

## LETTER OF TRANSMITTAL

Mustafah Bin Hj. Hasim  
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22 September, 2001

Prof. Madya Kamel Taufiq Bin Abd. Ghani  
Project Advisor  
Faculty of Business Management  
MARA University of Technology  
85009 Segamat  
Johor Darul Takzim

Dear Sir,

### **RE: SUBMISSION OF FINAL REPORT**

I would like to refer to the above matter.

2. Please find attached is the final project entitled "**Customer Satisfaction towards Employees Provident Fund (EPF) Johor Bahru Members Services Counter**" for your kind perusal. I hope that the report will fulfill the requirements as needed by the Faculty of Business Management.
3. Your kindness to accept the report is very much appreciated.

Thank you.

Yours sincerely,



Mustafah Bin Hj. Hasim  
UiTM No 98031009



**CUSTOMER SATISFACTION TOWARDS  
EMPLOYEES PROVIDENT FUND (EPF)  
JOHOR BAHRU MEMBERS  
SERVICES COUNTER**

**MUSTAFAH BIN HASIM  
98031009**

**THIS THESIS IS SUBMITTED TO THE FACULTY  
OF BUSINESS MANAGEMENT, UNIVERSITY OF  
TECHNOLOGY MARA IN PARTIAL  
FULFILMENT OF THE REQUIREMENTS FOR  
THE DEGREE OF BACHELOR OF BUSINESS  
ADMINISTRATION (HONORS) IN MARKETING**

**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
SEGAMAT**

**SEPTEMBER 2001**

FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
SEGAMAT

BACHELOR OF BUSINESS ADMINISTRATION (HONORS) MARKETING

DECLARATION OF ORIGINAL WORK

I, MUSTAFAH BIN HJ. HASIM I/C NO. 680505-04-5063 hereby declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any degree
- This project is the result of my independent work investigation, except where otherwise stated
- All verboten extracts have been distinguished by quotation marks and source of information has been specifically acknowledged.

Signature:



Date: 22/9/2008

## **ACKNOWLEDGEMENT**

Praise to Allah S.W.T who has given me the strength, courage and good health to complete this research. I am indebted to many individuals, friends, colleagues and lecturers in the course of my study and writing of this research.

I would like to take this opportunity to thank my project advisor, Prof. Madya Kamel Taufiq B. Abd. Ghani for his intellectual support and dedication in supervising this research and also for editing my work.

I also would like to thank to all my EPF colleagues especially to officers and staffs at the members services counter, for their greatly cooperation and encouragement throughout this research process.

To my wife, Nor Haslina Bt. Haji Muhamad, thank you very much for being very loving, patient and understanding, and in making this research complete in time. Not to forget, to my two wonderful children, Nana and Eisyra, thank you for giving me the strength, enthusiasm and joyful throughout the research period.

Last, but not least, to my father, mother and family members, thank you very much for being very understanding and supportive.

Thank you to all of you, once again.

**MUSTAFAH BIN HASIM**  
**UITM Segamat, Johor**  
**September 2001.**

## **ABSTRACT**

The Employee Provident Fund (EPF) is a fund institution. As such, the services and benefits that are obtainable by a member take from the services provided by the EPF and also take the form of withdrawals from a balance he has accumulated over the years with the Fund. As we all know, because the provident fund is a mechanism for compulsory savings, means that every worker especially in private sector are eligible to become EPF member. Hence, it built up a large growing pool of members every year. Because of this compulsory saving, EPF members are very sensitive towards services provided by EPF. EPF members feel that they have their rights to do so because their future also depends on their savings with EPF.

With a large number of workers registered with the EPF as their members which over 10 million, it is obvious to see EPF receive a numerous complaint on their services including a complaint on EPF counter services. Therefore, this research will undertake a close examination of the EPF members' level of satisfaction towards EPF Johor Bahru member services counter.

This research has discovered a very good insight of the level of satisfaction among the EPF members especially in Johor Bahru. The researcher identified