



اُونِيُوَرَسِيْتِي تِيكْنُوْلُوْجِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

FACULTY OF BUSINESS AND MANAGEMENT

UNIVERSITI TEKNOLOGI MARA (UiTM)

KAMPUS BANDARAYA MELAKA

**INDUSTRIAL TRAINING REPORT (MGT666)**

**LEMBAGA TABUNG HAJI ALOR GAJAH**

**1 MARCH 2023 – 15 AUGUST 2023**

PREPARED FOR:

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**(2020897794)**

## EXECUTIVE SUMMARY

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I am honored to participate in my six months of industrial training journey at Lembaga Tabung Haji Alor Gajah, where I had a wonderful and valuable learning experience. Encik Kamarul Azman Bin Hassan was my supervisor during my industrial training, which began on the 1st of March 2023, and ended on the 15th of August, 2023. This report provides an overview of Tabung Haji as well as the findings obtained during the industrial training conducted, which are detailed in the appendix. This report is divided into five sections.

The first section introduces a student's profile including my resume. The second section is company's profile. In this section is all about Tabung Haji such as the company background, location, website, vision and mission, organizational structure and product or services. Each of the abilities or benefits that are implemented and taught during industrial training is discussed in detail in the following third section, which is a reflection of industrial training. Next, the fourth section is about SWOT analysis of Tabung Haji. The analysis is about the strength, weaknesses, opportunities, and threats of the company. The fifth section is discussion and recommendation which all of the information gathered from the company is reviewed in here. The discussion is the details from the swot analysis while the recommendation is on how the company can improve their strength, reduce their weaknesses, grab the opportunity and deals with the possible threats. TH almost has monopoly position in the Hajj management of Malaysia, having a strong financial position, and a secure and safe of Tabung Haji online platform services (THiJARI) are the company's strengths. There are two shortcomings that may be observed in Tabung Haji which is a small amount of space and limited seating available at Tabung Haji Alor Gajah as well as fund transfer from TH account only allowed to depositor's own account. In terms of the opportunities presented by this organization, it shows that Tabung Haji has conducted a corporation with some private companies and Malaysia government in "Sahabat Koporat Tabung Haji" and Tabung Haji also have a good relationship with Saudi Arabia government.

A side from that, the risks that Tabung Haji faced included customer complaint about the bad attitude of teller at Tabung Haji Alor Gajah and the increasing of scammer in Hajj package from travel agency. In conclusion, I have obtained a great deal of knowledge and gained a variety of benefits from my industrial training and have successfully performed this assignment.

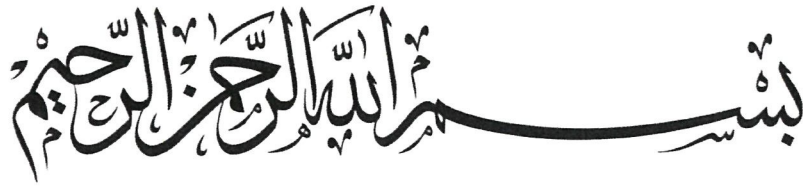
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## ACKNOWLEDGEMENT

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Bismillahirrahmanirahim, in the name of Allah, the most gracious and the most merciful. First of all, I am thankful to Allah SWT for blessing me with strength, knowledge, ability and opportunity to successfully complete this internship report.

Secondly, I would like to express my gratitude to my advisor, Madam Norida Binti Abu Bakar for the guidance she provided to me and my groupmate and for keeping me informed of crucial dates throughout my internship period.

Thirdly, I am really thankful to Tabung Haji Alor Gajah for giving me a chance to be part of their organization as a practical student. It was a pleasure to meet with Mr. Kamarul Azman Bin Hassan which is my supervisor. This organization has given me a lot of useful knowledge, insight, great experiences and together with the supporting staffs.

Last but not least, special thanks to my family for their encouragement and support during my academic career. Also, not to forget to all my friends and others who are with me until the end that provide me support mentally, physically, and financially.

ABBREVIATED WORD

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TH - TABUNG HAJI

## 1.0 STUDENT'S PROFILE

### 1.1 RESUME

#### NUR FATEHAH AIN BINTI MD SUKOR

Mobile  
Email  
LinkedIn  
License



#### OBJECTIVE

I am currently a BA in Marketing Student from UiTM Bandaraya Melaka. A person that really committed and dedicated to complete the task in excellence result. Self-involvement in various programs especially as a program director and assistant program director through my studies years gives the opportunities to me to keen in interpersonal skill and leadership skill. Natural independence in me to push me to be someone that eager to experience new things while balancing my studies with flying color results.

#### LIFE MOTTO

"The Real Failure is to Stop Trying"

#### QUALITY VALUE

Discipline, Punctuality, Responsibility, Reliability

#### RESEARCH EXPERIENCE

Conduct a Marketing Research during semester five - Factors of Influencing Online Purchasing Intention among UiTM KBM students towards Fashion Trend Products

#### EDUCATIONAL BACKGROUND

Lembaga Tabung Haji Cawangan Alor Gajah Internship	(Present)
Universiti Teknologi Mara (UiTM) Bachelor of Business Administration (Hons) Marketing CGPA 3.51	(2020-2023)
Sekolah Menengah Kebangsaan Dato Haji Talib Karim Malaysian Higher School Certificate (STPM) CGPA 3.25 MUET: Band 4	(2018-2020)
Sekolah Menengah Kebangsaan Seri Pengkalan Malaysian Certificate of Education (SPM)	(2013-2017)

## WORKING EXPERIENCE

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**Excellence Fitness Center** (2020)

Gym Assistants

- Explaining, promoting and registering members for activities
- Handling, creating and promoting the advertisement on the social media
- Keeping statistical and financial records

**Julie's Manufacturing Sdn Bhd** (2018)

Production Operator

- Operate equipment safely and effectively for production processing
- Follow safety procedures and company policies for equipment operation
- Maintain the work area clean, safe and organized

**Cotton On Group Malaysia** (2017-2018)

Retail Part Timer

- Drives sales through engagement of customers, suggestive selling, and sharing product knowledge
- Assisted with calculating the store's end of year inventory
- Processes payments by totaling purchases, processing checks, cash, and store or other credit and debit cards

