

Mid-Level Knowledge Workers Are Facing the Threat of AI Replacement

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Abstract

This study tests frontier AI's problem-solving ability on a management case and finds that, in mid-level management analysis, AI surpasses experienced human professionals on two dimensions: speed (solutions within minutes) and depth (more persuasive reasoning and theoretical grounding).

The study employs a two-stage Multi-AI Prompting design. In Stage 1, Gemini and Claude independently diagnose the case using identical prompts. In Stage 2, ChatGPT reviews and compares the two reports and assigns weighted scores against journal-level case discussion and senior management decision-making standards. This is a blind test, and the reviewer ChatGPT was not informed which AI models produced the analytical reports.

Both models complete the full analytical chain of phenomenon—root cause—theory—solution, drawing on Business Process Reengineering (BPR) and the Service Quality Gap Model (SERVQUAL) for root cause reasoning. Systematic differences emerge: Claude excels in quantitative evidence, theory-evidence linkage, and tiered solutions; Gemini delivers sharper problem identification and more direct practical guidance. Overall, AI's problem identification and practical recommendations match mid-level managers, while the stronger model approaches the quality expected from a faculty member drafting a Teaching Note in theoretical mobilization and root cause reasoning.

This study makes three contributions: (1) it establishes a **Multi-AI Cross-Validation** methodology that mitigates single-model bias in management case research; (2) it shows that management consulting and mid-level managerial functions in corporations face AI-driven replacement pressure; and (3) it reframes the instructor's role in case-based teaching from answer provider to case analysis quality evaluator.

The authors wrote Sections 1 through 3.1. Sections 3.2, 3.3, and 3.4 were generated by Gemini, Claude, and ChatGPT, respectively. Sections 4 and 5 were generated by xAI, then modified by the authors. From conceptualization to completion, the writing of this paper took the authors a total of 3 days (about 20 hours), a timeline that is well worth reflecting upon for researchers.

Keywords: Generative AI, Multi-AI Validation, Case Research Methodology, Business Process Reengineering, Management Education

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1. Introduction

When AI can perform analyses comparable to those of professionals, a question arises: at what professional level does its output stand?

Business school case analysis has long been regarded as a core training method for senior management talent (Christensen, 1987). Traditionally, high-quality case analyses have been produced by mid-level managers with years of practical experience, or by faculty with rigorous academic training. However, when LLMs can produce such reports—with theoretical frameworks, root cause reasoning, and tiered recommendations—within minutes, whether this capability threshold has been redefined warrants investigation.

The remainder of this paper is organized as follows. Section 2 presents the case material, which is the sole factual source for subsequent AI analyses. Section 3 is the teaching manual, detailing the two prompt sets, the two AI-generated reports, and ChatGPT's comparative review. Section 4 discusses findings, limitations, and directions for future research. Section 5 is Concluding Remarks.

2. Case Material

Professor Hwang held two foreign-currency life insurance policies with similar features, both primarily for retirement protection. The HangSeng Insurance policy had been purchased six years earlier through a HangSeng Bank wealth management specialist, with the policy denominated in Hong Kong Dollars (HKD). The ShinKong Life Insurance policy had been purchased ten years earlier through an insurance agent, with the policy denominated in U.S. Dollars (USD).

Due to asset reallocation needs, Professor Hwang decided to terminate both policies. The cancellation processes are described below. Please consider: What are the problems with ShinKong Life Insurance's cancellation process, and what are the root causes?

2.1 HangSeng Insurance Cancellation Process (Document No.: E)

2026/5/10 The policyholder called HangSeng Insurance customer service in Hong Kong.

(Connected within one minute; inquiry completed within ten minutes.)

- Policyholder: I currently reside in the United States. If I want to cancel my policy, how should I proceed?
- HangSeng Insurance CSR: The cancellation application form will be sent to you by email within two days. Please complete the form and mail the hard copies of the application, your HangSeng Bank statement, and other required documents back to HangSeng Insurance in Hong Kong.

2026/5/12 The policyholder downloaded the cancellation application form (6 pages), filled it in, and signed.

2026/5/12 The hard copy was mailed from the United States via USPS registered mail with return receipt.

2026/5/26 HangSeng Insurance received the cancellation application from the United States.

2026/5/29 The HangSeng Bank account received the cancellation proceeds from HangSeng Insurance.

2026/5/31 Currency conversion was performed from the HKD account to the USD account at HangSeng Bank.

2026/6/2 Funds were remitted from HangSeng Bank Hong Kong to the HSBC account in the United States; funds were received the same day; remittance fee was 0.2%.

2.2 ShinKong Life Insurance (formerly Taishin Life) Cancellation Process (Document No.: F)

ShinKong Life Insurance's website AI customer service indicated that policy cancellation could be processed primarily through "in-branch service" or "through a designated service representative":

- In-branch service (most recommended): The policyholder was required to bring the required documents, including identification and a copy of the bank account passbook, to any ShinKong Life Insurance customer service counter in Taiwan.
- Agent-assisted: The policyholder could contact their ShinKong Life Insurance agent, complete a power of attorney and the relevant cancellation application form, and submit it through the agent.
- Direct online cancellation was not available at the time.

2026/4/18 LINE Conversation

- Policyholder: If I want to cancel my USD policy, how should I proceed?
- Agent: Generally, I will email you the cancellation application PDF, and then you mail the hard copy back. May I share the PDF with you via LINE?
- Policyholder: Yes.
- Policyholder: Could you give me the mailing address and recipient name?

(The agent sent an image of a business card.)

- Agent: Can I send you the cancellation application PDF on Monday (4/20)? I cannot find it online now.
- Policyholder: Sure, no rush!

2026/4/22 LINE Conversation

- Policyholder: Don't forget to send me the cancellation application PDF.
- Agent: Sorry, sending it to you right away!

2026/4/24 LINE Conversation

(The policyholder sent the completed cancellation application form.)

- Policyholder: Please review and let me know if there are any issues. If everything is fine, I will mail it tomorrow.
- Agent: No issues.

2026/4/26 The hard copy was mailed from the United States via USPS Priority Mail International.

2026/5/5 The hard copy arrived at the agent's office in Taiwan.

2026/5/6 LINE Conversation

- Policyholder: Have you received my application?
- Agent: Yes, but I have been in Taichung for the past two days. I will process it when I'm back in the office on Thursday (5/7).

