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|  | **School of Business & Accountancy**  **22-Week Internship**  Learning Journal (Weightage: 20%) |

Learning Journal (1500 - 2000 words)

**INSTRUCTIONS**

You will update and reflect on your internship progress and experience so far by using the following guiding questions. Complete the Learning Journal using the attached template.



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| 1. **Review and update progress on the On-the-Job Training (OJT) plan.** |
| 1. I have successfully achieved all key objectives outlined in my On-the-Job Training (OJT) plan, demonstrating significant progress in my development at HSBC Life. I have mastered the end-to-end complaint resolution process by adhering to company procedures, which has improved my ability to address customer concerns promptly and positively impacted the overall customer experience. 2. A primary focus of my training has been on maintaining template consistency in communication, which is essential for upholding HSBC's professional standards and brand integrity. By ensuring all responses align with company guidelines, I contribute to a cohesive and professional image in customer interactions.   The "Data Analysis" segment has had the most profound impact on my learning, enabling me to identify complaint trends and areas for improvement. This experience has deepened my understanding of customer needs and enhanced my ability to make data-driven decision, which will be invaluable as I continue to contribute to the team.  Overall, my OJT experience has been immensely beneficial, and I am well-prepared to excel in my role. I look forward to applying these skills and adding value to the team. |
| 1. **Progress on achieving personal and professional goals during the internship.** |
| 1. My personal goal is to enhance my written and verbal communication skills, which are essential for effective customer interactions. To achieve this, I actively participate in team meetings and solicit bi-weekly feedback from my manager and colleagues to refine my communication style.   Professionally, I aim to gain a comprehensive understanding of the Market Conduct Investigations (MCI) process. I plan to develop a report identifying three key areas for improvement and implement at least one recommendation to enhance operational efficiency and customer experience.   1. To maximize my learning during this internship, I am shadowing experienced team members and engaging with MCI cases. This hands-on experience is deepening my understanding of complaint management workflows and the importance of cross-departmental collaboration, both critical for effective MCI management. I actively seek clarification on unfamiliar processes, demonstrating my commitment to professional growth. 2. Despite my proactive efforts, I encounter challenges due to the complexity of MCI cases, which require coordination among multiple departments, including Claims, Market Conduct Investigation, and Policy and Servicing teams. This complexity necessitates frequent follow-ups and precise tracking, which can be time-consuming. Additionally, managing customer emails and complaints, especially those expressing dissatisfaction, adds to the challenges.   To address these issues, I have implemented a structured follow-up system with reminders for departmental updates, facilitating efficient case tracking. Regular check-ins with departmental contacts streamline communication and enhance collaboration. For customer interactions, I prioritize prompt acknowledgments and clear updates to effectively manage expectations. |