## EXTRACURRICULAR INVOLVEMENT

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- Treasurer in Social Campaign Community (SoCCoM 2.0) at Bukit Senggeh, Melaka (2022)
- Emcee in Avengers Mission Accomplished Program at SK Bachang, Melaka (2022)
- Exco in Multimedia, Marketing Students' Association (MASA), UiTM Bandaraya Melaka (2020)
- President of Community Service Program at Sekolah Bimbingan Jalinan Kasih, Pre-university of SMK Dato Haji Talib Karim (2019)
- Vice President of Sport and Recreation Club, Pre-university of SMK Dato Haji Talib Karim (2019)
- Quartermaster, Co-curricular and Sports Programs, SMK Dato Haji Talib Karim (2018/2019)
- Committee member of referee, match schedule and linesman, Badminton Tournament at District Level, Alor Gajah Badminton Court (2019)
- Committee member of technical and equipment, Petanque Tournament at School Level, SMK Dato Haji Talib Karim (2019)

## ACHIEVEMENTS

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- 1st Place, Student Consultant for Marcom Community Project (MACOMP), consulting Marketing Strategies for Ittihad Trading and Resources Sdn Bhd (2021/2022)
- Dean list award recipient for Semester 1, Semester 2 and Semester 5 Bachelor of Business Administration (Hons.) Marketing (2020/2021)

- Excellence Achievement (CGPA 3.00) for Semester 1 of Malaysian Higher School Certificate (STPM) (2019)
- Academic Excellence Award STPM (2019)
- 1st Place, Petanque Tournament at School Level, SMK Seri Pengkalan (2019)

### SKILLS

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**Software** : Microsoft Office, Microsoft Word, Microsoft Excel, Microsoft PowerPoint

**Language** : Bahasa Malaysia (native), English (intermediate)

**Others** : Digital Marketing, Content Creation, Video Editing, Soft Sell, Hard Sell

### REFERENCES

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**Muhammad Fairuz Jamil,**  
Lecturer,  
Faculty of Business Management,  
UiTM Bandaraya Melaka

**Dr Nornajihah Nadia Hasbullah,**  
Senior Lecturer,  
Faculty of Business Management,  
UiTM Bandaraya Melaka



## 2.0 COMPANY PROFILE

### 2.1 COMPANY BACKGROUND



*Figure 1: Tabung Haji's Logo*

Lembaga Tabung Haji is the premiere Islamic financial hajj institution in Malaysia and formerly known as Lembaga Urusan dan Tabung Haji which was incorporated in 30 September 1963. Tabung Haji (TH) is an Islamic institution with an important role especially for Malaysian Muslim. TH manage various facilities for the welfare of the county's hajj pilgrims in comprehensive and systematic manner, ranging from the halal savings management. TH has more than 9 million depositors and with 107 networks of branches with nearly 10,000 touch-points nationwide (Rahman NHA, 2020).

In addition to overseeing pilgrimage activities, TH was intended to have a larger societal impact. It functions as an alternative institutional body that offers investment opportunities for Islamic depositors to save and invest money in accordance with Islamic principles in order to protect the integrity and purity of profits made, which are devoid of riba' elements, and to prevent trading in prohibited in haram products.

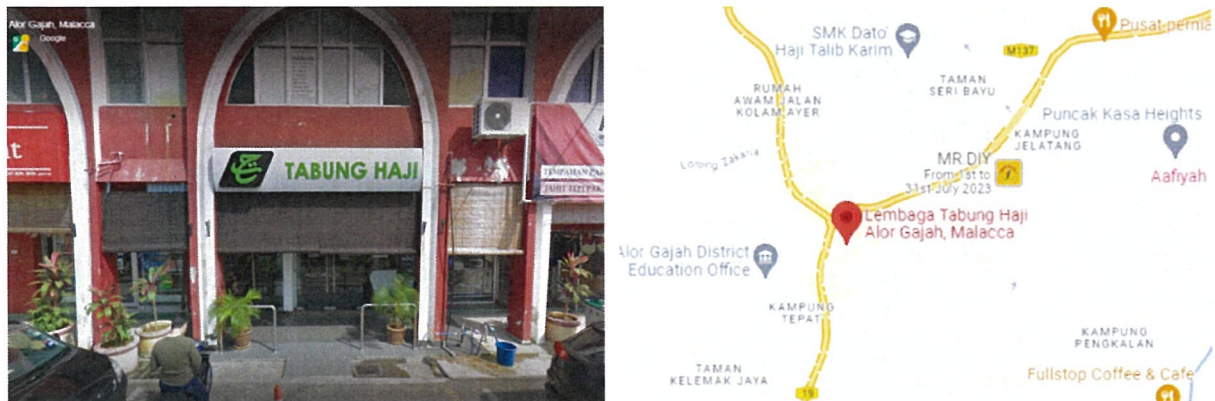
Tabung Haji (TH) is an indicator of the government's concern for Muslims' welfare in relation to their pilgrimage to the Holy Land. Indeed, TH serves as the primary source of services for Muslims who want to perform their Hajj. For the majority of Malaysian Muslims, the journey to Ka'abah frequently involved lifelong savings as well as several sacrifices and challenges. The fact that TH is providing nearly RM400 million in Hajj financial assistance for this year's Hajj season makes it a significant organization. This is due to the fact that the Hajj costs for this year depend on the individual financial levels of the prospective pilgrims, such as B40, M40, and T20. For instance, the Hajj costs for the B40 category amount to RM10,980 while for the M40 is RM15,980 and RM30,850 is for T20 group (Mokhtar MN, 2023).

## 2.2 LOCATION



*Figure 2: Location for the Headquarters of Tabung Haji*

The main office is located at Menara Tabung Haji, Jalan Tun Razak, Kuala Lumpur, 50450 Kuala Lumpur, Federal Territory of Kuala Lumpur. This TH building is located in the middle of the city where it is next to the PNB Investment Institute building and close to Intermark Mall.



