THE GROUP YOU ARE *ASSESSING:*	**Save your file. Use this format: group being assessed your group.doc So an example would be TIV Voltes5.doc – where TIV is the group being assessed and Voltes5 is your group.**
FRIED RICE	
YOUR GROUP NAME:	
INSTRUCTOR	

A	B	C	D
Are ideas presented connected with the aim of the presentation?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%

5%	5%	5%	5%
Comments (space will expand as you type) Don't forget to introduce the team and time etc. -- see the handout			

Comments (space will expand as you type)
Don't forget to introduce the team and time etc. -- see the handout

Lots of theoretical background - good work but not needed here!

Service in Taiwan = Chunghwa Post service - lay out service offerings and process
Key points and animate here.
Try to talk more to the audience and less to the screen - using notes on a phone or pad may help here

Method - think here of the principles of listening from the book - how well do you satisfy those?

Questionnaire - this is the most challenging situation - mixed group of customers - which culture and these customer closest too?

Anonymous?!

Interaction worked well - giving it a little time to open up (as you did) get's people engaged.

Separate counter - why? - ok - follow frustration
Patience and emotional intelligence - v. important to decode the underlying meaning -- particularly for the latter

Demographics - death by graph - see previous group

Organize the chart to amplify core messages. I guess disagree means they feel the post office is not giving e.g., assurance

Report:
There is lots - I mean lots of work here. Brains are on and there is a lot of focus. So I can see the effort to dig up relevant literature, adopt a systematic approach to the work etc.
BUT - you need to think what is the purpose of the work here? This is very much a management style piece of work. So you want to draw on research ideas and academic knowledge but reframe that to the business world.
- introduce the idea of SQ - but why should companies focus on it?
- get objectives really popping
- come to a clear summary from the requirements research
- summarize the core findings around servqual in a single table
- conclude by answering your objectives

Method - "listening to customers" Our approach to listening to customers is designed in two parts. The first is requirements research. This allows us to . . . The second method to listen to customers is a SERVQUAL style survey building from our requirements research . . . .
1a expectation research - some codes overlap - you are almost there!
1 appendix for the questionnaire - I'm working too hard to see this
2 what do the numbers mean - how do I interpet them - surely responsiveness has poor performance because many customers dissagree with the statements there?

Distill out what is "good" what is "poor" as a summary for the final.

Grade (%) 20%

Compliment
- The bank company is interesting since it's related to us.
- Good to have interaction question with us.
- Well categorized about interview analysis.

Suggestion
- Too many words in the slides (method).
- The presentation looks more like a research paper analysis.
- Didn't show the number of total participant
- The bar graph can use more different color for easier to understand and can put some key takeaway beside the graph.
- The text in the chart is too small, making it difficult to see the key points. (result & discussion)

Michelle's comments:
- it would be better if there some animation and less text
- good interaction with audience from Tu
- I think it's good when your group have the categories
- why choose SERVQUAL but not 6 dimensions?

Jeremy's commends:
- Plain slides with narrative presentation, however, structure of the slides is fine.
- Great to highlight the interviewee key concept, therefore, too many detail to the interviewee circumstance.
- Too much words and lack of concept analysis to their SERVQUAL analysis, such as graphic or other attractive present (such as animation)

Kathy's comments:
- many words on 1 slide

Duan's comments
- Slide design simple but easy to read. Brand colors followed
- Can reduce words in one slide
- Don't give much eyes contact
- Tu knows how to attract attention & engagement during presentation
- No explanation about choosing the SERVQUAL

Jade's comments
- No animations, may words in slides
- Headings not reflect the contents clearly
- Good interactions between Tu and audiences
- Good graphs and information
- Why choose SERVQUAL not the service quality model for banking (page 38)
- What is 25.63 – score of reliability (page 3), how to calculate?

Comments from: Mo Moon Day

Evaluating: THE FRIED RICE GROUP

Target company: Chunghwa Post Co., Ltd

1. Presentation Structure & Engagement:

- Team Introduction: There was no introduction of team members.

- Slide Content Density: The slides contained too much text, making them hard to read and understand. Reducing content per slide and improving layout would enhance readability.

- Objective Explanation: It's unclear if the group explained their main objective.

- Use of Animation: Animation was used on slide 16 despite previous guidance from the professor to avoid it. This made the presentation less engaging and contributed to a sleepy atmosphere.

- Reading from Script: The presenters mostly read from a script. It would have been more engaging if they explained in their own words.

2. Content & Detail Management:

- Content Overload: The presentation included too much information on each slide. Selecting only the most important points would help keep the audience focused.

- Figures & Readability: On slide 31, the text on the figure was too small, making it difficult to read.

- Slide Layout Issues: On slide 35, the image was overly large, overshadowing the key message (SERVQUAL analysis). Allocating more space and a larger font to the main message would make it clearer.

3. Interview Details & Terminology:

- Interview Timing: Is the timing of interviews significant?

- Definition of "Resident Time": Did they define what constitutes a long or short stay, and whether interviewees share the same perception? Clarification on any required time period would be useful.

- Interviewee Codes: The interviewees were coded with identifiers like "M-005" and "P-001." However, these codes weren't explained. Simple numbering could be clearer.

4. Data Points & Analysis:

- Bank Opening Rate: Why is the bank opening rate only 75%? It's unclear why not everyone opens a bank account first.

- Content Prioritization: There is an overwhelming amount of content in the presentation. Selecting only the most essential information could make it more impactful.

National Cheng Kung University

Institute of International Management

Mid Term Report

International Customer Perceptions Of Chunghwa Post Bank's Banking Service Quality: The Problems And Success Points

Advisor: Prof. James Stanworth

Group Member

Tu Huynh	RA6137022
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November, 2024

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Wasted space!

[handwritten: good theory but this is a management paper & refocus]

1. INTRODUCTION

Service quality is the gap between expectations of the service and the performance of said service. Studies show that high service quality equates to increased profitability, and so it was the focus of businesses worldwide since the 1980s. But how do we measure service quality? Grönroos (1984) proposed two quality dimensions – technical quality (TSQ) and functional quality (FSQ). A few years later, SERVQUAL (Parasuraman, Zeithaml, & Berry, 1988) was developed, introducing the RATER model as service dimensions. Since then, it has been used by organizations for their own self-evaluation and by researchers to better understand customer perceptions in different environments and contexts, but its effectiveness can be varied depending on the culture (Furrer, Liu, & Sudharshan, 2000) and industry (Babakus & Boller, 1992). In 1992, Cronin & Taylor developed SERVPERF as an extension to SERVQUAL – intended to measure service quality through performance instead of customer expectations. Stanworth, Hsu, & Chang (2015) noted the limitations of SERVQUAL in non-western cultures, and proposed six new dimensions of service quality, which aligns better with Chinese values. Despite criticisms, SERVQUAL is still used to measure service quality in many industries – but it also serves as a base for others to develop new instruments, such as the INDSERV for b2b services (Gounaris, 2005), LODGSERV (Knutson & Stevens, 1990) and LQI (Getty & Getty, 2003) for hotels and lodgings, KQCAH (Sower, Duffy, Kilbourne, Kohers, & Jones, 2001) for hospitals, and HESQUAL (Teeroovengadum, Kamalanabhan, & Seebaluck, 2016) for higher education.

The banking industry is no different – Kemal (1994) used SERVQUAL to develop more SQ dimensions to evaluate Australian retail banking; Karatepe, Yavas, & Babakus (2005) used generated items for their questionnaire and compared them to SERVQUAL; SYSTRA-SQ by Aldlaigan & Buttle (2002) is based on Grönroos' work on SQ, integrating its two dimensions (TSQ and FSQ) into an extended 21-item, four factor measure.

This short paper aims to evaluate the service quality of the subject - Chunghwa Post NCKU branch - as perceived by their international customers. The varied backgrounds of the foreign customers provides interesting insight on how they rate the service.

~~2. SERVICE IN TAIWAN~~ *[handwritten: Post office]*

2.1 Banking in Taiwan

Taiwan's banking services, including post bank, are designed to be accessible, secure, and convenient. Digital options make banking very user-friendly, and the extensive ATM network means cash is always within reach, so foreign residents should have little trouble finding suitable banking services. Many banks with English-speaking staff in branches allow foreigners to open bank accounts, though some banks may require an Alien Resident Certificate (ARC) or other proof of residency. For the security, most banks offer two-factor authentication, alerts for account activities ensuring high standards of customer protection. The reason we picked

[handwritten: Sources of info?]

Chunghwa Post bank in NCKU is because foreigners are our research subject and many NCKU foreign students have accounts there.

2.2 Company profile of Chunghwa Post

Chunghwa Post Co., Ltd. is a state-owned enterprise which operates within the postal, logistics, and financial services sectors, including postal banking and insurance. Originally established as Taiwan Post in 1896, it was rebranded to Chunghwa Post in 1946. Headquartered in Taipei, Taiwan, the company provides a range of services, including domestic and international mail and package delivery, as well as financial services through its banking and insurance offerings. Chunghwa Post employs over 25,000 individuals across 1,295 offices, with more than 3,000 ATMs deployed nationwide.

3. METHODOLOGY

Marketing research is not limited to surveys and statistics, and should include both qualitative and quantitative research (Zeithaml et al., 2018). While quantitative research provides measurable data, qualitative research clarifies problem definition, showing the marketer the right questions to ask of consumers. This storytelling allows the researcher to delve deep into the metaphors that underlie their beliefs and feelings. Because the results of qualitative research play a major role in designing quantitative research, it is often the first type of research done (Zeithaml et al., 2018).

