



**AIA PUBLIC  
TAKAFUL**

# **INDUSTRIAL TRAINING REPORT**

## **OSI NURUL AGENCY**

12 August 2022- 10 February 2023



**MARIA NUR HAJAR BINTI JUSNIZAN (2020483924)  
BACHELOR OF BUSINESS ADMINISTRATION (Hons.)  
FINANCE  
DR. NURUL LABANIHUDA BINTI ABDULL RAHMAN**

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## **EXECUTIVE SUMMARY**

This report summarizes my internship program as required for a Bachelor of Business Administration (Hons) in Finance at UiTM Arau, Perlis. My internship period is from 12<sup>th</sup> August 2022 to 10<sup>th</sup> February 2022. I successfully completed this internship as a general administration clerk in OSI Nurul Agency – AIA Public Takaful at Seri Manjung, Perak. I have a great experience during this internship with help from the Unit Manager and other staff from beginning to end.

I was responsible for key in customer information and doing quotations, filling requirements forms, submitting customer cases and surrender, dealing with customer car insurance orders and being a runner for road tax, attending workshops and training, updating the sales production board, and marketing advertising in social media platforms.

Moreover, based on the company operation I gain a better understanding of SWOT and PESTEL analysis.

## **COMPANY'S PROFILE**

### **COMPANY BACKGROUND**

OSI Nurul Agency - AIA PUBLIC Takaful is one of the insurance agencies for AIA Group Limited. This agency was established on April 2017 together with AIA Customer Service. This company is in Seri Manjung, Perak, and currently operating under the subsidiary's office next to AIA Customer service since the year 2021. The unit manager of this agency is Miss Nurul Hidayah Chang Binti Abdullah.

This agency provides AIA Takaful products and services. Customers are welcome to the office for any inquiries and claims process. Marketing activities are carried out on social media platforms such as Facebook and WhatsApp. Customer servicing has done daily by the agent through phone calls or messages and visits.

Additionally, this company achieved several awards for their service and recruitment such as the award for Top Recruiter in Perak and Northern during 2021 and continues giving their best service until now.

### **PRODUCT AND SERVICES**

AIA PUBLIC Takaful is committed to helping its customers prepare for life's uncertainties and secure their financial and protection needs. Life may be full of ups and down therefore AIA PUBLIC Takaful provides its customers with head-to-toe protections. AIA offers many kinds of products such as life, medical, critical illness, saving and investment, property solutions, and motor insurance protections. To make it better AIA PUBLIC Takaful provides several packages that cover these protections.

- **A-Life Medik Famili**

Package of family protection for comprehensive medical coverage. This plan covers the certificate holder and spouse until the age of 100 and their children until the age of 23. The plan can be upgraded according to the family's growth. A monthly contribution depends on the age of the certificate owner and other persons covered inside plans. AIA provides until RM150,000 yearly and unlimited benefits lifelong.

- **A-Life Kasih Famili**

This package provides coverage for death, permanent disability, and death due to an accident. Other than that, customers can always upgrade the plan by adding their spouse to the protection and adding critical illness protection. Usually, the customer will contribute a minimum of RM50,000 to a maximum of RM500,000 sum insured which can be claimed on the maturity period at the age of 70.

- A-Life Ikhtiar

This package is also known as the full plan. It includes Hibah (Gift) and Medical Card. During the contribution period, benefits such as an amount of Hibah and an additional amount for Badal Haji are given to the contributor's family. If the payor permanently disables due to an accident, they will receive RM150,000 compensation and an additional RM2,000 into the participant fund until the age of 70. If death occurs due to an accident, the policy owner's family will receive Hibah in a total of RM300,000 at once. If the owner is diagnosed with any one of 44 critical illnesses, they would receive RM2,000 every year into their participant fund until the age of 70. Finally, if there is no claim during the period of contribution the owner will receive 100% of the account including monthly savings after the maturity date.

Furthermore, there are many other packages and campaigns offered by AIA PUBLIC Takaful depending on the current situation and natural disasters such as Banjir Kilat and HFMD. Currently, AIA also offers a Wonder Waiver package in the last month of the year 2022 for current and new customers. It includes Hibah and Medical cards solution with a one-month monthly contribution waiver.

Other than Takaful products, AIA's agents are encouraged to do service for their clients during admission to the ward and any inquiries. This activity will improve customer and agent relationships and gain a new potential customer.

## PLANT LOCATION

### 1. OSI Nurul Agency



COMMISSIONED : 2021

LAND AREA : 1 Shop house (Ground Floor)

LOCATION : NO 245 (BAWAH), JALAN PPMP 3/4, PUSAT  
PERNIAGAAN MANJUNG POINT 3, 32040, SERI  
MANJUNG, PERAK

### 2. AIA Customer Service



COMMISSIONED : 2017

LAND AREA : 2 Shop House (Full)

LOCATION : PUSAT PELANGGAN AIA SERI MANJUNG, NO 243  
JALAN PPMP 3/4, PUSAT PERNIAGAAN MANJUNG  
POINT 3, 32040, SERI MANJUNG, PERAK

## **VISION, MISSION, AND QUALITY PROCESS**

- Vision

To become the best insurance product and services, provider

- Mission

AIA Public Takaful is committed to genuinely engaging with its customers, and to providing the right solutions for them and their families. They address the protection needs of Malaysian at every stage in their life to help them live Healthier, Longer, Better Lives

- Quality policy

AIA PUBLIC Takaful is committed to producing the best insurance products and services. AIA shall establish infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of the customers.

## ORGANIZATIONAL STRUCTURE





## **TRAINING REFLECTION**

My internship period is from 12th August 2022 until 10th February 2023 which is in 6 months roughly. I undergo my internship at OSI Nurul Agency which is one of the AIA PUBLIC Takaful agencies in Malaysia. This company is located at Seri Manjung, Perak. Working hour is from 9 am - 5 pm every weekday and leaves on Saturday and Sunday weekly for all staff.

During the first week of my internship as an administration clerk, the supervisor teaches me how to make customer quotations and explore the agency portal. These are the most important skills that I need to use throughout my internship. I ask so many questions during my first week to make sure that I master the basic task and able to do it myself.