*Figure 3: Location of Tabung Haji for the Alor Gajah Branch*

I have been placed in one of the branches of Tabung Haji (TH) to undergo practical for 6 months, which is located at KM 1303, Aged MARA, Jalan Pasar, 78000 Alor Gajah, Melaka. TH Alor Gajah is close to the MARA Office and opposite the supermarket. This TH building is also fully owned by MARA but has been leased to Tabung Haji. In addition, there is an Islamic Bank ATM machine available at the TH building in order to make customers easier.

## **2.3 VISION**

The vision of Tabung Haji is “The Pillar of the Ummah’s Economic Success; Excellence in Hajj Management”.

## **2.4 MISSION**

There are several missions of Tabung Haji such as:

- I. To strengthen the economy of the Ummah.
- II. To stay engaged in seeking strategic investments locally and globally to ensure sustainable growth.
- III. To manage and enrich the funds of depositors.
- IV. To continuously deliver excellent services.
- V. To facilitate and support pilgrims in achieving the Mabrur Hajj.
- VI. To provide competitive return, halal and toyyiban.

## **2.5 OBJECTIVES**

- I. To enable Muslims to gradually accumulate savings in order to perform the hajj or other purposes referring to syarak-compliant.
- II. To motivate Muslims to actively participate in economic development by using the appropriate avenues.
- III. To function as a mechanism to cooperate in the provision of improved hajj facilities.

## **2.6 GOAL**

- I. To provide the finest services possible to Malaysian pilgrims doing their Hajj.
- II. To maximize the return on savings for Malaysia pilgrims.

## **2.7 ORGANIZATIONAL STRUCTURE**

An organizational structure is a framework that specifies how certain tasks are managed in order to accomplish a strategic goal. It also controls how information moves between divisions within the corporation (The Economic Times News, 2023). Tabung Haji’s Headquarter has divided itself into six departments with several divisions inside each to carry out its operations including Hajj, Operations, Group Human Capital, Group IT and Digital, Investment as well as Group Finance.



Figure 4: Organizational structure for Tabung Haji's HeadQuarter



Figure 5: Organizational Chart For Tabung Haji Alor Gajah

Tabung Haji Alor Gajah has only 4 units, which are the Administration unit, Financial unit, Marketing unit and Hajj unit. Each of the following unit has its own roles. Firstly, the administrative unit's primary responsibility is to strengthen and expand Tabung Haji's national real estate investment. The department consistently improves its administration and management of procurement, concentrating on high-quality goods and services at affordable costs. To guarantee that the organization's aims and goals are met, it also expands support services and protects business operations.

The second responsibility of the financial unit is to plan and create the company's budget based on the needs of each department in attaining the organization's goals. Also, it is crucial for ensuring the highest returns on short-term investments and for renting out office and building space. Additionally, the department is in charge of overseeing Tabung Haji's financial operations in accordance with responsible financial guidelines and accounting norms.

Next, the marketing unit is in control of organizing marketing plans and initiatives at branch offices in accordance with the management's ongoing goals. It also responds to inquiries and feedback about their goods and services from depositors.

Last but not least, 'A Pilgrimage Management Model for All' is how the Hajj unit presents itself. According to its mission statement, the organization's goal is to "supply and organize all services necessary by Malaysian pilgrims to allow them to execute their pilgrimage in a secure manner, at a fair price, and in order to receive Allah's acceptance of their Hajj.

## **2.8 PRODUCT AND SERVICES**

Generally, people only know Tabung Haji is a platform to provide Muslims for saving that free from riba' and to perform their Hajj. However, TH also has offered several products and services due to maintaining the competition.

### **2.8.1 TH Halal Food**



*Figure 6: One of The Tabung Haji's Cafe*

TH Global Service Sdn Bhd (THGS) is a fully owned subsidiary of Tabung Haji, where it trades and distributes halal food products. It produces and markets food and beverage products under the "Taha" brand (Yusof Y, 2023). Furthermore, TH actively participates in the halal food sector, emphasising on food and catering services. THGS runs three cafeterias, which are located at the TH Headquarters in Kuala Lumpur, TAHA D' KELANA in Selangor and TAHA D' MUTIARA in Bayan Lepas, Penang (Pawancheek NA, 2019).

### 2.8.2 TH Plantations Berhad



*Figure 7: TH Plantations Land in Malaysia*

TH Plantations Group (THP) owns a massive 100,976 hectares of plantation land in Malaysia and in Indonesia. These plantations are managed by THP Agro Management Sdn Bhd. THP also presently owns 38 Estates and 6 Mills in the Malaysian states of Johor, Negeri Sembilan, Terengganu, Pahang, Sabah, and Sarawak, as well as in Indonesia. THP is the management agent for two estates under Lembaga Tabung Haji (Tabung Haji Websites, 2023).

For the Malaysian market, THP primarily produces Fresh Fruit Bunches (FFB), Palm Kernel (PK), and Crude Palm Oil (CPO). THP has expanded into rubber and teak plantations in addition to oil palm farms. The plantation division of Lembaga Tabung Haji (TH), TH Plantations Berhad, operates rubber and oil palm plantations in Malaysia. With its first estate, Ladang Sungai Mengah, totaling 4,054 hectares, it was first founded in 1972 as Perbadanan Ladang- Ladang Tabung Haji Sendirian Berhad (Chain Reaction Research, 2020).

### 2.8.3 TH Properties

TH Properties Sdn. Bhd (THP) is fully owned by Lembaga Tabung Haji which is involved in the development and construction of real estate both domestically and abroad. It focuses on four core business areas: property development, construction, project management and facility management.



*Figure 8: Both Bandar Enstek and Islamic Bank Tower Are the Project by TH Properties*

With over 1,784 houses built by THP, Bandar Enstek is one of the thriving communities led by THP. In addition, THP has also completed building and infrastructure projects worth more than RM1 billion, including the country's leading commercial development on waqaf land, the 34-storey Islamic Bank Tower in Kuala Lumpur's Golden Triangle (Billah MM, 2019). Moreover, Bandar Enstek is close to the Kuala Lumpur International Airport (KLIA), where TH Properties got the Urban Planning Achievement in Urban Development category award from the Malaysia Institute of Planners (Aziz MA, 2022).