In this study, our research question is: "How do international customers perceive the problems and success points in their experience with Chunghwa POST bank's banking services in Taiwan?" This question helped shape our objective of the research: to identify customer requirements as input for quantitative research. By exploring international customer perceptions, we aim to gain insights into the elements of the customer experience that are crucial for improvement. To meet this purpose, we adopted the requirements research method. Requirements research involves identifying the benefits and attributes that customers expect in a service. This type of research is essential because it determines the type of questions that will be asked in surveys and ultimately the improvements that will be attempted by the firm (Zeithaml et al., 2018).

For this qualitative phase, a total of nine foreign participants were recruited for in-depth interviews. This group represents a diverse range of nationalities, including individuals from Thailand, Vietnam, Indonesia, Nepal, Malaysia, and Peru. Participants also vary in their familiarity with Chunghwa Post's services, encompassing frequent, occasional, and first-time users. This diversity allows us to capture a wide spectrum of perspectives on Chunghwa Post's banking services. By setting a strong foundation with qualitative findings, this approach guided the design of quantitative research to ensure it is aligned with customers' needs and expectations.

For quantitative research, we utilize the SERVQUAL model to assess foreign customers' perceptions of Chunghwa Post's service quality measuring across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. In this study, each dimension is evaluated

based on the expectations and perceptions of participants, allowing for an in-depth analysis of gaps between expected and perceived service quality. This approach enables Chunghwa Post to better understand its strengths and areas where service may fall short, particularly from the perspective of foreign customers who may have different service expectations based on cultural backgrounds.

We used google form to collect data. A total of 29 foreign participants were recruited for this study; however, only 26 provided valid responses for analysis. These participants represent a diverse range of nationalities, including individuals from Austria, Cambodia, India, Indonesia, Nepal, Pakistan, South America, Switzerland, Thailand, and Vietnam and have varying degrees of familiarity with Chunghwa Post's services, encompassing frequent, occasional, and first-time users.

4. RESULT & ANALYSIS

4.1 Requirements Research

In this study, 9 interviews were conducted following a set of interview guidelines. The participants were international students residing in Taiwan, all of whom had experience using Chunghwa Post Bank's banking services at the NCKU branch. The sample included students from diverse regions, specifically Thailand, Vietnam, Indonesia, Nepal, Malaysia, and Peru, ensuring a range of cultural perspectives. The interviewees consisted of 8 females and 1 male, with residence times in Taiwan ranging from 2 months to over 4 years, providing a variety of viewpoints based on different levels of familiarity with the banking system. Interview lengths varied from 14 to 34 minutes, allowing for in-depth exploration of each participant's experiences and insights. This approach enabled a nuanced understanding of customer interactions with Chunghwa Post Bank from a cross-cultural perspective, supporting the development of a comprehensive view of international customer needs and expectations.

A total of 53 codes were generated by reviewing the data line-by-line and assigning relevant codes to content that addresses the research question: "How do international customers perceive the problems and success points in their experience with Chunghwa POST bank's banking services in Taiwan?". After reviewing the 53 initial codes, patterns were identified, and related codes were grouped into broader categories. This process resulted in the creation of the following 18 categories:

1. **Customer profile: Reason for usage- school requirement**
   This category identifies a specific motivation for international customers to use Chunghwa POST bank—fulfilling requirements set by their educational institutions. This could include needing a local bank account to receive scholarships, pay school fees, or meet other financial obligations associated with their studies in NCKU. Out of the 9 interviewees, 5 provided this as their primary reason for choosing the bank.

4

Interviewee J-002: "I was using the post bank because it's recommended by our department for international students and because we are under the scholarship scheme."

2. Perception of Bank's Image and Target Audience

This category captures how customers perceive the bank's intended audience, as well as any assumptions about its inclusivity.

Interviewee M-005: "It felt like a typical public sector experience—conservative, with a focus on process rather than customer convenience. But I didn't expect much since that's common in public sector services."

Interviewee J-002: "Most customers are foreigners, it surprises me that apparently not a lot of locals use it, despite being publicly owned. I think maybe because it's like a post office first and foremost and a bank second. Yeah. So because it's publicly owned, you would think that more locals would be using it." "I expect ...."

3. Challenge: Service Mindset and Professionalism

This category reflects perceptions of staff behavior, emotional intelligence, and overall professionalism. It highlights issues in staff attitudes that affect the customer experience.

Interviewee P-001: "I felt very bad and a little awkward because of the way he reacted; it's not professional; because if you are professional maybe you don't show that much emotion in front of customers. Maybe he lacks emotional intelligence or something."

Interviewee T-003: "The staff here should be more willing to help customers with their requests. If you go to the counter in Vietnam and you have 3 or 4 requests, they will do it. And at the end they will ask you "is there anything else I can help with?" so they are willing to help you with all your problems. I requested them to fix an issue with my debit card, but the staff told me to resolve it at the ATM. It felt weird because I spent time here, and now they're telling me to use the ATM machine."

Interviewee A-006: "During the process, they will still talk to us. And they also always ask us like, okay, what do you need? Do you need anything else? And something more. But last time in the NCKU Postbank branch, I don't think the staff ever asked me. I'm the one who always needs to tell them, I need this, I need that. They've never asked me, so do you need anything else? They never ask me that question."

4. Challenge: Language and Communication Barriers

This category captures communication issues that create misunderstandings or feelings of being rushed, as well as the need for language accessibility in documentation and signage.

Interviewee F-004: "You have no idea what they are because there is no English in some docs."

Interviewee J-002: "Maybe because they thought I know how to speak the language so they think "ohh this person should know how the procedure works". But yeah, even though there were not a lot of customers at the bank at the time. I feel like they are rushing through the process. Didn't actually guide me through it. Which is why I made the mistake 2 times."

5. **Challenge: Efficiency and Process Convenience**
This category highlights structural and procedural challenges, including the lengthy paperwork, queuing, and lack of designated counters, which impact service efficiency.
Interviewee M-005: "If my friend hadn't told me to bring a name stamp, I might have wasted more time."

Interviewee T-003: "I also noticed that they don't have a separate counter for international students. I have a negative opinion about this. I think they should have at least one counter for international customers. Maybe they can have a sign indicating this counter is for both local and international customers."

6. **Challenge: Age-Based perception for service quality**   *Not so clear.*
This category relates to customers' perceptions of age-related expectations within the bank's service and how these perceptions shape their experience, whether through preconceived notions or observed service differences.
Interviewee P-001: "I think he was around 50 and older than all the bankers .He didn't know how to communicate in English . At that time, he was kind of irritated that he needed to deal with me since I don't understand Chinese. I felt a little bad at that time, but then he called the young staff there and then asked her to assist me. Then I went to another counter, and she helped me. When I needed to go there again, I was thinking " I don't want to meet that old man, let me see some youngsters."

ok.

7. **Expectation: Enhanced Efficiency and Speed**
This category reflects customers' desire for a faster, more efficient service experience, ideally supported by advanced technology and shortened time.
Interviewee P-007: "I wouldn't like to wait for many days to open my bank account. And also, the process, if it can be like maybe 30 minutes, If they can reduce time about the process, it would be great."

Interviewee J-009: "I would like to feel comfortable, without having to wait for a long queue."

8. **Expectation: Improved Service Mindset and Attitudes**   *Patience*

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Customers expect staff to display professionalism, patience, and emotional intelligence, particularly in managing diverse and potentially stressful situations. Friendly and respectful interactions are highly valued.

Interviewee P-001: "It's better if they train their employees to have patience and little emotional intelligence."

Interviewee T-003: "I think the most important thing for me is trusting that the staff would not make customers feel shy and embarrassed. They should make customers feel comfortable when using their services. They should not make me feel shy or stupid."

9. **Expectation: Language and Communication Support**
International customers expect staff to provide clear communication and guidance, especially in English, to help them feel comfortable and understood in their transactions.
Interviewee J-002: "I think that the bank teller should guide first time customers. Regardless of language."

Interviewee A-006: "I really hope that there are some staff that can speak English because I cannot speak Chinese at all."

10. **Expectation: Bank security**
 Customers expect the bank to have strong security measures in place to provide a safe environment.
Interviewee P-007: "I prioritize the security first"

11. **Feel: Self-Blame and Embarrassment**
This category reflects the tendency of customers to internalize their confusion or difficulty with the banking process, leading them to feel at fault or embarrassed. This can negatively impact their confidence and comfort in the banking environment.
Interviewee J-002: "It was quite embarrassing. I wouldn't say it. It's a bit of a negative experience, but it's quite embarrassing because I filled in the form 3 times and the first two times were wrong. I wouldn't blame the staff, but it's more towards myself."

Interviewee T-003: "I went home for the day instead of taking another ticket because I was too shy to ask for assistance again."

12. **Feel: Customer Feeling Valued**
Customers feel respected, valued, and appreciated by bank staff.
Interviewee P-001: "I feel valued as a customer."

13. **Success point: Efficient and Timely Service**
This category represents the effectiveness of the bank's service in handling customer needs quickly and resolving issues in a timely manner, which contributes positively to

customer   satisfaction.
Interviewee P-001: "My bank Passbook got stuck in the machine in the middle of the night. I called the customer service there. They say there is no need to worry, in the early morning we will go there to take out your passbook and we will call you. so I was impressed by how they reacted and how they helped me."