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| 1. **Reflection on skills acquired** |
| 1. As an HSBC customer care intern, I have developed new skills and deepened existing ones across customer service, technical, and digital domains, each essential for effective case handling and process improvement.   My role as a frontline email handler has significantly improved my customer service abilities. I have honed my empathy and active listening skills, allowing me to respond to customer concerns with sincerity and understanding. This experience has also strengthened my problem-solving capabilities, enabling me to deliver thoughtful solutions that align with HSBC’s service standards.  I have gained proficiency in HSBC Life’s Complaints Management System, which facilitates the efficient tracking and resolution of customer complaints. Daily use of this platform has enhanced my ability to audit cases meticulously, ensuring compliance with communication protocols and adherence to approved templates. This technical expertise has improved my accuracy in case handling and deepened my understanding of compliance standards.  My digital skills have expanded significantly, particularly in data analysis. I compile and analyze monthly complaint data to identify recurring issues and emerging trends. This analysis is documented in reports for management, providing actionable insights that support strategic decision-making and process improvements.   1. One of my primary contributions has been leveraging advanced Excel skills, including formulas, pivot tables, and conditional formatting, for comprehensive data analysis. For instance, I utilized pivot tables to categorize and summarize customer complaints by type, status, and resolution time. This analysis not only identified recurring trends but also informed targeted improvements in service delivery, demonstrating the value of data analytics in enhancing customer satisfaction.   I also implemented the NETWORKDAYS function in Excel to calculate due dates for complaint resolutions in accordance with the Monetary Authority of Singapore (MAS) guidelines. By automating these calculations, I streamlined the tracking process, ensuring timely responses and enhancing our compliance with regulatory requirements. This automation significantly reduced manual effort and minimized the risk of errors.  Furthermore, I was tasked with improving our first contact resolution (FCR) rate to meet the MAS target of 50%, which we were currently at only 10%. To address this, I employed advanced Excel functions and macros to facilitate direct communication with case owners via Microsoft Teams. This proactive approach not only reduced manual effort but also improved our efficiency in achieving FCR, underscoring the impact of digital skills on operational performance.  Additionally, I designed and regularly updated a dashboard to visualize Key Performance Indicators (KPIs) related to customer complaints, including metrics such as complaint volume, resolution rates, and outstanding cases. This real-time monitoring tool has fostered more insightful discussions during team meetings and supported alignment with departmental objectives, highlighting the relevance of digital skills in driving strategic initiatives.   1. The ability to utilize pivot tables is integral to efficiently analyzing large datasets related to customer complaints. For instance, by categorizing complaints based on type and resolution status, I can quickly identify recurring issues and trends. This analysis provides actionable insights that enable the team to prioritize areas requiring improvement, ultimately enhancing service quality and customer satisfaction.   The application of the NETWORKDAYS function is equally critical for ensuring compliance with the Monetary Authority of Singapore (MAS) guidelines. One key requirement mandates that customer complaints must receive an acknowledgment reply within two business days of receipt. By automating the calculation of these due dates, I ensure the department consistently meets its regulatory obligations, reducing the risk of non-compliance and associated penalties.  Employing advanced excel functions has improved FCR rates efficiently. Our previous month FCR was only 10% due to manual tracking of the rates and no action plans to improve. However after implementing advanced excel functions and macros to track, it significantly enhanced our communication with all the case owners to make them aware of the cases that can be resolve within FCR.  Additionally, the dashboard I developed for monitoring key performance indicators (KPIs) has become a valuable tool for real-time performance tracking. For example, monitoring the number of outstanding complaints allows the team to allocate resources effectively and address potential backlogs proactively. This improved visibility is crucial for maintaining service standards and achieving our customer care objectives.   1. One of my key responsibilities is to monitor the daily number of open cases. This task is essential for ensuring compliance with the Monetary Authority of Singapore (MAS) guidelines and maintaining effective governance over our complaints management process. To enhance efficiency, I developed pivot tables that facilitate dynamic tracking and reporting of open cases. This tool streamlines processes and provides a clear visual representation of our status, enabling timely reporting to our Chief Operating Officer (COO).   The importance of this task is profound. By ensuring compliance with regulatory requirements and upholding high standards in complaint management, we safeguard the organization against potential penalties and enhance our reputation with stakeholders. Additionally, timely case resolution fosters improved customer satisfaction, a crucial driver of business success.  In conjunction with tracking open cases, I am responsible for monitoring void cases, which have increased within the Customer Resolution Unit. This task is vital for identifying trends and implementing controls to mitigate the rise in void cases. I analyse the initiators of void requests, the reasons behind them, and the staff members involved. To support this analysis, I created a pivot table that categorizes void cases by staff member and highlights common reasons for voiding.  The insights gained from this analysis are critical for management decision-making. Understanding the root causes of void cases enables us to implement targeted interventions, improve operational processes, and ultimately reduce the occurrence of voids. This approach enhances efficiency and contributes to better resource allocation and staff training.  Throughout these tasks, I encountered challenges, particularly concerning data accuracy and consistency across multiple teams involved in case management. To address this, I instituted regular check-ins with case owners to verify case statuses and ensure the accuracy of data entered the pivot tables. This collaborative approach fostered accountability and improved communication, enhancing data quality and operational outcomes.     1. During my remaining internship, I am focused on further developing my skills in data analysis, communication, and presentation. These competencies are essential for enhancing my contributions to the organization and aligning with the demands of today’s data-driven business environment.   Data analysis is a primary area of focus, as my current role involves tracking and reporting various datasets, including monitoring open and void cases. By deepening my proficiency in this area, I aim to extract more insightful conclusions from complex information, thereby significantly enhancing my contributions. In an environment where accurate and timely decision-making relies on effective data interpretation, this skill is increasingly relevant. To achieve this, I plan to enrol in an online course on advanced Excel techniques and data visualization tools, such as Tableau or Power BI, within the next month. Mastering these tools will enable me to present data in a visually engaging manner, facilitating better understanding and decision-making among stakeholders.  In addition to formal learning, I will dedicate at least two hours per week to practicing data analysis exercises, applying newly acquired techniques to ongoing projects. For instance, I will enhance existing pivot tables and create dashboards that provide actionable insights into complaint resolution trends. I will actively seek feedback from my manager to ensure my analytical work aligns with organizational standards and express my interest in taking on more complex data analysis tasks to further challenge myself.  Another critical area for my development is communication and presentation skills. Effective communication is vital for conveying findings, recommendations, and insights to stakeholders, ensuring that actionable information is clearly understood and implemented. By enhancing my communication and presentation skills, I will be better equipped to present data-driven insights in a manner that fosters informed decision-making and collaboration across teams. To support this development, I plan to attend a workshop or seminar on effective communication and presentation skills within the next month. These sessions will provide practical techniques for structuring presentations, using visual aids effectively, and communicating with clarity and confidence.  Moreover, I intend to volunteer for opportunities to present findings from my projects during team meetings. For instance, I will lead discussions on trends identified in open and void cases, ensuring that all stakeholders understand the implications and can take appropriate action. Constructive feedback will be a cornerstone of this development plan. After each presentation, I will request detailed input from my managers and peers to identify areas for improvement. By focusing on specific aspects such as articulation, visual presentation, and audience engagement, I aim to refine my abilities over time.  The acquisition of these skills is highly relevant to my role and the organization’s objectives. Enhanced data analysis capabilities will enable me to provide more accurate insights, directly supporting decision-making and operational efficiency. Similarly, improved communication and presentation skills will ensure these insights are effectively conveyed, fostering better collaboration and alignment across teams.  I anticipate challenges, such as managing time effectively while balancing learning with ongoing responsibilities. To address this, I will create a structured schedule that allocates dedicated time for learning and practice without compromising my current tasks. Additionally, overcoming initial nervousness when presenting will require deliberate effort. I plan to start with smaller presentations and gradually scale up to build my confidence.  By adopting this structured and proactive approach, I aim to exceed expectations in my role and leave my internship with valuable, transferable skills that will benefit both my personal growth and future professional endeavours. |

