



ASEAN SOCIAL SECURITY ASSOCIATION 2013

BEST PRACTICES ON CUSTOMER SERVICE

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31 OCTOBER 2013**

KUMPULAN WANG SIMPANAN PEKERJA



AGENDA

1

EPF CORE PROCESSES

2

AT A GLANCE - 2013

3

SERVICE EXCELLENCE OPERATIONAL EXCELLENCE



STRATEGY MODEL



OPERATION FOCUS

EPF CORE PROCESSES

CUSTOMER

1. Counter Services (67 Spokes)
2. Call Management Centre

3. Self Services (myEPF & kiosks)
4. Customer Relationship Management

5. Mobile Team

SERVICE CHANNELS

Contribution Management

- Employer Registration
- Member Registration
- Contribution Payment Receipting
- Legal and Enforcement

Account Maintenance

- Timely and precise crediting of contributions into members' accounts.
- Crediting dividend into members' accounts.
- Information pertaining to members' contribution accounts and balance of savings is updated in a precise and timely manner.

Withdrawal Management

- Processing withdrawal applications.
- Making withdrawal payments in a timely and precise manner.

Investment Management

- Investment of funds to generate revenue within acceptable risk appetite.
- Simulation of annual dividend rate.

CORE PROCESSES

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SERVICE EXCELLENCE OPERATIONAL EXCELLENCE

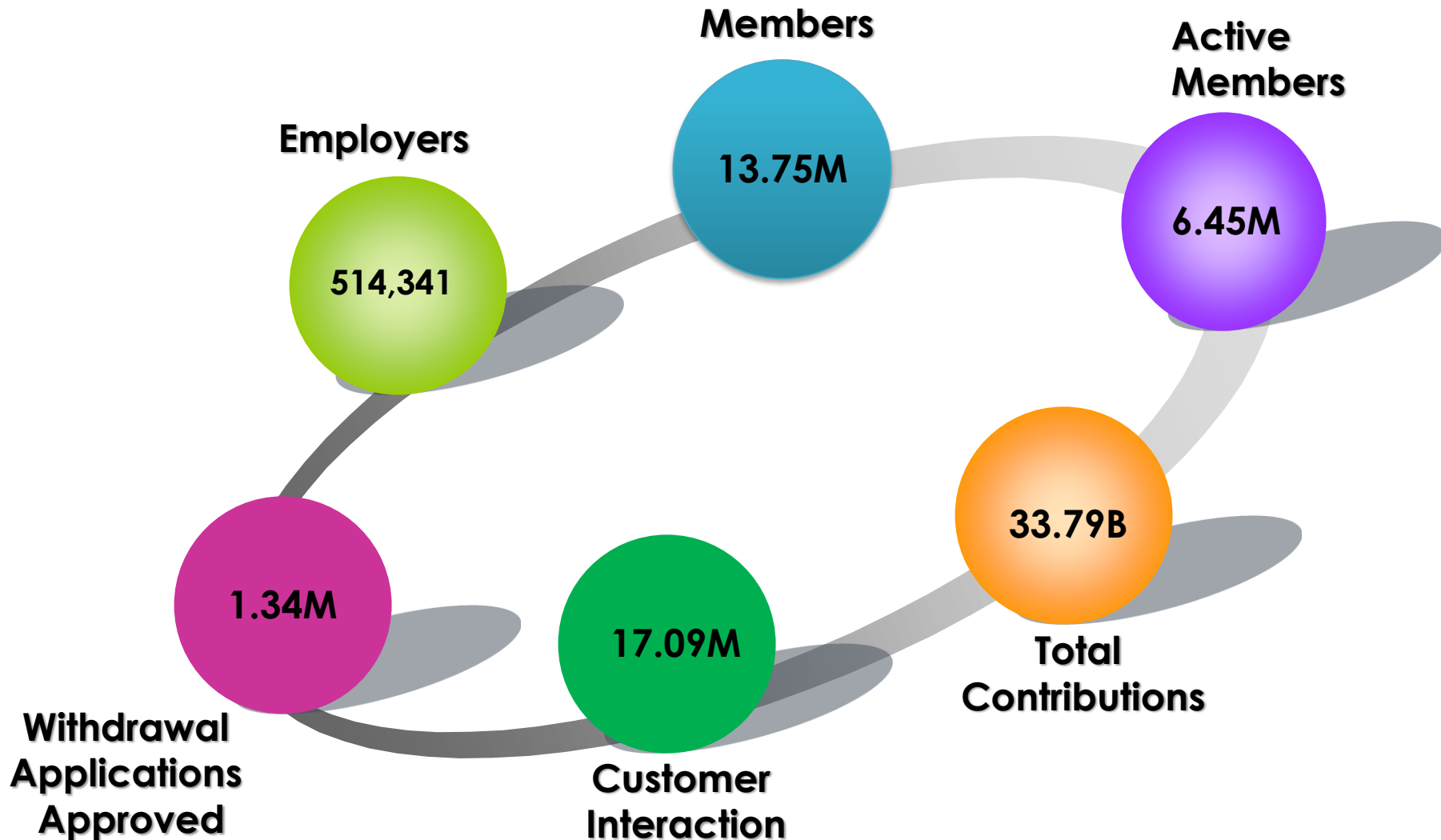


STRATEGY MODEL

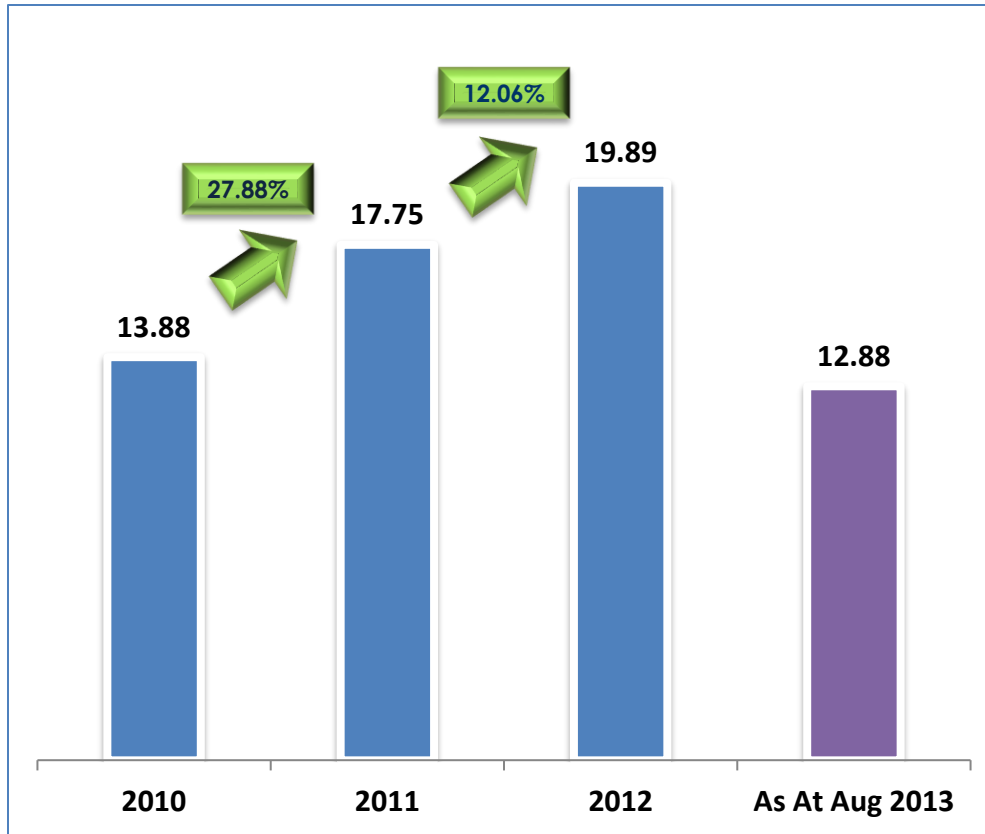


OPERATION FOCUS

AT A GLANCE (AS AT AUGUST 2013)