#### **2.8.4 TH Hotel**



*Figure 9: Movenpick Hotel & Convention Center (MHCC) KLIA*

TH Hotel & Residence Sdn. Bhd. (THHR), a fully owned subsidiary of TH, is in charge of the company's engagement in the hotel and service industry both domestically and internationally. THHR is run by experts with more than 50 years of combined experience and expertise in the hospitality and services industry. The assurance of



Shariah-compliant service and adherence to the standards for the supply of 'halal and toyyiban' cuisine are the distinctive advantages provided by THHR.

The Hajj cafe in Menara TH Jalan Tun Razak and the TH Hotel Kelana Jaya (THKJ) are managed by THHR. Through a subsidiary company called THV Management Services Sdn. Bhd. Both THV Management and THHR are also oversees the management of the Movenpick Hotel & Convention Center (MHCC) KLIA. The Movenpick brand, which is run by Accor Hotels, a global organization with headquarters in France, used by MHCC KLIA. In addition, MHCC KLIA offers a total of 333 rooms in addition to a convention hall that can accommodate up to 2,000 people at a time (Aman AS, 2020).

### 2.8.5 TH Travel and Services



Figure 10: TH Involved in the Sector of Travel and Tourism under TH Travel and Services

TH Travel and Services Sdn. Bhd (THTS) offers complete travel and tour services, particularly for Muslims. It includes hajj and umrah packages, tour packages, flight chartering, ticket purchasing, halal catering, and logistics. With more than 30 years of expertise, THTS promises "Confidence, Convenience, and Comfort" while providing a

comprehensive range of services through its extensive network of domestic and foreign satellite offices.

Furthermore, the Hajj package offered by Tabung Haji is currently determined by the individual income level of the pilgrims, which falls into the B40, M40, and T20 categories. The cost of performing the hajj has risen to RM30,850 this year from RM28,632 last year. However, Lembaga Tabung Haji (TH) has also set aside more than RM400 million to help first-time pilgrims from the B40 and M40 groups afford to conduct the haj (Arifin L, 2023).



Figure 11: The Hajj Packages for 2023.

Besides, THTS reported a 10% growth in the Malaysian umrah market while demand in TH tour packages continues to grow among both Muslim and non-Muslim tourists. In keeping with current industry trends, THTS now provides online services for booking tickets and vacation packages (Zulkifli AM, 2023). Additionally, marketing initiatives including a website, Facebook, and Twitter have been launched.

### 3.0 TRAINING'S REFLECTION

My internship was at Lembaga Tabung Haji Alor Gajah, Melaka. The 24 weeks of my industrial training were completed between 1 March until 15 August 2023. Throughout my industrial training, I was placed under the supervision of Encik Kamarul Azman Bin Hassan, who is the Manager of Tabung Haji Alor Gajah. The working days are from Monday to Friday as well as the permanent staff. It required me to work straight from 8 a.m. to 5 p.m. with a one hour lunch break from 1 p.m. to 2 p.m. except for Friday; the break hour will be early at 12:15 p.m. in order to respect Jumaat Prayers.

Due to the fact that Tabung Haji Alor Gajah branch is quite small with only 6 members, it only has 4 units, which are the Administration unit, Marketing unit, Financial unit, and Hajj unit. I have been assigned to the administration unit, where my role was to manage filing documents, record incoming and outgoing mail, and also assist with other administrative tasks. My responsibilities towards this unit are to post documents with a report letter to Tabung Haji's headquarters every Friday. In addition, I need to note the morning briefing minutes every Tuesday to Thursday and ask for the attendance signature of each member of TH.

However, I also assisted the marketing unit's staff in terms of promoting TH product and services. For instance, I had to introduce to the depositors who do not yet have THIJARI (the online platform of TH) the advantages of using it. Regarding to this marketing unit, I also followed the TH Marketing campaign at Universiti Teknikal Melaka Malaysia (UTeM). There, I was able to improve my communication skills in order to attract students to create accounts and gain more knowledge about the benefits of Tabung Haji for future use. Furthermore, I have learned a lot from this marketing unit, including how to analyze and update the post-marketing data in terms of opening an account, updating information for the first time, and using THIJARI (online platform services for Tabung Haji depositors) in SharePoint.

During the Hajj season, I helped the staff of the Hajj unit, where my role was to make phone calls to all pilgrims under the Tabung Haji Alor Gajah branch to notify them that they had been selected for Hajj 1444H. Although each pilgrim has gotten a notification through SMS and THIJARI, Tabung Haji does not want them to overlook it or consider it a fraud because there are currently several scams involving the Hajj. So, it is crucial for me to double notify the pilgrims through a phone call. According to Utusan Malaysia News (2023), a retired teacher almost missed the opportunity to perform the Hajj after thinking that the notification via SMS about the offer was suspected to be a scammer. Besides, I assisted in organizing the health care record book for each of the pilgrims and arranging Hajj items, including

wheeled bags, prayer books, mats, ablution spray, and vitamins, to be given to them. I also been given a task to create a WhatsApp group for pilgrims in order to distribute all the legitimate information from time to time and try my best to respond to questions from them.

Last but not least, starting with the Hajj season 1444H, Saudi Arabia has mandated that all potential pilgrims download the Saudi Visa Bio application on their smartphones as part of the visa application procedure (The Star News, 2023). My role in this Hajj section was to guide pilgrims in using the applications to complete the Saudi Visa Bio procedure. It gives me wonderful experience since I can assist pilgrims, mostly elderly people who are less familiar with and uncomfortable using modern smartphones, by scanning their passports, taking their selfies, and collecting their fingerprints because the applications require it. This app is very sensitive if conditions are not suitable, and sometimes it took me almost an hour to complete this process.



*Figure 12: Saudi Visa Bio Application*

Apart from that, the extrinsic gain of being internship at Tabung Haji is that I received an RM15.00 per day for monthly allowance. For the intrinsic gains, I have achieved throughout my internship at Tabung Haji are having sharpened my communication skills. Firstly, I am able to improve my soft skill communication when explaining to depositors about the use of THiJARI. It is because most of the things now exclusively through THiJARI including update their personal information through the application without having to go to the Tabung Haji (TH) offices (Bernama, 2021). Secondly, I am capable to practice my study in Excel and apply my skill into the real-world working environment. Not only that, I am also able to polish my writing skills by learn the way to make a better formal letter and meeting minutes.

