



اَوْنِيُوْرَسِيْتِي تِي كُونُوْلُو كِي مَارَا  
UNIVERSITI  
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**A STUDY ON THE ATTRACTIVENESS OF E-CARUMAN TO  
EMPLOYER'S IN EPF KUCHING**

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## **ABSTRACT**

People nowadays prefer to use online service to make a payment. By using online payment, can save time and cost especially for the working people. This research are conducted to indicate the level of attractiveness of E-Caruman among the Employer's in EPF Kuching, to identify the most significant attributes of E-Caruman among the Employer's in EPF Kuching lastly to provide recommendations for EPF Kuching in order to improve an Attractiveness of E-Caruman. The result of this research are consistent with the findings from previous studies.

## TABLE OF CONTENTS

<b>Contents</b>	<b>Pages</b>
<b>SUBMISSION OF RESEARCH</b>	
<b>ORIGINAL WORK DECLARATION</b>	
<b>ACKNOWLEDGEMENT</b>	
<b>TABLE OF CONTENTS</b>	
<b>CHAPTER 1 – INTRODUCTION</b>	<b>1</b>
1.1 Background of the study	1
1.2 Background of EPF	2
1.3 Background of E-Caruman	3
1.4 Vision and Mission	4
1.5 Problem Statement	4-5
1.6 Research Objective	6
1.7 Research Question	6
1.8 Scope of Study	7
1.9 Research Significance	7
1.10 Research Limitations	8
<b>CHAPTER 2 – LITERATURE REVIEW</b>	<b>9</b>
2.1 E-Caruman	9
2.2 Independent Variable	10
2.3 Dependent Variables	10
2.4 Online Service Quality	10-11

## CHAPTER 1

### INTRODUCTION

#### 1.1 BACKGROUND OF STUDY

This chapter focuses the background of the study which is on attractiveness of E-Caruman to employers in EPF's Kuching. Recently, internet has become world fastest way of communication and also internet has changed the way people learn and generally conduct people life at a tremendous area. This paper addresses an attractiveness of E-Caruman which is new alternatives for an employer's to make their payment through online payment, with conditions must registered with i-Akaun. The internet can transform service industries and increase their level of internationalism (Wymbs.C, 2000). Nowadays, people can use their mobile devices to engage themselves in many different kinds of activities anytime and anywhere. Mobile devices such as smartphones, tablet computers, personal digital assistants and mobile internet devices are currently reaching a mass audience.

Employees Provident Fund has come out with new alternatives for an employer's to make an online payment through E-Caruman. E-Caruman has makes an employer's payment processes easier and faster. By using E-Caruman, they could save their time, transportation cost and avoid any other troublesome and also benefits staff in EPF as well. There are several reasons for the implementation of E-Caruman and one of those are to improved on the service quality and also reduce the level of queuing.

Thus, developed a model that uses specific quality attributes and degrees of achievement to evaluate various patterns of quality based on customer satisfaction ( Kano.N, 1984). The quality of attributes can be classified into various or different categories which is based on the relationship between the fulfillment of a particular quality attributes and the perceived satisfaction from customer itself. Kano's theory

## CHAPTER 2 LITERATURE REVIEW

### 2.1 E-CARUMAN

According to EPF's Kuching in 2016, E-Caruman has started at the year 2014 and was officially launched on February 2016. E-Caruman is a Form A Data submission or online payment via Employees Provident Fund (EPF) website at [www.kwsp.gov.my](http://www.kwsp.gov.my). The existing of E-Caruman is due to increase the number of an employer's using electronic media to make a payment and submission of form A. The four purposes or objectives of EPF create this E-Caruman is that to prepare the information and self services 'anywhere, anytime & anyhow. Other objectives are to become a user friendly, high quality and also services that can be trusted by everyone, especially employers.

However, the condition for employer's to make the payment and form A submission via E-Caruman was, that they must register with i-Account (Employers). i-Account is referring to member's or employer's EPF online account. By having this account, the member or employer can use the online services offered by EPF. This i-Account enable an employer's using the E-Caruman facility which mean that an employer's can make the payment through online transaction or print out the Form A by themselves and can directly make a payment at the bank or EPF counter. Through this way, it can lower the number of an employer queuing.

The advantages of using E-Caruman are easy and user friendly, the payment can be made anywhere and everywhere, it is faster, safe to use and lower cost. Other than that, this E-Caruman shared the right information about an employers and most importantly, an employer can check their status through online even with their smartphones as i-Account have its own apps. An employer's must register with i-Account then they can make the payment through E-Caruman.