



**A STUDY ON SERVICE AWARENESS
OF EPF I-AKAUN ENHANCED FACILITY
AMONG EPF'S MEMBERS IN KUCHING**

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ABSTRACT

The Employee Provident Fund (EPF) is a social security institution formed according to the Laws of Malaysia, Employees Provident Fund Act 1991 (Act 452) which provides retirement benefits for members through management of their savings in an efficient and reliable manner. The organization aspires to become the leading social security organization in the world and the best government agency in Malaysia. With this vision and aspirations, EPF has continues to improves its services by incorporating information technology to its operations and services. The inceptions of EPF I-Akaun Enhanced Facility as a value added service is one of the steps to increased members satisfaction and further to provide enhanced services that will benefits the EPF, employers and members.

After conducting this study, it was found that less than half of the total respondents (42.9%) are aware of the existence of the I-Akaun Enhanced Facility. Most of respondent that are aware knows the benefit that they can get by using the online services and most of them are satisfied with the services that they encountered online. While for the members that are not aware, there is a high likelihood for them to use the service in the near future and almost all (96.6%) would like to activate their accounts in the near future once they learnt about the benefits and convenience by using the I-Akaun Enhanced Facility.

CHAPTER 1

INTRODUCTION

1.1 Background Of The Study

The Employee Provident Fund (EPF) is a social security institution formed according to the Laws of Malaysia, Employees Provident Fund Act 1991 (Act 452) which provides retirement benefits for members through management of their savings in an efficient and reliable manner. The EPF also provides a convenient framework for employers to meet their statutory and moral obligations to their employees.

EPF operating through a provident scheme in Malaysia which provides retirement benefits for members through management of their savings in an efficient and reliable manner. EPF are committed to provide quality service to meet our customers' needs through continuous improvements of our quality management system.

A contribution constitutes the amount of money credited to members' individual accounts in the EPF. The amount is calculated based on the monthly wages of an employee. The current rate of contribution is 23% of the employee's wages of which 11% is from the employee's monthly wage while 12% is contributed by the employer.

CHAPTER 2

LITERATURE REVIEW

2.1 Service Awareness

Service is defined by any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything (Kotler & Armstrong, 1996). Service by means in different case is based on the idea that any service can be seen as offering a basic set of features from the point view of the consumers. Services are augmented by a variety of additional features that associate it with particular supplier, differentiate it from competing services (Sargeant, 2005). Products/services may be described in terms of their features and benefits. While their features are usually easy to detect and describe, its benefits can be trickier because they are often intangible (<http://www.adalliances.com>).

Thomas and Ronald (1992) said that product awareness refers to the exposure of the products or services offered to the potential target audience. Engel (1991) mentioned that awareness means having knowledge or realization of something around. Awareness of the existence of a product or service of an organization is necessary before they can acquire can be expected. Low levels of competence in a market will be reflected by a corresponding lack of awareness of the existence of the product in question (Ottesen, 2001). According to Ottesen (2001), the aim of efficient marketing communication are to make the buyers aware of the existence and relevance of a product, important relevance criteria of the product/service that might benefit the customers, inform about the relationship between various relevance