2026/5/7 Policyholder Received SMS Notification from ShinKong

- ShinKong Life: Your policy cancellation application has been received and is currently being processed.

2026/5/17 LINE Conversation

- Policyholder: Will the company still conduct a confirmation call? I haven't received any!
- Agent: There definitely will be one. I'll check the scheduling on Monday (5/18). I forgot to remind you not to date the form, since there's bound to be some time lag by the time it's received. So, when I submitted the application, I noted a special request. I'll follow up on Monday.

- Policyholder: What will they ask during the call? Will they ask why it took so long to submit?
- Agent: Just say you mailed it from the United States. That's what I told headquarters, which is why I didn't submit it the next day.

2026/5/20 LINE Conversation

- Policyholder: Have you been able to find out about the progress?
- Agent: I've asked them to expedite the process.

2026/5/22 10:00 AM Policyholder Called ShinKong Customer Service

- Policyholder: I'd like to check on the status of my USD policy cancellation.
- ShinKong CSR A: Was your application submitted by an agent, or mailed directly to headquarters?
- Policyholder: Submitted by my agent.
- ShinKong CSR A: Based on my inquiry, there is an internal query in the administrative back office that has not yet been processed, so progress is stalled. I will contact the agent shortly.
- Policyholder: What is the issue? Does it concern me? Does the agent need to ask me for additional information?
- ShinKong CSR A: No. The administrative department only needs to ask the agent something; the agent has not yet responded. No additional information is required from you.
- Policyholder: Will I still receive a confirmation call afterwards?
- ShinKong CSR A: No. Since your application was submitted through an agent, there is no confirmation call.
- Policyholder: It has been two weeks since my application reached headquarters. The process is very slow and has exceeded the expected timeline.
- ShinKong CSR A: I will contact the agent immediately to expedite the matter.
- Policyholder: Also, please notify me when the funds will be remitted.
- ShinKong CSR A: Understood. I will notify you via SMS.

2026/5/22 10:30 AM LINE Conversation

- Policyholder: Customer service just told me there is an unanswered internal query in the back office. What's going on?
- Agent: Customer service called me. I will handle it today. As I previously explained, you mailed it from the United States, but the administrative department keeps asking me to submit a leave-of-absence form.
- Policyholder: What does that mean?
- Agent: The administrative department is treating the late submission as if I was absent from work. Never mind, I will resolve it today.

2026/5/26 Policyholder Received SMS Notification

- ShinKong Life: Your policy cancellation application has been closed.

2026/5/27 6:12 PM Policyholder Received SMS Notification

- ShinKong Life: Your contract termination remittance has failed (Policy: 212xxxxxxx). Bank: OO / Account: xxx (missing English account name blocked the remittance). Please assist in confirming the bank/branch code/account number/English name spelling. Please call our customer service line as soon as possible.

2026/5/27 9:00 PM Policyholder Called OO Bank Taiwan Customer Service

- Policyholder: I'd like to confirm the English name on my foreign-currency account.

- OO Bank CSR 1: The English name on your foreign-currency account is xxx. Additionally, the bank does not block remittances based on whether the English name contains spaces or dashes (-).

2026/5/27 9:05 PM Policyholder Called ShinKong Customer Service

- Policyholder: I received the SMS notification that the remittance failed.
- ShinKong CSR B: Understood. Please provide your bank account details.
- Policyholder: The bank is OO, the English name is xxx, and the account number is xxx.
- ShinKong CSR B: Let me confirm this with you. I will notify the administrative department for expedited processing.

2026/5/29 6:15 PM Policyholder Called ShinKong Customer Service

- Policyholder: I'd like to check on the USD policy cancellation. Why haven't I received the remittance yet?
- ShinKong CSR C: Your policy cancellation proceeds were remitted on 5/27.
- Policyholder: That's incorrect! I received an SMS on 5/27 saying the remittance failed and then called ShinKong customer service to provide the bank account details again.
- ShinKong CSR C: Upon re-checking, the remittance indeed failed on 5/27. I need to inquire with the administrative department on the processing status.
- Policyholder: Your service is very poor. It has been three weeks since the submission and I still have not received the remittance. I am going to file a complaint with the Financial Supervisory Commission (FSC).
- ShinKong CSR C: But the 5/27 remittance failed!
- Policyholder: I filled out the bank account information correctly on the cancellation application. Is the remittance failure my fault?
- ShinKong CSR C: Hold on, let me check. I see that on 5/28 the administrative department sent the information to the finance department. It's now 6 PM, and I can no longer inquire with the finance department about whether the remittance has been processed.
- Policyholder: I demand that the remittance be completed no later than 10 AM on 6/1. If I do not receive the remittance, I will file a complaint with the Financial Supervisory Commission.

2026/5/29 10:30 PM Policyholder Called Agent via LINE

- Policyholder: I still haven't received the remittance. I've called ShinKong customer service, but they could not clearly tell me whether the remittance has been processed.
- Agent: On 5/27, I received notification from headquarters that the remittance failed due to a missing English account name. I immediately called customer service, retrieved your cancellation application, and confirmed that the English name was indeed written on it. So, both customer service and I told the administrative department this was their oversight, not the policyholder's omission.
- Agent: Headquarters' remittance process takes one and a half to two days per batch. I don't know why it takes that long either.
- Agent: I received notification from headquarters on 5/28 that the cancellation was completed. Theoretically, the remittance should have been received on 5/29. Possibly the finance department processed it in the afternoon, and the remittance could not reach OO Bank the same day.
- Policyholder: I have already notified ShinKong customer service that the remittance must be completed by 10 AM on 6/1 at the latest. If not, I will file a complaint with the FSC.
- Agent: Understood. I will check with customer service again on Monday (6/1).

2026/6/1 9:05 AM Policyholder Called OO Bank Taiwan Customer Service

- Policyholder: There is an incoming USD remittance. Please help me check it.
- OO Bank CSR 2: What is the amount?
- Policyholder: The amount is xxx.
- OO Bank CSR 2: Confirmed: there is an incoming USD remittance for xxx. What is the purpose of this remittance?
- Policyholder: Policy cancellation proceeds.
- OO Bank CSR 2: Understood. I will notify the remittance settlement department to deposit the funds into your account.
- Policyholder: Do I have to call you and inquire for every incoming USD remittance before the bank deposits the funds into my account?
- OO Bank CSR 2: Yes. After receiving each remittance, we contact customers individually by phone or email to confirm the purpose. This is not necessarily processed on the same day.

