

Assessing the Contribution of Internship Program to Skills Acquisition: Evidence from BA Insurance Students at UiTM

Rosmi Yuhasni Mohamed Yusuf¹, Muhammad Hafiz Yaakub², Afizul Mohamood³

¹Universiti Teknologi MARA, Department of Economics & Finance, Malaysia

²Universiti Islam Pahang, Department of Management & Informatics, Malaysia

³Group Risk Management Petronas, Malaysia

Email: *rosmi636@uitm.edu.my, mhafiz@unipsas.edu.my, afizul.mohamood@petronas.com.my

Corresponding Author: Dr Rosmi Yuhasni Mohamed Yusuf

Abstract: This study examines how internships affect the skill development of undergraduate students enrolled in Universiti Teknologi MARA's (UiTM) Bachelor of Insurance program. The study examines four important aspects: professional development, professional skills, personal growth, and personal capabilities. It is based on the Social Learning Theory. A simple random sample of 58 final-year students who finished a six-month internship was given a structured questionnaire with 23 Likert-scale items as part of a quantitative research design. Tests for reliability and normality were performed as part of descriptive and inferential analyses. According to the results, internships greatly improve students' professional skills, personal development, and personal capabilities, with personal capabilities being the aspect that is most highly rated. Even though professional development received positive feedback as well, it varied the most, indicating irregularities in career alignment and mentoring. These findings highlight the importance of internships in developing skills that are relevant to the industry, emotional intelligence, flexibility, and career clarity. According to the study's findings, organized internships are essential for connecting academic understanding with practical experience in the insurance industry. Enhancing supervisor engagement, updating internship results, and promoting closer university-industry collaboration are some of the recommendations. The results provide useful information for educators, employers, and legislators who want to improve internship opportunities and increase the employability of graduates in insurance and related industries.

Keywords: *Internship, Professional Development, Undergraduate Study, Social Learning Theory, Insurance Industry*

1. Introduction and Background

An important link between professional practice and academic study, internships give students the opportunity to put their theoretical knowledge to use in practical situations. Through the development of pertinent skills, the clarification of career interests, and the expansion of professional networks, these experiences improve employability in a competitive job market (Jackson & Bridgstock, 2021). Students who finish internships report higher levels of professional competence, career confidence, and job readiness, according to research (Hora, Parrott, & Her, 2020; Tran & Soejatminah, 2022).

Internships are especially important in the insurance industry. Graduates must possess both theoretical soundness and problem-solving skills due to the industry's complexity and regulatory requirements (Vaughan, 2022). Through exposure to key divisions like underwriting, claims, and risk management, internships enable students to comprehend how these roles support organizational operations (Jackson & Wilton, 2023). Along with developing professional networks that could influence future career opportunities, they also acquire technical and soft skills like communication, risk assessment, and analytical thinking (Andrews et al., 2020; Jackson & Bridgstock, 2021).

These encounters help resume construction and career exploration even more. Practical experience is regarded by employers as a sign of readiness and dedication to the industry (Tran & Soejatminah, 2022; Hora et al., 2020). All things considered, insurance internships play a crucial role in equipping students for success by fusing hands-on training, skill development, and career clarity.

Purpose of the study

This study looks at the effects internships have on undergraduate insurance students' personal and professional growth. It looks at how these programs affect long-term career paths, career readiness, and skill

acquisition. It also evaluates the elements that go into creating a successful internship.

The research questions guiding this study are:

RQ1: To what extent do BA Insurance students perceive the internship program as contributing to their professional development?

RQ2: To what extent do BA Insurance students report acquiring professional skills through their internship experience?

RQ3: To what extent do BA Insurance students perceive that the internship program has contributed to their personal growth?

RQ4: To what extent do BA Insurance students perceive an enhancement in their capabilities as a result of the internship program?

Underpinning theory of this study

Albert Bandura's Social Learning Theory (SLT) is still a crucial framework for comprehending experiential learning in contemporary educational settings. Although the theory originated in psychology in the middle of the 20th century, its tenets—such as modelling, imitation, reinforcement, self-efficacy, and observational learning—are becoming more and more applicable to how undergraduate students learn professional skills during internship programs in the fast-paced, team-oriented workplaces of today (Jackson & Wilton, 2023). When it comes to internships, SLT offers a strong conceptual framework that clarifies how students learn by doing as well as by watching and interacting with professionals, getting feedback, and internalizing workplace customs and behaviors. SLT is especially relevant because interns are immersed in social settings where learning happens continuously and informally while they work on real-world projects (Mukhalalati & Taylor, 2022).

