

# Service & People Midterm Presentation Report

## -Front-line employee(s) interview



Shin Kong Life Insurance Company



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## ***I. Introduction***

### **A. Research Purpose**

Front line staffs are one of the important roles in company. They contact with customers and their service quality will influence customers' perspective on company; if clients satisfy the service they will come back, and recommend to others. Therefore, we want to research how front line staffs to satisfy their customers.

### **B. Research Questions**

Our questions distribute into three parts: basic data, evaluate the job and prospects for their job and company. Total questions are 17. Exhibition 1 presents each question.

## ***II. Method***

### **A. Research Design**

We interview participants one by one in their office and average time we take is about one hour. While interviewing, we also write or type down their responses and the atmosphere is harmonious and friendly like friends are chatting.

### **B. Subjects**

Participants are four female who work for Shin Kong Life Insurance Company. They have worked for Shin Kong for ten years or more and they have practice experiences in selling insurance policies. Exhibition 2&3 present participants data and Shin Kong Life Insurance Company introduction.

### **C. Data Collection Procedure**

First, deciding subjects. After deciding subjects and starting to design questions. Next, conducting interview and asking questions one by one. Forth, arranging information and then analyzing. Finally, making conclusion. Exhibition 4 presents data collection procedure graphic.

### **D. Data Analysis**

#### **Part1 : Nature of the job**

##### **(A) Main tasks**

1. Scope of business: extending the business (sign the new insurance policy) 、 collect the insurance premium.
2. Policy-holder service: claim affairs 、 emergency roadside assistance 、 advice for insurance planning and prepare for related documents.
3. A director have to guide and assistant his/her group members

especially the new.

**(B) Job skills**

1. Professional knowledge: before entering the insurance company, it is necessary to obtain the licenses of Insurance Association. And company will offer some training and education to let you know what kinds of insurance products.
2. Work attitude: positive and optimism, lively and energetic. Treating customers with good faith and actively willing to service customers. Must to insist and have willpower on this job.

**(C) Monitored and evaluated**

1. Shin Kong company pays for employees including basic salary and performance bonus. Basic salary is \$16,688 a month and a year counts 13 working months.
2. Every three months have a performance evaluation. If you reached the sales goal, you would get some awards like bonus 、Honors Banquet and free travel abroad. But every new season count feat from scratch. Different position have different quota. If you don't arrive at the quota, you must leave company.

**(D) Training and education**

1. "Young project": Company offer new employees who have college degree formal training for 3 days a week lasting three months.
2. New employee has a direct supervisor to guide and assist and joins his/her supervisor's group. They call "mom-children" relationship and every member of the group will give advice and experience.
3. Early morning meeting: Absorb new knowledge, to interflow the sale experience, boost morale.

**Part2 : Evaluate the job**

**(A) What aspects of the work are liked?**

1. Flexible working hours.
2. Income does not have the upper limitation. If you get more contracts, you will get more bonuses.
3. They can contact with many people and learn a lot of about insurance knowledge and information.

**(B) What aspects of the work are disliked?**

1. Sales pressure.
2. There is no commission for additional customer service, and the income is not stable.

3. Have to arrive at any moment when customers need.

(C) Which aspects of the job are challenging, satisfying and frustrating?

■ Challenging

1. For getting a contract, how let the customer says "No" into "Yes".
2. The double sales month. The double sales month is one of Shin Kong Life regular activities every year. In this month, salesmen need to get a total sign which is double amount than usual. So they will be busier and pressure.

■ job satisfaction

1. Signing a contract successfully is the happiest matter in this job. It means they achieve to expand their customers and could help their customers to plan their needs.
2. Participates in "the million desks". The million desks is a celebration for sales who have arrived million NT dollars in total contracts. Participants come from different countries and share their experiences with others for celebrating the high achievement.
3. Persistently work to raise their child. In this work, sales can balance work and family demands.

■ Frustrating

1. At the beginning, they don't know how to chat with the customers and always been rejected to have contracts.
2. Managers always keep a close eye on performance, so they have to work very hard to achieve their targets.
3. Comparison and jealousy among colleagues.