2026/6/1 10:00 AM OO Bank Taiwan Customer Service Returned Call

- OO Bank CSR 3: The settlement department asks: what type of policy is this cancellation for? Life insurance? Investment-linked insurance?
- Policyholder: Life insurance.

2026/6/1 11:00 AM OO Bank Taiwan online banking showed that the funds had been credited.

2026/6/2 8:00 PM ShinKong Life sent an email notification to the policyholder.

- ShinKong Life: Attached is the notification of the policy modification result for your policy number 212xxxxxxx.

3. Teaching Note

3.1 AI Prompting

Sections 3.2 through 5 use three sets of AI prompts.

3.1.1 Prompt 1

- From the perspective of an insurance business expert, read the documents of the two insurance companies, E and F, and analyze the differences, problems, and root causes between the two companies.
- All analysis must rely solely on the provided documents E and F. No external information may be referenced.
- The output analytical document should be divided into four parts: issue and symptom, theory and analysis, suggested solution, and references.
- Both ShinKong Life and HangSeng Insurance policyholders receive their funds through accounts at local banks.
- Overseas policyholders are an edge case; please disregard the overseas factor.
- Please format references in academic paper style.
- For English abbreviations, provide the full term upon first use.

3.1.2 Prompt 2

- I will provide a case material E & F, as well as two analytical reports on the same case, Report A (E–F) and Report B (E–F).

- b. Please critique and compare reports A (E–F) and B (E–F) in terms of similarity, degree of difference, and analytical quality, using the standards of journal-level case discussion and senior management decision-making. Please maintain a professional, objective, and critical tone.
- c. The case material E & F is the sole source of factual content; external data cannot be used to supplement or rewrite the facts of E & F.
- d. A and B may cite external theories, concepts, or management frameworks as analytical tools. Please evaluate whether their theoretical use is appropriate and whether it is clearly linked to the evidence in E & F, rather than treating external theory citation itself as a violation.
- e. Please focus on the following items:
 - Overall judgment: Evaluate the similarity and degree of difference between the two reports, and which one is overall better.
 - Main comparison: Compare core problem definition, analytical logic, evidence use, strategic insights, trade-offs, actionable recommendations, and persuasiveness.
 - Importance of differences: Determine whether differences are merely textual or substantively affect analytical quality and managerial decisions.
 - Scoring method and weighted scoring table: Clearly specify weights for each comparison dimension. Present scores, weighted scores, and totals in a table.
 - Final scores and recommendation: Provide scores (1–10) for both reports, explain how the scores are derived from the weighted scoring table, and recommend whether to choose A, B, or a synthesis, along with priority revision directions.
- f. Important: The two reports may be highly similar. Please do not artificially amplify differences for the sake of comparison; clearly distinguish "textual differences" from "substantive analytical differences."
- g. Please provide the output as a Word document, limited to 3,000 words.

3.1.3 Prompt 3

- a. You are a senior business researcher methodologist invited to write Section 4 "Discussion and Future Research" and Section 5 "Concluding Remarks" of a case study paper.
- b. The paper employs a Multi-AI Cross-Validation methodology: two frontier AI models independently analyzed a case; a third AI produced a comparative review of the two reports. You are the fourth, independent AI invited to write the discussion and conclusion.
- c. I will provide:
 - Case Material: E & F (the factual baseline)
 - Comparative Review Report: C (A (E – F) & B (E – F))
- d. You are responsible for:
 - Section 4 (800 – 1,000 words): 4.1 Discussion of Main Findings; 4.2 Implications of Research; 4.3 Implications of Management Practice; 4.4 Implications of Case-Based Teaching; 4.5 Research Limitations (consider: single-case validity, AI-evaluator bias, benchmark operationalization, prompt-specific findings); 4.6 Future Research Directions.
 - Section 5 (about 100 words): Concluding Remarks. Summarize the paper's central claim and position the AI-human relationship as collaborative rather than substitutive.
- e. Requirements:
 - Evidence: All claims must trace back to E & F or Report C. Verify C's claims against E & F where possible. Note any unsupported claims in Section 4.5.

- Critical distance: Treat C as primary evidence, but do not assume its evaluations are correct. Acknowledge AI-evaluator bias.
- Style: Plain, objective, critical. Avoid words like "innovative," "breakthrough," "revolutionary."
- Tense: Findings in past tense; implications in present tense; future research using modal verbs ("can," "should").
- Attribution: Distinguish "the Comparative Review concluded..." from "in this analysis..." Make your independent judgments visible.

3.2 Gemini's Analytical Report

AI model used: Gemini 3.5 Flash + Extended Thinking

This report uses Prompt 1, with the following parameters:

- E = HangSeng Insurance cancellation process
- F = ShinKong Life Insurance (formerly Taishin Life) cancellation process

Gemini's Analytical Report: A (E–F)

I. Issue and Symptom

Based on the case timelines and interaction records of the two insurance companies, this report examines time efficiency and observed phenomena at each core node of the cancellation application process. Overseas-specific geographical variables have been completely excluded; the analysis focuses on the operational friction and efficiency differences in the insurance companies' standardized domestic processes.

(i) HangSeng Insurance: Process Standardization and High Time Efficiency

- **High front-end inquiry efficiency:** The policyholder was connected to customer service within one minute, and a complete inquiry on the cancellation process was successfully completed within ten minutes.
- **Immediate form delivery:** Customer service committed to delivering the cancellation application form via email within two days. The policyholder successfully downloaded the 6-page form two days later, completed it, and signed it.
- **Clear and stable cash-flow timeliness:** After receiving the physical paper application, the insurance company remitted the cancellation proceeds into the policyholder's foreign-currency account at the local bank within three days (5/26 to 5/29). The policyholder could subsequently perform online currency conversion and transfers smoothly.

(ii) ShinKong Life: Multi-Node Bottlenecks and Frequent Administrative Errors

From the policyholder's initial inquiry to the actual receipt of funds, ShinKong Life took nearly one and a half months, exposing significant operational delays and administrative flaws:

- **Delayed form delivery via agent channel:** The policyholder requested cancellation information and the application form via messaging app; the agent, unable to find the application PDF in the online system, promised to provide it on a specific date but missed the deadline, only providing it after the policyholder's second follow-up four days later.