This study, which is guided by SLT, views internship programs as rich social learning settings where students grow via interaction with professionals in the field, modelling, feedback, and observation. Through internships, students are exposed to real-world situations where learning is socially and interactively driven rather than passive. Students show progress in the four main outcome domains of professional development, professional skills, personal growth, and personal capabilities as a result. Throughout the internship, social interactions, peer and mentor modelling, and reinforcement shaped the observable learning outcomes that are reflected in each dimension.

2. Review of Literature

The conceptual framework created by Anjum (2020), which emphasizes the value of internship programs in enhancing students' employability through experiential learning, is used in this study. The framework describes how a variety of developmental outcomes, such as skill acquisition, professional growth, and the improvement of personal competencies, are fostered by well-structured internship opportunities. Drawing on recent academic contributions, the hypotheses' formulation is covered in the following section.

Professional Development

The importance of internship programs in fostering the professional development of undergraduate students has been highlighted by recent studies. Developing employability skills is a crucial goal for higher education since the transition from college to the professional workplace can be difficult. By giving students real-world experience and chances to develop critical workplace skills, internship programs act as a calculated tool to close the gap between employers' expectations and academic preparation. How these programs improve employability, cultivate the development of industry-specific competencies, and prepare students for the workforce have drawn increasing scholarly attention.

Internships provide a controlled environment where students can hone abilities that might not be fully developed in a classroom. According to Jackson and Bridgstock (2021), participating in work-integrated learning experiences, like internships, greatly enhances students' abilities in areas like problem-solving, communication, and teamwork—skills that employers highly value. In a similar vein, Hora, Parrott, and Her (2020) emphasize that internships encourage students to apply their theoretical knowledge to real-world

professional contexts, enabling them to develop skills directly related to their chosen industry and connect their academic learning with practical experience.

H1: UiTM BA Insurance students' professional development is greatly enhanced by insurance internship programs.

Professional Skills

Higher education institutions are increasingly emphasizing internship programs as a strategic way to help students develop their professional or "employability" skills in light of the growing demand for graduates who are prepared for the workforce worldwide. These skills, which are essential for graduates to successfully enter the workforce and maintain long-term professional growth, include communication, teamwork, critical and analytical thinking, adaptability, problem-solving, and digital literacy.

Students can apply theoretical concepts and develop practical skills in real-world workplace settings through internships. According to Jackson and Bridgstock (2021), internships are one of the best ways to develop transferable professional skills as part of work-integrated learning. Compared to their peers who only participated in classroom-based learning, students who completed internships reported feeling more confident and having better teamwork, communication, and initiative skills. Similar to this, Hora, Parrott, and Her (2020) noted that internships offer practical learning experiences that help students grasp workplace norms and expectations, practice professional interactions, and adjust to organizational environments—skills that are challenging to learn through traditional lectures alone.

Social interactions are also crucial for the development of professional skills during internships. In line with social learning theory, Kim and Wang (2022) contend that these abilities are frequently acquired by watching seasoned workers, copying their actions, and having meaningful conversations. Supervisors' comments and guidance help interns improve their communication, emotional intelligence, and problem-solving skills (Tran & Soejatminah, 2022).

However, program design and organizational support can have an impact on how effective internships are. According to Andrews, Barker, and Stewart (2020), internships that don't have defined learning objectives, organized supervision, or purposeful work tend to impede the development of real skills. On the other hand, skill acquisition is more significantly impacted by programs that incorporate performance feedback and mentoring into academic curricula. The extent of skill development can also be influenced by the duration of the internship and its connection to the student's field of study. According to Jackson and Wilton (2023), longer internships provide more chances to take on challenging tasks and hone advanced skills like project management, data analysis, and negotiation. More effective knowledge transfer into practice was also shown by students assigned to internships related to their field of study.

H2: UiTM BA Insurance students' professional skills are greatly improved by insurance internship programs.

Personal Growth

Additionally, internships offer significant chances for students to grow personally by fostering the development of qualities that are essential for both career success and lifelong learning, such as independence, resilience, confidence, and adaptability. Students are frequently forced to leave their comfort zones when working in professional settings, which fosters self-awareness and personal development. According to Hora, Parrott, and Her (2020), students who are exposed to real-world responsibilities are better able to manage their time, develop their interpersonal skills, and recognize their strengths and weaknesses. In a similar vein, Gercek and Ozveren (2024) emphasize that internships foster self-efficacy and self-regulation by teaching students how to take charge and make decisions on their own.