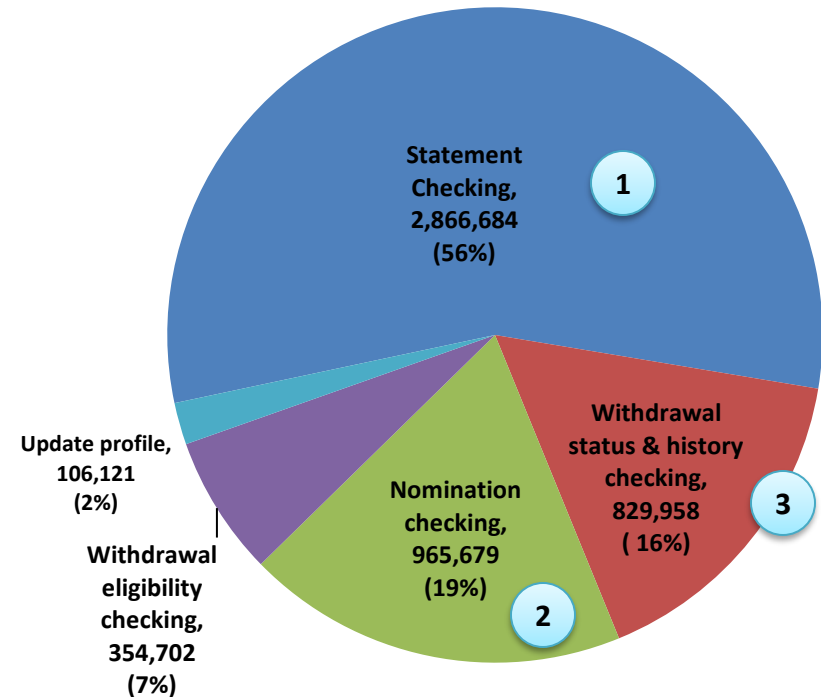


SELF SERVICE – i-AKAUN USAGE

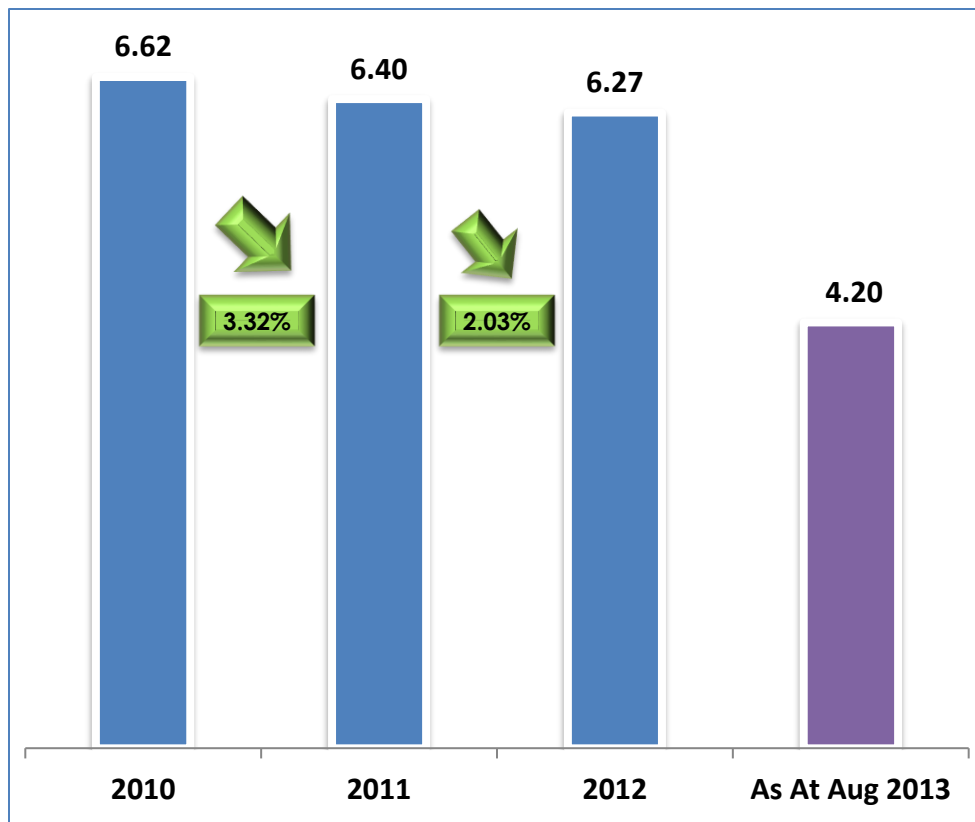


Year	2010	2011	2012	As At Aug 2013
myEPF Visitors (M)	5.00	6.31	6.95	4.00
Statement Printing via Kiosks (M)	5.30	6.29	8.08	6.35
i-Akaun Usage (M)	3.58	5.15	4.86	2.53
Total Self Service (M)	13.88	17.75	19.89	12.88

a. i-Akaun Usage (Member) As At Aug 2013



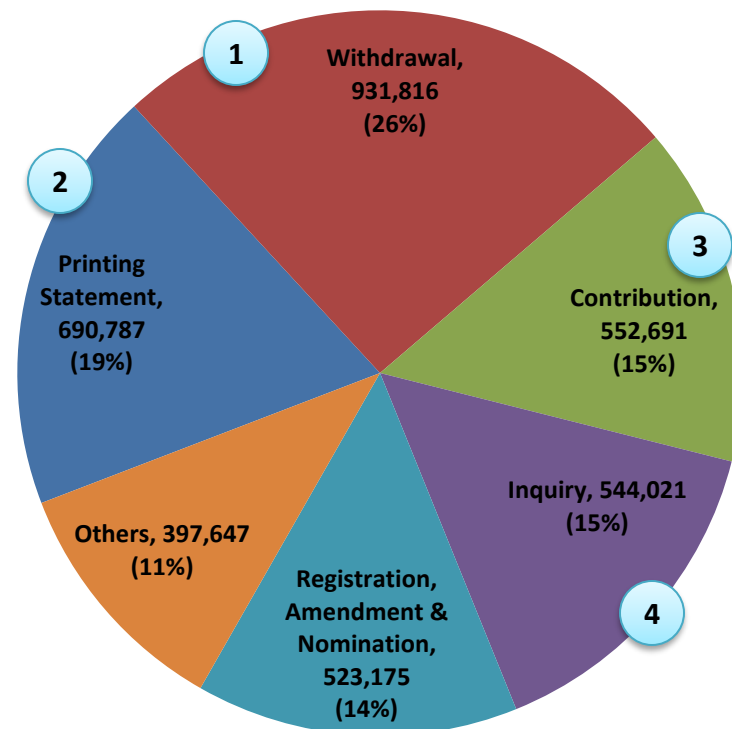
NON SELF SERVICE



Year	2010	2011	2012	As at Aug 2013
Interaction via Counter (M)	6.00	5.77	5.55	3.64
Interaction via CMC (M)	0.59	0.58	0.67	0.52
Email Inquiry (M)	0.03	0.05	0.05	0.04
Total Non Self Service (M)	6.62	6.40	6.27	4.20