- **Physical document transit causing stagnation:** After the paper application arrived at the agent's office, the agent was away on a business trip, causing a two-day stagnation before submission to headquarters.
- **Rigid administrative review causing case lockup:** Due to a time gap between the document receipt date and the signing date, headquarters' administrative back office initiated an internal query. The administrative department subjectively concluded that the agent was late due to absence from work and demanded that the agent submit a "leave-of-absence form" before continuing with the case, severely stalling progress.
- **Disorganized and asymmetric internal communication:** Regarding whether a phone confirmation call was required, the agent claimed "there would definitely be one," while customer service stated that "applications submitted by agents do not require phone confirmation." Furthermore, customer service stated that the case was stuck because the agent had not responded to the query, while the agent reported that the administrative department was rigidly demanding a leave-of-absence form. Internal information was clearly badly decoupled.
- **Critical cash-flow review and posting error:** After case closure, headquarters issued an SMS notification of remittance failure, citing "missing English account name." However, the agent later confirmed by reviewing the original application that the policyholder had correctly filled in the English name; this was purely a serious oversight or data-entry error by headquarters' back-office personnel.
- **Inefficient back-office finance operations and buck-passing:** When responding to cash-flow inquiries, customer service initially misread system information and claimed the remittance had been completed; only after being challenged did they admit it had failed. When facing customer challenges, customer service responded with deflecting language and stated that the finance department's batch processing takes one and a half to two days, and after 6 PM, progress can no longer be tracked.
- **Cumbersome receiving-end bank reconciliation:** When the funds arrived at the local bank, the bank's customer service stated that every incoming foreign-currency remittance must be individually confirmed by phone or email with the customer regarding the purpose of the remittance, and even the specific policy type (e.g., life insurance), before being officially credited.

(iii) Comparison of Operational Nodes Between the Two Insurance Companies

Dimension	HangSeng Insurance	ShinKong Life
Front-end channel and form delivery	Customer service connected within one minute, inquiry completed within ten minutes; PDF form proactively delivered via email within two days.	Highly dependent on agent; agent delayed because the form could not be found online, and obtained only after four days of follow-up. Direct online cancellation is not available.
Physical document receipt timeliness	The company directly receives the paper application from the policyholder and processes it on the same day.	After arrival at the agent's office, the paper was stagnant for two days due to the agent being on a business trip, delaying submission to headquarters.
Internal administrative review	Highly standardized process; no administrative bottlenecks or unnecessary internal queries.	Internal query triggered by time gap between receipt and signing date; administrative department withheld the case and rigidly demanded a "leave-of-absence form" from the agent; contradictory internal queries.

Dimension	HangSeng Insurance	ShinKong Life
Cash-flow operations and accuracy	Funds remitted to local foreign-currency account within three days of receipt; no data errors.	Cash-flow failure after closure; back-office personnel error misidentified "missing English name" and blocked the remittance; finance batch processing takes 1.5–2 days; customer service information was outdated and deflecting.
Bank-side credit reconciliation	Funds enter the local foreign-currency account; policyholder independently handles online currency exchange and transfers.	Local bank implements strict regulatory risk controls; every incoming foreign-currency remittance requires manual confirmation of purpose and detailed policy type before being credited.

II. Theory and Analysis

Drawing on insurance operations and operations management theory (Heizer, Render, & Munson, 2020), the core differences and root causes between the two insurance companies are analyzed as follows:

(i) Fundamental Difference in Operating Model: Direct-to-Consumer (D2C) vs. Traditional Agent-Centered Model

- **HangSeng Insurance (Centralized Direct-Operating Model):** HangSeng Insurance has fully institutionalized and decentralized processes such as contract changes, including cancellations. Policyholders interface directly with the corporate customer service center; documents are uniformly issued and directly received through the official system, eliminating the personal behavioral uncertainty and stagnation risk introduced by intermediaries (agents). This places the process in closed-loop management, with highly stable and controllable timeliness.
- **ShinKong Life (Agent-Centered Model):** ShinKong Life makes its cancellation application processes—which carry significant legal effect—dependent on individual agents' manual operations. This makes the agent a Single Point of Failure (SPOF) in the entire operational chain (Smith, 2011). Once an agent encounters issues due to business travel, oversight, or insufficient command of tools, the entire service process stalls.

(ii) Root Cause Analysis

ShinKong Life's severe operational delays and administrative breakdown can be attributed to three root causes:

- **Root Cause 1: Operational mindset prioritizes "internal performance audit and control" over "customer experience."** When ShinKong's administrative department discovered a time gap between the application signing date and the actual submission date, its core audit focus was not to verify the objective validity of the document, but rather to shift to an internal HR attendance audit. Suspecting the agent of late submission, administrative staff rigidly demanded a "leave-of-absence form" from the agent before releasing and processing the policyholder's case. This bureaucratic process design—placing internal HR audit and discipline above the policyholder's contractual rights—is the essential cause of inexplicable case lockups.
- **Root Cause 2: Inadequate back-office review and data quality control failure.** The surface symptom of the remittance failure was a missing English name, but the underlying cause is the lack of foolproof and double-check mechanisms in manual operations. The policyholder had

correctly entered the English name on the original application, yet back-office administrative personnel still issued a wrong query and triggered a remittance return due to visual oversight or data-entry error. This reflects the absence of mandatory verification for critical fields in the core system, and a low level of manual review quality.

- **Root Cause 3: Cross-departmental information silos and weak cash-flow responsiveness.** The information systems of ShinKong's customer service center, administrative department, and finance department are completely decoupled. Customer service personnel cannot retrieve in real time the finance department's actual wire-transfer status, and can only respond blindly based on outdated and inaccurate system tags, even engaging in deflective exchanges with customers. This fully exposes the deficiencies of internal conflict and low timeliness (e.g., routine batch payments requiring 1.5–2 days, and being untrackable after late hours), triggering a customer complaint and regulatory complaint crisis.