The confidence and emotional intelligence of interns are further shaped by structured feedback and mentoring. According to Tran and Soejatminah (2022), internships frequently result in gains in communication abilities and the capacity to handle challenging work situations. When combined, these experiences strengthen the transformative power of internships by fostering the development of both professional and personal skills.

H3: UiTM BA Insurance students' personal development is greatly enhanced by insurance internship programs.

Personal Skills

Internships are essential in helping students develop their wider personal capabilities in addition to their professional skills and personal development. These include the self-management, resilience, leadership, and cognitive flexibility needed to succeed in fast-paced work settings. According to Jackson and Bridgstock (2021), students develop critical skills like initiative, flexibility, and decision-making when they take on real-world professional challenges. Autonomy and self-discipline are fostered by meeting deadlines, accepting responsibility for tasks, and resolving workplace conflicts.

Additionally, work-integrated learning fosters higher-order skills. According to Gercek and Ozveren (2024), structured internships enhance self-confidence and the capacity to perform well in fast-paced, unfamiliar environments, while Tran and Soejatminah (2022) highlight that internships assist students in developing reflective thinking, cross-cultural awareness, and emotional regulation. These results demonstrate the importance of internships in preparing students for the challenges of the working world.

H4: UiTM BA Insurance students' skills are greatly enhanced by insurance internship programs.

3. Methodology

The primary research methodology used in this study is quantitative. The study looks at how internships affect the professional and personal growth of students enrolled in the BA Insurance program using both descriptive and inferential statistical analyses. The central tendency to interpret participant responses was measured as part of descriptive analysis. Normality and reliability tests were among the scale evaluations used in inferential analysis. Cronbach's alpha was used to assess the questionnaire's reliability, and skewness and kurtosis were tested for normality using univariate and multivariate analyses.

Data Collection

Primary data for the study came from final-year BA Insurance undergraduate students at UiTM Selangor who completed six-month internships at a variety of insurance-related companies, including brokers, adjusters, agencies, and underwriters. The information was gathered from October 2024 to March 2025, employing a structured questionnaire with 23 closed-ended questions to evaluate aspects of skill development, professional and personal growth. A 5-point Likert scale, with 1 denoting "strongly disagree" and 5 denoting "strongly agree," was used to rate each item.

Construct validity

To ensure content validity, the proposed questionnaire items were designed based on constructs derived from previous empirical studies on the influence of internship programs in higher education. The following table summarizes each subscale, its description, and supporting literature.

Table 1: Construct Validity of the Study

Variable/Construct	Definition	Measurement Scale	Source
Professional Development	The extent to which the internship helps students grow in their future career roles and workplace readiness.	5-point Likert scale	Adapted from Anjum (2020); Nguyen et al. (2021); Jackson & Bridgstock (2021)
Professional Skills	The acquisition or improvement of job-relevant competencies during the internship.	5-point Likert scale	Adapted from Anjum (2020); Tan et al. (2022)
Personal Growth	The extent to which the internship contributes to students' self-awareness, maturity, and self-confidence.	5-point Likert scale	Adapted from Anjum (2020); Hora et al. (2020); Patrick & Worsley (2020)

Personal Capabilities	Development of internal traits such as resilience, adaptability, and emotional intelligence during the internship.	5-point Likert scale	Adapted from Anjum (2020), Tomlinson (2021), and Tan et al. (2022)
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Population and sampling procedures

To guarantee that every member of the target population had an equal chance of being chosen, a straightforward random sampling technique was used in this investigation. Final-year students enrolled in Universiti Teknologi MARA's (UiTM) BA Insurance program made up the population. A basic random sample was both appropriate and practical given the population's manageable and relatively small size (i.e., 65 students spread over two semesters from October 2024 to March 2025).

Randomization was used to choose 58 students as participants; no preset selection criteria, such as academic standing or internship placement, were used. Within the parameters of the program, this approach improved the findings' generalizability and reliability while reducing selection bias. The study intends to gain a representative understanding of students' internship experiences and their perceived efficacy by employing this sampling technique. The sample's randomness enhances the study's methodological rigor and supports the results' objectivity.