Data Source: JRaP & CMC

a. Counter Services As At Aug 2013



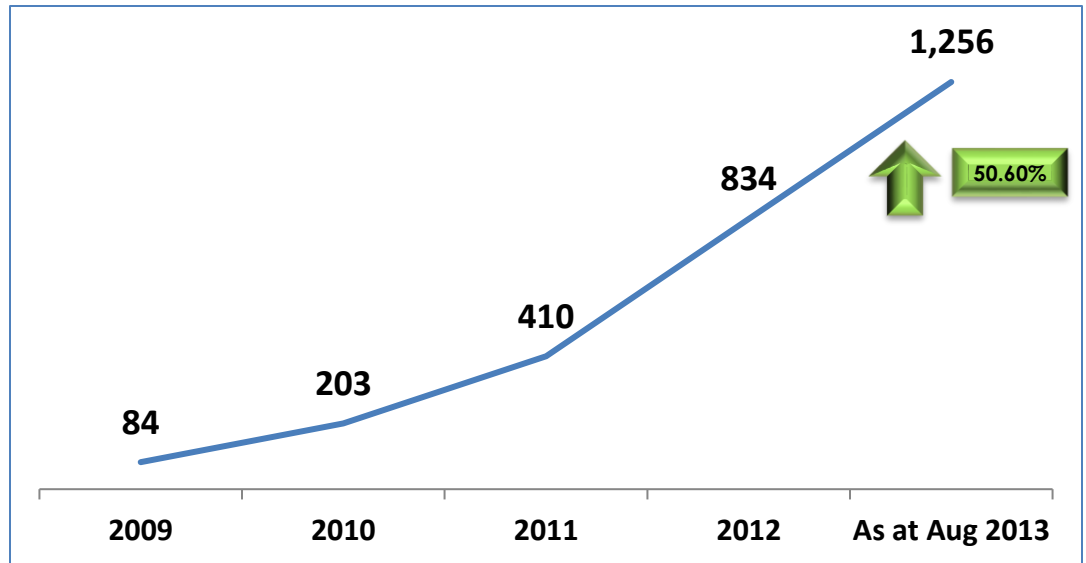
INCREASING NUMBER OF KIOSKS

a. At EPF Offices

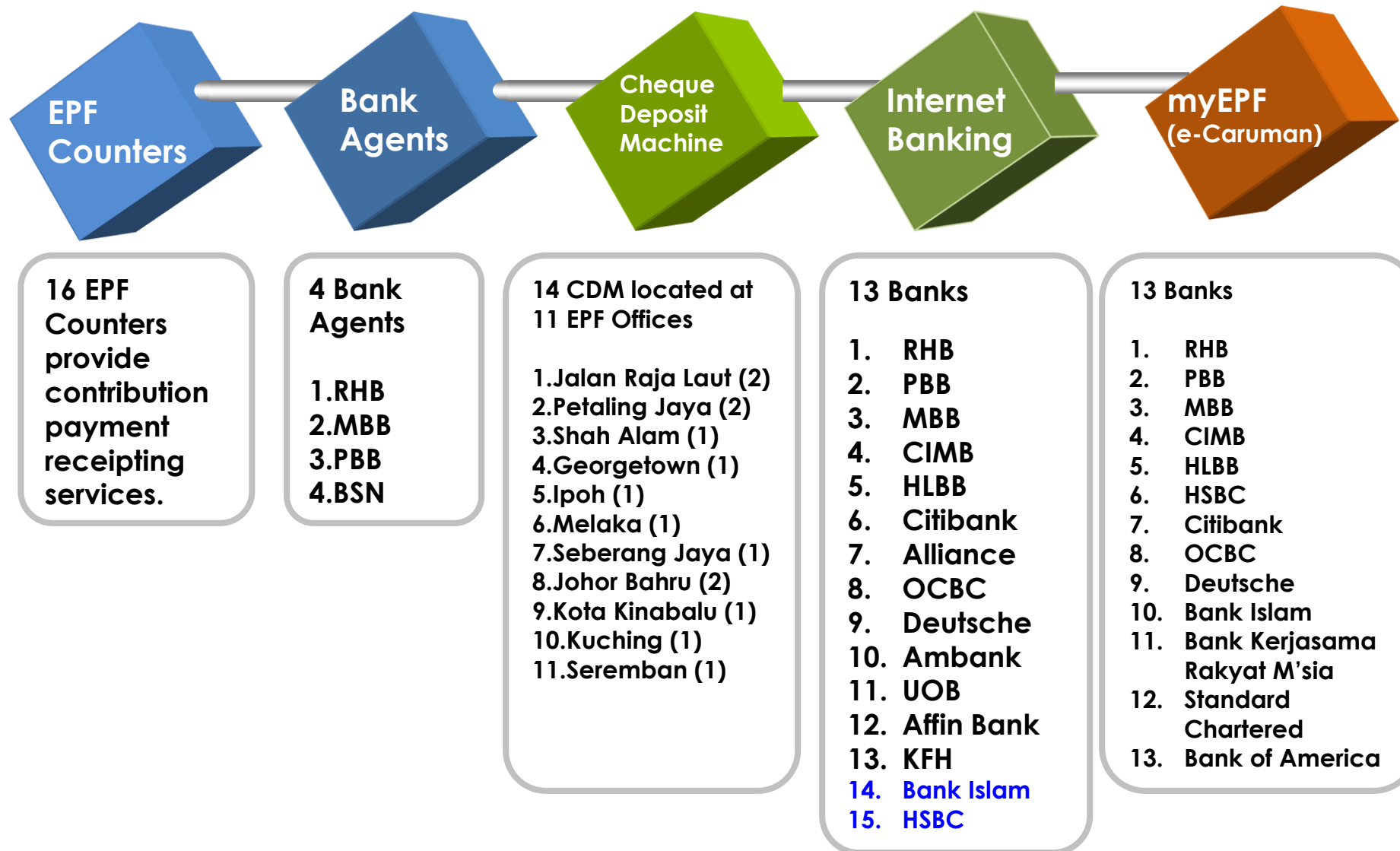


As at Aug 2013,
Total Kiosks
= 1,441

b. At 3rd Party Premises



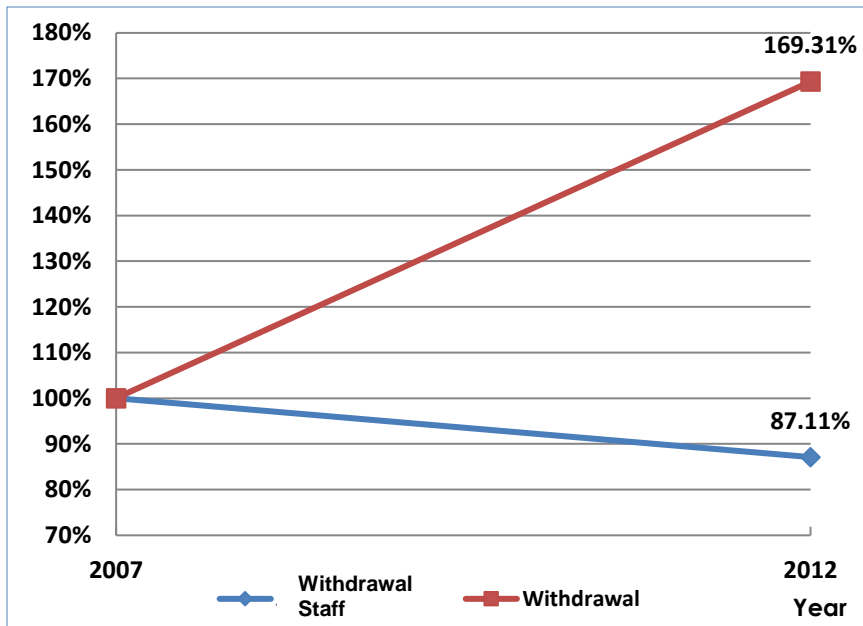
PAYMENT CHANNELS FOR CONTRIBUTION



INCREASING WITHDRAWAL EFFICIENCY

Year	2010	2011	2012	2013 (As At Sept)
Applications Received	1,464,352	1,786,133	1,919,159	1,561,131
Withdrawal Staff	256	219	223	219

COMPARISON BETWEEN NUMBER OF APPROVED WITHDRAWALS
& WITHDRAWAL STAFF



Introduction of 'straight through' withdrawals via electronic and Hassle Free approach **enhance withdrawal processes efficiency.**

	2007		2012	
	Number	%	Number	%
Withdrawal Approved	1,107,813	100.00%	1,739,716	169.31%
Withdrawal Staff	256	100.00%	223	87.11%



