

# **SERVICE AND PEOPLE**

## **Midterm project**



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## INTRODUCING



Decoration!  
Label and  
introduce

The Bank of Taiwan (BOT) was established on May 20, 1946 as the first government-owned bank following the island's restoration to the Republic of China in 1945. During much of its operating history, it has been under the administration of the Taiwan Provincial Government. Following the phase out of the Taiwan Provincial Government on Dec. 21, 1998, the Bank was subsequently taken over by the central government of the Republic of China and placed under the administration of the Ministry of Finance, in accordance with the regulations on government-owned financial institutions. BOT has been judicial person under Banking Law since 1985. Effective July 1, 2003, BOT became a corporate organization under Company Law. In accordance with the regulations upon financial holding corporations, on January 1, 2008, Taiwan Financial Holdings was established on the basis of the share transfer. Meanwhile the Bank has become a subsidiary of Taiwan Financial Holdings.

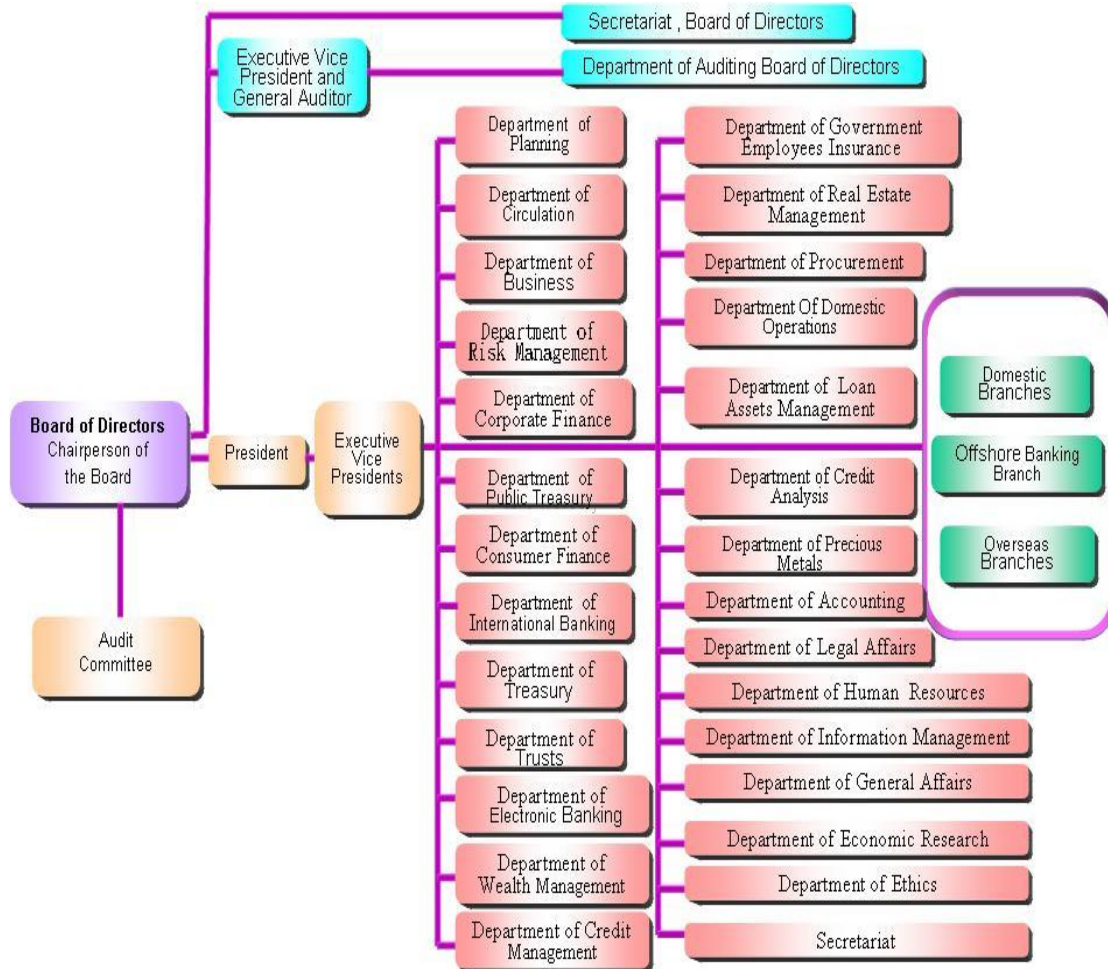
Source

On January 2, 2008 the Bank split its Department of Securities and Department of Life Insurance to organize the other two subsidiaries of Taiwan Financial Holdings, Bank of Taiwan Securities Co., Ltd. and Bank of Taiwan Life Insurance Co., Ltd. The current amount of capital of the Bank is forty-five billions of New Taiwanese Dollars.

During its formative years, the BOT managed the business of the national

treasury, issued currency in the Taiwan area, and carried out many of the functions of a central bank. In the early years following the central government's move to Taiwan in 1949, it acted as agent in carrying out most of the functions of the Central Bank of China (CBC), thus giving it a dual character; that of a central bank, as well as a general commercial bank. Following restoration of the CBC in Taiwan in July 1961, however, the BOT switched its primary emphasis to general banking. After the passage of the Local Autonomy Law in July 1994, provincial, county, and city governments were given the right to choose the banks in which to deposit their funds. Faced with competition from other banks, the BOT has been able to rely on its outstanding image and efficiency, which it built up through decades of effort. It has steadfastly adhered to sound operating principles. It is also responsible for the operation of businesses related to the issuance of New Taiwan Dollar currency, the handling of deposits of military and civil servants' retirement funds at preferential interest rates. All of these activities reflect the vital position that the BOT continues to hold within the banking system of Taiwan.