4. Findings and Analysis

The study's empirical results, including scale analysis and descriptive statistics, are presented in this section. In order to measure respondents' levels of agreement across important dimensions, mean score analysis is used to answer the four research questions, each of which is phrased with "to what extent."

Central tendency measurement. The questionnaire's mean and standard deviation values for the items related to the four constructs it measured are shown in Table 1.

Table 1: Measurement of Central Tendencies of the Study

Variables	Items	Mean	Std Dev (SD)
Professional Development (PD)	PD1	4.33	0.69
	PD2	4.24	0.89
	PD3	4.19	0.79
	PD4	4.37	0.77
	PD5	2.88	1.32
	PD6	4.49	0.68
Professional Skills	PS1	4.40	0.68
	PS2	4.54	0.60
	PS3	4.38	0.72
	PS4	4.61	0.60
	PS5	4.24	0.83
	PS6	4.46	0.63
Personal Growth	PG1	4.09	0.87
	PG2	4.26	0.81
	PG3	4.31	0.68
	PG4	4.17	0.80
	PG5	4.29	0.73
	PG6	4.38	0.72
Personal Capabilities	PC1	4.53	0.63
	PC2	4.54	0.63
	PC3	4.53	0.60

PC4	4.49	0.66
PC5	4.42	0.65

On the basis of mean scores and standard deviations, the descriptive analysis of the four dimensions that were measured—Professional Development (PD), Professional Skills (PS), Personal Growth (PG), and Personal Capabilities (PC)—reveals significant variations in the responses of the participants. The construct of professional development (PD) had the lowest mean ($M = 4.08$) and the highest standard deviation ($SD = 0.86$), indicating that participants' opinions on it were more divided. Item PD5, which had a significantly lower mean ($M = 2.88$) than the other items, is largely to blame for this variability. In professional development assessments, where experiences and opportunities can vary greatly among individuals, this disparity may indicate areas of misunderstanding or unfulfilled expectations (Billett, 2020; McChesney & Aldridge, 2021).

Professional Skills (PS), on the other hand, had a moderate standard deviation ($SD = 0.69$) and the second-highest mean score ($M = 4.44$). According to these findings, respondents frequently acknowledged that their internships helped them acquire important workplace skills. These stronger and more consistent perceptions might have resulted from the practical nature of the insurance industry, which prioritizes flexibility and task-based learning (OECD, 2021).

With a mean score of 4.25 and a standard deviation of 0.77, Personal Growth (PG) revealed responses that were generally positive but moderately variable. This is consistent with earlier research showing that a variety of factors, such as organizational culture, feedback quality, and the learner's motivation, can impact personal development (Clarke, 2020).

Lastly, with the highest mean score ($M = 4.50$) and the lowest standard deviation ($SD = 0.63$), Personal Capabilities (PC) was the dimension that was rated the highest overall. Respondents strongly and consistently agreed that the internship improved their skills, especially in the areas of workplace resilience and adaptability, which are traits strongly associated with long-term employability (Jackson et al., 2020; Yorke, 2019). This dimension's low variability might suggest that the insurance industry places a universal emphasis on these transferable skills.

Multivariate normality test

Table 2: Skewness and Kurtosis Test of the Study

Variables	Items	Kurtosis	Skewness
Professional Development (PD)	PD1	1.00	-0.89
	PD2	0.68	-1.14
	PD3	-0.44	-0.59
	PD4	1.45	-1.24
	PD5	-0.99	0.28
	PD6	1.96	-1.35
Professional Skills	PS1	1.47	-1.06
	PS2	-0.05	-0.94
	PS3	2.32	-1.33
	PS4	0.68	-1.27
	PS5	0.88	-1.08
	PS6	-0.42	-0.72
Personal Growth	PG1	-0.71	-0.51
	PG2	-0.45	-0.73
	PG3	-0.76	-0.50
	PG4	-0.60	-0.55
	PG5	-1.03	-0.39
	PG6	0.80	-1.04
Personal Capabilities	PC1	-0.02	-0.99
	PC2	0.11	-1.06

PC3	-0.18	-0.87
PC4	-0.19	-0.94
PC5	-0.51	-0.69

Skewness and kurtosis values were analyzed for each item under the four variables: Professional Development (PD), Professional Skills (PS), Personal Growth (PG), and Personal Capabilities (PC) to evaluate the normality of data distribution across the survey items. According to Kline (2016), kurtosis values should be between 10 to be regarded as representative of a normal distribution, while acceptable thresholds for skewness fall within 3. For the majority of psychometric applications, George and Mallery (2010) suggest slightly stricter cut-offs, with skewness values within ± 2 and kurtosis within ± 7 indicating acceptable normality.