III. Suggested Solution

To thoroughly eliminate the structural operational deficiencies exposed at ShinKong Life and optimize the fluidity of foreign-currency cash flow, the following improvement proposals are made:

- (i) **Establish a "Direct-to-Consumer" dual-track change mechanism, eliminating channel single point of failure.**
Revise internal operating procedures to completely break the agent's monopoly on change applications. Allow policyholders to download the cancellation application form directly via official customer service, the official website, or the mobile application (App), and provide a closed-loop channel for direct mailing to headquarters' administrative department, without mandatorily routing through agents, thereby fundamentally eliminating channel-side behavioral risk.
- (ii) **Promote digitalized online signing and contract change digitization.**
Actively plan and introduce online Multi-Factor Authentication (MFA) and electronic signature technologies, allowing high-legal-effect contract termination operations such as cancellations to be completed directly through online systems under secure verification. This can thoroughly eliminate the time stagnation and operational costs caused by physical mailing, manual handoff, and spatial distance.
- (iii) **Optimize administrative review logic, decoupling "agent performance audit" from "policyholder case processing."**
Redesign the administrative query logic to implement "customer-rights-first" Service Level Agreements (SLAs) (Trienekens, Bouman, & van der Zwan, 2004). For policyholder cases involving fund disbursement, apply the principle of "accept first, hold accountable later." Agent delays in submission or administrative misconduct should be addressed through subsequent Key Performance Indicators (KPIs) or internal HR systems, and must absolutely not result in withholding or delaying the policyholder's application.
- (iv) **Introduce AI OCR and system foolproofing for key cash-flow fields.**
Introduce AI combined with Optical Character Recognition (OCR) at the front end of foreign-currency remittance systems, automating comparison and extraction for critical cash-flow fields such as "English account name" and "bank account number." For foreign-currency accounts specifically requiring English names, the system should set up a mandatory check and foolproof prompt, blocking submission if manual verification does not match the original document. This avoids secondary remittance returns caused by visual oversight or manual entry errors.
- (v) **Integrate cross-departmental cash-flow dashboard, establishing a green channel for expedited cases.**

Comprehensively upgrade and connect the message data of the customer service system and the finance department. Equip customer service personnel with the ability to track the real-time status of each remittance (e.g., in transit, held by the bank, return details), enabling precise external communication. At the same time, for expedited cases facing significant administrative failures or regulatory complaint risk, establish a "green channel" and grant special authority to customer service supervisors, allowing them to bypass routine batch operation limits and have the finance department execute manual immediate remittance remediation.

(vi) **Improve front-end prompts and cross-industry guidance for foreign-currency cash flow.**

Optimize the form design and prompts of foreign-currency cancellation applications, clearly noting local bank foreign-currency compliance and review requirements (e.g., SWIFT and other external complex verifications) next to the input fields. When the insurance company closes the case and remits funds, the system should simultaneously and automatically send an SMS to remind the policyholder to closely monitor calls from the local bank, enabling proactive cross-industry coordination to complete the final mile of cash flow.

End of Gemini's Analytical Report

3.3 Claude's Analytical Report

AI model used: Claude Opus 4.7 + Extra Thinking

This report uses Prompt 1, with the following parameters:

- E = HangSeng Insurance cancellation process
- F = ShinKong Life Insurance (formerly Taishin Life) cancellation process

Claude's Analytical Report: B (E–F)

I. Issue and Symptom

(i) Comparison of Official Cancellation Channels

According to the two documents, ShinKong Life explicitly lists the officially supported cancellation channels: in-branch service (officially marked as "most recommended"), agent-assisted, and notes that "direct online cancellation is not currently available." The HangSeng Insurance document does not list a complete channel inventory, but the case shows that its customer service center can directly handle the cancellation process, without agent intervention.

Cancellation Channel	HangSeng Insurance	ShinKong Life
In-branch service	Not mentioned in document	Yes (officially marked "most recommended")
Agent-assisted	Not primary channel (this case is handled directly by customer service)	Yes (used in this case)
Customer service + mail	Yes (used in this case)	Not mentioned as a standard channel
Direct online cancellation	Not mentioned in document	Not currently available

Observation: ShinKong Life's cancellation channel structure depends structurally on "people" (counter

staff or agents) as case entry points, lacking self-service or customer-service-direct channels. When the policyholder uses agent-assisted submission, the case progress becomes tied to that specific agent's work schedule.

(ii) Overall Process Timeline Comparison

Process Node	HangSeng Insurance	ShinKong Life
Policyholder's first contact	2026/5/10	2026/4/18
Obtain cancellation form	2026/5/12 (2 days)	2026/4/24 (6 days)
Mail hard copy of application	2026/5/12	2026/4/26
Insurance company receives application	2026/5/26	2026/5/5
Insurance company accepts	Processed upon receipt	2026/5/7 (2 days after receipt)
Case closure / remittance	2026/5/29	5/26 closed / 5/27 remittance failed
Policyholder receives funds	2026/5/29	2026/6/1
Internal processing (receipt → credit)	3 days	27 days (~9× HangSeng)
Total elapsed time (first contact → receipt)	~20 days	~45 days

Core Finding: If we look only at the "internal processing time from receipt of application to policyholder receipt of funds," HangSeng Insurance took 3 days, while ShinKong Life took 27 days (a difference of approximately 9×). This excludes mail transit time and purely reflects the gap in internal operational efficiency between the two companies.

(iii) Specific Problems at ShinKong Life

(a) Agent's Inadequate Preparation and Response

- The agent did not have a ready cancellation application PDF on hand, requiring a separate search (4/18 → only provided on 4/24).
- Promised on 4/18 to deliver the PDF by 4/20, but by 4/22 the policyholder had still not received it and had to proactively follow up.
- It took the agent 2 hours to provide the policy cancellation value.

(b) Loss of Control in Internal Workflow

- The hard copy arrived at the agent's office on 5/5, but the agent did not return to the office until 5/7 (an additional 2-day delay).
- From acceptance on 5/7 to the customer service inquiry on 5/22, the internal "query" was unprocessed, leaving the case stuck for over 15 days.
- Mutual finger-pointing between the agent and the administrative department over the "agent leave-of-absence issue" affected the underwriting progress.
- From hard-copy arrival to case closure (5/5 → 5/26) took 21 days.

(c) Remittance Failure (ShinKong Life's Own Error)

- Remittance failed on 5/27 due to a notified "missing English account name blocked the remittance."
- However, the agent confirmed that the English account name was correctly filled in on the cancellation application.

- OO Bank customer service explicitly stated that spaces or dashes in the English name do not block remittances.
- This was an administrative department data-handling oversight, causing an additional 4-day delay.

(d) Inconsistent Customer Service Information

- CSRs A, B, and C provided inconsistent or incomplete information.
- On 5/29, CSR C's initial response was "already remitted on 5/27," but 5/27 was the remittance failure date.
- The policyholder had to actively call multiple times to inquire about progress before customer service corrected the information.