**Total word count: 1992 words**

**Appendix 2: Disclosure Statement for Use of Generative AI (Mandatory)**

Part 1

[Put an “X” in the appropriate box(es) below]

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|  | I/ We declare that no generative AI tool has been used in this assessment.  [End of declaration] |
| **X** | I/ We declare that generative AI tools have been used in this assessment.  [Continue to Part 2, Part 3 and Part 4 below] |

Part 2

Specify the generative AI tools used and the respective purposes.

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|  | | **Generate materials for background research**  Note: Materials produced by generative AI tools need to be referenced to avoid plagiarism  [Put an “X” in the appropriate box(es) below] | **Improve the academic tone and accuracy of language, including grammatical structures, punctuation and vocabulary**  [Put an “X” in the appropriate box(es) below] | **Others**  [Specify use below] |
| ChatGPT | |  | X |  |
| Grammarly | |  |  |  |
| GrammarlyGO | |  |  |  |
| Marmof | |  |  |  |
| QuillBot | |  |  |  |
| [Specify name of technology] |  |  |  |  |
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Part 3

List the prompts used in the generative AI tools

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| **Generative AI Tool** | **Prompt** |
| ChatGPT | "Make it more professional and concise: Data Analysis Skills are of particular interest to me, as my current responsibilities involve tracking and reporting on various datasets..." |
| ChatGPT | "Make the reflection exceed the rubric standards for professional tone and thoroughness." |
| ChatGPT | "Check for grammar, punctuation, and academic tone accuracy." |
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Part 4

[Put an “X” in the box below]

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| **X** | I/ We acknowledge that I/ we have checked and verified the output of the generative AI tools.  I/ We acknowledge that I/ we have adapted and modified the output of the generative AI tools for this assessment.  I/ We acknowledge that the following records will be kept and may be requested from me/ us.   * Drafts of work before/ during use of the generative AI tools * History of use of generative AI tools for this assessment |

Disclosure Statement adapted from <https://www.monash.edu/student-academic-success/build-digital-capabilities/create-online/acknowledging-the-use-of-generative-artificial-intelligence> and <https://vascular.org/vascular-specialists/research/journals/declaration-generative-ai-scientific-writing>.