Thirdly, my confidence level also can be raised. I am often given a task to handle at the customer service counter, and it makes me face a wide range of depositors. For instance, depositors at Tabung

Haji are not permitted to wear caps or other items that might obscure their eyes from the CCTV camera. Therefore, I can improve my confidence level by reprimanding the depositors to remove their caps with a proper language. Moreover, I also can develop my creative and critical thinking such as contributes an idea to design a booth at Masjid Sayyidina Abu Bakar, UTeM Melaka which named Al-Falah Corner by Tabung Haji. It is aim to help students particularly from B40 group to provide some readily food including biscuit, bread, packet drink and also scientific books for them to take any time.

**4.0 SWOT ANALYSIS**

STRENGTH	WEAKNESS
<ul style="list-style-type: none"> <li>• A dominant monopoly position of TH in the Hajj management of Malaysia.</li> <li>• A Strong Financial Position.</li> <li>• The increasing of safety element on THIJARI.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of enough space at Tabung Haji Alor Gajah.</li> <li>• A limitation of fund transfer from TH to other account.</li> </ul>
OPPORTUNITY	THREAT
<ul style="list-style-type: none"> <li>• An excellence corporation with some private companies and Malaysia government in “Sahabat Korporat Tabung Haji”</li> <li>• A good relationship of Tabung Haji with Saudi Arabia government.</li> </ul>	<ul style="list-style-type: none"> <li>• The existence of negative feedback towards teller.</li> <li>• The increasing of scammer in Hajj package from travel agency.</li> </ul>

## 5.0 DISCUSSION AND RECOMMENDATION

### 5.1 STRENGTH:

#### i. A dominant monopoly position of TH in the Hajj management of Malaysia.

Tabung Haji (TH) is the first organization in Southeast Asia to offer services for performing Hajj since 1963. It is an Islamic organization that delivers a variety of comprehensive and systematic amenities for the benefit of Malaysian Hajj pilgrims. The monopoly status held by TH derives from the provisions within the Tabung Haji Act, which prevent any individual or other entity from providing Hajj services in Malaysia without permission from the Minister-in-Charge of Tabung Haji (Ismail SB, 2020). This resulted in TH having the authority to deal with the management of Hajj affairs in Malaysia, thus ensuring a stable flow of pilgrims' savings every year. Therefore, this act also assisted TH in strengthening the institutions and saved infant organizations from unnecessary competition from other institutions in the country.

Tabung Haji has to maintain its position and continue to be the first Hajj management institution in Malaysia by focusing on several key aspects. There are some strategies for Tabung Haji to take in order to maintain its position. Firstly, TH must be flexibility and adaptability to new changes in technology. This makes it possible for them to predict potential difficulties and modify their strategy accordingly. TH can put their organizations in a position to succeed in the face of change by remaining one step ahead of the curve (Kustov D, 2020). For example, TH can innovate on the identification steel bracelet of pilgrims, which can contain a location tracker or GPS, so if they get lost, TH can track them more easily. TH can also monitor pilgrims' movements because this steel bracelet must be worn at all times when in the Holy Land.

Additionally, Tabung Haji should maintain their strong brand position in Malaysia by providing loyalty incentives to those who have opened an account and remain actively saving in TH from time to time. Loyalty incentives are marketing tactics that can retain customer attraction and build long-term relationships (Khairawati S, 2020). Many depositors who have become new members of TH then continue to let the account become dormant and inactive. Thus, measures with incentives like winning umrah packages can attract depositors to be loyal to TH, and Indirectly, TH can monitor the activities of their depositors.

**ii. A Strong Financial Position.**

The resilience and strong financial standing enable Tabung Haji (TH) to achieve the best in haj management, business, and investments in accordance with Islamic principles, in the best interest of its depositors. TH has invested in accordance with the prescribed Strategic Asset Allocation, namely equity, fixed income, real property, money market, and cash. The proceeds of TH's diversified investments in various sectors have enabled them to cover the increasing costs of haj operations as well as continue to subsidize the cost of haj for Malaysian pilgrims every year. TH has subsidized the cost of pilgrimage since 2000 and the subsidy allocation is expected to reach RM400 million this year and expected to increase to RM500 million by 2024 (Halid S, 2023).

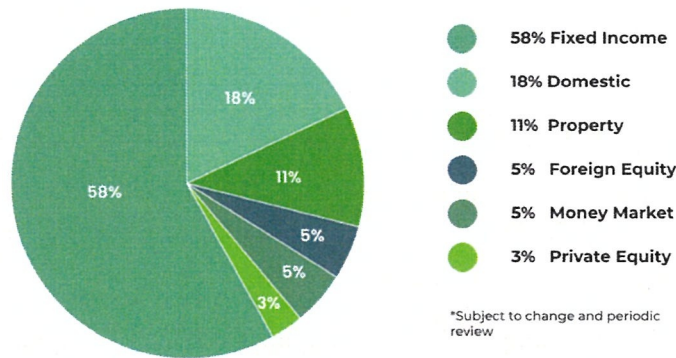


Figure 13: TH's investment strategy is based on Strategic Asset Allocation (SAA)



Figure 14: The Subsidiary of Tabung Haji towards Pilgrims in B40 and M40 Category.

Furthermore, since 2001, TH has been a long-term investor in the oil and gas sector and has reported a decent cumulative income of RM1.06 billion from all of its investments there. This effective investment has a direct impact on reducing our nation's reliance on foreign oil and gas firms. Last but not least, Tabung Haji has won the trust of its depositors by maintaining its financial well-being and ensuring the safety of depositors' savings. TH Islamic savings concept ('Al Wadiah Yad Dhamanah') guarantees these savings, as enacted in the Tabung Haji Act (New Straits Times, 2019).