Kurtosis values for the PD items range from -0.99 (PD5) to 1.96 (PD6), and skewness values range from -1.35 (PD6) to 0.28 (PD5). Every value is comfortably within the range that is acceptable. Significantly, PD5 exhibits a negative kurtosis (-0.99) and a slight positive skew (0.28), indicating a comparatively flat distribution with more responses grouped below the mean. In contrast, PD6 shows a more peaked distribution and a concentration of responses on the higher end of the Likert scale, as evidenced by its high negative skew (-1.35) and comparatively high kurtosis (1.96).

Participants' propensity to strongly agree with the positive statements regarding professional skills is reflected in the moderately negative skewness of the items under the PS construct, which range from -1.33 (PS3) to -0.72 (PS6). Kurtosis values vary from 2.32 (PS3) to -0.42 (PS6). Once more demonstrating consistently high agreement among respondents, item PS3, which has the highest kurtosis and skewness within this category, indicates a distribution that is both peaked and left-skewed.

Kurtosis ranges from -1.03 (PG5) to 0.80 (PG6), and skewness values for PG items range from -1.04 (PG6) to -0.39 (PG5). These distributions show a profile that is mesokurtic to slightly platykurtic and generally symmetric. While PG6 displays a more peaked (leptokurtic) profile, which is again consistent with higher agreement responses, PG5 has the most platykurtic distribution (-1.03), indicating a flatter curve.

Skewness and kurtosis values for the PC variable range from -1.06 (PC2) to -0.69 (PC5) and from -0.51 (PC5) to 0.11 (PC2), respectively. All items have a consistently negative skewness, which indicates that participants have a strong propensity to report high levels of confidence in their abilities. Furthermore, the comparatively low kurtosis values imply a moderate spread and do not show a sharp peak in the responses.

All 23 items' skewness and kurtosis values, taken together, are within generally recognized normality thresholds (Kline, 2016; George & Mallery, 2010). A fundamental premise of many parametric statistical analyses, such as exploratory and confirmatory factor analysis, is satisfied by this, which implies that the data are roughly normally distributed (Byrne, 2016). In attitudinal surveys that use Likert scales, slight deviations from symmetry are common, especially in items like PD6 and PS3, and are not anticipated to materially impair data integrity.

Table 3: Reliability Test of the Study

Variables	Number of items	Cronbach's Alpha
Professional Development	6	0.75
Professional Skills	6	0.89
Personal Growth	6	0.87
Personal Capabilities	5	0.91

Cronbach's Alpha (α) was calculated for each of the four latent variables in this study: professional development, professional skills, personal growth, and personal capabilities. This was done to evaluate the internal consistency of the measurement scales used. A commonly used reliability coefficient, Cronbach's Alpha, assesses how well a collection of items measures a single unidimensional latent construct (Tavakol & Dennick, 2011; DeVellis, 2017).

Professional Development ($\alpha = 0.75$): The internal consistency of the scale is acceptable. Even though this

suggests that the items are fairly reliable in measuring the same underlying construct, reliability could be further improved by further refinement, such as re-examining item PD5, which previously displayed a lower mean and higher variance. Both the Professional Skills ($\alpha = 0.89$) and Personal Growth ($\alpha = 0.87$) scales are in the good reliability range. These values imply a high degree of internal consistency, indicating that the items in these constructs measure cohesive aspects of professional competence and growth, respectively, and are highly correlated. Personal Capabilities ($\alpha = 0.91$): This construct has a high degree of reliability and excellent internal consistency. The responses' close clustering indicates that participants interpreted and answered the questions about individual competence, self-efficacy, and adaptability consistently.

All four constructs have satisfactory to excellent internal consistency, according to the overall reliability coefficients. These findings give confidence in the consistency of responses across items within each construct and support the validity of the measurement tools. The results are appropriate for additional inferential analyses where trustworthy indicators are necessary, like exploratory factor analysis (EFA) or structural equation modelling (SEM) (Hair et al., 2020).

Discussion and Answers to Research Questions

The findings show that all four aspects of students' development were positively impacted by the insurance internship program.

RQ1: To what extent do BA Insurance students perceive the internship program as contributing to their professional development?

RQ2: To what extent do BA Insurance students report acquiring professional skills through their internship experience?