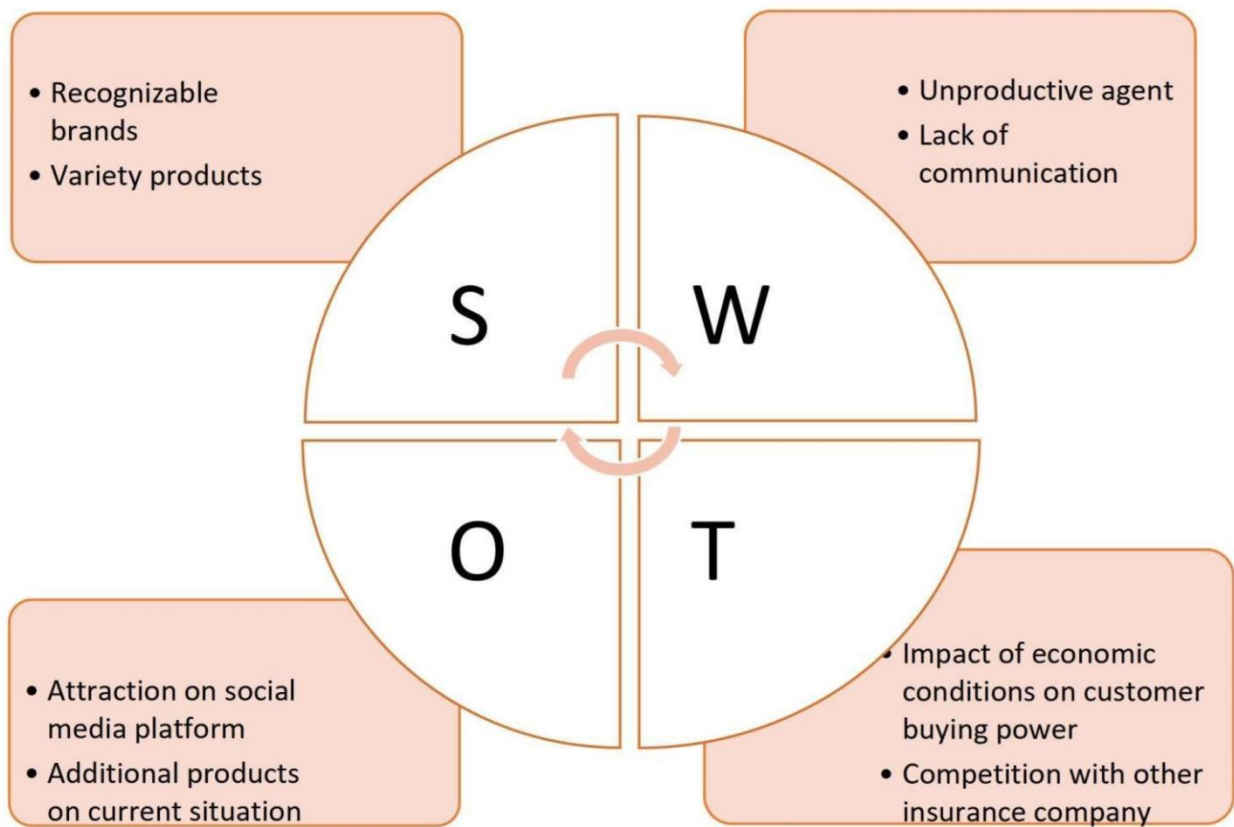
I manage to improve several skills such as:

- Recording customer presence in Microsoft Excel
- PowerPoint slides for the meeting
- Sorting customer payment history (Overdue and Lapsed)
- Printing and Submit forms online and in the drop box
- Updating Sales Production Board
- Marketing in Social Media platforms (Facebook and WhatsApp)
- Contact and remind the customer about the payment on WhatsApp
- Do office Timetable
- Edit poster, infographic, and banner for the company
- Submit customer case (New policy submission)
- Go to JPJ ( Road tax and insurance for customers)
- Reinstate and surrender customer policy
  
- Submit customer claims

During the internship period, I received RM300 as an allowance per month. Even though the amount is undesirable, thanks that my house is nearby. So, I can reduce the transportation cost.

Overall, I gained so much during the internship program. I become an expert in using Microsoft's program as daily activity and gain confidence in communication with many individuals. I can talk and disclose information to clients well day by day. I make many new friends and am also grateful for a boss and staff that are kind and very helpful. They care about me and treat me well.

## SWOT ANALYSIS



## **STRENGTHS**

### **RECOGNIZABLE BRAND**

Big brands are recognized through their branding and their relationship with customers. With a positive relationship and bonding, customers will loyally choose the company over other brands. Improvement of product and service can be done easily deepened on the consumer's emotional response. This will be an opportunity for the company to gain more potential customers through existing customers. Moreover, it will be a good chance for the company to empower a strong brand identity.

OSI Nurul Agency – AIA Public Takaful is considered well-known insurance agency in Seri Manjung, Perak. Agents are encouraged to have one-to-one sessions with customers and go for social visits during customer hospitalization. Other than that, the agency provided some funds to open booths around Seri Manjung as one of the initiatives to market AIA Public Takaful products. They receive highly positive feedback from the community. The marketing strategy when well by receiving many customer inquiries and recruiting more agents. As result, the Unit Manager of this company Miss Nurul Hidayah Chang receive the award of Northern Top Recruiter in February 2021.

### **VARIETY PRODUCT**

OSI Nurul Agency – AIA Public Takaful offers the right Shariah solutions of insurance for customers. Customer money is managed by a takaful operator. AIA Public Takaful offers insurance, medical card, and hibah in the form of packages. They offer several packages such as A-Life Kasih Famili, A-Life Medik Famili, A-Life Ikhtiar, A- Life Kritikal Protector and many more. Moreover, the package also covers the customer's spouse.

This company also produces many campaigns and offers to depend on the current situation in the country. For example, currently AIA Public Takaful offer “HFMD & RSV COVER” and “Bantuan Banjir Kilat AIA”. This offer will fulfil the current needs of customers.

## **WEAKNESS**

### **UNPRODUCTIVE AGENT**

From my observations, there are several bad signs of employee behavior. The unproductive trend in this company is coming from the full-time agents. Most of them are between 20 to 30 years old. They have a problem with punctuality and did not show interest in making extra achievements. The unit Manager needs to provide everything and arrange customers to make the agent reach the key performance indicator (KPI) of the company. Once achieve the KPI, they feel secure and stop making sales. They also don't have a personal target or initiative to make their branding. Some of them have low motivation to communicate with strangers which makes it harder to convince customers.

### **LACK OF COMMUNICATION**

Poor communication will affect the organization's productivity and working culture. Lack of communication can result in friction, frustration confusion, and an extremely tense environment where people are not motivated to be productive and not inspired to collaborate (Vdovin, 2017)

Based on daily activities in this company, I can see that some of the agents are not well informed about their duty. Previously this company employed a staff that responded to train the agent. Now the staff is converted to full-time agents and sadly didn't bother to help or have sharing with another agent.

## **OPPORTUNITIES**

### **ATTRACTION ON SOCIAL MEDIA PLATFORMS**

OSI Nurul Agency – AIA Public Takaful is active on their social media platforms such as Facebook. During this internship, I am responsible for updating any campaign and recruiting posts on their Facebook page. Other than marketing, we use this platform to educate the community about the importance of insurance. Many people are still not well informed that insurance plans will help you pay for medical emergencies, hospitalization, and any medical care required in the future.

Many customers reach our agent by posting on social media.