14. **Success point: Supportive and Friendly Staff**
This category captures the positive interpersonal skills of the staff, including friendliness and a willingness to assist customers, which enhances the customer experience and fosters a welcoming atmosphere.
Interviewee P-001: "There's a language barrier. But I still think they tried to use Google translate, you know, they still found a way to help me."

Interviewee J-009: "They were patient and really kind due to my situation as a foreign student here in Taiwan."

15. **Success point: Language and Communication Support**
This category emphasizes the need for language skills and bilingual resources to ensure smooth communication and accessibility for international customers.
Interviewee T-003: "I moved to the next counter and the staff could speak English, so she helped me a lot."

16. **Success point: Good Security and Facilities**
This category focuses on customers' positive perceptions of the bank's physical environment, which includes a sense of security and well-maintained facilities, contributing to a feeling of safety and comfort.
Interviewee A-006: "I can sit at the desk they already provide and I fill the documents and then I go back to them to give them the documents."

Interviewee P-007: "Because they requested for a lot of your personal information that will be required to verify that this is you. So, I think it's safer."

17. **Success point: Specialized Services for Foreign Customers**
This category emphasizes the benefits of designated areas or services tailored for international customers, which streamline their banking experience and make transactions easier.
Interviewee P-001" They had one separate section mostly for international students, and then the staff there could speak English. That's why the transaction was really smooth."

18. **Success point: Well-Designed Banking Tools**

This category captures positive feedback on the aesthetic and functional aspects of the bank's materials, such as ATM card design, which contributes to the overall satisfaction with the bank's products.

Interviewee M-005: "The ATM card design is really cute!"

To evaluate Chunghwa POST bank's banking service quality for international customers, a SERVQUAL-based approach was employed. The 18 categories identified during the Axial Coding phase were mapped to the five SERVQUAL dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy), ensuring that each category aligns with relevant aspects of service quality (Appendix B). Targeted survey questions were developed for each dimension, allowing respondents to rate their agreement with statements that reflect these key service aspects.

4.2 SERVQUAL Survey Analysis

4.2.1 Demographic overview

This study collected 29 samples: 79.3% female and 20.7% male (Fig. 1). Most respondents (55.2%) were aged 25-39, followed by 18-24 (41.4%) and 40-54 (3.4%) (Fig. 2). The majority were from Southeast Asia, primarily Vietnam (37.9%), Thailand (20.7%), and Indonesia (13.8%) (Fig. 3). For service usage at Chunghwa POST NCKU (excluding ATM and online banking), 75.9% used services less than twice monthly, while 10.3% used them more than five times (Fig. 4). The most used services included account opening/closing (75.9%), cash deposit/withdrawal (55.2%), and money transfers (31%) (Fig. 5).

4.2.2 Survey result

a) Tangibility Dimension

Dimension / Question	Score (Percentage)				
Tangibles Dimension	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
1.The environment and appearance of the Chunghwa POST NCKU branch meets my expectations	30.8	38.5	23.1	3.8	3.8
2.The bilingual (English and Chinese) interface on the ATMs and kiosks at Chunghwa POST NCKU branch is easy to use.	23.1	26.9	23.1	15.4	11.5
3.The documents required for opening a bank account at the Chunghwa POST NCKU branch are easy to understand and have adequate English translations.	11.5	30.8	42.3	3.8	11.5
4.The facilities at the Chunghwa POST NCKU branch are of high quality and well-maintained.	15.4	38.5	30.8	7.7	7.7
Average Score	**20.20**	**33.68**	**29.83**	**7.68**	**8.63**

Table 1: SERVQUAL: Tangible Dimension

Tangibles Dimension: Survey results indicate that most respondents (69.3%) felt the physical environment met or exceeded expectations (Fig. 6), while 50% rated the bilingual interface usability favorably (Fig. 7). Document clarity received mixed feedback, with 42.3% neutral and some citing translation quality as an area for improvement (Fig. 8). Additionally, 53.9% viewed the facility quality and maintenance positively (Fig. 9).

The analysis shows an average score of 20.20, reflecting general customer satisfaction with the branch's physical facilities and accessibility. High scores for facility appearance and bilingual ATM interfaces suggest significant investment in creating a welcoming environment, enhancing the customer experience (Zeithaml, Bitner, & Gremler, 2013). However, lower scores in document accessibility and ATM usability indicate that improvements, such as better English translations, are needed to enhance user-friendliness for international clients, aligning with SERVQUAL's focus on tangible elements (Ladhari, 2009).

b) Reliability Dimension

Dimension / Question	Score (Percentage)				
Reliability Dimension	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
1. The staff at Chunghwa POST NCKU branch consistently keep their promises to customers.	26.9	34.6	30.8	3.8	3.8
2. I can rely on the Chunghwa POST NCKU branch to handle my banking needs without mistakes.	26.9	26.9	38.5	3.8	3.8
3. The services at Chunghwa POST NCKU branch are delivered on time as promised.	23.1	38.5	34.6	0	3.8
Average Score	**25.63**	**33.33**	**34.63**	**2.53**	**3.80**

Table 2: SERVQUAL: Reliability Dimension

Reliability Dimension: Over 60% of respondents felt staff kept promises (34.6% agree, 26.9% strongly agree) (Fig. 10). Regarding error-free banking, 53.8% expressed confidence, while 38.5% were neutral and 7.6% dissatisfied (Fig. 11). For timely service delivery, more than 60% were satisfied (38.5% agree, 23.1% strongly agree), with only 3.8% dissatisfied, indicating minor room for improvement (Fig. 12).

As a core component of the SERVQUAL model, reliability measures the consistency and dependability of services. An average score of 25.63 indicates general customer trust in the branch to fulfill promises and handle banking needs accurately. However, occasional uncertainty, particularly among international clients, highlights the need for consistent service quality. Implementing standardized processes and effective training can enhance customer confidence, especially for those unfamiliar with local banking procedures (Zeithaml et al., 2013).

c) Responsiveness Dimension

Dimension / Question	Score (Percentage)				
Responsiveness Dimension	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
1. The staff at Chunghwa POST NCKU branch provide clear guidance for navigating banking processes.	23.1	26.9	30.8	7.7	11.5
2. The language skills of the staff at Chunghwa POST NCKU branch are sufficient to assist international customers.	15.4	15.4	38.5	15.4	15.4
3. The waiting times at Chunghwa POST NCKU branch meet my expectations.	15.4	26.9	30.8	7.7	19.2
4. The speed of service at Chunghwa POST NCKU branch meets my expectations.	15.4	30.8	30.8	7.7	15.4
5. There are enough staff members to provide prompt service at the Chunghwa POST NCKU branch.	26.9	19.2	38.5	7.7	7.7
6. The staff at Chunghwa POST NCKU branch are attentive and willing to help customers.	34.6	19.2	38.5	0	7.7
Average Score	**21.80**	**23.07**	**34.65**	**7.70**	**12.82**

Table 3: SERVQUAL: Responsiveness Dimension

Responsiveness Dimension: About 50% of respondents found staff guidance clear, though 19.2% were dissatisfied (Fig. 13). Only 30.8% rated language skills positively, with 38.5% neutral, indicating a need for improvement (Fig. 14). Waiting times and service speed received positive feedback from 42.3% and 46.2%, respectively, with similar neutrality and dissatisfaction levels (Fig. 15-16). Staff adequacy and attentiveness were rated positively by 46.1% and 53.8%, respectively, though 38.5% remained neutral for both (Fig. 17-18).

Responsiveness measures staff's willingness and ability to assist promptly, scoring an average of 21.80. This moderate score indicates that while many customers appreciate staff attentiveness, issues like language skills and waiting times affect overall satisfaction. For international customers, clear and prompt assistance is crucial, as they may need more guidance (Ladhari, 2009). Enhancing language support and reducing wait times could help the branch better meet diverse customer expectations.

d) Assurance Dimension

Dimension / Question	Score (Percentage)				
Assurance Dimension	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
1. Chunghwa POST has a strong brand image as a reliable local bank.	30.8	38.5	23.1	3.8	3.8
2. The staff at Chunghwa POST NCKU branch provide adequate English support to international customers.	11.5	30.8	30.8	11.5	15.4

3. I feel secure using the banking services at Chunghwa POST NCKU branch.	15.4	53.8	23.1	0	7.7
4. Chunghwa POST NCKU branch provides a trustworthy banking environment.	23.1	46.2	23.1	0	7.7
Average Score	**20.20**	**42.33**	**25.03**	**3.83**	**8.65**

Table 4: SERVQUAL: Assurance Dimension

Assurance Dimension: In this dimension, 69.3% of respondents view Chunghwa POST NCKU as a reliable local brand (38.5% agree, 30.8% strongly agree), while only 7.6% disagreed (Fig. 19). Security perceptions are strong, with 69.2% feeling secure (Fig. 20) and 69.3% finding the environment trustworthy (Fig. 21). However, English support shows room for improvement, with only 30.8% agreeing that support is adequate, 30.8% neutral, and 26.9% dissatisfied (Fig. 22).