To maintain a strong financial position, Tabung Haji should conduct a risk management to ensure its financial stability and sustainability. Implementing effective risk management practices is crucial to safeguarding its financial position. Identifying and assessing potential risks related to investments, operations, and external factors will help Tabung Haji take proactive measures to mitigate these risks (Drobyszko S, 2020). Next, Tabung Haji can build and maintain adequate reserves and contingency funds, which will provide a financial buffer during challenging times or an economic downturn. These funds can be utilized to ensure smooth operations even in uncertain circumstances. For example, TH can use these contingency funds for their CSR program and especially to subsidize the cost of Hajj for the next year, 2024.

**iii. The increasing of safety element on THIJARI.**



*Figure 15: THIJARI Logo and Application.*

The THIJARI platform is an easy and secure for depositors to conduct transactions. It enables depositors to register for the Hajj, check their Hajj status, and submit Hajj appeals without going to the counter. THIJARI has been redesigned with a sleeker layout, user-friendly, navigation, and enhanced security to provide the best service to its depositors. According to Daim N (2020), THIJARI's user base has reached 820,000 in just slightly over a year,



attracting at least 50,000 transactions daily. Lembaga Tabung Haji has won the Malaysia Technology Excellence Award awarded by Singapore Business Review in the Financial Services Online Services category with their THiJARI platform due to its strong emphasis on security and user-friendliness (Singapore Business Review News, 2021).

In addition, the THiJARI application is also considered safe where if there are depositors who are 60 years old and above who wish to make a transaction using THiJARI, they need to contact the Tabung Haji Contact Center first for confirmation. This is seen as a safe initiative because most of the old depositors are easily deceived by irresponsible parties.

The recommendation that Tabung Haji can consider is by enhancing and distinguishing their online platform service (THiJARI) to be differ from the others. TH can consider implementing new features in the THiJARI platform, such as adding a section exclusively for listing all TH branches and their details, including contact information, fax, location, and most importantly, the distance from the depositor's residence to the nearby Tabung Haji. Furthermore, TH can add special elements to the THiJARI like Azan and Muslim prayer times due to Tabung Haji is one of the Islamic Financial Institutions, so it is a good purpose for depositors to use as it reminds users of prayer times, helps them easily find the direction of the Qibla, and also has auto location change enabled, ensuring users receive accurate information no matter where they are (Ansari H, 2020).

## **5.2 WEAKNESS:**

### **i. Lack of enough space at Tabung Haji Alor Gajah.**

The problem of limited space and seats might negatively impact depositors, particularly when the Hajj season begins. It is because the number of depositors who want to do Hajj-related matters will increase. In addition, the majority of depositors are elderly, so they have to wait for their turn while standing when the seats are not available. Besides, Tabung Haji Alor Gajah gets a little hot when crowded with depositors due to its small space. Some depositors also have to wait outside of TH Alor Gajah because they want to avoid the packed and hot environment.



*Figure 16: Review from Depositor towards Tabung Haji Alor Gajah's Facebook Page*

Based on the review above from Zakiah N (2022), she has complained on the Facebook page of Tabung Haji Alor Gajah about the small space and hot conditions inside the building. She also hopes that TH can fix this problem in the coming days. According to this complaint, Tabung Haji must take several creative solutions and strategic planning which can help optimize the utilization of the available resources. First of all, TH should create a 100 system ticket numbers per day part including a limit of only 100 depositors for morning and evening part. Other than that, TH also can encourage visitors to come during off-peak hours when the facility is less crowded. Tabung Haji needs to consider offering incentives or special services during these times to attract visitors (Perri J, 2021). A side from that, Tabung Haji might invest more money on looking a larger and suitable place to accommodate more depositors without compromising the quality of services. However, TH Alor Gajah is not recommending doing a renovation or expansion of the current building because it is only a rental from Majlis Amanah Rakyat (MARA) and it is quite difficult to implement it.

#### **ii. A limitation of fund transfer from TH to other account.**

Another weakness owned by the Tabung Haji Company is that depositors are only allowed to transfer funds from TH savings accounts to their own bank accounts starting on July 1, 2023. This action is considered to increase the financial security digital services control of TH depositors. But there are some negative effects for depositors including making it more difficult for them to transfer money to the third party account. If they want to make a transfer, they have to take a more difficult step where depositor has to come to the nearest Tabung Haji

counter and make the transfer manually. For example, depositors have to make manual transfers from their Tabung Haji bank to their own bank accounts such as Maybank. Only then can they transfer from Maybank itself to a third party account (The Sun Daily News, 2023).

Other than that, according to Tabung Haji website (2023), the online transfer system from Tabung Haji (TH) to another own bank account is quite confusing and troublesome for depositors. As an example, before making an online money transfer, depositors must first link their TH account to another own bank account, such Maybank. Then, the next process will cause a lot of confusion for depositors when the money transfer from TH account to Maybank needs to be done at Maybank2u instead of THiJARI. As a result, depositors believe that this process may be rather perplexing, particularly for older people who may be less sensitive to it. Last but not least, only five banks that Tabung Haji allowed to withdraw the depositor's cash money which is Maybank, CIMB Berhad, Ambank, Bank Islam dan Bank Rakyat. So, the number of depositors of using Tabung Haji might not be increase due to the certain limitation that makes it difficult for depositors to conduct any affairs.

Tabung Haji should take several steps to overcome this limitation, including the integration of transfers between banks. TH can work with banks and other financial institutions to enable safe and smooth interbank fund transfers. This allows depositors to transfer funds between Tabung Haji and other accounts without any restrictions. Another recommendation is that TH can implement Tabung Haji's own card so that depositors can easily make transactions, check balances, and others, particularly for the golden age people. However, in order to keep Tabung Haji as a saving institution, TH needs to set up a daily limit on withdrawals and the amount of them. By implementing these recommendations, Tabung Haji can enhance its fund transfer service, improve depositor satisfaction, and provide a more seamless and user-friendly banking experience (Witman A, 2022). Additionally, it can foster stronger relationships with its customers and promote greater financial inclusion.

### **5.3 OPPORTUNITY:**

#### **i. An excellence corporation with some private companies and the Malaysia government in "Sahabat Korporat Tabung Haji"**

"Sahabat Korporat Tabung Haji" is the involvement of several corporate organizations and private companies that step forward to provide donations to pilgrims through TH,

particularly in terms of Hajj essentials. For instance, Telekom Malaysia contributed supplies such as Wudhu's spray and vitamins from Zuellig Pharma, while bags were donated from Pintas Utama Sdn Bhd, followed by other items.



