procedure requires the heirs to fill out the required documents, and one section within the document requires the heirs to obtain the stamp of *Pesuruhjaya Sumpah*. As a result, because the ASNB Teluk Intan branch is close to *Pesuruhjaya Sumpah*, the heirs can complete the process in a single day.

The strategic location makes ASNB Teluk Intan have more visited by the investors especially investors from Perak. **My recommendation** is that ASNB Teluk Intan must increase their manpower because this branch has become a central hub for people living in Perak who want to make a transactions, particularly those that cannot be done at the agents' branch, such as estate claims. This is due to the fact that having more manpower allows the branch's operations to run more smoothly, and investors who want to perform a transaction do not have to wait as long.

6.2 WEAKNESSES

- EXPERIENCING TECHNOLOGICAL BREAKDOWNS DURING PEAK TIMES

Nowadays, technology is widely used in the workplace. The advances of technology enabled the company to provide faster and more quality customer service to its customers. ASNB Teluk Intan should ensure that the system that they used in a good way in order to give faster and quality customer service to their unit holders. Thus, it is important to keep smooth technology users among employees so that business operations are not disrupted. Having breakdowns in technology will lead to failure in operating the business. In my point of view, the weakness of ASNB Teluk Intan is they are having technological breakdowns especially during peak times. Based on my experience, beginning of the year, ASNB will get more investors visits due to income distribution for the Amanah Saham Bumiputera (ASB) fund. Unit holders will typically visit an ASNB branch to determine how much dividend they will receive last year. During this peak time, ASNB Teluk Intan was experiencing a technology breakdown in their system, causing the operation to be slow and forcing them to halt operations for approximately an hour. Aside from the system, the kiosks at the ASNB Teluk Intan branch are also disrupted and cannot be function as usual. This technological breakdown causes customer dissatisfaction with the services and disrupts business operations. In fact, this is the best time for each employee to achieve their key performance indicator (KPI) by promoting and selling available services such as Hibah Amanah, Pengisytiharan Amanah, and Wakaf.

I've heard that this issue has occurred in previous years. **My recommendation** is that ASNB should improve their system by identify the root cause of the problem so that the system can be used smoothly. Besides, for the kiosks machine it should have frequently checked and had to service so that it can function well.

- INEFFICIENT CASH FLOW MANAGEMENT

It is important to maintain cash availability at ASNB Teluk Intan. Since its operations need to use cash for daily transactions. Besides the number of unit holders who make a redemption transaction is larger than those who make a subscription transaction. Beginning of January, when unit holders usually come to the branch to check on their dividend and wanted to make dividend withdrawal.

Based on my experience during the dividend of ASB come out, ASNB Teluk Intan is having lack of cash and they have to limit a redemption cash transactions from RM 10,000 per person in a day to RM 5,000 and worst to RM 2,000 per person on that day. This issues happened two days in a row. This occurred because the party in charge of cash in transit (CIT) was unable to commit to transferring the money earlier to the ASNB Teluk Intan, the late of transferring the money from the bank to ASNB make the branch lack of cash. This will cause customer dissatisfaction, particularly among unit holders who wanted to withdraw cash for an urgent matter. Besides, it will leave a bad impression on ASNB Teluk Intan, as they are unable to provide sufficient cash for its operation.

My recommendation for this issue is that the staff of ASNB Teluk Intan should promote more regarding withdrawals via money transfer into their unit holders' personal bank accounts. This is because most unit holders are still unaware that funds can be withdrawn via money transfer. When people are aware about the money transfer, it will help the branch reduce the use of cash. This method will benefit both parties and help ASNB Teluk Intan maintain a positive image. Besides, ASNB should have the discussion with the bank and the party that responsibility to transfer the money by explaining the situation that ASNB faces during the early January where there will be a lot of customers come to withdrawal the money during that time.