### **ADDITIONAL PRODUCTS ON THE CURRENT SITUATION**

Nowadays, our country is facing many diseases and disasters such as Covid-19, HFMD, flash floods, and many others. Many people were affected by the disaster. AIA Malaysia had offered "Bantuan Banjir Kilat AIA" which offers RM1000 to flood victims that have car damage and need to be repaired in a workshop around Malaysia. Other than that AIA Malaysia also provides free HFMD & RSV cover for all Malaysian children aged 3 months to 6 years old with parents or legal guardians as

the applicants. AIA covers RM 1000 of the medical reimbursement for any diagnosis of HFMD or RSV. Other than that AIA's provide RM50 per day up to 3 days daily cash allowance if the child is unable to attend their kindergarten, childcare center, pre-school, or nursery. These offers had lightened the burden of many people and on the second hand improve the branding of AIA Malaysia.

## **THREATS**

### **IMPACT OF ECONOMIC CONDITION ON CUSTOMER BUYING POWER**

Buying power is represented by the ability of a consumer to make purchases with the amount of money they have available to them (Ahmed, 2021). Therefore, economic conditions will affect the buying power the most. If products' price increases, consumers will have lower power in buying.

As we all know, all sectors are burdened by the devaluation of currency worldwide. The Malaysian economy is also affected by rising prices for all products and services. It directly affects OSI Nurul Agency – AIA Public Takaful when customers are inconsistent or make a late payment for their policies. When they passed the due date of more than one month their policy will lapse, and they need to pay more for the reinstatement and policy activation.

### **COMPETITION WITH OTHER INSURANCE COMPANIES**

OSI Nurul Agency – AIA Public Takaful is surrounded by many other insurance companies such as Etiqa and Prudential. Therefore, the competition between AIA and other insurance companies is based on the product price. Based on my observations, many customers will come and compare the price and requirements for their desired policy. Some of the customers also questioned the difference in price and the offer by these three companies.

Competitive forces will affect strategic actions that your company takes in the marketplace. Therefore, our company must make sure that we take advantage of the weakness and threats of the other company.

## SWOT MATRIX

SO	WO	ST	WT
<ul style="list-style-type: none"> <li>Fully utilized Social Media platform to promote all products(S2,O1)</li> </ul>	<ul style="list-style-type: none"> <li>Active on social media platform (W1,O1)</li> </ul>	<ul style="list-style-type: none"> <li>Produce minimum package for lower income group (S2,T1)</li> </ul>	<ul style="list-style-type: none"> <li>Improve relationship among employee (W2,T2)</li> </ul>

- SO

Fully utilized Social Media platform to promote all products

Strength and Opportunities are both important aspects of a company. By using internal strength, a company will be able to take advantage of the opportunities the market offering (Bruin, 2017). OSI Nurul Agency is selling a variety of products under a big recognizable insurance company. To boost sales, the agency should utilize all material provided by the company through their personal or company social media platform. Based on my observation, most customers decided to get insurance from advertisements and information from Agency's Facebook page.

- WO

Active on Social Media platforms

A sharing session should be organized to improve knowledge about personal branding and product marketing for the agent. Most of the agents and staff have experience in marketing. Many of them also graduated with at least a basic in marketing. This company should use these leads, they will be able to produce positive and knowledgeable agents. So, many social media platforms can be used such as Facebook, TikTok, Instagram, and Twitter to introduce themselves and what they selling. Other than that, OSI Nurul Agency should offer awards or prizes to the agent to make them work harder and more productively.

- ST

Recognize as a comprehensible brand

This company needs to make sure that they are better in all aspects for their customers to compete with other insurance companies. AIA PUBLIC Takaful is known as an insurance company that provides many sessional campaigns and good Takaful packages. To be stronger, an agent should educate the community regardless. When people understand the importance and the use of insurance, there is no hesitation for them to spend a portion of their wages monthly.

- WT

Improve relationships among employees

The internal weakness of this agency is the lack of communication between employees and their big threat is competitors. To make a good decision, a company should have a good plan and consent from all. Therefore, during weekly or monthly meetings the unit manager needs to make sure that all agent understands their responsibilities and task. Other than that leader is also responsible for any problem that employee face in terms of motivation, communication, and relationship in their workplace. A leader should create a positive and peaceful environment.

## PESTEL ANALYSIS



### P.E.S.T.E.L

- **POLITICAL**  
Using health and medical insurance as Tax Relief
- **ECONOMIC**  
Insurance as an income protection economy has been insurance company's big concern
- **SOCIAL**  
Knowledge of Health Insurance and Social Influence in Community
- **TECHNOLOGICAL**  
AIA PUBLIC Takaful website and Applications
- **ENVIRONMENTAL**  
Climate change impacts
- **LEGAL**  
Education Malaysia Global Services requirements



This analysis studies how external factors such as Political, Economic, Social, Technology, Legal, and Environmental influence an organization.

- **Political**  
Political activities are of a big part in Malaysian condition and way of living. Unpredictable change made by authority is very tiring for citizens. Subsidy for education and medical also fluctuate. Those who are alert and concerned about their health and education will contribute to medical cards earlier. Through my observations, there are also customers intentionally paying insurance monthly to avoid taxes. According to (Tan, 2022) Malaysians are eligible for tax relief of up to RM3,000 if they pay for insurance premiums related to education or medical benefits for themselves, their spouses, and their children.
- **Economic**  
Everyone knows income's role in our lives. Salary can determine one's intention to purchase everything including insurance. Past studies (Ye, 2007) stated that the wealth of the wage earner significantly affects the decision to purchase health insurance. When the economy is down there will be less demand for insurance. Small businesses and individuals will use their extra money to survive rather than spend it on insurance. In this situation, insurance providers will face the risk of competitors. In my suggestion, small businesses should have a close relationship with insurance brokers so they don't miss any interesting and beneficial packages.  
Other than that, the reason an individual purchase health insurance is also to protect their families and secure their financial needs on death, accident, and loss.
- **Social**  
Knowledge about Health and Takaful Insurance is very important for a person to make purchases. Most people require professional advice to make the best decision. Insurance agents should be more active in spreading awareness of health insurance through social media platforms and also physically. Contents and presentations need to be simple but informative to convince their prospects.

Other than that, social influences are also a factor in determining purchases of insurance. The influence of families and friend insurance agents will determine their decisions for insurance. Some people learn from other people's experiences. For example, their friend was involved in an accident and one of the family members become disabled. She didn't invest in any insurance protection and bore all costs of amputation and hospitalization. After the incident, they realized that so many insurance companies provide

awareness to the community for a long time. It will be a miracle if they have the awareness from the start.

- Technology

Based on my observation, AIAs provide so much material on their websites such as i-Cari and i-Learn. They can get so many important announcements, campaigns, and marketing as well as modules and exercise. Other than that, AIA also provides an application for their customers. The application supposedly will help customers to monitor their policies, monthly contribution, claims, and rewards. But, due to the lack of information, customers still need to spend their time going to customer service to make their payments and other things. AIA PUBLIC Takaful should provide proper training for agents on how to use their tools and essentials. Understandable tutorials also need to be provided for customers. Both customers and agents should fully utilize the facilities given by AIA.