A high mean score ($M = 4.44$, $SD = 0.69$) indicates that students strongly agreed that the program improved their professional development and skills. During their internships, respondents emphasized gains in task management, collaboration, and communication. These results are consistent with those of Anjum (2020), who emphasized the importance of internships as experiential learning opportunities for enhancing employability skills. According to recent research, internships enhance students' capacity to apply theoretical knowledge to real-world scenarios and promote flexibility and teamwork (Nguyen et al., 2021; Smith & Lee, 2022; Lee, 2020). This is especially important in the insurance sector, where success in a fast-paced, customer-focused setting requires both technical proficiency and soft skills.

RQ3: To what extent do BA Insurance students perceive that the internship program has contributed to their personal growth?

Additionally, the program had a positive impact on personal development ($M = 4.25$, $SD = 0.77$). Although results varied based on individual motivation and mentorship quality, students reported feeling more mature, confident, and self-aware. Previous studies have demonstrated that internships improve emotional resilience, independence, and adaptability, particularly when combined with strong supervisory support (Anjum, 2020; Smith & Lee, 2022; Pianda et al., 2024).

RQ4: To what extent do BA Insurance students perceive an enhancement in their capabilities as a result of the internship program?

Personal capabilities had the highest scores ($M = 4.50$, $SD = 0.63$), indicating notable improvements in emotional intelligence, problem-solving skills, and adaptability. In contemporary workplaces, these competencies are becoming more and more important (Anjum, 2020; Smith & Lee, 2022; Chong & Yuen, 2023). The results are consistent with earlier research that highlights the value of internships in fostering cognitive flexibility and resilience.

Personal Capabilities were ranked highest overall by mean score analysis, followed by Professional Skills, Professional Development, and Personal Growth. This trend is in line with Jackson et al. (2020) and Tomlinson (2021), who emphasize the increasing significance of non-cognitive skills in employability. Despite receiving

high ratings, professional development was the most variable; some students reported having little clarity about their careers or opportunities for mentorship, which echoes the context-dependency identified by McChesney & Aldridge (2021).

Every construct exhibited strong internal consistency (Cronbach's $\alpha = 0.75\text{--}0.91$) and satisfied normality criteria (Kline, 2016). The results validate Anjum's (2020) conceptual framework and lend support to all four hypotheses.

5. Policy Implications and Recommendations

The necessity for universities to incorporate internships as a fundamental part of undergraduate curricula is highlighted by the significant impact these programs have on student outcomes. Structured internship policies with explicit learning objectives and evaluation procedures could be implemented by UiTM and other educational institutions. To guarantee that placements match students' academic specializations and career objectives, increased university-industry collaboration is also crucial. Companies that offer worthwhile internship opportunities could be rewarded by government organizations like MDEC or the Ministry of Higher Education. Lastly, the disparity in professional development results emphasizes how crucial structured feedback and mentoring are. Standardizing quality and accountability can be facilitated by formalized evaluation frameworks that were jointly created by academic institutions and business partners.

Recommendations

The following suggestions are put forth in light of the study's findings. First, increase the involvement of supervisors. Create and conduct training sessions for internship supervisors to improve student support, particularly in promoting professional development, and standardize expectations. Second, the internship program's learning objectives should be revised to make sure that the development of workplace competencies and personal development are given more weight in the learning contracts and logbook templates. Thirdly, it is advised to conduct midpoint evaluations throughout the placement phase. Early detection of possible issues, such as a lack of opportunities for students to use their skills or a discrepancy between their roles and learning objectives, would be facilitated by these organized check-ins. Ultimately, rotating assignments or job-shadowing opportunities across various departments of the host organization could broaden internship exposure, giving students a better understanding of the field and enhancing their professional skills.

Conclusion

With an emphasis on professional development, skill acquisition, personal growth, and capabilities, this study looked at how insurance internship programs affected the overall development of UiTM BA Insurance students. According to the research, internships help students become more prepared for the workforce, especially by improving their soft skills and adaptability—two qualities that are crucial in the constantly changing insurance industry.

Although professional skills and personal capabilities were the most successful outcomes, the diversity of professional development experiences highlights the necessity of organized, meaningful internships that provide exposure to career-building opportunities and mentorship. Higher education institutions and business partners can better prepare graduates for fulfilling, resilient careers in the insurance industry and beyond by converting these findings into useful academic and policy frameworks.

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