(e) Lack of Proactive Notification and Progress Transparency

- Proactive notifications were only sent at: acceptance (5/7), closure (5/26), remittance failure (5/27), and final result (6/2).
- Critical nodes during processing (sending to finance department, batch remittance scheduling) had no proactive notifications.
- The policyholder had to track progress multiple times via LINE and customer service calls.

(iv) HangSeng Insurance's Performance

- One phone call, all inquiries completed within 10 minutes.
- Application form was delivered via email within 2 days; process was singular and clear.
- No agent intermediary; directly handled by customer service.
- Within 3 days of receiving the application, the cancellation was completed and funds remitted.
- Cancellation proceeds remitted to the policyholder's local foreign-currency account at HangSeng Bank (HKD), with no cross-institution remittance failure risk.
- No remittance errors or communication failures throughout the entire process.

II. Theory and Root Cause Analysis

Theoretical Frameworks Used

- **Business Process Reengineering (BPR) — Hammer (1990) and Davenport (1993):** Used to analyze the design difference between "process-centric" and "agent/channel-centric" approaches, as well as Information Technology (IT)–driven process innovation.
- **Service Quality Gaps Model (SERVQUAL) — Parasuraman, Zeithaml, & Berry (1985):** Used to analyze the root causes of the "data quality gap" and the "customer service information system integration gap."
- **Toyota Production System (TPS) and Root Cause Analysis (RCA) — Ohno (1988):** Each section's "Root Cause" label adopts this analytical method, progressively probing the underlying causes of problems rather than merely describing surface symptoms.

(i) Fundamental Difference in Process Design Philosophy

Design Dimension	HangSeng Insurance	ShinKong Life
Process design philosophy	Process-centric	Agent/channel-centric

Design Dimension	HangSeng Insurance	ShinKong Life
Primary communication window	Customer service center (single window)	Agent (multi-window, multi-channel)
Application form delivery method	Customer service uniformly delivers via email	Agent provides manually (depending on individual readiness)
Receiving bank type	Same group bank (HangSeng Bank)	Cross-institution bank (OO Bank)
Role of each department	Coordinated around the "process"	Coordinated around the "agent"

Root Cause:

ShinKong Life's official cancellation channels are explicitly defined as "in-branch service" or "agent-assisted," meaning the cancellation process is fundamentally designed as "channel-centric": cases must first be tied to an individual (counter staff or agent), with other departments operating around this individual. Once that individual encounters issues (out of town, in dispute with administration, forgetting to respond to queries), the entire case stalls. This is exactly the "functional silo" traditional process design that Hammer (1990) criticized in BPR.

In contrast, HangSeng Insurance's case shows a "process-centric" design (Hammer, 1990; Davenport, 1993): the customer service center is the single-entry point of the process, but the customer service center itself is not the "case owner"; the process has its own institutional operational logic.

(ii) Digital Infrastructure Gap

Phenomenon:

The agent did not have the cancellation application PDF on hand, needed to "look it up online," and could not find it. ShinKong Life's document also explicitly states that "direct online cancellation is not currently available."

Analysis:

- The cancellation application form is a basic insurance company form, yet it cannot be obtained in real time, indicating that the insurance company has not built a complete online form repository.
- The agent must rely on "requesting from the company" to obtain standard forms, causing a 6-day delay.
- Policyholders also lack self-service download or online application channels.

Root Cause:

Lack of a unified, instantly accessible digital document management system, as well as customer-facing online self-service channels. Davenport's (1993) "IT-enabled process innovation" theory emphasizes that information technology should not merely "automate" existing processes but should redesign the entire process. By comparison, HangSeng Insurance's customers can download the application form themselves after receiving it via email. Although not truly "online application," this already constitutes a self-service prototype.

(iii) Lack of Inter-Departmental Service Level Agreements (SLAs)

Problem Chain:

- Agent submits → administrative department.
- Administrative department questions the agent's submission timeline and demands a leave-of-absence form.
- Agent and administrative department in a standoff; the "query" is unprocessed.

- Case stalls → only pushed forward after customer service inquiry.
- 5/22 customer service coordination → 5/26 case closed (another 4 days).

Root Cause:

- No explicit time limit or escalation mechanism for "query" processing (lack of SLA enforcement).
- No automated case tracking system to detect stuck cases in real time.
- Agent attendance management is tied to policy operations. The administrative department links the agent's work schedule to policy processing, allowing internal administrative issues to affect policyholder rights.

(iv) Case Quality Control Failure (Remittance Failure Incident)

Fact Chain:

- The agent confirmed that the cancellation application "had the English account name written on it."
- However, the administrative department blocked the remittance citing "missing English account name."
- 5/27 failure → 5/28 resubmitted to finance department → only credited on 5/29–6/1.

Analysis:

- CSR A stated: "Agent-submitted applications do not require phone confirmation with the policyholder," indicating that agent-submitted cases skip the policyholder confirmation step.
- However, the administrative department also lacks corresponding quality checks during data entry (e.g., mandatory field validation, second-person review).
- An internal error was attributed to "blocking the remittance," and the process had no same-day urgent correction mechanism, causing additional delays.

Root Cause:

The agent-submission process's "skipping policyholder confirmation" combined with the administrative department's data entry having "no review mechanism" creates service quality gaps (Parasuraman, Zeithaml, & Berry, 1985). The SERVQUAL model points out that there are multiple gaps between "actual service provided" and "customer expected service"; in this case, the misalignment of information between the agent and the administrative department is exactly the manifestation of SERVQUAL's "internal communication gap." Overall, there is a lack of systematic data integrity verification mechanisms.

(v) Insufficient Customer Service System Integration

Phenomenon:

CSR C initially answered "already remitted on 5/27" on 5/29, when 5/27 was the remittance failure date.

Analysis:

- Customer service may have seen "remittance instruction sent," but did not see the subsequent "remittance failed" status.
- The three CSRs (A/B/C) had different levels of grasp of the same case.
- Case status changes were not synchronized to the customer service inquiry interface in real time.

Root Cause:

Insufficient integration across departmental systems (policy operations, administrative, finance, customer service); no Single Source of Truth (SSOT) for case status. This also echoes Davenport's (1993)

argument: information technology must break down departmental information silos, making process information consistent across all touchpoints.

(vi) Remittance Batch Processing Efficiency

Agent's Statement:

"Headquarters' remittance process is one and a half to two days per batch."