MOVING FORWARD



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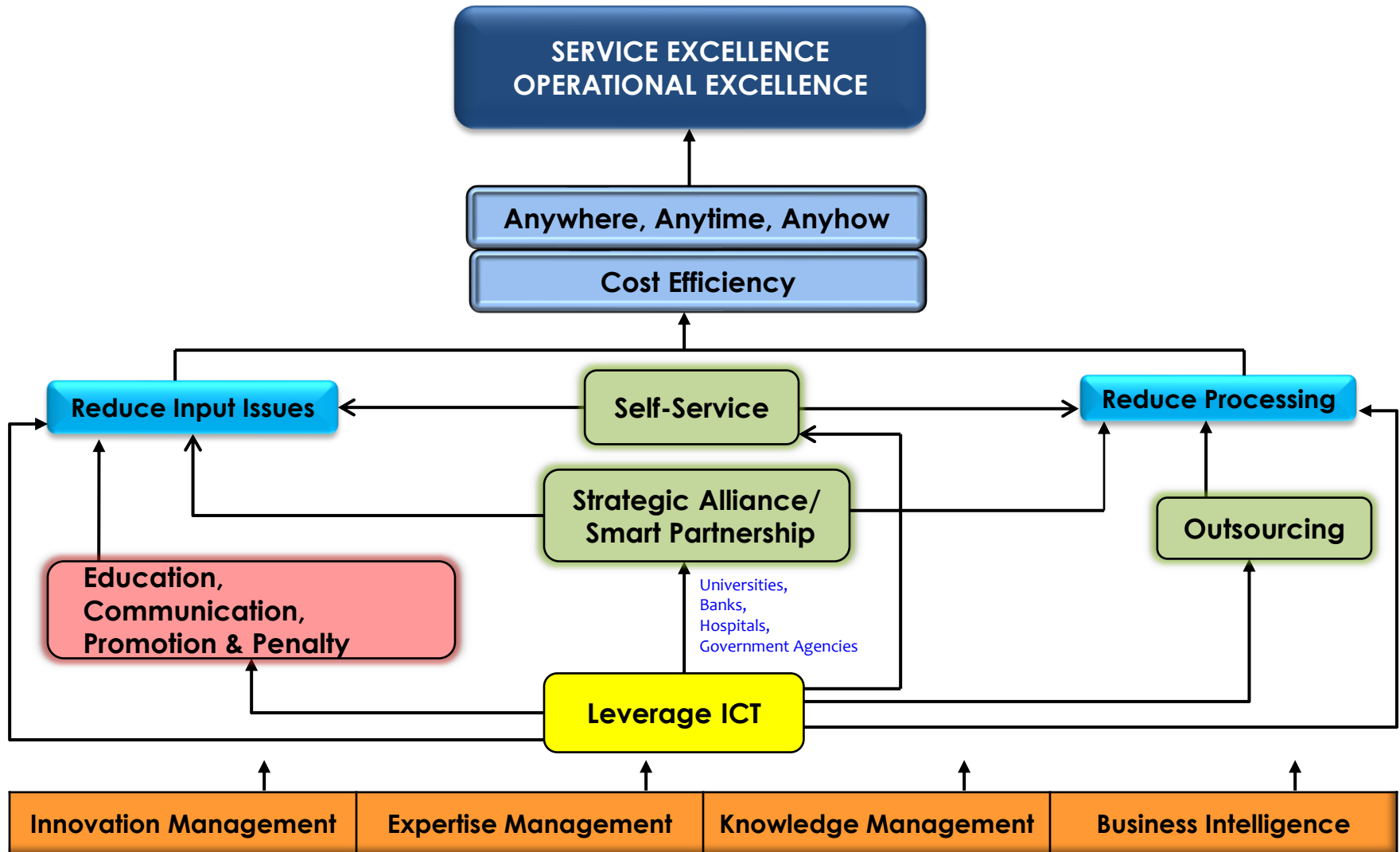


STRATEGY MODEL



OPERATION FOCUS

STRATEGY MODEL



OPERATION FOCUS

PAST

Process Focus

Manual Processes

Separate Functions (SILO)