Assurance, relating to customer trust and confidence in the branch, received an average score of 20.20, reflecting a generally positive perception. However, lower scores for adequate English support indicate a need for improvement. Enhancing language assistance could help international customers feel more secure and informed when using banking services (Zeithaml et al., 2013).

e) Empathy Dimension

Dimension / Question	Score (Percentage)				
	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
Empathy Dimension					
1. The staff at Chunghwa POST NCKU branch makes an effort to understand my individual needs.	19.2	42.3	26.9	3.8	7.7
2. The staff at Chunghwa POST NCKU branch display emotional intelligence (such as patience and understanding) when handling customer needs.	11.5	42.3	26.9	11.5	7.7
3. I feel valued as a customer at the Chunghwa POST NCKU branch.	7.7	38.5	42.3	3.8	7.7
4. The staff at Chunghwa POST NCKU branch demonstrate a friendly and positive attitude.	19.2	34.6	34.6	3.8	7.7
5. I feel comfortable asking for assistance from the staff at Chunghwa POST NCKU branch.	23.1	26.9	26.9	15.4	7.7
Average Score	**16.14**	**36.92**	**31.52**	**7.66**	**7.70**

Table 5: SERVQUAL: Empathy Dimension

Empathy Dimension: In this dimension, 61.5% of respondents feel staff make an effort to understand their needs (Fig. 23), and 53.8% rated staff emotional intelligence positively (Fig. 24). While 80.8% feel valued as customers (Fig. 25), 53.8% rated staff friendliness positively

(Fig. 26), with 11.5% dissatisfied. Additionally, 50% feel comfortable seeking assistance, while 23.1% express discomfort (Fig. 27).

Empathy has the lowest average score of 16.14, indicating a significant opportunity for improvement, particularly for international customers. In the SERVQUAL model, empathy is crucial for addressing individual needs and cultural sensitivities. Training staff in cultural awareness and active listening could help create a more inclusive and empathetic environment (Parasuraman et al., 1988; Ladhari, 2009)

Responciveness?

5. CONCLUSION

The evaluation closes with a total of nine interviews and 26 valid questionnaire responses. Respondents on average view the bank favorably, but there is plenty of room for improvement, especially in the Empathy dimension. Each interviewee has their own views on the quality of service received compared to their own experiences with other banks, and they have suggestions on how to improve their experiences as one notes:

> "I think they should have at least one counter for international customers."

Others voiced their frustration on the absence of English on signs and documents:

> "I think the forms and the signs in the bank should have some English at least."

> "I hope there can be an English version also for foreigners especially because lots of foreigners use that banking service."

This evaluation only measures the service quality as perceived by international customers of a specific branch; for a more accurate view on the bank's overall SQ, future evaluations should include local customers and branches from other areas as well. Industry-specific instruments could be used, such as the SYSTRA-SQ. Considerations also have to be made on the demographics of respondents - views on SQ differ with cultures, so it is important to employ a suitable method that works with the local users (majority Chinese) and foreign customers.

What is good what is bad,

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APPENDIX

Appendix A. Interview Results

No.	Region	Gender	Residence time	Length of interview (mins)
1	Thailand	Female	9 months	25:03
2	Thailand	Female	2 months	22:40
3	Vietnam	Female	1 year and 2 months	26:19
4	Vietnam	Female	9 months	25:38
5	Indonesia	Female	9 months	29.13
6	Nepal	Female	4 years and 2 months	33:41
7	Malaysia	Female	9 months	28:24
8	Malaysia	Female	1 year and 3 months	14:04
9	Peru	Male	2 years and 3 months	24:00

Appendix B. Mapping Customer Experience Categories to SERVQUAL Dimensions

SERVQUAL Dimension	Categories
1.Tangibles	- Success point: Good Security and Facilities
	- Success point: Specialized Services for Foreign Customers
	- Success point: Well-Designed Banking Tools
2.Reliability	- Success point: Efficient and Timely Service
3.Responsiveness	- Challenge: Service Mindset and Professionalism
	- Challenge: Language and Communication Barriers
	- Challenge: Efficiency and Process Convenience
	- Expectation: Enhanced Efficiency and Speed
4.Assurance	- Expectation: Bank Security
	- Success point: Supportive and Friendly Staff
	- Expectation: Language and Communication Support

5.Empathy	- Customer profile: Reason for using - school requirement
	- Perception of Bank's Image and Target Audience
	- Challenge: Age-Based perception for service quality
	- Feel: Self-Blame and Embarrassment
	- Feel: Customer Feeling Valued
	- Expectation: Improved Service Mindset and Attitudes

Appendix C. Survey Results
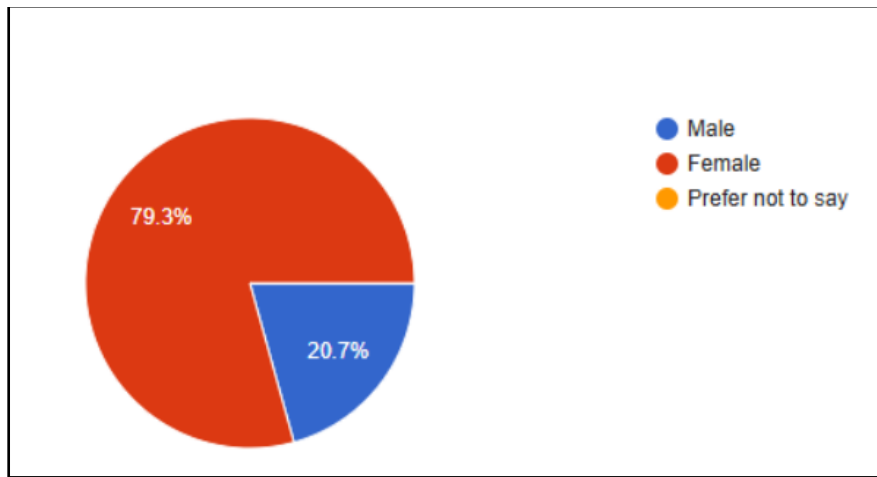
Fig.1 Gender Distribution
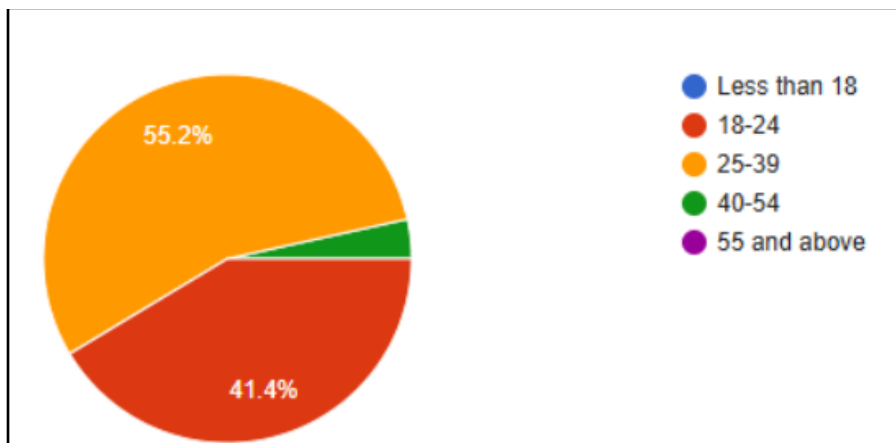
Fig.2 Age
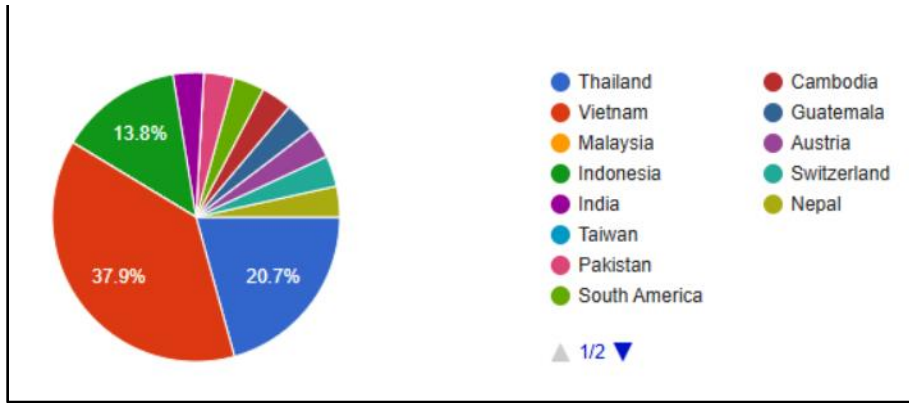
Fig.3 Nationality Distribution
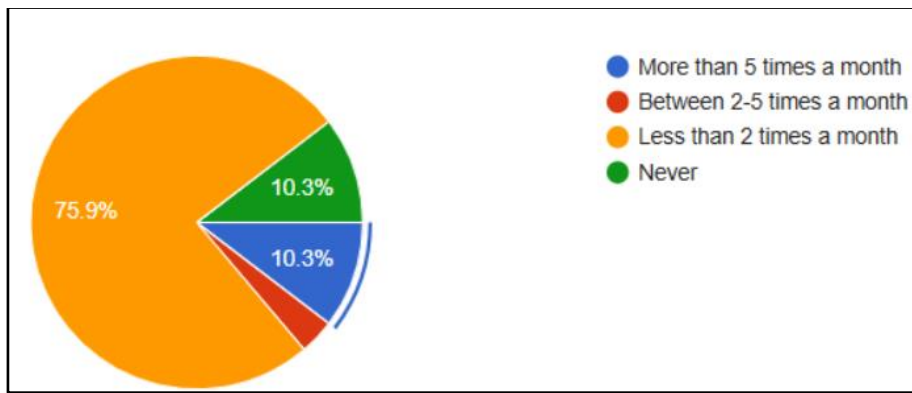
Fig.4 Frequency of using banking services at the Chunghwa POST NCKU branch
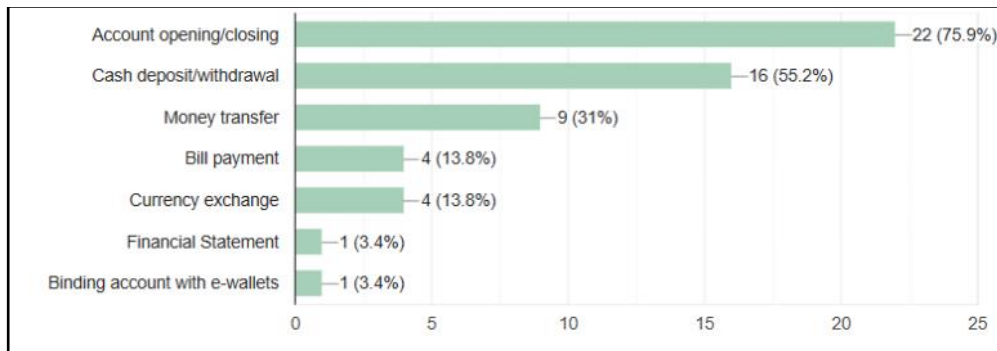
Fig.5 Types of services used at the Chunghwa POST NCKU branch