6.3 OPPORTUNITIES

- RAISE AWARENESS REGARDING MOBILE APPLICATION (PESTAL - Technology)

Amanah Saham Nasional Berhad (ASNB) has launched the myASNB mobile app to allow unit holders to view their ASNB investment portfolio and make additional investments via mobile devices. The function of myASNB app is to allow unit holders to monitor their investment portfolio and account balance, perform additional investments via bank transfer within the app, also can download statement. Besides, this is one of the ways that Permodalan Nasional Berhad (PNB) made to encourage more people to invest at the same time can increase financial literacy especially for youth. This is because by using the myASNB mobile app it makes easier for Malaysians to register an account without having to visit to the ASNB branches or its agents. As a result, this has the potential to attract more investors in the short term.

In my point of view during industrial training at ASNB Teluk Intan, MyASNB mobile app awareness remains low among unit holders, including the young and middle generations. Thus, **my recommendations** to increase awareness among unit holder regarding myASNB mobile apps is by through the campaign in the mobile apps. For example, ASNB has launched the Target Labur campaign via the myASNB app to encourage individuals to achieve financial goals such as purchasing a home, planning a vacation, or other personal purposes. This function in the app is able for the unit holders achieve their financial target by making their own targets. This function was introduced in 2021 is to give convenience investing to all Malaysians to achieve their target financial.

- CAREER OPPORTUNITIES

PNB through its subsidiary ASNB has open career opportunities for Malaysian graduates who are still unemployed. This trainee program aims to enhance their employability and marketability with appropriate skills, knowledge and working experience throughout the training process to increase the possibility in advancing their career in the future. Besides, is a way of bridging the gap. In my opinion, this career opportunities program is important to graduate for them to starting their career and able to become a quality of trainee.

My recommendation is that this program be taken seriously by providing one major tasked to the trainee so that it can build its skills, knowledge, provide experience to the trainee so that at the end of the programmed, the trainee will be employable and marketable. This program will be successful if they can develop the trainees' ability to work as real workers by assigning tasks related to the organization's operation to produce quality trainees.

6.4 THREATS

- ECONOMIC UNCERTAINTY (PESTAL - ECONOMIC)

Pandemic Covid-19 have given huge impacts global economy and financial market. The pandemic affected most people and resulting in reductions in income, a rise in unemployment and disrupting many other businesses.

Throughout 2022, Malaysia is facing economic uncertainty due to geopolitical tensions, raising interest rates, China's Zero-COVID policies must heightened market volatility (Ignatius, 2022). Besides, the international stock market also shown uncertain performance driven by the high global inflation rates due to the increase in oil and gas prices as well as commodities all around the world due to geopolitical conflict between Russia and Ukraine and the disruption of world supply chain by zero policy in China (ASNB, n.d.). The income distribution on ASNB product linked to economic performance. Thus, the uncertain in economic will has an impact on ASNB product prices, particularly variable price products where the price continuously falls. As a result of this, unit holders, particularly those who invested in variable-priced products, will suffer losses as prices continue to fall. As a result, the unit holder will make a quick decision by selling the

variable price product as the price falls. They must do so because they do not want to suffer a significant loss in the long run.

For my recommendation, ASNB should focus more on delivering sustainable and competitive returns in order build trust among unit holders. Thus, ASNB should focus on invests in the sector that will give high return such as in financial sectors, healthcare, and technology.

- THE UNIT HOLDER CHANGED TO ANOTHER UNIT TRUST DUE TO DOUBT ABOUT THE PRODUCT (PESTAL- SOCIAL)

It is a threat to ASNB when people have doubt about their products. Especially in terms of shariah compliance. Most of the people still do not know that Zakat is required on ASB investments. This is since every property that grows is a source of zakat. Some unit holders still unaware regarding to zakat payment that must be paid every year if the *nisab* and *haul* exceed the specified amounts. They are also unsure whether the investment in ASB is a Shariah compliant. The uncertainty among unit holders leads them to consider shifting their investment to another unit trust such as Tabung Haji, which legally adheres to Shariah compliance. This is because investment in Tabung haji has calculated the zakat that unit holders must pay every year. Thus, they do not have to worry about the amount of zakat that they need to pay every year.

My recommendation is that ASNB should educate their unit holders more about Zakat payment through promoting on mobile application, myASNB app. This is because the apps have included a function that assists in calculating the zakat that unit holders must pay each year. Zakat payment is calculated by multiplying the unit holder's required minimum balance for the year by 2.5%. Thus, with the services available in the mobile apps shows the ASNB very concerned about the payment of zakat. Besides, ASNB should do more forum section on television channel so that it will increasing the awareness among unitholders regarding the zakat payment.