(D) How much discretion is given and how much conformity is required and enforced?

■ Empowerment-refunding the commission

Sales can get some commission from each insurance contract. Depending on different products, the commission ranges are from 5% to 50%. Some people will return their commission to customers as the discount, and then they will get more insurance contracts, but it is a destroyed behavior on this industry. The company may decrease the commission percentage, because they don't need it.

■ Restriction

1. Transaction and product mix limits.  
Company limits their customers cannot sign too many contracts. For each contract, there is a law that cannot over sign. Besides, some products cannot be bought independently. For instance, if people

want to have medical insurance, they have to buy life insurance first.

2. Situational selling is not allowed.

Formerly company will hold learning or recreational activities such as lecture, film premiere, new products announcement, etc., to allow customers to know and enjoy their service. But it has some disputes for the products selling in the activities, the promotion is prohibited now.

**Part3 : Expectation**

**(A) What do they feel about managers?**

1. District manager is the servicers' boss. They describe district manager is like their "mother". Mother must care for their servicers when they encounter difficulties for selling, listen their complains, help come up with a solution, and even accompany with servicers look for customers. Exhibition 5 presents the relationship between district manager and services.
2. Mother's attitude directly impact on services' work. They need a model who is positive to follow, so they target mother as model and are willing to work with "her".

**(B) In what ways could the job be changed to make it more satisfactory for employees?**

1. Raise the commissions.
2. Give a bonus depending on the number of accumulative sales. Don't return sales to zero every three months.
3. According to the number of customers to raise the basic salary. This policy can improve the income instability and motivate employees to serve customers better. Because the better service sales offer, they will have more customers.

**(C) What are their future hopes in this job?**

1. For making money, hoping to achieve high performance.
2. Want to retire after a few years. Without business pressure, they can have more time to enjoy the interaction with clients.
3. Want to bring more youngsters into Shin Kong because they could learn a lot in this industry. Teach them how to develop a positive, active attitude and they think insurance is worth sustainable management.

### **III. Results**

Even though their average working hours over 12 hours, they still enjoy the job. The most important thing is that they can have flexible working arrangement. It can not only take good care of the family but also obtains the self-growth.

And we find they all have business background; they know the importance about the insurance and willing to help others. Fellows' interaction style is like a big family; they support each other in works and everything in livelihood.

Company offers the training and education, so they have good professional knowledge to service customs. If they face some challenged problems, direct supervisors like mom to guide and assist, and even take them directly to meet their customers. Fellows will also give and share valuable experience.

They have other similarities, and positive and optimism attitude. So, they do not complain the job and like their job very much.

### **IV. Conclusion**

Overall, we find they are very satisfied with their job except the performance pressure. All of the participants have positive thoughts; they always look on the bright side for their work. As a result, when we ask them which part of the tasks they do not like and how to improve it? All say everything is good. They have a very positive attitude toward work so that they obtain customers' trust and maintain a long-term business. Besides, company and direct supervisors not only give professional skill but valuable experience to them. When they face some challenges, they can get help from direct supervisors and fellows quickly. Because they are sales, they still want to have higher commission including contracts and additional service. It can force them to offer more good service for customers.

**Exhibition**

**Exhibition 1: Interview questions**

Item	Question
Basic data	1. What's your name?
	2. What's your position?
	3. How long your seniority?
	4. What's your background?
	5. Why do you want to enter Shin Kong Life Insurance Company?
	6. What's your main tasks?
	7. How long have you to work in one day?
	8. Does Shin Kong have any monitored and evaluated?
	9. What skills are need?
	10. Does Shin Kong provide any training?
Evaluate the job	11. What aspects of the work are liked?
	12. What aspects of the work are disliked?
	13. Which aspects of the job are challenging, satisfying and frustrating?
	14. How much discretion is given and how much conformity is required and enforced?
Prospects for their job and company	15. What do they feel about managers?
	16. In what ways could the job be changed to make it more satisfactory for employees?
	17. What are their future hopes in this job?