The environment and appearance of the Chunghwa POST NCKU branch meets my expectations

26 responses

The bilingual (English and Chinese) interface on the ATMs and kiosks at Chunghwa POST NCKU branch is easy to use.

26 responses
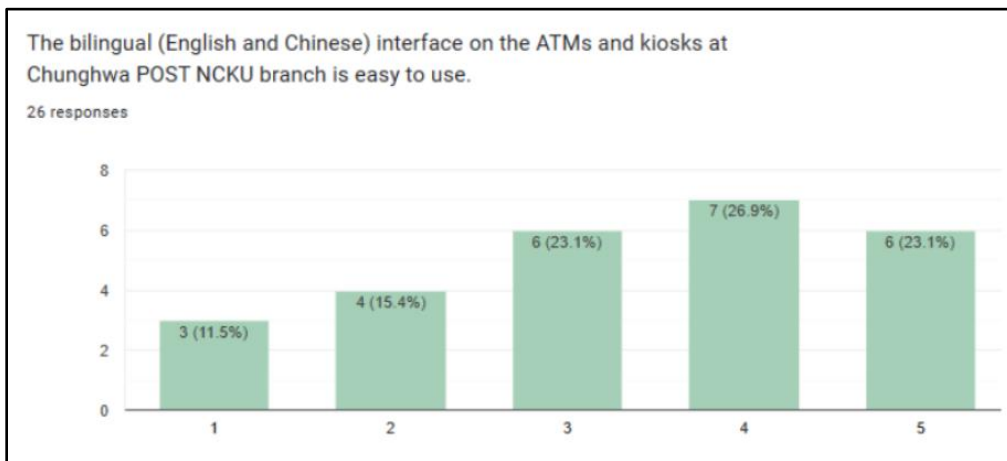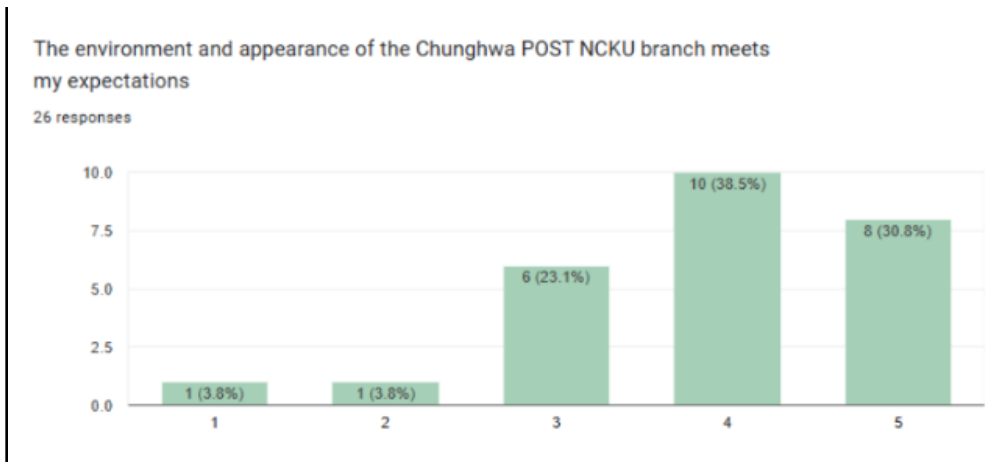
Fig.6 Tangibles Dimension - Question 1

Fig.7 Tangibles Dimension - Question 2

The documents required for opening a bank account at Chunghwa POST NCKU branch are easy to understand and have adequate English translations.

