ASSA Recognition Award

CATEGORY	:	INFORMATION TECHNOLOGY
ORGANISATION	:	Employees Provident Fund, Malaysia
CONTACT PERSON	:	**i-Akaun** Name: Mohd Rodzi Abu Bakar Contact Number: +6032616 1833 **e-Caruman** Name: Azmi Awang Contact No: +60322760727
NAME OF PROJECT	:	The EPF Mobile Application: i-Akaun and e-Caruman
OBJECTIVE AND NATURE OF PROJECT	:	1. Staying relevant to changing times • Enhance user experience and provide greater convenience in line with the evolving hi-tech landscape. 2. Empowering customers • Encourage members to take charge of their retirement savings and to better plan for their future retirement well-being. • Enforce employers to start submit contribution details and make payment online. 3. Adhering to the needs of inter-generational members • Technology-savvy Generation Ys (Gen Ys) prefer to do things online. 4. Committing to innovations and progress Continuous enhancement to make the mobile application attractive and interactive.
WHY IT SHOULD BE RECOGNISED	:	The EPF mobile application is one of EPF's flagship project that reflects the organisation's commitment to becoming a digital organisation in the Industrial Revolution 4.0 landscape. Among others, the mobile applications are able to: i. Increase members' awareness and understanding of EPF product and services. Members can now easily make enquiries and verification, as well as transactions via their mobile phone; ii. Provide excellent customer service by simplifying business processes and encourage transactions through the various available service channels; iii. Encourage usage of mobile applications as there will be less counter transactions moving forward; iv. Provide relevant data of members and employees for the EPF to track and analyse for further improvement on customer experience; v. A "go-green" initiative that reduces paper usage and subsequently, lowers operation costs and manpower.
SUMMARY OF THE PROJECT	:	The EPF has embarked on a journey towards digital transformation with the launch of two mobile applications, - i-Akaun in 2014 (for members) and e-

Caruman in 2016 (for employers). This is one of the initiatives to cater to the growing demand of users in electronic delivery channels.

The EPF i-Akaun mobile application enables EPF members to keep track of their contributions, retrieve statements and check account transactions online anytime, anywhere. In 2018, the mobile app has been revamped and incorporated new key features to suit the current trend.

The EPF e-Caruman mobile application, meanwhile, was designed to enables employers submit their contribution forms and make payment accurately at their fingertips. Employers must register for i-Akaun before using this facility.

Both applications are available for free for Android and IOS versions and downloadable via Google Play Store and Apple App Store.

Below are the main features for the applications:

i-Akaun (Members)
Account summary – simplified layout to view EPF account and transaction history. Last contribution – check time and amount of latest EPF contributions made to members account. Nomination – details of latest nomination record. Withdrawal Eligibility – check eligibility for any types of withdrawal from EPF account. Latest information – receive important notifications and messages as well as EPF Facebook updates. EPF Offices – locate the nearest EPF offices for counter services and Retirement Advisory Service, e-Corner and EPF Kiosks. FAQs – obtain information on withdrawals and Simpanan Shariah.
e-Caruman (Employers)
Employers must register for i-Akaun. Online contribution transactions. FPX as payment gateway for employers to pay contributions. Employers must have an internet banking account with any banks participating in FPX.

The cumulative application downloads for EPF i-Akaun is 1.9 million. Based on statistics in 2017, the EPF i-Akaun mobile application downloads increased 32%, compared with 2016 from 692,348 to 919,500 downloads.

The total number of downloads for EPF e-Caruman mobile application, meanwhile, increased twofold in 2017 from 21,282 downloads to 46,817 in 2016.

The EPF aims to have at least 90 per cent of members registered with i-Akaun by 2021 and at least 80 per cent of usage by members.