Non Self-service Channels

Fraud Investigation



PRESENT

Customer Focus

Automated
Processes

Integrated Function

Self-service Channels

Fraud Prevention

Risk Management

Quality Management



FUTURE

Customer Focus

Comprehensive Automated Processes

Integrated Function With External
Parties

Comprehensive Self-service Channels

Integrated Fraud Management

Risk Management

Quality & Innovation Management

Knowledge Management

Business Intelligence

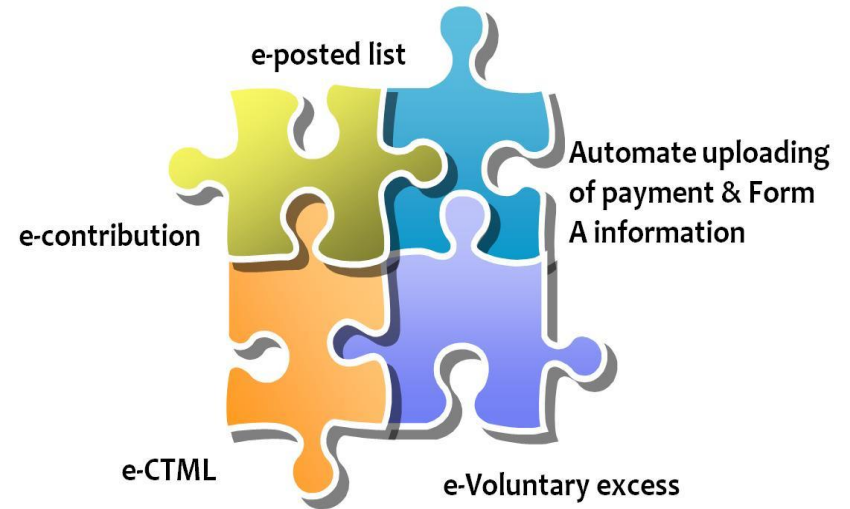
Expertise Management

OPERATION: MAIN FOCUS

Registration

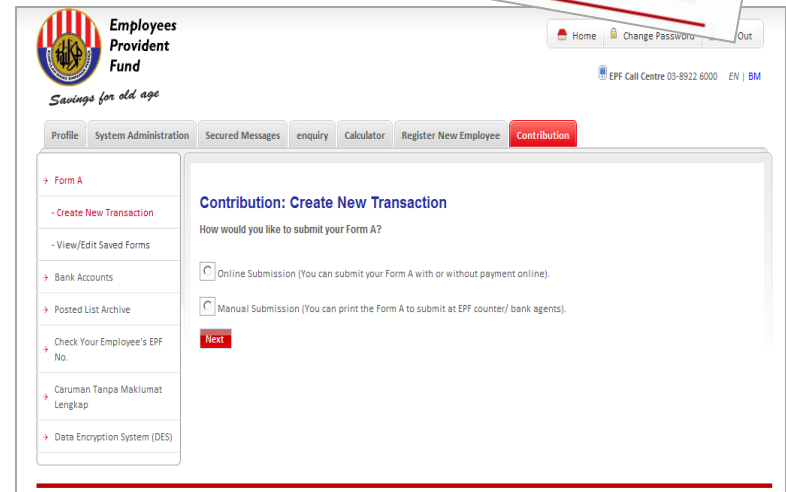
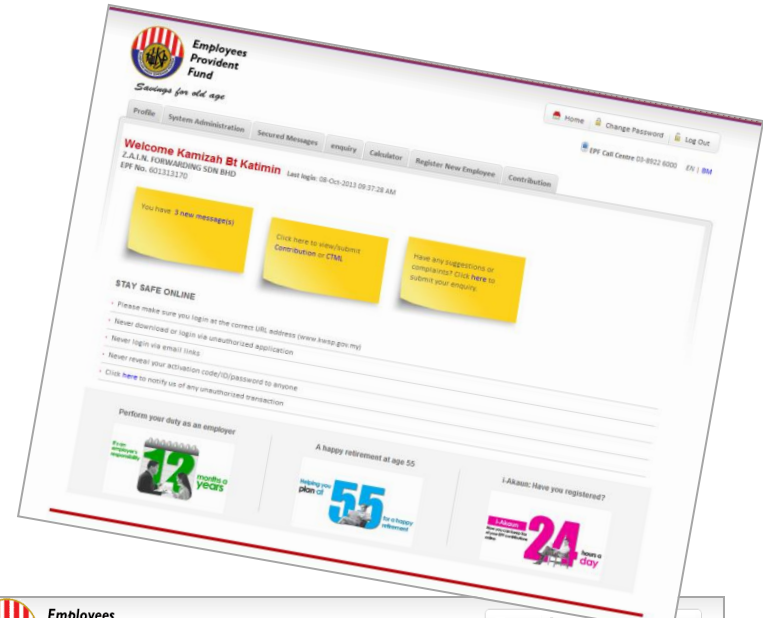


Contribution



e-CARUMAN

- A free web-based application in myEPF.
- For employers to submit their employees' contribution particulars through Form A.
- Pay their EPF contribution electronically via i-Akaun.