Throughout the history of Taiwan's economic development, from post-war reconstruction, currency reform, and the implementation of successive economic construction plans to the more recent promotion of key and strategic industry development, the Asia-Pacific Regional Operations Center plan, and B.O.T. (build-operate-transfer) public construction projects, the Bank has at all times offered its opinions for reference in policy-making and has done its utmost to supply funds needed to support the implementation of government policies. It can truly be said that the BOT has made many contributions to economic development in the Taiwan area.



Purpose

## Interview question

- Please tell me about your job— what' s your daily work ?
- o How long have you been in this company ?
- o What' s your motivation to join this company ?
- Will the different importance of customer cause the different service from the staff? Why there're differences?
- How to deal with the customer complain ? Do you have the process?
- Do the Manage style affect the subordinate attitude?
- When the customer is someone you know, will the relationship affects you on your job and attitude?
- Do you have particularly tricky experience in some situation ? Or particularly challenging ?
- o What is the situation ?
- o Depth inquisition in more detail— What did you do/say ? What did the customer do/ say ? What did others do/say ?
- Next, inquisiting under this situation in more detail
- o What kind of the question is related to this situation ?  
Explore-clarify ,all the question related to what ?  
〈 If necessary you can draw mind mapping 〉
- o Is there anything that can help you to solve the problem in this situation ?  
Explore— company 、colleague 、boss 、customer  
More depth inquisition……….

### Information of interviewee:

Staff 1: 2007~2011, 8 hours/day

The welfare is good.

Staff 2: 2010~2011, 8 hours/day

Friend introduce

### Process flow



- **Online application**

Students should surf the internet to Bank of Taiwan's web page and enter the student loan page.



Then, student has to create an account to set personal information. After that, login the system.



- **Preparation**

Fill the application of the student loan forms and print. With the printed form of loan application, student should also prepare household register transcript, school registration list and personal identification card.

- **Go to bank of Taiwan**

The student goes to bank of Taiwan.



中國時報社 2004-10-8 台北 張志勳 攝  
台灣九月將實施電子摺戶六年免稅。高點，國內最大商業銀行台灣銀行宣布與通「央行」對表，基礎利率調降後原上七个百分点，將較其他銀行利率更優。

- **Write the information**

The student writes the information.



- **Check the information**

The student queues for staffs check the information.



- **Condition 1**

The staff 1 has a complaint, because the lady is waiting too long and she thinks the staff 1 has a bad attitude. His boss is patient with him and tells him to change his attitude.

The staff 1 doesn't feel embarrassing and doesn't feel losing face.

avoid abbreviations  
in formal writing

- **Condition 2**

The staff 1's friend comes to bank and queues someday. The staff 1 tell him doesn't queue, and he handle his information.

He thinks he is respected by his friend, if he does it.

- **Condition 3**

The job responsibility for staff 2 is the final step of the process, but some of customers waiting so long complaint spending too much time waiting for the process only for twenty thousand dollars.

It really influenced her mood due to the complaint.

- **Turn in the receipt to school**

Student hands in the receipt to school to prove all the process of student loan are finished so that student will not have to pay the bill.



- **Condition 4**

The receipt is really important for the whole process of applying for the student loan. It cannot work without it. Staff 2 clearly remembered she gave the mom who was with her son to do the procedures. However, in the other day, the mom came to the bank and said she didn't get the receipt and asked she solved the problem. At the time her boss knew it, she was blamed in front of everyone.

This makes her very angry and embarrassed.

## **Summary**

### **When will staff be dissatisfied(bad emotion) or easy to mistake?**

The deadline of student loan is near.

Because there are too many people and situation to handle.

Staffs want to speed up the process so speak quickly, maybe seeing as bad attitude.

### **When will staff think it was embarrassed or Grievance?**

When customer have strange behavior.

Ex: Customer blames the staff in front of many people.

Customer makes mistake→Staff responsible for the customer complain→staff deal with it and take it as an exception→Process violation caused complain→customer find the manager→staff incompetence

### **Manage style and relationship**

Manage style: it will not affect the staffs' working behavior; but will affect staffs' mood

Relationship: both of manager and staff will help their friends to go through the process quickly. This is caused by empathy and eastern culture. So when manager want their worker to handle some documents first, employees don't feel distafied, but will try not to let other customers know about it.

**Reference**

<http://www.bot.com.tw/English/BankProfiles/EHistory/Pages/default.aspx>

## FEEDBACK ON YOUR PRESENTATION

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QUICK PRESENTATION FEEDBACK			
<b>GROUP:</b>	FANTASTIC 3		
<b>A</b> Are ideas presented connected with the aim of the presentation?  40%	<b>B</b> Are the ideas presented clear supported with evidence and logical argument?  30%	<b>C</b> Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)  20%	<b>D</b> Overall impression (is it a group presentation etc.?)  10%

<p>Comments</p> <p>Opening is working smoothly but add time – this presentation will last xx minutes.</p> <p>Introduction to the bank use summary points.</p> <p>Some parts are animated, good –what about the others?</p> <p>Too much detail on the customer flow – this lack balance for the purpose of the project. More detail on the employee.</p> <p><b>Overall</b> Interesting examples. Note point on copying – i.e., sources 82%</p>			
Grade: 0%			