- Environment

Climate change the year is having a big impact on our country. Heavy rainfall continues to affect Malaysia mostly in the states of Kelantan, Pulau Pinang, Perak, Selangor, Melaka, Johor, and Sabah. According to National Disaster Management Agency (NADMA), due to Monsoon- Season Flash Floods, 950 households (3,107 people) have been displaced to 26 evacuation centers (reliefweb, 2022) . All of them need to bear all the damage and loss of their house and cars. That is why AIA PUBLIC Takaful comes with a good campaign for the person that encounters the loss. The campaign is called AIA's Banjir Kilat Relief. This campaign provides RM1,000 cash relief for repair costs at the workshop due to floods within Malaysia. This is how the environment influences companies' production and activities.

- Legal

According to Education Malaysia Global Services, it is compulsory for every student entering Malaysia to have medical insurance. They must be covered by a local medical health insurance scheme. This insurance will cover them for a maximum of 12 months and need to be renewed together with their visa and passport for more stays. Therefore, many foreigners around Seri Manjung, Perak will renew their student insurance with OSI Nurul Agency yearly.

## **CONCLUSION**

In my conclusion, this internship is very helpful and taught me how the real job is. It gives me a lot of experience. Firstly, this internship taught me better communication. There are many kinds of people and different manners either customers or office colleagues. Sometimes customers talk rudely and urgently. Sometimes, they give a load of task in a day. But I manage to complete all my tasks and improve the way I communicate with people. The training supervisor and other staff also offer me guidance and criticism. Now I can handle the unexpected situation well.

Additionally, during the internship, I gained a lot of administration knowledge. My daily task acquires me to use Microsoft Word, Excel, and PowerPoint a lot. These applications help a lot in recording customer information and doing slides for meetings and letters. Other than that, I also use the AIA Life Planner website for customer details and AIA's application to do a quotation for new policies. I also submitted a lot of new insurance policies and handle the process of changing payment methods and surrendering.

Based on my observations through SWOT and PESTEL Analysis, both can help OSI Nurul Agency to improve the quality of agents and products. I also share with all of them about their company SWOT elements. They agreed and were open to a positive change. This analysis will assist OSI Nurul Agency in developing better plans and decisions and provide a competitive advantage in the market.