26 responses

Fig.8 Tangibles Dimension - Question 3
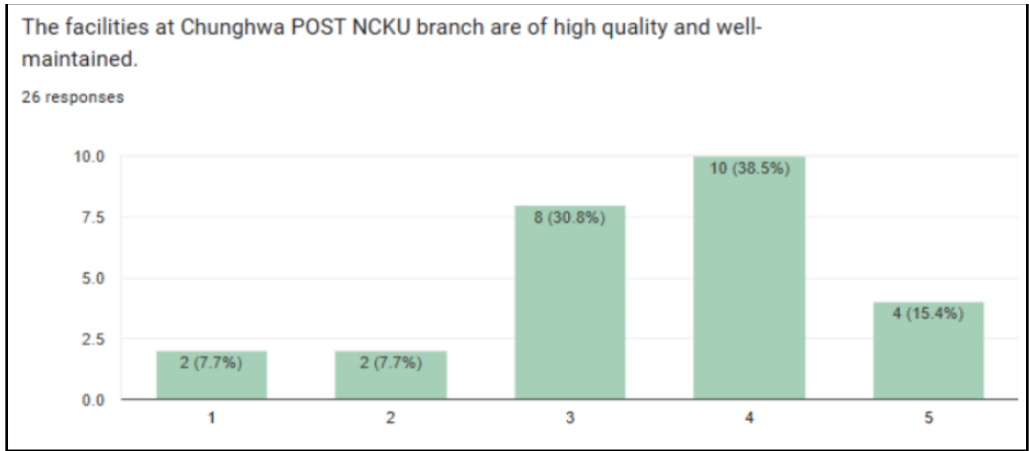
Fig.9 Tangibles Dimension - Question 4
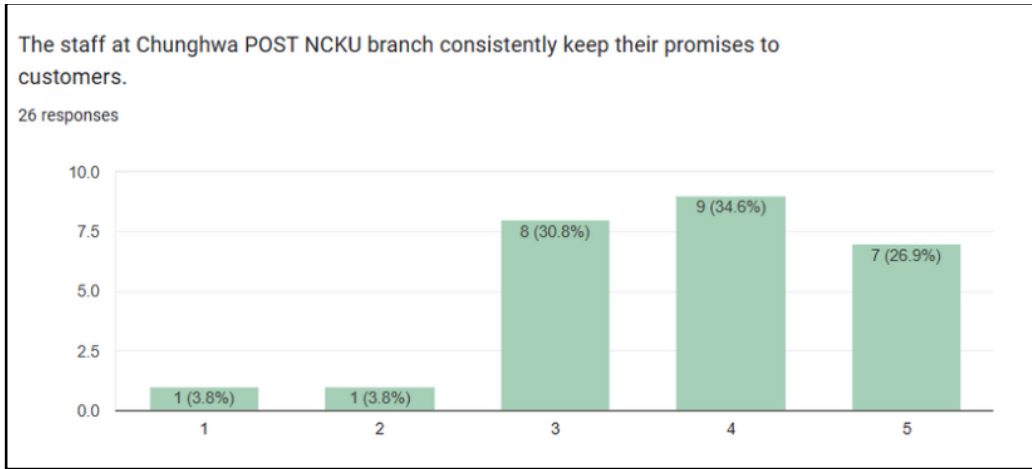
Fig.10 Reliability Dimension - Question 1
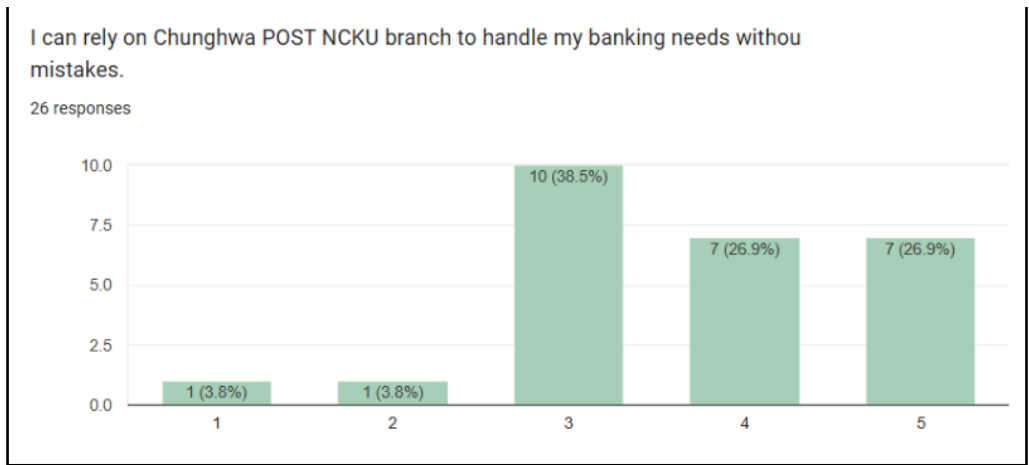
Fig.11 Reliability Dimension - Question 2
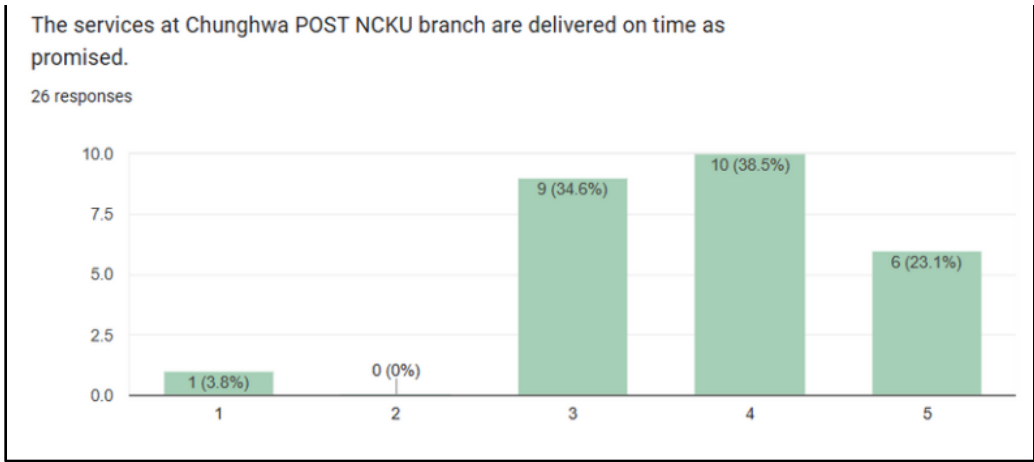
Fig.12 Reliability Dimension - Question 3
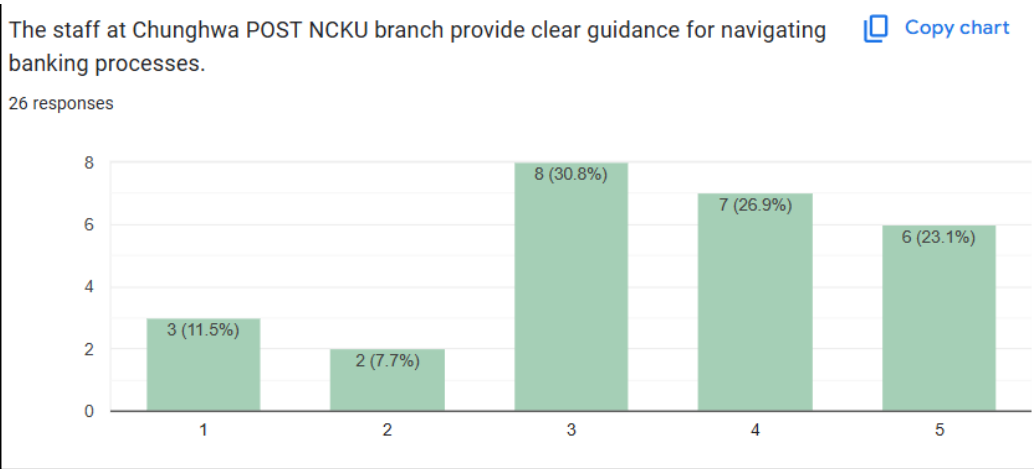
Fig.13 Responsiveness Dimension - Question 1
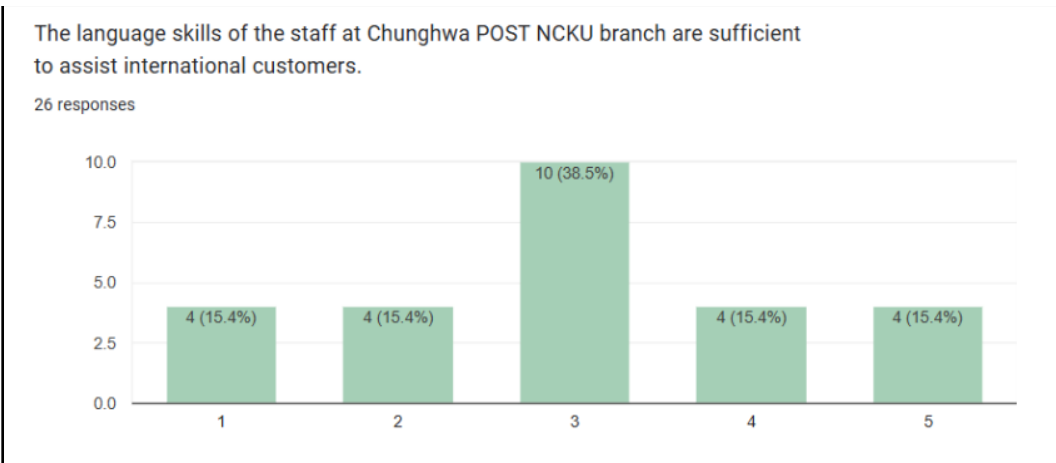
Fig.14 Responsiveness Dimension - Question 2
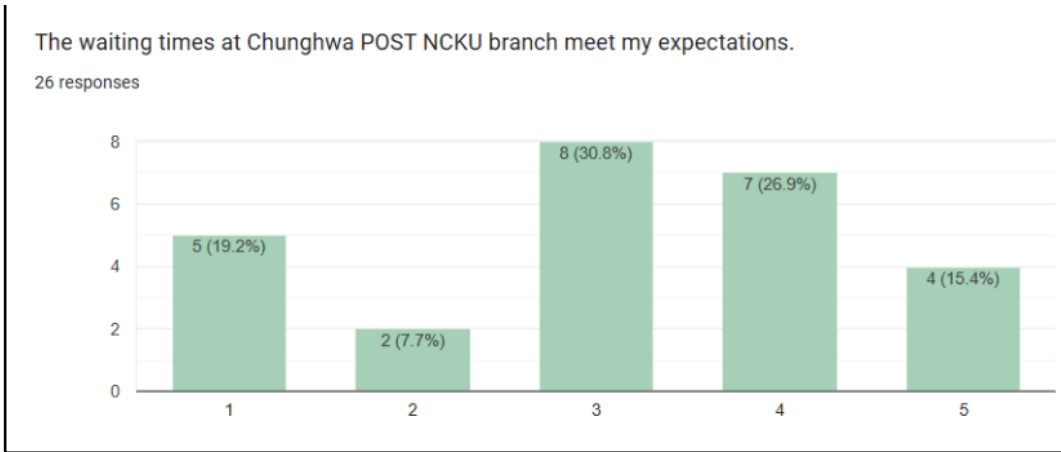
Fig.15 Responsiveness Dimension - Question 3
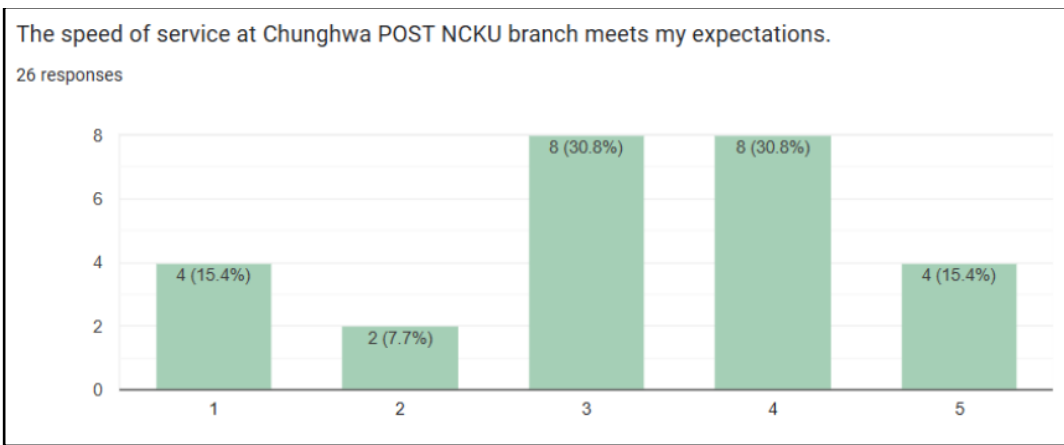
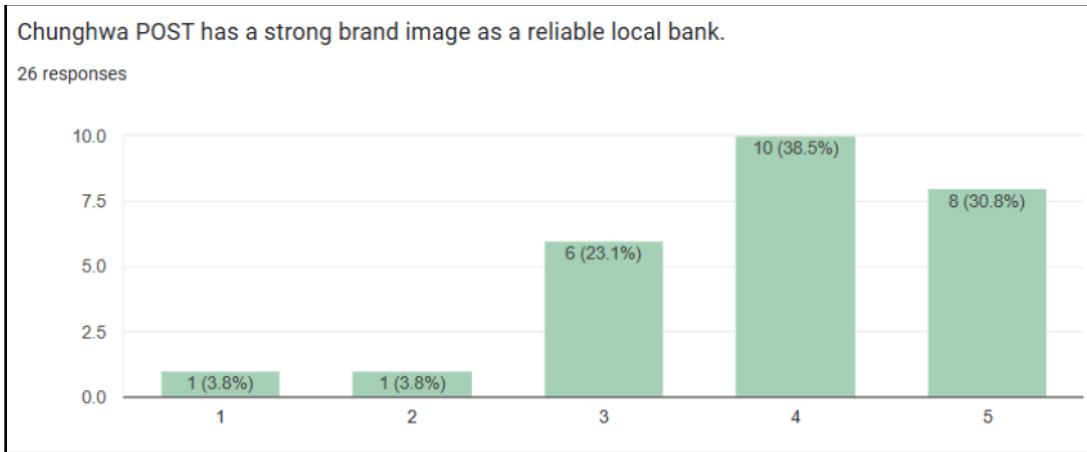Fig.16 Responsiveness Dimension - Question 4

Fig.17 Responsiveness Dimension - Question 5

The staff at Chunghwa POST NCKU branch are attentive and willing to help customers.