7.0 CONCLUSION

In conclusion, six months of internship at Amanah Saham Nasional Berhad (Teluk Intan) gives me a great experiences that I would not imagine before. Industrial training gives me the opportunities to work with experiences people and have better understand about the company operation, products, and services. Besides, industrial training help on giving an exposure on how a business is run. It also gave me an opportunity on understand about the investment. My internship has helped me gain confidence and enhance my communication skills significantly. Industrial training also helps us as a students to improve as a person.

after six months of internships, I can identify the ASNB Teluk Intan's strengths, weaknesses, opportunities, and threats, and the recommendations I make will help the company to improve in the future.

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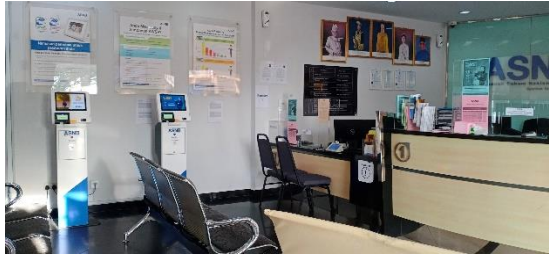

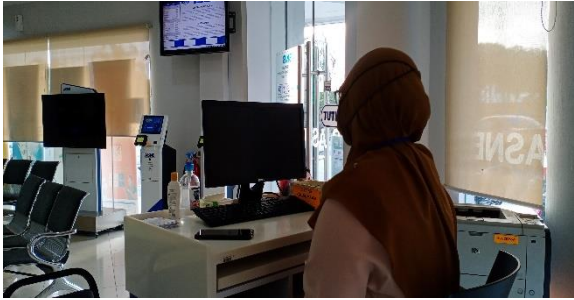
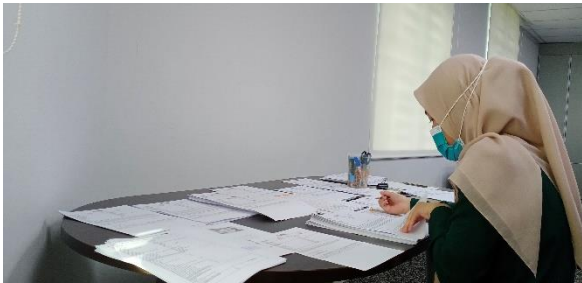
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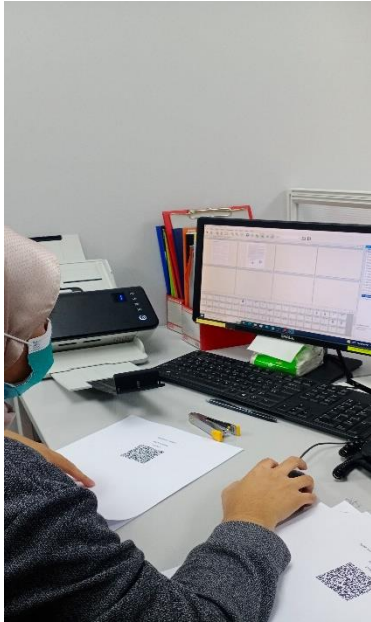
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9.0 APPENDICES

 	<p>The area where the investors have to wait until their number has been called to go to the counter.</p> <p>Kiosks in the pictures are used for account registration, updating personal information, print a statement of their account, check balances, and made a subscription for the fund.</p>
	<p>I was assigned at Meeter greeter counter where I required to check investors personal information by using Hulk systems before giving them a number for their queue.</p>
	<p>Every morning task, I required to sort of yesterday documents transaction by each of the tellers according to the fund which usually called as batching.</p>



I was assigned to scanning *Tuntutan Baki Pelaburan* to the branch and headquarters for them process the payment to the heirs.



Handling office post matters where I responsibility to post Hibah documents and batching documents.











A picture of me with the branch manager and staff of ASNB Teluk Intan.

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