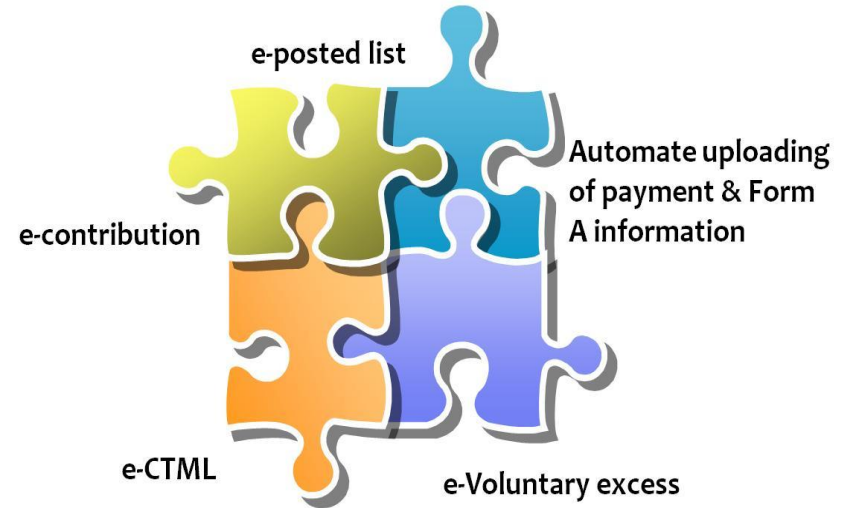


OPERATION: MAIN FOCUS

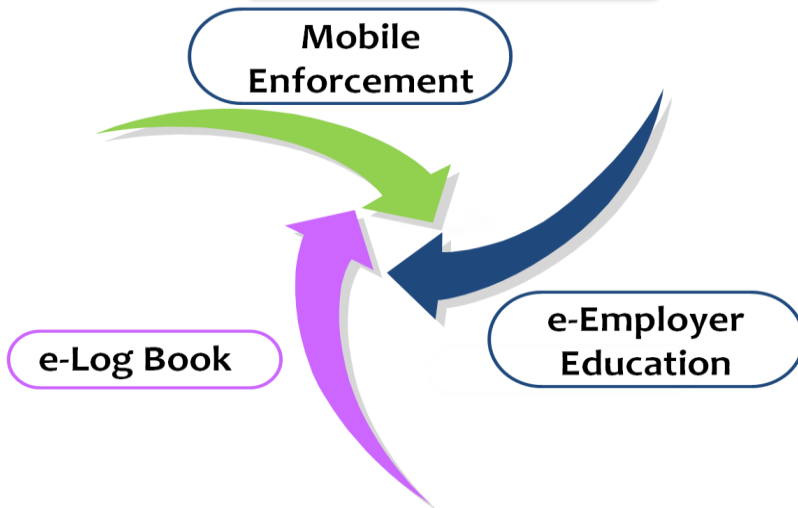
Registration



Contribution



Enforcement



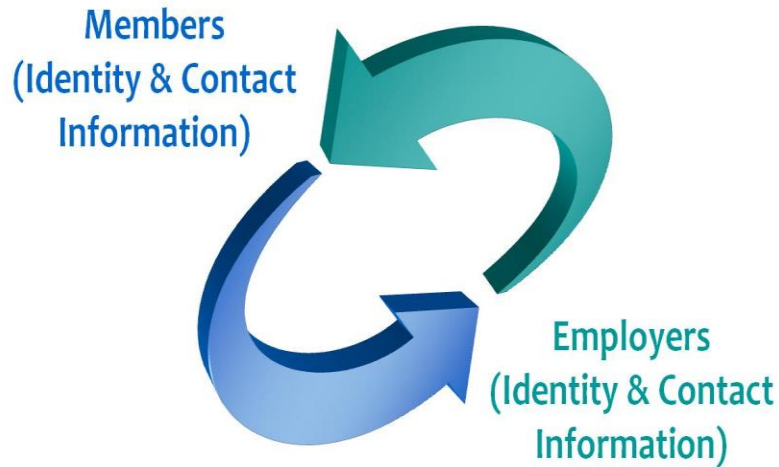
MOBILE OFFICE FOR EMPLOYER MANAGEMENT

With future enhancements, the Mobile office solution enables the following to be performed anywhere:

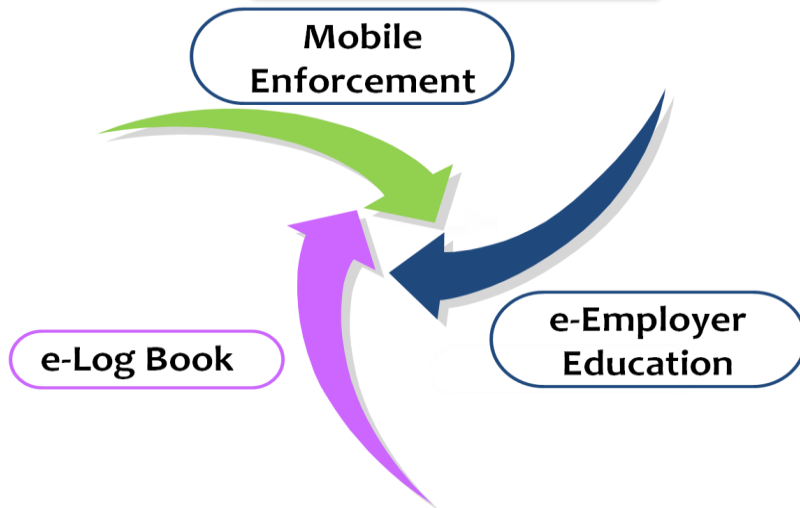


OPERATION: MAIN FOCUS

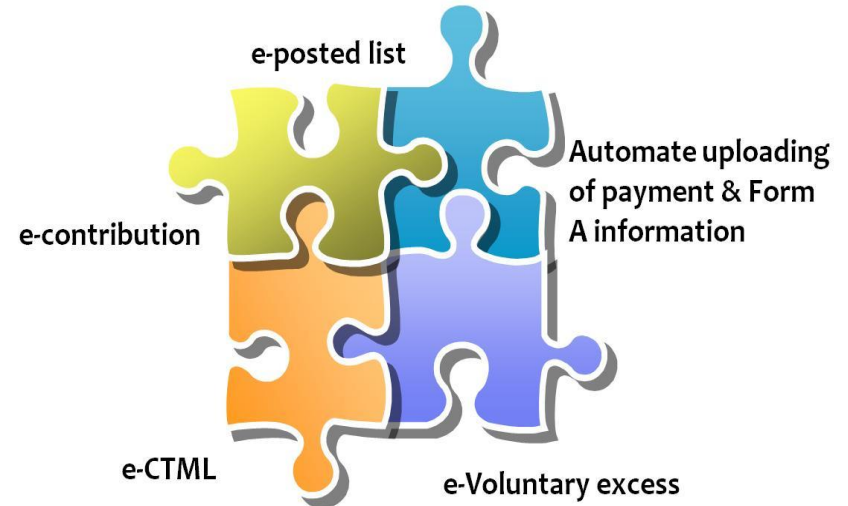
Registration



Enforcement



Contribution



Withdrawal



e-PENGELUARAN

As a start, this facility will be available for two types of withdrawal, namely:

- i. Reduce/Redeem Housing Loan; AND
- ii. Housing Loan Monthly Installment

Other withdrawals in the pipe-line:

- i. Purchase/Build a House
- ii. Education
- iii. Health
- iv. Death



**e-Submission &
Online Eligibility
Check**

**e-Confirmation
From 3rd Party**

**e-Processes
(Process Mapping
& CIJ
Authentication)**

**e-Payment
(Direct Payment
Crediting)**

**e-
Communication**

- Online withdrawal submission at any time & anywhere
- Online eligibility check

**Online
Verification
direct from
financial
institution; or
trusted 3rd
party**

**Auto approval
upon
thumbprint
authentication
at the counter**

**Direct
crediting of
payment to
member or
financial
institution**

**Notification to
member
through SMS
and Secured
Messages in
the
i-Akaun**



Q & A



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THANK YOU



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