26 responses
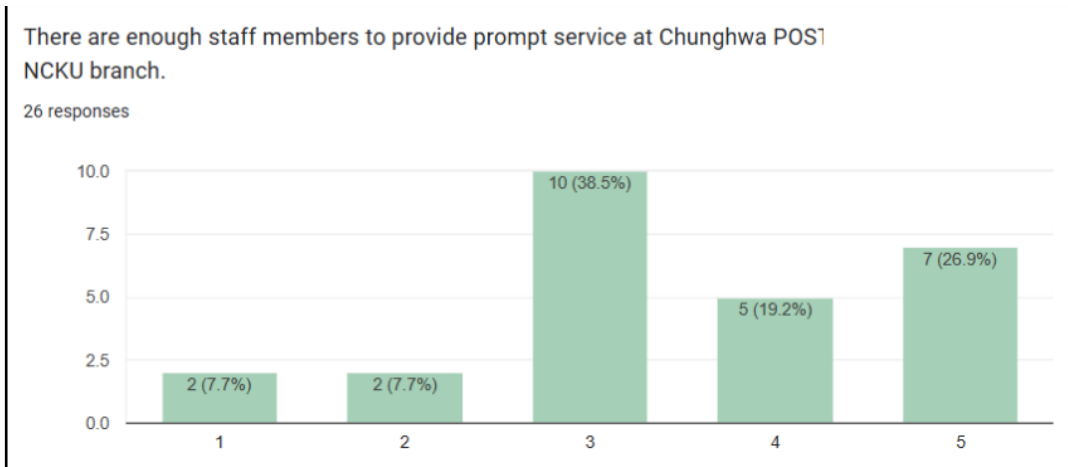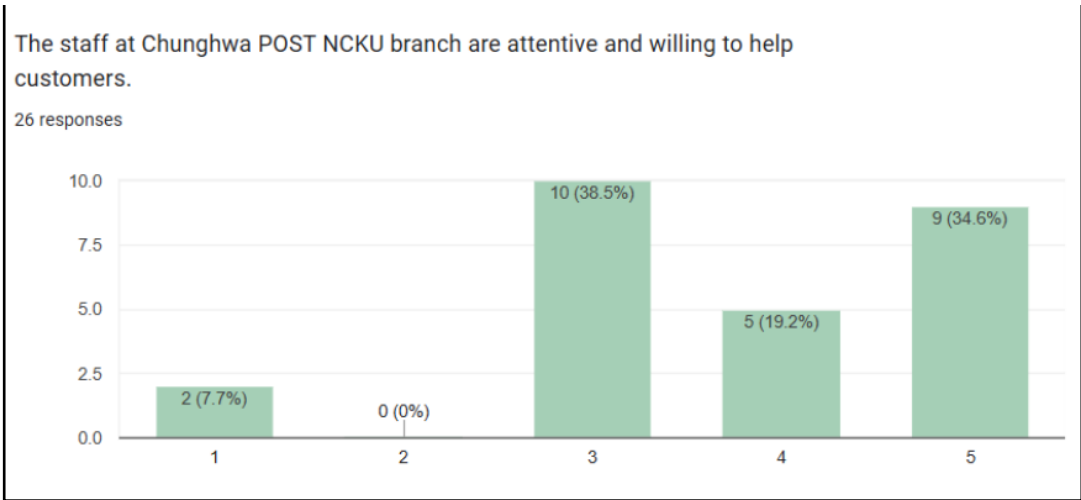
Fig.18 Responsiveness Dimension - Question 6

Chunghwa POST has a strong brand image as a reliable local bank.

26 responses

Fig.19 Assurance Dimension - Question 1

I feel secure using the banking services at Chunghwa POST NCKU branch.

26 responses
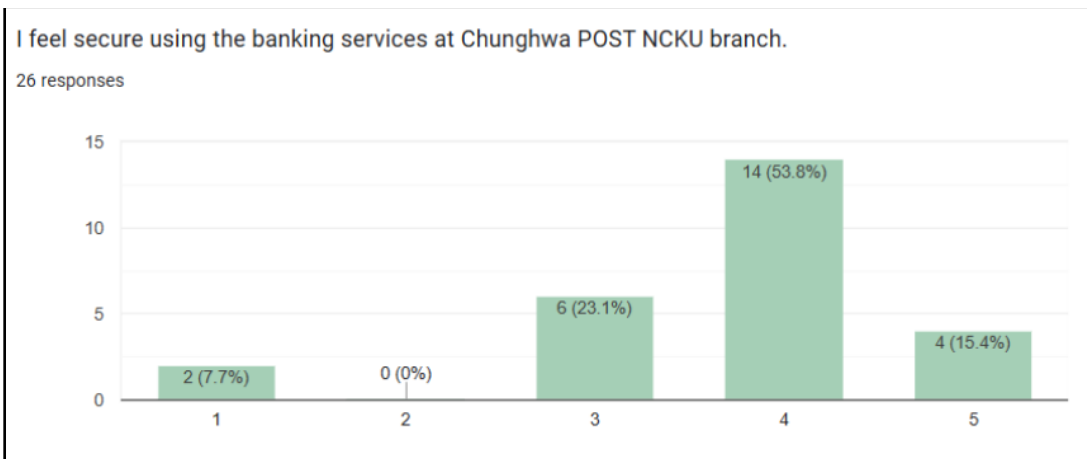
Fig.20 Assurance Dimension - Question 2
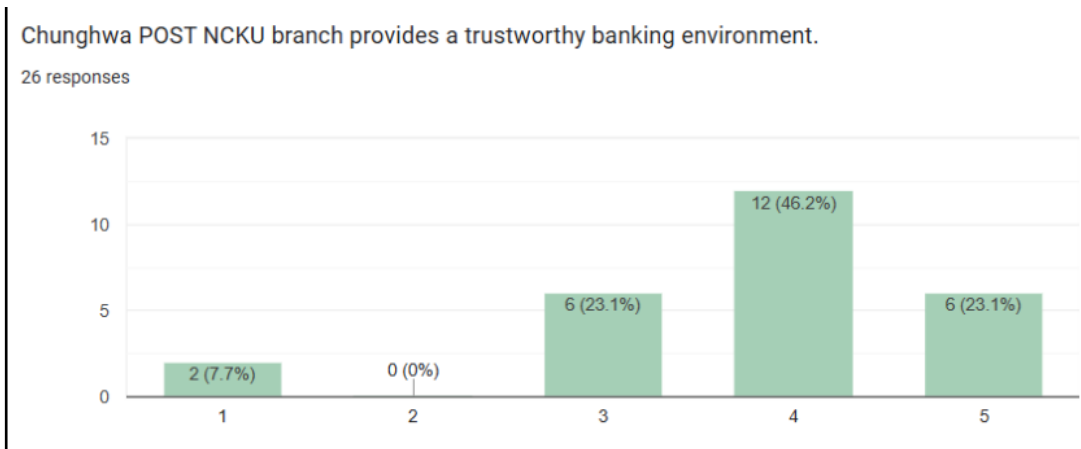
Fig.21 Assurance Dimension - Question 3
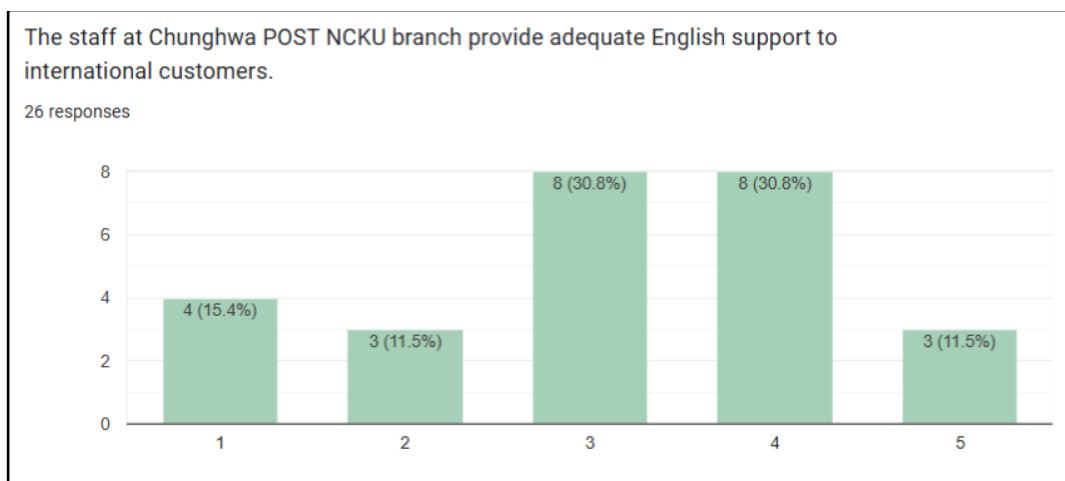
Fig.22 Assurance Dimension - Question 4