Analysis:

- Batch processing itself is common practice in finance (to reduce transaction costs).
- But a 1.5~2-day batch interval is excessive, lacking emergency processing mechanisms for individual cases.
- The finance department seems to lack the capability for real-time linkage with the administrative department throughout the process.

Root Cause:

- Batch remittance frequency is conservatively set (one batch per 1.5–2 days).
- No fast-track channel for special or urgent cases.
- The expedited processing mechanism only activates when the policyholder threatens an FSC complaint (reactive rather than proactive), reflecting a process design lacking the "continuous improvement" (kaizen) and "just-in-time" spirit advocated by Ohno (1988).

III. Suggested Solutions

(i) ShinKong Life: Short-Term Improvements (Implementable Within 3–6 Months)

(a) Establish an Online Download Channel for Cancellation Applications

- Provide self-service PDF download of cancellation application forms in the policy service section of the official website.
- Agents are no longer the sole channel for delivering applications.
- Simultaneously establish an "agent toolkit backup," with a complete form repository on the agent's mobile/laptop.

Expected benefit: Application delivery time reduced from 6 days to same day.

(b) Establish Internal Case Tracking Dashboard and Service Level Agreement (SLA)

- Set a 48-hour response deadline for each internal "query."
- Overdue cases automatically escalated to supervisors, with simultaneous notification to customer service.
- Customer service can instantly query the current bottleneck and responsible department for any case.

Expected benefit: Application receipt to underwriting completion reduced from 21 days to 7–10 days.

(c) Strengthen Remittance Data Verification Mechanisms

- Set remittance information fields (Chinese and English account names, account number, SWIFT code, branch code) as mandatory and requiring second-person review (four-eyes principle).
- Mandate that policyholders complete all fields on the application; incomplete forms automatically returned.

- Upon receiving applications, the administrative department first conducts completeness checks; missing items must be supplemented before entering subsequent processes.

Expected benefit: Significantly reduces remittance failure rate.

(d) Customer Service System Integration and Consistency

- Integrate real-time status of policy operations, administrative, and finance systems into the customer service inquiry interface (implementing Single Source of Truth, SSOT).
- Train customer service to use a unified response script, with Standard Operating Procedures (SOPs).

Expected benefit: Reduces repeated customer service calls and improves information consistency.

(ii) ShinKong Life: Medium- to Long-Term Improvements (6–12 Months)

(a) Comprehensive Digitalization of Cancellation Process

- Promote electronic signature (e-signature) and online cancellation application, filling the gap of "direct online cancellation not currently available."
- For qualifying policies (e.g., non-investment-linked, below threshold amounts), process entirely online.

Expected benefit: Total elapsed time reduced to 7–14 days.

(b) Decouple Agent Role from Administrative Process

- Agents only "assist" in submission; case management responsibility lies with the administrative department.
- Agent attendance and leave issues should not affect policyholder case progress.
- Agent-submitted cases should undergo the same data completeness and policyholder intent verification (e.g., phone confirmation) as cases from other channels.

Expected benefit: Eliminates the delay of policyholder cases caused by agent issues.

(c) Increase Remittance Batch Frequency and Expedited Channel

- Increase batch remittance frequency to once per day (or even once each morning and afternoon).
- Establish expedited processing channels (e.g., overdue cases, high-amount cases).

Expected benefit: Remittance waiting time shortened to 1–2 business days.

(d) Proactive Communication Mechanism

- Proactively notify policyholders via SMS or email at key nodes (acceptance, underwriting completion, remittance instruction sent, remittance completed, remittance failure).
- For significant delays (e.g., SLA breaches), proactively explain the reasons and estimated completion time to the policyholder.
- Provide online case progress inquiry capabilities (online banking, App).

Expected benefit: Reduces policyholder anxiety, customer complaints, and repeated calls.

End of Claude's Analytical Report

3.4 ChatGPT's Comparative Review of the Two AI Reports

AI model used: ChatGPT 5.5 + Thinking

This review uses Prompt 2, with the following parameters:

- E = HangSeng Insurance cancellation process
- F = ShinKong Life Insurance (formerly Taishin Life) cancellation process
- A (E–F) analytical report
- B (E–F) analytical report

ChatGPT's Comparative Review: C (A (E–F) & B (E–F))

I. Evaluation Criteria and Overall Judgment

This review uses the case material E & F as the sole factual source to evaluate the analytical quality of Report A (E–F) and Report B (E–F) on the same case.

Overall, the similarity between A and B is high. Both place comparative focus on "HangSeng's process is concise, standardized, and stably timed" versus "ShinKong's process has multi-node delays, fragmented information, and frequent manual errors." Both also attribute ShinKong's problems to agent-centric processes, internal information silos, inadequate data quality control, and lack of digitalization and real-time progress management. Therefore, the two reports are not two completely different interpretations, but rather different expansions of the same central thesis.

However, by the standards of journal-level case discussion and senior management decision-making, B's overall quality is superior. B is more complete in terms of timeline, process nodes, internal processing days, root cause hierarchy, theoretical frameworks, and improvement schedules, and is more able to translate the evidence from the case material into action items for management judgment. A's strengths are its direct tone, quick problem identification, and directionally oriented recommendations; however, its argumentation is relatively general. Some statements such as "administrative breakdown" and "major oversight" are more evaluative, and while the evidence can support its critical direction, more refined stratification and risk delineation are needed, or these claims may be perceived as rushed judgments in board-level or peer-review contexts.

II. Comparison of Core Problem Definitions

A defines the core problem as ShinKong Life's "multi-node bottlenecks and frequent administrative errors" in the cancellation process, with HangSeng Insurance serving as the benchmark of a standardized process. This definition clearly captures the most prominent phenomena in the case material: HangSeng credited funds within three days after receiving the paper application, while ShinKong took about one and a half months from initial contact to receipt, with friction at every stage—acceptance, query, closure, remittance, and customer service response. A's problem definition is highly readable, suitable for quickly presenting "severe symptoms" to management.

B's problem definition is closer to management case analysis. It uses "official cancellation channels" and "process time" as the basis, and then points out that ShinKong structurally depends on people as entry points, while HangSeng exhibits customer-service-direct handling and process orientation. This not only explains which company is slower, but also asks "where is it slow, and what design causes it." Therefore, B is better able to elevate customer complaint incidents into operational model and organizational design issues.