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## APPENDICES

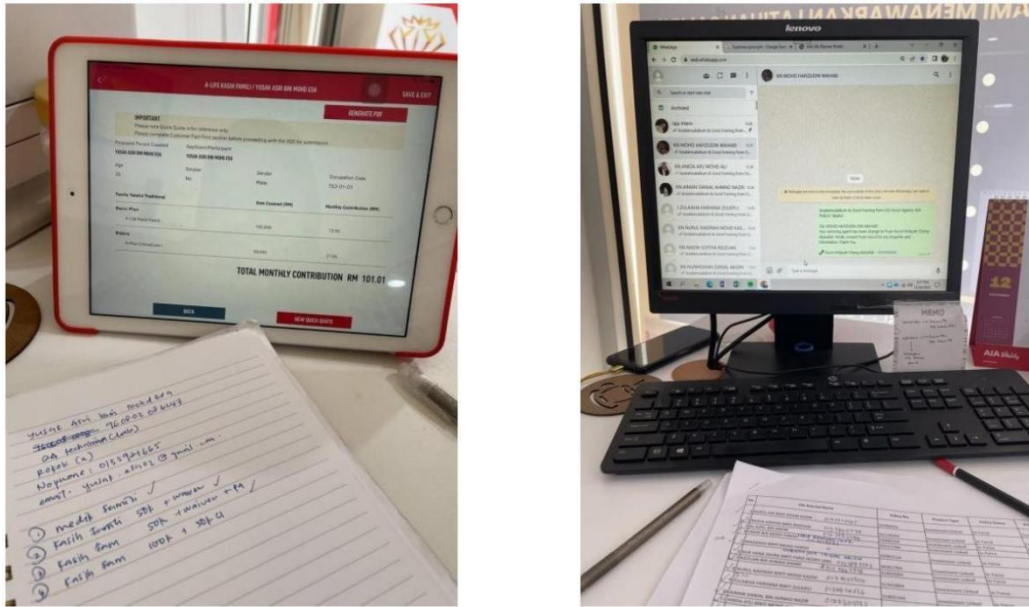


Figure 1 : Daily Task

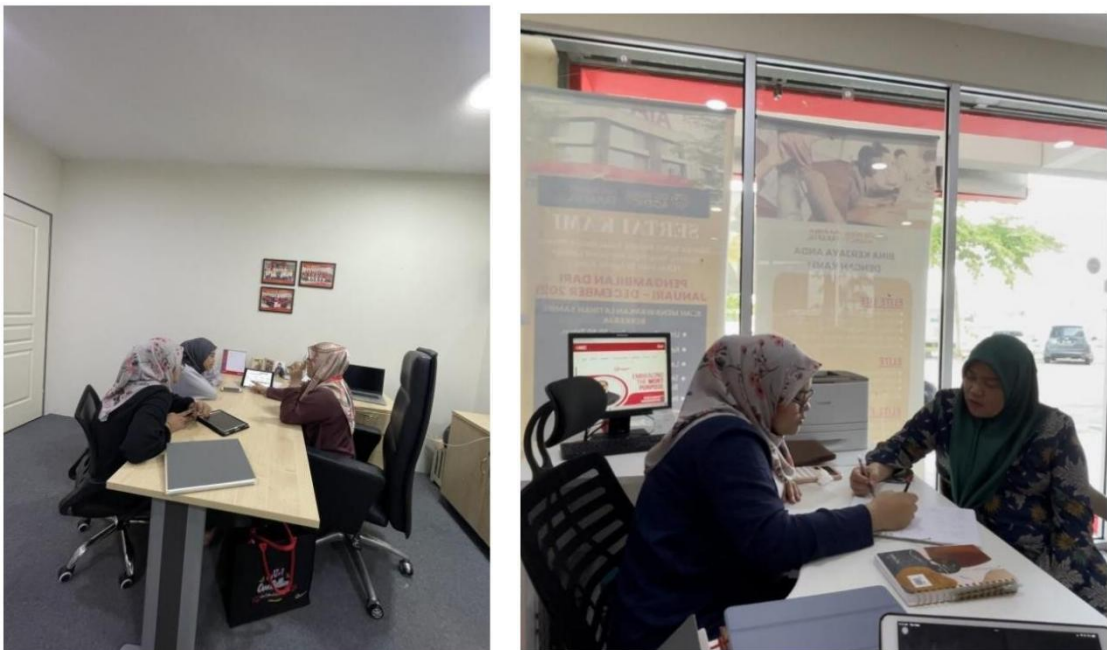


Figure 2 : Meeting and Discussion

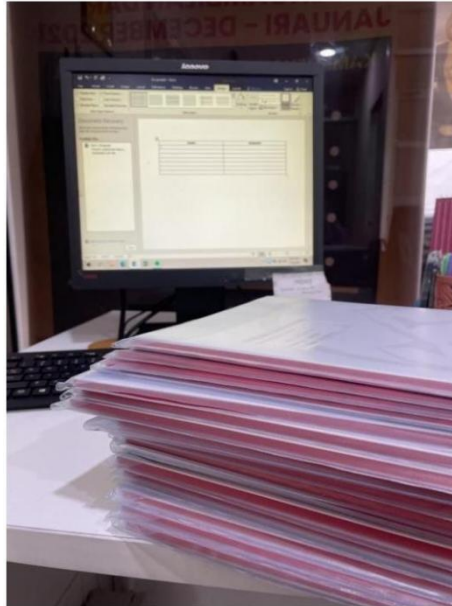


Figure 3: Customer Policies

**WONDER WAIVER**  
**1+1 PROMOTION**  
 UP TO 1 MONTH CONTRIBUTION WAIVER + 1 MONTH CASHBACK

Sign up for **A-Life Kritikal Protector** And be an active **AIA Vitality** member to enjoy the wonderful promotion today!  
**FROM 1<sup>st</sup> TO 30<sup>th</sup> NOVEMBER 2022**

**HOW IT WORKS**  
 Sign up for **A-Life Kritikal Protector** with **AIA Vitality**

<b>1 MONTH CONTRIBUTION WAIVER</b>	<b>+</b>	<b>1 MONTH CASHBACK</b>
<b>BASED ON YOUR AIA VITALITY STATUS</b> SILVER STATUS: 0.5 Month Cashback GOLD STATUS: 0.5 Month Cashback PLATINUM STATUS: 1 Month Cashback		

**LIMITED TIME OFFER** Sign up now and get your reward before it's too late  
 CONTACT ME FOR MORE INFORMATION

**KEKAL SELAMAT PADA MUSIM BANJIR INI**  
**DAPATKAN BANTUAN BANJIR KILAT AIA UNTUK KERETA ANDA**

**TERIMA BANTUAN TUNAI SEHINGGA RM1,000\***  
 Kami berbesar untuk melindungi anda daripada bencana akibat banjir kilat pada musim penghujan ini.

**Dapatkan Bantuan Tunai Sehingga RM1,000\***  
 Jika kereta anda perlu dibalaki di bengkel kereta akibat banjir di Malaysia

**Tempoh Pendaftaran: 1 November - 30 November 2022**  
**Tempoh Perlindungan sehingga 31 Disember 2022\*\***

**DAFTAR UNTUK BANTUAN INI DENGAN KLIK PADA BUTANG 'INTERESTED' (BERMINAT) DI BAWAH!**

\*Bantuan ini dibentangkan kepada semua Pemegang yang berdaftar di Malaysia dan berumur antara 18 - 70 tahun.  
 \*\*Tempoh perlindungan ini akan bergantung kepada jenis insurans yang anda miliki. Jumlah ini adalah untuk setiap jenis insurans yang anda miliki. Jumlah maksimum adalah sebanyak RM1,000.00.  
 \*Tempoh perlindungan ini akan berakhir pada 31 Disember 2022. Jika anda mempunyai insurans yang berkuatkuasa pada tarikh 31 Disember 2022, anda akan terus menikmati perlindungan ini. Jika anda mempunyai insurans yang tidak berkuatkuasa pada tarikh 31 Disember 2022, anda akan kehilangan perlindungan ini. Untuk maklumat lanjut, sila hubungi kami.  
 \*\*Jika anda mempunyai insurans yang berkuatkuasa pada tarikh 31 Disember 2022, anda akan terus menikmati perlindungan ini. Jika anda mempunyai insurans yang tidak berkuatkuasa pada tarikh 31 Disember 2022, anda akan kehilangan perlindungan ini. Untuk maklumat lanjut, sila hubungi kami.

Figure 4 : Campaign and Seasonal Products

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## Sources included in the report

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## Entire Document

**EXECUTIVE SUMMARY** This report summarizes my internship program as required for Bachelor of Business Administration (Hons) Finance in UiTM Arau, Perlis. My internship period is from 12th August 2022 to 10th February 2022. I successfully completed this internship as a general administration clerk in OSI Nurul Agency – AIA Public Takaful at Seri Manjung, Perak. I have a great experience during this internship with help from Unit Manager and other staff from beginning to the end. I was responsible for key in customer information and do quotation, filling requirements form, submit customer case and surrender, deal with customer car insurance orders and be runner for road tax, attend workshop and trainings, updating sales production board and marketing advertising in social media platform. Moreover, based on the company operation I gain better understanding on SWOT and PESTEL analysis.

### ACKNOWLEDGEMENT

Alhamdulillah, praise belongs to Allah S.W.T for his blessing through my internship journey. With strength and courage, I was able to complete the internship program as well as the report on time. Also, a big thank you to everyone that encouraged and gave cooperation during preparation of this report direct and indirectly. First and foremost, I want to express my gratitude to my internship advisor Dr. Nurul Labanihuda Binti Abdull Rahman for her guidance and advice through out my internship period. I can produce a good and useful report with her support. She always makes sure that none of the students under her supervision in confusion. Dr. Huda will make sure that all students are well informed and complete their report in a timely manner. Furthermore, big appreciation to my industry supervisor Miss Nurul Hidayah Chang, Unit Manager of OSI Nurul Agency – AIA Public Takaful for her concern and willingness to share every experience and professional skills with me. She also taught me how the organization works and how to communicate with customers. She also makes sure that all staff work in peace without any discrimination. Also, thanks to all staff in the administration department that assisted me during my internship. They help me to gain as much practical knowledge as they give me a little picture of the professional world. From that I improved the value of my internship experience and hopefully will be useful for my future job.

### STUDENT'S PROFILE

E P

### T PESTEL E S

SO Fully utilized Social Media platform to promote all products(S2,O1) WO Active on social media platform (W1,O1) ST

Produce minimum package for lower income group (S2,T1) WT Improve relationship among employee (W2,T2)

Impact of economic conditions on customer buying power Competition with other insurance company Attraction on

social media platform Additional products on current situation

Unproductive agent Lack of communication

Recognizable brands Variety products S W T O

### COMPANY'S PROFILE

#### COMPANY BACKGROUND

OSI Nurul Agency - AIA PUBLIC Takaful is one of insurance agency for AIA Group Limited. This agency established on April 2017 together with AIA Customer Service. This company is in Seri Manjung, Perak and currently operating under subsidies office next to AIA Customer service since year 2021. The unit manager of this agency is Miss Nurul Hidayah Chang Binti Abdullah. This agency provides AIA Takaful products and servicing. Customer are welcomed to the office for any inquiries and claims process. Marketing activities carried out on social media platform such as Facebook and WhatsApp. Customer servicing done daily by the agent through phone call or message and visits. Additionally, this company achieved several awards for their service and recruitment such as award for Top Recruiter in Perak and Northern during 2021 and continue giving their best service until now.