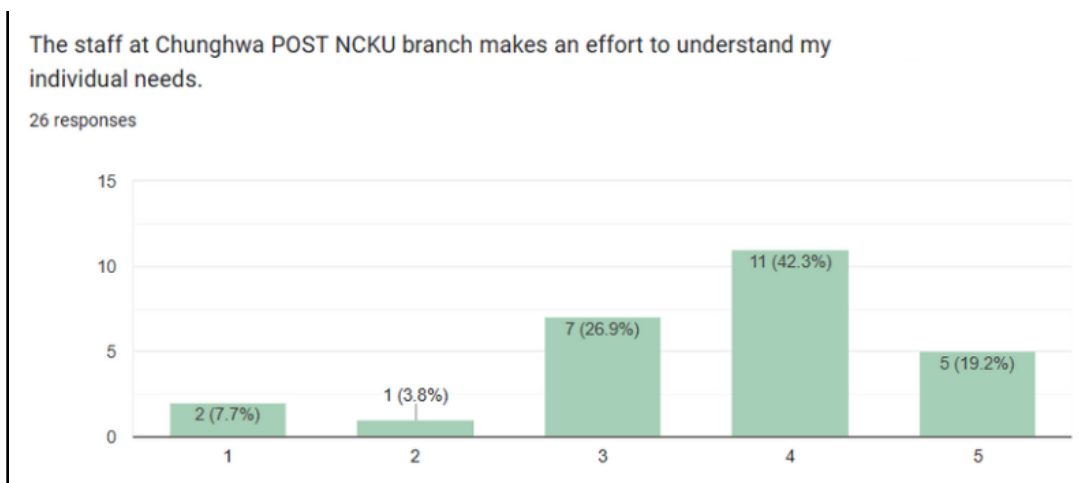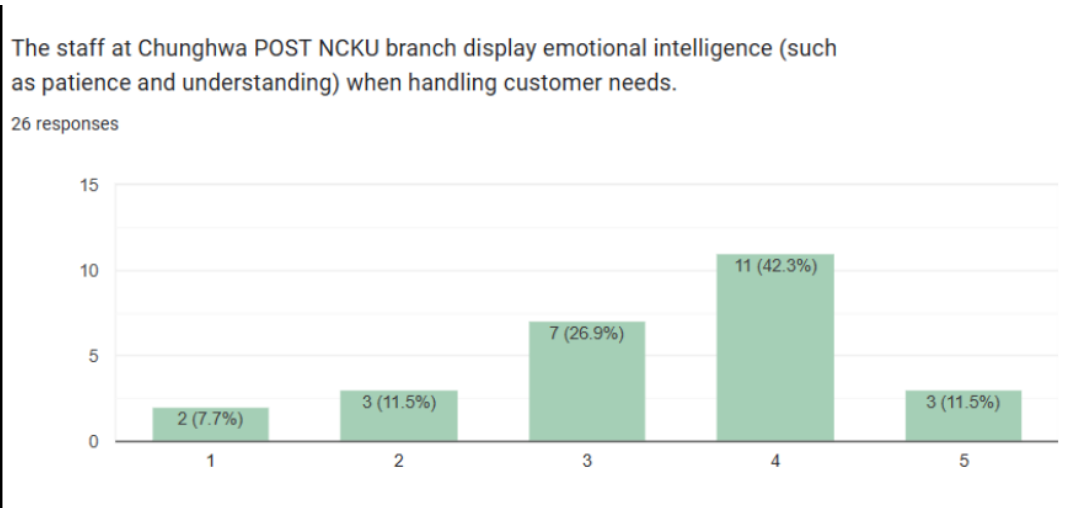Fig.23 Empathy Dimension - Question 1

The staff at Chunghwa POST NCKU branch display emotional intelligence (such as patience and understanding) when handling customer needs.

26 responses

Fig.24 Empathy Dimension - Question 2

I feel valued as a customer at the Chunghwa POST NCKU branch.

26 responses

Fig.25 Empathy Dimension - Question 3

The staff at Chunghwa POST NCKU branch demonstrate a friendly and positive attitude.
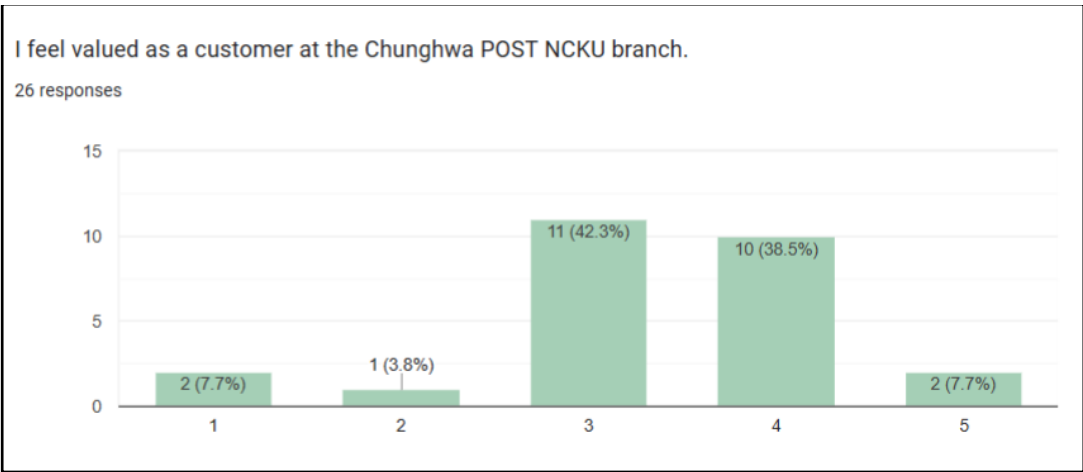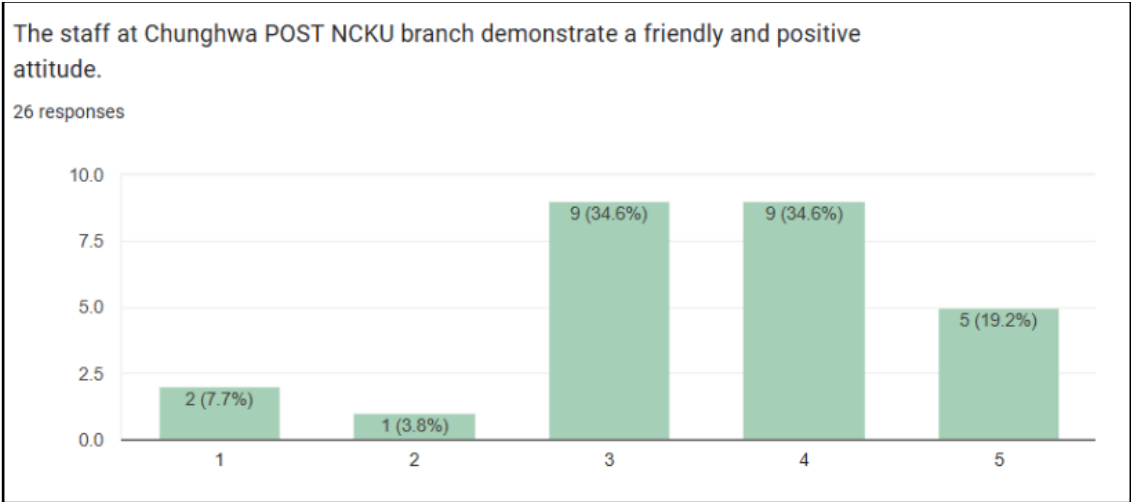
26 responses

Fig.26 Empathy Dimension - Question 4

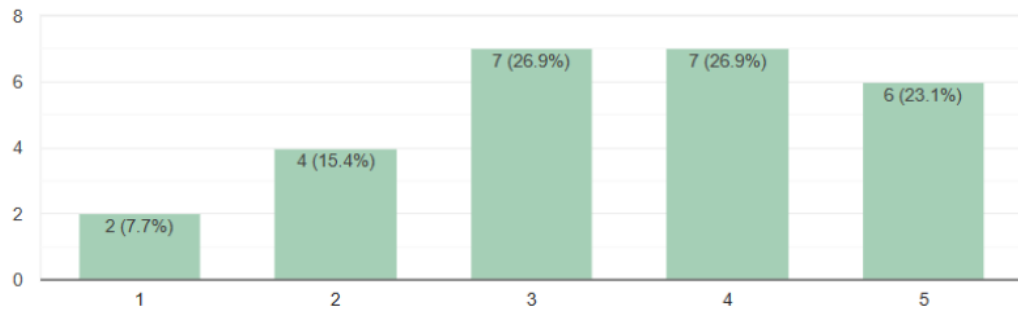I feel comfortable asking for assistance from the staff at Chunghwa POST NCKU branch.

26 responses

Fig.27 Empathy Dimension - Question 5