Figure 17: Several Companies Listed under “Sahabat Korporat Tabung Haji”



Figure 18: The Hajj Essentials for Pilgrims1444H

Other than that, TH has also corporate with The Ministry of Health to ensure the smooth execution of the Hajj operation. This collaboration is crucial to ensuring the health and well-being of the pilgrims during their journey and stay in Saudi Arabia. The Ministry of Health may provide medical support, vaccinations, and health-related guidance to the pilgrims (Tabung Haji Website, 2022). Lastly, as the Hajj involves a significant number of pilgrims traveling to and from Saudi Arabia, coordination with airline companies is essential for arranging the transportation of the pilgrims. According to Ignatius C (2022), Malaysia Airlines

Berhad (MAB) has signed a three-year agreement with Lembaga Tabung Haji (TH) to provide hajj charter flights for Malaysian pilgrims. This involves managing flight schedules, ensuring adequate seating capacity, and facilitating smooth travel logistics.

The opportunity of Tabung Haji having cooperation with private companies and the Malaysian government can be maintained by adopting some approaches. One of that is Tabung Haji should conduct regular performance evaluations to assess the effectiveness of collaborations with private companies and the government. Identify areas for improvement and make necessary adjustments (Douglas S, 2020). Next, TH can align their strategies with national development objectives. Contributing to the country's socio-economic goals can strengthen the institution's ties with the government (Erdin C, 2020). Lastly, Tabung Haji must maintain a transparent financial reporting to private companies and the government. Demonstrating responsible financial management will enhance trust and confidence in Tabung Haji's operations. As a result, Tabung Haji can easily conduct collaboration with private companies and the government in order to conduct a CSR program. For example, Tabung Haji may continue CSR programs in public schools in collaboration with the government sector in helping to provide zakat assistance to students in need. Thus, the existence and importance of TH will be realized from an early stage such as school students (Ibrahim A, 2020).

#### **ii. A good relationship of Tabung Haji with Saudi Arabia Government.**

Tabung Haji has developed good relations with the Saudi government and other authorities in Saudi Arabia. Due to this good relationship, the Government of Saudi Arabia has approved the full Hajj quota of 31,600 for Malaysia this year. Compared to last year, the government of Saudi Arabia authorized a Hajj quota of 14,306 for Malaysia, which represent 45 percent of the regular yearly quota obtained and utilized for all countries (Ahmad S, 2023).

On top of that, Tabung Haji has won a few awards from the Saudi Arabian government, including the Saudi Arabian Labaitom Award for the Best Service Category for a Haj Affairs Office and the Labbaitom Award for the Best Haj Guide Service and Program in the Islamic World. This is demonstrated by Tabung Haji's readiness to serve Malaysian pilgrims to the highest standard while abiding by the regulations and restrictions imposed by the Saudi government (Mokhtar MN, 2023).



Figure 19: Labaittom Award from Saudi Arabia Government

Maintaining a good relationship with the Saudi Arabia government is essential for Tabung Haji as it facilitates Hajj and Umrah operations for Malaysian Muslims. Here are some key approaches Tabung Haji may take to foster and strengthen its relationship with the Saudi Arabia government. First and foremost, TH can make a collaborative Problem-Solving. In case of any challenges or issues that arise during the pilgrimage, Tabung Haji should work collaboratively with Saudi Arabian authorities to find mutually agreeable solutions (Ferrazzi K, 2021). Besides, TH should be active participation in Saudi Arabia's Hajj Initiatives. By engaging in or supporting initiatives and events organized by the Saudi Arabian government related to Hajj can demonstrate Tabung Haji's commitment to collaboration and cooperation. Last but not least, supporting Saudi Arabia's Vision 2030. TH must understand and support the Saudi Arabia's Vision 2030, the country's plan for economic diversification and development, can contribute to building a stronger bilateral relationship.

Building and maintaining a good relationship with the Saudi Arabian government is a continuous effort that requires diplomacy, mutual understanding, and cooperation. By upholding best practices, complying with regulations, and demonstrating respect, Tabung Haji can foster a positive and productive partnership that benefits both parties and ensures a successful pilgrimage experience for Malaysian Muslims (Özden M, 2023).

#### 5.4 THREATS:

##### i. The existence of negative feedback towards teller.

Recently, Tabung Haji Alor Gajah has received a complaint online from a depositor regarding services from the counter during the withdrawal process. The depositor said that the

service provided was unfriendly and used a rude tone when communicating. This negative feedback about the service quality and rudeness of staff can tarnish Tabung Haji's reputation. Word of mouth spreads quickly, and online complaints can reach a wide audience, potentially discouraging other depositors from using their services or even causing existing depositors to withdraw their funds (Loken B, 2023).



*Figure 20: The Counter at Tabung Haji Alor Gajah*

Besides that, unfriendly service can lead to a decline in customer loyalty. Depositors who feel dissatisfied may opt to withdraw their deposits and move to other financial institutions that can provide better customer service. This can result in a loss of a loyal customer base and potential revenue for Tabung Haji.

If a customer has complained about the bad attitude of a teller at Tabung Haji, it is essential for the institution to address the issue promptly and professionally. Dealing with customer complaints effectively can help maintain a positive image, build trust, and improve customer satisfaction. Firstly, Tabung Haji should provide customer service training. Invest in regular customer service training for all employees, including tellers. Training should focus on communication skills, conflict resolution, and maintaining a positive attitude. Other than that, TH can take follow-up action. After resolving the complaint, follow up with the customer to ensure they are satisfied with the resolution. This gesture shows that Tabung Haji values its customers' feedback and takes their concerns seriously. By handling customer complaints in a proactive and empathetic manner, Tabung Haji can turn a negative experience into a positive one and reinforce its commitment to excellent customer service (Nuansi P, 2021).

Tips & Best Practices for Handling **Customer Complaints**



Figure 21: Steps on How to Handle Customer Complaints

ii. The increasing of scammer in Hajj package from travel agency.



