Facing New Century Challenge: An Assessment on Service Quality of Commercial Banks in Taiwan

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ABSTRACT

This research is aimed to break down the misery that “questionnaire” is defaulted as the unique measure of assessment by observing the rationality of the design process of assessment instruments on the one hand, with a hope to fill in the vacancy of the blind spot of SERVQUAL. On the other hand, it is to observe the current service status of every commercial bank at the same time. Based on the PZB Model, we will develop evaluation tools for assessing the service quality of banks in Taiwan. The tools will include customer questionnaires, full-circle interviews, and practical observation. In this research, we will conduct observation evaluations derived from posing as banking customers. The mystery customers will be used to engage in consumer activities such as opening accounts, depositing money, withdrawing money, and closing accounts. In addition, the mystery consumers will record the duration of time required to complete services, the indoor routes, the facial expressions of banking employees, and even the frequency of polite language usage, etc. It is hoped that the research results following this paper will become important reference measures that future bank services can rely on.

Keywords: bank evaluation, service quality, SERVQUAL