#### PRODUCT AND SERVICES

<b>93%</b>	<b>MATCHING BLOCK 1/3</b>	<b>W</b>
AIA PUBLIC Takaful is committed in helping their customers prepare for life's uncertainties and to secure their financial and protection needs.		

Life may be full of ups and down therefore AIA PUBLIC Takaful provide their customer head to toe protections. AIA's offer many kinds of products such as life, medical, critical illness, saving and investment, property solutions and motor insurance protections. To make it better AIA PUBLIC Takaful provide several packages that cover these protections. • A-Life Medik Famili Package of family protection for comprehensive medical coverage. This plan cover certificate holder and spouse until the age of 100 and their children until age of 23. Plan can be upgrade according to the family grows. Monthly contribution is dependent on the age of certificate owner and other person cover inside plans. AIA provide until RM150,000 yearly and unlimited benefits lifelong.



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<b>W</b>	URL: <a href="https://www.aia.com.my/en/about-aia/media-centre/press-releases/2020/aia-public-takaful-helps-...">https://www.aia.com.my/en/about-aia/media-centre/press-releases/2020/aia-public-takaful-helps-...</a> Fetched: 2022-06-26 06:06:58	 1
<b>W</b>	URL: <a href="https://jurcon.ums.edu.my/ojums/index.php/mjbe/article/view/2882/1926Ye">https://jurcon.ums.edu.my/ojums/index.php/mjbe/article/view/2882/1926Ye</a> , Fetched: 2022-12-28 15:52:00	 1

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#### PRODUCT AND SERVICES

93%

**MATCHING BLOCK 1/3**

**W**

AIA PUBLIC Takaful is committed in helping their customers prepare for life's uncertainties and to secure their financial and protection needs.

Life may be full of ups and down therefore AIA PUBLIC Takaful provide their customer head to toe protections. AIA's offer many kinds of products such as life, medical, critical illness, saving and investment, property solutions and motor insurance protections. To make it better AIA PUBLIC Takaful provide several packages that cover these protections. • A-Life Medik Famili Package of family protection for comprehensive medical coverage. This plan cover certificate holder and spouse until the age of 100 and their children until age of 23. Plan can be upgrade according to the family grows. Monthly contribution is dependent on the age of certificate owner and other person cover inside plans. AIA provide until RM150,000 yearly and unlimited benefits lifelong.



- A-Life Kasih Famili This package provide coverage for death, permanent disability, and death due to accident. Other than that, customer can always upgrade the plan by adding their spouse in the protection and adding critical illness protection. Usually customer will contribute minimum RM50,000 to maximum RM500,000 sum insured which can be claim on the maturity period on the age of 70.
- A-Life Ikhtiar This package also known as full plan. It includes Hibah (Gift) and Medical Card. During contribution period, benefits such as an amount of Hibah and additional amount for Badal Haji given to contributor's family. If payor permanently disable due to accident, they will receive RM150,000 compensation and additional RM2,000 into participant fund until the age of 70. If death occur due to accident, policy owner family will receive Hibah in total RM300,000 at once. If the owner diagnosed in any one from 44 critical illness, they would receive RM2,000 every year into their participant fund until the age of 70. Finally, if there no claim along the period of contribution the owner will receive 100% from the account include monthly saving after the maturity date.

Furthermore, there are many other package and campaign offer by AIA PUBLIC Takaful depends on current situation and natural disaster such as Banjir Kilat and HFMD. Currently AIA also offer a Wonder Waiver package in last month of year 2022 for current and new customer. It includes Hibah and Medical cards solution with one-month monthly contribution waive.

Other than Takaful products, AIA's agent encouraged to do servicing for their client during admission to ward and any inquiries. This activity will improve customer and agent relationship and gain new potential customer. PLANT LOCATION

1. OSI Nurul Agency

COMMISSIONED : 2021 LAND AREA : 1 Shop house (Ground Floor) LOCATION :NO 245 (BAWAH), JALAN PPMP 3/4, PUSAT PERNIAGAAN MANJUNG POINT 3, 32040, SERI MANJUNG, PERAK

2. AIA Customer Service

COMMISSIONED : 2017 LAND AREA : 2 Shop House (Full) LOCATION : PUSAT PELANGGAN AIA SERI MANJUNG, NO 243 JALAN PPMP 3/4, PUSAT PERNIAGAAN MANJUNG POINT 3, 32040, SERI MANJUNG, PERAK

VISSION, MISSION AND QUALITY PROCESS

- Vision To become the best insurance product and services provider
- Mission AIA Public Takaful are committed to genuinely engaging with their customers, and to providing the right solutions for them and their families. They address the protection needs of Malaysian at every stage in their life to help them live Healthier, Longer, Better Lives
- Quality policy AIA PUBLIC Takaful committed to produce the best insurance products and services. AIA shall establish

100%

**MATCHING BLOCK 2/3**

**W**

infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of

the customers.

ORGANIZATIONAL STRUCTURE

TRAINING REFLECTION My internship period is from 12th August 2022 until 10th February 2023 which is in 6 months roughly. I undergo my internship at OSI Nurul Agency which is one of AIA PUBLIC Takaful agency in Malaysia. This company is located at Seri Manjung, Perak. Working hour is from 9am - 5pm every weekday and leave on Saturday and Sunday weekly for all staff.

During first week of my internship as an administration clerk, the supervisor teaches me on how to make customer quotation and exploring agency portal. This is the most important skills that i need to use throughout my internships. I ask so many questions during my first week to make sure that I master the basic task an able to do it myself.

I manage to improve several skills such as: o Recording customer presence in Microsoft Excel o Power Point slides for meeting

- o Sorting customer payment history (Overdue and Lapsed)
- o Printing and Submit forms online and in drop box
- o Updating Sales Production Board
- o Marketing in Social Media platforms (Facebook and WhatsApp)
- o Contact and remind customer for the payment in WhatsApp
- o Do office Timetable
- o Edit poster, infographic and banner for company
- o Submit customer case (New policy submission)
- o Go to JPJ ( Roadtax and insurance for customer)
- o Reinstate and surrender customer policy
- o Submit customer claims

During the internship period, I received RM300 allowance per month. Even though the amount is undesirable, but thanks that my house is nearby. So I can reduce the transportation cost.