Figure 22: Advertising about Scammer Strategies by Tabung Haji

Scammers taking advantage of religious pilgrimages is a major problem that causes financial and emotional harm to individuals seeking to fulfill their religious obligations. Most scammers succeed in deceiving the public by using the name of Tabung Haji while they are not registered and licensed under Tabung Haji. Among the services and packages offered are badal hajj, umrah and hajj. The packages offered are much cheaper than TH, therefore some people who lack exposure will be easily deceived. According to Solhi F (2022), a 50-year-old head of a travel agency has admitted to being charged with advertising fraudulent haj packages that defrauded more than 300 pilgrims. He was charged with using the travel agency's name, UC



Travel Sdn. Bhd, for which the travel agency did not have a valid pilgrimage management license from TH.

The TH name and logo have also been exploited by irresponsible individuals (scammers) to advertise investment schemes on the Telegram platform. The 'scammer' also created a 'Group Chat' (Tabung Haji & Investment) on Telegram to conduct investment operations by making improbable profit claims (Sekaran R, 2023). Therefore, when scammers exploit Tabung Haji's name, people may lose trust in the organization, leading to doubts about the legitimacy of its operations. Apart from that, Tabung Haji's credibility as a reputable institution may be compromised if scammers deceive individuals by falsely associates their fraudulent schemes with the organization. People may question the ability of Tabung Haji to safeguard their funds and fulfill its responsibilities.

As the primary Hajj provider institution in Malaysia, Tabung Haji plays a crucial role in ensuring the safety and well-being of pilgrims. Tabung Haji should have a clear communication to all depositors. It is to ensure that accurate and up-to-date information about Tabung Haji's Hajj packages and registration process is readily available through official channels. Provide clear instructions on how to verify legitimate packages and avoid scams. Publish a list of authorized and approved travel agencies to facilitate pilgrims in making safe choices in THiJARI, TH websites and all of TH office's branches.

TH also can launch comprehensive public awareness campaigns to educate potential pilgrims about the risks of dealing with unauthorized travel agencies and scammers. Inform them about the official channels and guidelines for registering for Hajj through Tabung Haji. Apart from that, TH can take some strategies by offering an incentives or rewards for individuals who provide information leading to the apprehension of scammers or fraudulent travel agencies. According to Buccirossi P (2021), reward approach is the key in combating scammers or fraud especially on pilgrims in Malaysia and ensures a safe and secure pilgrimage experience for Malaysian Muslims.

## 6.0 CONCLUSION

In conclusion, this Internship Course Programme is really important to be implementing for every undergraduate student. Other than receiving great compensation, an internship enables students to explore and gain a lot of knowledge, experiences and skills. Tabung Haji Alor Gajah is a great place to do an internship as it gives me a chance to feel the real world of the work environment.

The objective of the Internship Course Programme is to encourage students to experience the practical aspect of what they have learned in the past two and half years of studies. Through this programme, students are able to apply their theory and practical knowledge. Also, it will show the ability to demonstrate what they have learned before.

As my observation towards Tabung Haji Alor Gajah is that their level of business performance's stability is really good. They like to work in a team and are open-minded to receive opinions from all staff. There is a lot of knowledge, skills, and experiences students can receive from this company such as handling the incoming and outgoing call, making a meeting's minutes, analyzing the achievement of TH Alor Gajah and many more. It was great for me in terms of increasing my communication skill, writing skill, creative thinking skill and also boosts my confidence level.

Besides, Tabung Haji Alor Gajah has treats the intern trainees in a professional manner. It also provides several accommodations for the trainees. For example, a computer, Wi-Fi, a comfortable prayer room, and allowances. Lastly, UiTM should keep the six-month internship period due to students can learn enough about the responsibilities of the job and the working environment in six months.

Students also need to take an advantage of the opportunity to complete an internship because it could identify their abilities, strengths and limitations in order to grow their self before start entering the real life or work environment.

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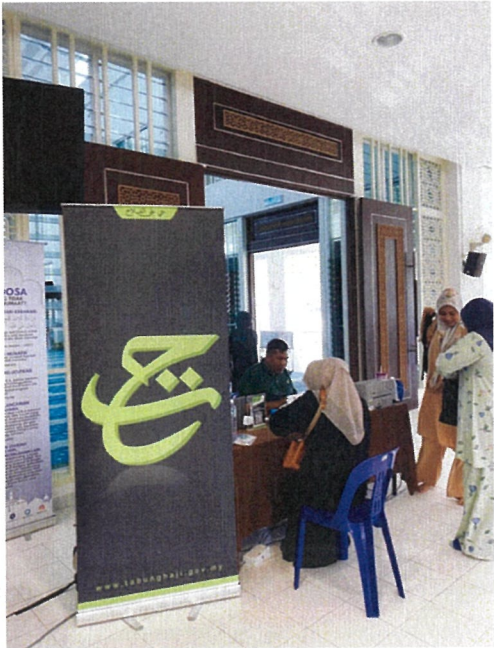
## APPENDICES

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1. All the professional staffs including practical student at Tabung Haji Alor Gajah during our celebration a day before Ramadan and the second photo was the celebration of Eid Mubarak.



2. One of the activities conducted by Tabung Haji Alor Gajah which is a Marketing Campaign at Universiti Teknikal Malaysia Melaka (UTeM).



3. The first photo shows a morning briefing session every Tuesday until Thursday while the second photo is reciting Surah Yaseen on every Friday which attended by all staffs of Tabung Haji Alor Gajah.



4. Tabung Haji Alor Gajah gets audited in the month of April.



5. A picture taken at a 'Mesyuarat Anggota Bil 1 Tahun 2023' by Tabung Haji Alor Gajah.



6. One of the marketing strategies used by TH Alor Gajah is canvassing where The Manager of Tabung Haji Alor Gajah, Encik Kamarul has approached the Head of Fire Station Alor Gajah to give knowledge and awareness about the benefit of TH.



7. A CSR program named 'Kempen Infaq Ramadan' by Tabung Haji Alor Gajah.



8. The convenience place provided by Tabung Haji Alor Gajah for internship student within the six month period.