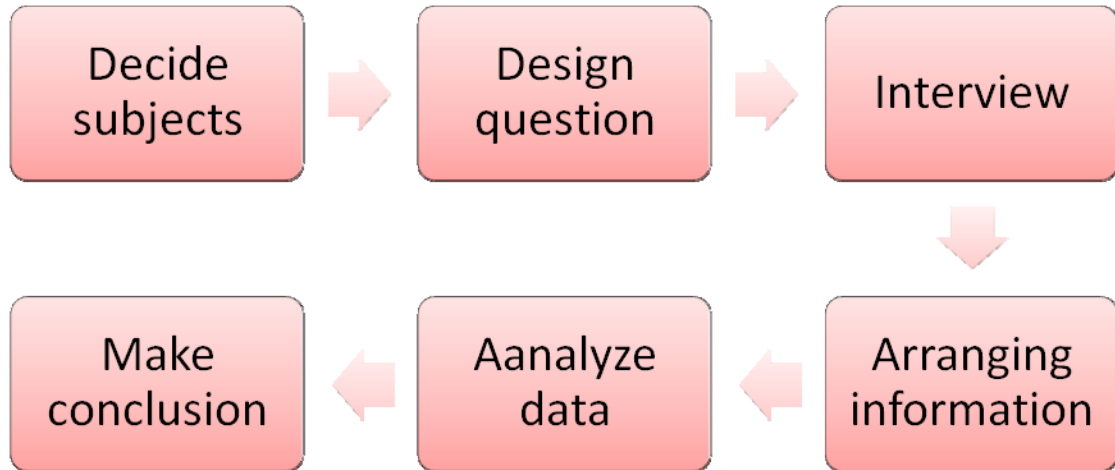
**Exhibition 2: Participants data**

	1	2	3	4
Name	Mrs. Huang	Mrs. Jang	Mrs. Juang	Mrs. Lin
Position	District Manager	Group Leader	District Manager	Sale
Seniority	21	12.5	23	10
Background	Accountant Assistant	Warehouse Manager	No	Accountant
Enter Shin Kong reason	For purchasing insurance and wanted to know what was insurance	For increasing income and friend commended	Had entered Shin Kong, and then quits. One day, she noticed this was a good job and her friend needed she, so she went to Shih Kong again	Want to receive water bill; at the same time, Shin Kong provides classes and she enter company finally

**Exhibition 3: Shih Kong Life Insurance Company short introduction**

Shih Kong Life Insurance Company that has high service quality and excellent asset management is established in 1963. Its mission is "Everyone has insurance, family has protection." They respect life value and keep their enthusiastic to conduct their spirit "Innovation, service, honest, and feedback."

**Exhibition 4: Data collection procedure graphic**



**Exhibition 5: Relationship between district manager and servicers**



**FEEDBACK ON YOUR PRESENTATION**

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<b>QUICK PRESENTATION FEEDBACK</b>			
<b>GROUP:</b>	<b>GOSSIP GIRLS</b>		
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Are ideas presented connected with the aim of the presentation?	Are the ideas presented clear 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%

<p>Comments</p> <p><b>Presentation</b></p> <p>Good start. Don't forget to look at the computer, not the screen.</p> <p>Animation is good and smooth</p> <p>Figures and pictures are helpful for you presentation</p> <p>Don't forget open body language</p> <p>Good = tell us that you are focusing on a few specific issues.</p> <p>QU – on the wall – pictures/signs?            QU – basic salary but how much is bonus            QU – not payment for customer service what is the soln.            QU – why double sales month</p> <p><b>Overall</b></p> <p>The report comes together well. This is an interesting account of the employees' view of working in the insurance company. Note:</p> <ul style="list-style-type: none"> <li>- Interesting differences between the Chinese view of 'mother' and Western view of having a boss (more formal and distant).</li> <li>- Critical issue is the employees understanding of pressure. They talk about targets. These may be more appealing if they are related to helping employees grow or develop. When they emphasize volume targets (doing more and more) they can lack meaning and create discomfort and pressure.</li> <li>- Try to link the ideas back to the theory in class. So for example intrinsic-extrinsic motivation issues could be mentioned</li> </ul> <p>Good job!</p>			

**FEEDBACK ON YOUR PRESENTATION**

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Grade: 93%
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