Overall, I gained so much during the internship programme. I become expert in using Microsoft's programme as daily activities and gain confident in communication with many individuals. I can talk and disclose information to client well day by day. I make many new friends and also grateful for a boss and staff that kind and very helpful. They care about me and treat me well. SWOT ANALYSIS

STRENGTHS RECOGNIZABLE BRAND Big brands are recognized through their branding and their relationship with customers. With a positive relationship and bonding, customers will loyally choose the company over other brands. Improvement of product and service can be done easily deepened on the consumer emotional response. This will be an opportunity for the company to gain more potential customers through the existing customers. Moreover, it will be a good chance for the company to empower a strong brand identity. OSI Nurul Agency - AIA Public Takaful is considered well known insurance agency in Seri Manjung, Perak. Agents are encouraged to have one-to-one sessions with customers and go for social visits during customer hospitalization. Other than that, the agency provided some funds to open booths around Seri Manjung as one of the initiatives to market AIA Public Takaful products. They receive highly positive feedback from the community. The marketing strategy when well by receiving many customer inquiries and recruiting more agents. As result, Unit Manager of this company Miss Nurul Hidayah Chang receive the award of Northern Top Recruiter in February 2021.

VARIETY PRODUCT OSI Nurul Agency – AIA Public Takaful offering the right Shariah solutions of insurance for customers. Customer money are managed by takaful operator. AIA Public Takaful offer insurance, medical card and hibah in the form of package. They offer several packages such as A-Life Kasih Famili, A-Life Medik Famili, A-Life Ikhtiar, A- Life Kritikal Protector and many more. Moreover, the package also covers customer spouse. This company also produces many campaigns and offers depending on the current situation in the country. As example, currently AIA Public Takaful offer "HFMD & RSV COVER" and "Bantuan Banjir Kilat AIA". This offer will fulfill the current needs of customers.

WEAKNESS UNPRODUCTIVE AGENT From my observations there are several bad signs of employee's behaviour. The unproductive trend in this company is coming from the full-time agents. Most of them are between 20 to 30 years old. They have a problem with punctuality and did not show interest in making extra achievement. Unit Manager needs to provide everything and arrange customer to make the agent reach the key performance indicator (KPI) of company. Once achieve the KPI, they feel secure and stop making sales. They also don't have a personal target or initiative to make their own branding. Some of them have low motivation to communicate with strangers which makes it harder to convince customers.

**LACK OF COMMUNICATION** Poor communication will affect the organization productivity and working culture. Lack of communication can result in friction, frustration confusion and extremely tense environment where people are not motivated to be productive and not inspired to collaborated CITATION Vdo171 \1 1033 (Vdovin, 2017) Based on daily activities in this company, I can see that some of the agents are not well informed about their duty. Previously this company employed a staff that responded to train the agent. Now the staff are converted to full-time agents and sadly didn't bother to help or have sharing with another agent.

**OPPORTUNITIES ATTRACTION ON SOCIAL MEDIA PLATFORM** OSI Nurul Agency – AIA Public Takaful active on their social media platforms such as Facebook. During this internship I am responsible for updating any campaign and recruiting post on their Facebook page. Other than marketing, we use this platform to educate the community about the importance of insurance. Many people are still not well informed that insurance plans will help you pay for medical emergencies, hospitalization, and any medical care required in the future. Many customers reach our agent from the posting on social media.

**ADDITIONAL PRODUCTS ON CURRENT SITUATION** Nowadays, our country is facing many diseases and disasters such as Covid-19, HFMD, flash floods and many others. Many people were affected by the disaster. By that, AIA Malaysia had offered "Bantuan Banjir Kilat AIA" which offer RM1000 to floods victim that having car damage and need to be repair in workshop around Malaysia. Other than that AIA Malaysia also provide free HFMD & RSV cover for all Malaysian children aged 3 months to 6 years old with parent or legal guardians as the applicants. AIA's cover to RM 1000 of the medical reimbursement for any diagnosis of HFMD or RSV. Other than that AIA's provide RM50 per day up to 3 days daily cash allowance if the child unable to attend their kindergarten, childcare centre, pre-school, or nursery. These offers had lightened the burden of many people and at the second hand improve the branding of AIA Malaysia.

**THREATS IMPACT OF ECONOMIC CONDITION ON CUSTOMER BUYING POWER** Buying power is represented by the ability of consumer to make purchases with the amount of money they have available to them CITATION Ahm211 \1 1033 (Ahmed, 2021). Therefore, economic conditions will affect the buying power the most. If products' price increases, consumers will have lower power in buying. As we all know, all sectors are burdened by devaluation of currency worldwide. Malaysian economy also affected by rising price for all product and service. It directly affects OSI Nurul Agency – AIA Public Takaful when customers are inconsistent or making late payment for their policies. When they passed the due date more than one month their policy will be lapsed, and they need to pay more for the reinstatement and policy activation.

**COMPETITION WITH OTHER INSURANCE COMPANY** OSI Nurul Agency – AIA Public Takaful are surrounded by many other insurance companies such as Etiqa and Prudential. Therefore, the competition between AIA and other insurance companies is based on the product price. Based on my observations, many customers will come and compare the price and requirements for their desired policy. Some of the customers also questioned the difference in price and the offer by these three companies.

Competitive forces will affect strategic actions that your company take in the marketplace. Therefore, our company must make sure that we take advantage of the weakness and threats of the other company.

#### SWOT MATRIX

- SO Fully utilized Social Media platform to promote all products

Strength and Opportunities are both important aspect to a company. By using the internal strength, a company will be able to take advantage of the opportunities the market offering CITATION Lar17 \1 1033 (Bruin, 2017). OSI Nurul Agency is selling variety product under big recognizable insurance company. To boost the sales, agency should utilize all material provided by company through their personal or company social media platform. Based on my observation, most of customer decided to get insurance from advertisement and information from Agency's Facebook page.

- WO Active on Social Media platforms

In my opinion, a sharing session should be organized to improve knowledge about personal branding and product marketing to agent. Most of the agent and staff have experience on marketing. Many of them also graduated with at least basic in marketing. I am very sure if this company use these leads, they will be able to produce positive and knowledgeable agent. So many social media platforms can be use such as Facebook, TikTok, Instagram and Twitter to introduce their self and what they selling. Other than that, OSI Nurul Agency should offer award or price to the agent to make them work harder and productively.

- ST Recognize as comprehensible brand

This company need to make sure that they are better in all aspects for their customers in order to compete with other insurance companies. AIA PUBLIC Takaful is known as insurance company that provide many sessional campaign and good Takaful package. To be stronger, agent should educate community regardless. I am very sure when people understand the important and the use of insurance, there is no hesitation for them to spend a portion of their wages monthly.

- WT Improve relationship among employees

Internal weakness of this agency is lack of communication between employees and their big threats is competitors. To make good decision, a company should have a good plan and consent from all. Therefore, during weekly or monthly meetings the unit manager need to make sure that all agent really understands their responsibilities and task. Other than that leader also responsible for any problem that employee face in terms of motivation, communication, and relationship in their workplace. Leader should create a positive and peaceful environment.

#### PESTEL ANALYSIS

##### P.E.S.T.E.L

- POLITICAL Using health and medical insurance as Tax Relief

- ECONOMIC Insurance as income protection economy has been insurance company's big concern

- SOCIAL Knowledge on Health Insurance and Social Influence in Community

- TECHNOLOGICAL AIA PUBLIC Takaful website and Applications

- ENVIRONMENTAL Climate change impacts

- LEGAL Education Malaysia Global Services requirements

This analysis studies how the external factors such as Political, Economic, Social, Technology, Legal and Environmental influence an organisation.

