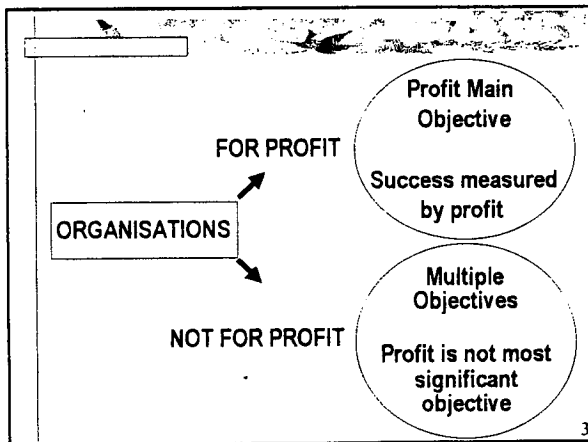


CUSTOMER SERVICE
- THE EPF STRATEGY

1

IN TODAY'S INCREASINGLY
PROFESSIONAL AND DEMANDING
WORLD, GOOD CUSTOMER SERVICE IS
ESSENTIAL FOR ANY ORGANISATION

2



EPF AS A SOCIAL SECURITY ORGANISATION

- No competitors.
- Therefore, it would not matter if our customer service is poor ?

4

BUT THEN

- Have a large customer base
- Service-oriented
- Develop complexity over time
- Central to social/community

5

TODAY'S CUSTOMER EXPECTATIONS

- Customers are getting more sophisticated and demanding better service.
- Partly due to Information Technology revolution that changes Economic Environment and increase in education level.

6

INITIALLY
WE ARE THE GOVERNMENT
YOU WANT SERVICE
YOU COME TO US

7

NOW
WE HAVE TO SERVICE
MEMBERS/CUSTOMERS
BECAUSE
IT IS THEIR RIGHT

8

CHANGE
OF
MIND SET

9

CUSTOMER SERVICE IN EPF

- Customer satisfaction is top priority. It is part of EPF's Corporate Culture and part of the EPF's Corporate Objectives.

10

OUR MAIN FOCUS

- Members
- Employers

11

EPF'S CUSTOMER SERVICE VISION

- To be customer centric.
- To benchmark our customer service levels against levels set by similar service-oriented organisations in particular the banking sector.

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WHAT DO WE MEAN BY CUSTOMER CENTRIC ?

- To provide customer focus services
- Services that fulfill their requirements without compromising on security

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EPF CUSTOMER SERVICE STRATEGY

- To ensure members and employers have easy access to EPF by providing multiple channels for service delivery.
- To ensure that services provided are of world class quality:
 - Fast
 - Friendly
 - Reliable
 - Accurate
- To ensure that all information is disseminated to customers effectively.

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SERVICE TO EMPLOYERS

15

EMPLOYERS NEED

- To be registered with the Fund
- To register employees as members
- To pay contributions etc.
- To check their accounts

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SERVICES/FACILITIES PROVIDED FOR EMPLOYERS

- Employers can attend regular courses on employers liability and responsibility on EPF conducted by the EPF.
- Employers can pay contributions through mail, at EPF offices and banks.

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Continues...

- Employers can submit contribution schedules through EDI (Electronic Data Interchange), internet banking and by post.
- Employers can register and check their accounts with the Fund at EPF offices and via website (being developed).

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**SERVICE
TO
MEMBERS**

19

MEMBERS' NEEDS

- To enquire account balance
- To lodge complaints against employers/EPF
- To obtain relevant forms
- To submit withdrawal applications and nominate beneficiary
- To obtain information

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**SERVICES/FACILITIES PROVIDED
FOR MEMBERS**

- Members can transact with EPF through the following channels:
 - EPF centers (branch offices)
 - Service centers
 - Website (interactive website currently being developed)
 - Call center (being developed)

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- Members can make account balance enquiry at the following places:-
 - EPF centers (branch offices)
 - Banks (being developed)
 - Self service kiosks (being developed)
 - Call center (being developed)
 - Website (interactive website currently being developed)

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- Statement of Accounts are sent to members twice a year.
- Members can obtain information on EPF through the followings:-
 - Brochures/ leaflets/ articles in the print media.
 - Advertisements through print and electronic media.
 - Customer service campaign.

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- Members can lodge complaints against employers/ EPF through the following channels:-
 - EPF offices
 - Website
 - By post

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ISSUES RELATED TO TRANSACTIONS THROUGH INTERNET

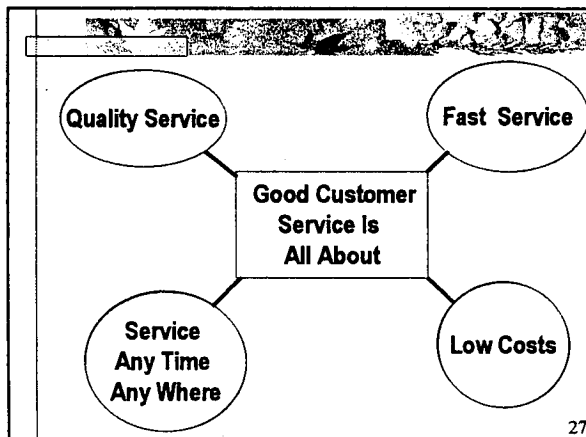
- Privacy
- Security
- Legality of transaction
- Intellectual property rights

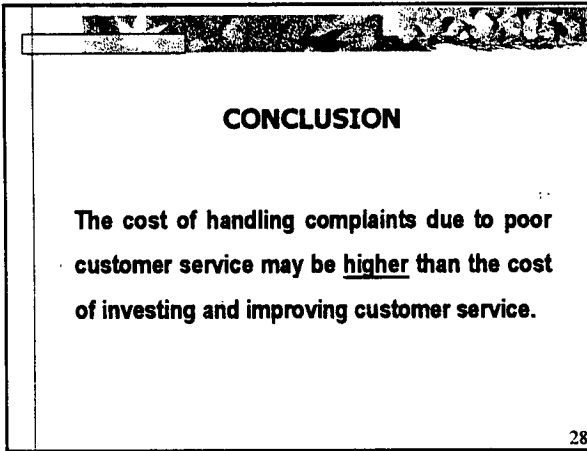
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FUTURE

- Overcoming Bureaucracy
- Government's IT Plan
- Usage of IT

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CONCLUSION

The cost of handling complaints due to poor customer service may be higher than the cost of investing and improving customer service.

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Thank you

Thank you

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