- Political Politic activities are one of big part in Malaysian condition and way of living. Unpredictable change made by authority is very tiring for citizen. Subsidy for education and medical also fluctuating. Those who alert and concern about their health and education will contribute to medical card earlier. Through my observations, there are also customers intentionally paying insurance monthly to avoid taxes. According to CITATION Joy22 \1 1033 (Tan, 2022) Malaysian are eligible for a tax relief of up to RM3,000 if you pay for insurance premiums related to education or medical benefits for their self, spouse, and children.

- Economic Everyone knows income role in our lives. Salary can determine one's intention to purchase everything including insurance. Past studies CITATION YeS07 \1 1033 (Ye, 2007) stated that the wealth of the wage earner significantly affects the decision to purchase health insurance. When the economy is down there will be less demand for insurance. Small businesses and individuals will use their extra money to survive rather than spend it on insurance. In this situation insurance providers will face the risk of competitors. In my suggestion small business should have a close relationship with insurance brokers so they don't miss any interesting and beneficial package.

Other than that, the reason for an individual purchase health insurance also to protect their families and secure their financial needs on death, accident and lost.

- Social Knowledge about Health and Takaful Insurance is very important in order for a person to make purchases. Most people require professional advice in order to make the best decision. Insurance agent should be more active in spreading awareness on health insurance through social media platforms and also physically. Contents and presentation need to be simple but informative to convince their prospects.

Other than that, social influences are also a factor determining purchases of insurance. The influence from families, friend insurance agents will determine their decisions for insurance. Some people learn from other people's experience. As example, their friend involved in accident and one of the family members become disable. She didn't invest in any insurance protection and bare all cost of amputation and hospitalization. After the incident, they realized that so many insurance companies provide awareness to community since long time. It will be a miracle if they have the awareness from the start.

- **Technology** Based on my observation, AIAs provide so much material on their website such as i-Cari and i-Learn. They can get so many important announcements, campaigns, and marketing as well as modules and exercise. Other than that, AIA also provides an application for their customers. The application supposedly will help customers to monitor their policies, the monthly contribution, claims and rewards. But, due to the lack of information, customers still need to spend their time going to customer service to make their payment and other things. AIA PUBLIC Takaful should provide proper training for agents on how to use their tools and essentials. Understandable tutorials also need to be provided for customers. Both customers and agent should fully utilize the facilities given by AIA's.

- **Environment** Climate change during the year is having big impacts to our country. Heavy rainfall continues to affect Malaysia mostly in the states of Kelantan, Pulau Pinang, Perak, Selangor, Melaka, Johor, and Sabah. According to National Disaster Management Agency (NADMA), due to Monsoon- Season Flash Floods, 95o households (3,107 people) have been displaced to 26 evacuation centres CITATION rel22 \l 1033 (reliefweb, 2022). All of them need to bear all the damage and loss of their house and cars. That why AIA PUBLIC Takaful come with a good campaign for person that encounter the lost. The campaign is called AIA's Banjir Kilat Relief. This campaign provides RM1,000 cash relief for repairing cost at workshop due to floods within Malaysia. This is how the environment influences companies' production and activities.

- **Legal** According to Education Malaysia Global Services, it is compulsory for every student entering Malaysia to have a medical insurance. They must be covered by local medical health insurance scheme. This insurance will cover them to maximum 12 months and need to be renew together with their visa and passport for more stays. Therefore, many foreigners around Seri Manjung, Perak will renew their student insurance with at OSI Nurul Agency yearly.

#### CONCLUSION

In my conclusion, this internship is very helpful and taught me how real job is. It gives me a lot of experience. Firstly, this internship taught me better in communication. They are many kinds of people and different manner either customer or office colleagues. Sometime customer talk rudely and urging. Sometimes, they give load of task in a day. But I manage to complete all my task and improve the way I communicate with people. Training supervisor and other staff also offer me guidance and criticism. Now I can handle unexpected situation well.

Additionally, during internship I have gain a lot of administration knowledge. My daily task acquires me to use Microsoft Word, Excel and Power Point a lot. These applications help a lot in recording customer information, doing slide for meeting and also letter. Other than that, I also use AIA Life Planner website for customer details and AIA's application to do quotation for new policies. I also submitted a lot of new insurance policies and handle the process of changing payment method and surrender.

Based on the my observations through SWOT and PESTEL Analysis, both can help OSI Nurul Agency to improve their quality of agent and products. I also share with all of them about their company SWOT elements. They agreed and open for a positive change. This analysis will assist OSI Nurul Agency in developing better plans a decision and provide competitive advantage in the market.

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Wilfred, V. (2020).

100%

**MATCHING BLOCK 3/3**

**W**

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MALAYSIAN JOURNAL OF BUSINESS AND ECONOMICS, 24. Retrieved from <https://jurcon.ums.edu.my/ojums/index.php/mjbe/article/view/2882/1926>

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#### APPENDICES

Figure 1 : Daily Task

Figure 2 : Meeting and Discussion

Figure 3: Customer Policies

Figure 4 : Campaign and Seasonal Products

#### Hit and source - focused comparison, Side by Side

**Submitted text** As student entered the text in the submitted document.

**Matching text** As the text appears in the source.

1/3

**SUBMITTED TEXT**

22 WORDS

**93% MATCHING TEXT**

22 WORDS

AIA PUBLIC Takaful is committed in helping their customers prepare for life's uncertainties and to secure their financial and protection needs.

AIA PUBLIC Takaful is committed in helping our customers prepare for life's uncertainties and to secure their financial and protection needs.

**W** <https://www.aia.com.my/en/about-aia/about-aiatakaful.html>

2/3	SUBMITTED TEXT	43 WORDS	100% MATCHING TEXT	43 WORDS
	infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of		infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of	
	<b>W</b> <a href="https://www.aia.com.my/en/about-aia/media-centre/press-releases/2020/aia-public-takaful-helps-cus...">https://www.aia.com.my/en/about-aia/media-centre/press-releases/2020/aia-public-takaful-helps-cus ...</a>			

3/3	SUBMITTED TEXT	13 WORDS	100% MATCHING TEXT	13 WORDS
	FACTORS INFLUENCING THE PURCHASE INTENTION OF HEALTH INSURANCE IN KOTA KINABALU SABAH.		FACTORS INFLUENCING THE PURCHASE INTENTION OF HEALTH INSURANCE IN KOTA KINABALU SABAH	
	<b>W</b> <a href="https://jurcon.ums.edu.my/ojums/index.php/mjbe/article/view/2882/1926Ye">https://jurcon.ums.edu.my/ojums/index.php/mjbe/article/view/2882/1926Ye.</a>			