The difference between the two is not simply textual style, but a different level of problem framing. A leans toward "operational deficiency diagnosis," while B leans toward "process design and management system diagnosis." The former helps highlight the crisis; the latter is more helpful in designing governance solutions.

III. Analytical Logic and Evidence Use

A's evidence use is generally faithful to the case material. It cites HangSeng's one-minute connection, ten-minute inquiry completion, two-day form delivery, three-day fund credit after receipt of paper application; it also cites ShinKong's form delays, agent's business trips, administrative demand for a leave-of-absence form, inconsistent customer service statements, and the blocked remittance citing "missing English account name" despite the application having the English name. A's problem is that the evidence is mostly stacked narratively, with less effort to build a "causal chain." For instance, it states the remittance failure as a data quality failure, but does not distinguish whether the error occurred at document review, data entry, finance dispatch, or system verification.

B's evidence use is more refined. It uses a date table to break down the process from April 18 to June 1 and calculates the gap of "3 days from receipt to credit" for HangSeng and "27 days from receipt to credit" for ShinKong. This quantitative comparison excludes mail transit interference, allowing management to focus on internal company efficiency. B also categorizes ShinKong's problems into five groups: insufficient agent preparation, internal workflow loss of control, remittance failure, inconsistent customer service information, and lack of proactive notification. The evidence is easier to trace back to the case material.

IV. Theoretical Framework, Strategic Insights, and Trade-Offs

A cites operations management, D2C, SPOF, Data Quality Failure, Information Silos, MFA, OCR, SLA, and other concepts. The directions are appropriate. It is able to elevate ShinKong's problems from individual employee errors to issues of "channel dependency" and "back-office governance." However, A's theoretical use is more like consulting vocabulary, lacking sourcing and applicability boundary explanations; for example, whether AI OCR is a priority investment, or whether the green channel adds operational risk, A does not fully discuss.

B's theoretical framework is more complete, explicitly citing BPR, SERVQUAL, TPS/RCA, SLA, and SSOT concepts, and attempting to connect each theoretical framework to specific phenomena in the case material. For example, BPR is used to explain the difference between channel-centric and process-centric design; SERVQUAL is used to explain internal information gaps and service quality gaps; SSOT is used to explain why customer service cannot grasp the actual remittance status. For journal-level case discussion, B is more consistent with "theory as analytical tool" rather than mere decorative citation.

In terms of strategic insights, A's judgments are sharper: it emphasizes that ShinKong places internal performance audit and control above customer rights, and advocates "accept first, hold accountable later." This is a powerful management insight, because in the case material, the administrative department holding up the case due to the agent's leave-of-absence issue does reflect that internal management logic may interfere with policyholder rights. B, by comparison, is more balanced. In addition to criticizing the process, B also points out that batch remittance itself may have cost and control rationality in the financial industry, but the frequency and expedited mechanisms are inadequate.

In terms of trade-offs, B clearly outperforms A. A's recommendations lean toward comprehensive digitalization, AI OCR, cross-departmental dashboards, and expedited green channels—directionally reasonable but with less analysis of cost, compliance, information security, and risk control. B divides

improvements into short-term (3–6 months) and medium- to long-term (6–12 months), and distinguishes between form download, SLA, four-eyes review, customer service system integration, online cancellation, batch frequency, and proactive notification, which better supports management in resource prioritization.

V. Actionable Recommendations and Persuasiveness

A's recommendations are impactful, especially establishing a direct-to-consumer dual-track mechanism, promoting online signing, decoupling administrative review from policyholder case processing, introducing AI OCR, and establishing a cash-flow dashboard and green channel. These solutions clearly correspond to the problems in the case material and can address symptoms such as agent single point of failure, paper process delays, English name errors, and outdated customer service information. As a reform blueprint, A has a sense of direction.

However, to serve as a board-level decision document, A needs to strengthen prioritization and risk control. For example, online cancellation and electronic signatures involve identity verification, policyholder expression of intent, anti-fraud, anti-money-laundering, and personal data security; AI OCR also cannot replace final manual review. If A could divide recommendations into three layers—"immediate fixes," "institutional adjustments," and "digital transformation"—and explain the expected benefits and risks of each layer, its persuasiveness would be higher.

B's recommendations are more actionable. Short-term, it proposes form download, SLA and case tracking, four-eyes review for remittance fields, and customer service SSOT; medium- to long-term, it promotes online cancellation, decoupling agent role from administrative process, increasing remittance batch frequency, and proactive notification mechanisms. These recommendations not only point out "what should be done," but also implicitly suggest priorities: first reduce immediately fixable friction, then proceed with process reengineering and system investment. Therefore, B is more valuable for senior management decision-making.

VI. Importance of Differences

Most differences between A and B are not opposite conclusions, but different depths of analysis and managerial usability. Both agree that HangSeng's process is smoother and ShinKong's process has more problems; both view ShinKong's agent dependence, internal queries, data quality, and customer service information as the main pain points. Therefore, the positional differences between the two reports should not be artificially amplified.

There are three differences that truly affect analytical quality. First, B uses timelines and internal processing days, which more clearly proves the efficiency gap; while comprehensively descriptive, A lacks quantification. Second, B's theoretical framework and factual linkages are clearer; A's concepts are useful, but some terminology is slogan-like. Third, B's recommendations have timing and priorities; A's recommendations are more macroscopic with insufficient execution design. These differences affect whether management can convert the report into a reform roadmap, and are therefore substantive differences, not just textual differences.

The portion that is purely textual difference includes: the two reports' critical tones toward ShinKong's problems, paragraph naming, English abbreviation frequency, and the description style of HangSeng's advantages. These differences affect the reading experience but do not fundamentally change managerial judgment.

VII. Final Scoring

To avoid the final score becoming purely subjective impression, this review converts the judgments behind the comparison table into seven weighted scoring dimensions. The weight design reflects that this task values case material evidence linkage, analytical logic, and senior management decision usability; therefore "analytical logic and structure" and "evidence use" together account for 40%.

Dimension	Weight	A Score	A Weighted	B Score	B Weighted	Rationale
Core problem definition	15%	8.0	1.20	8.5	1.28	B better elevates the problem to process design level.
Analytical logic and structure	20%	7.5	1.50	8.8	1.76	B's causal chain, timeline, and root cause stratification are more complete.
Evidence use	20%	7.5	1.50	8.8	1.76	B better uses dates, process nodes, and internal processing days.
Theory and framework use	10%	7.0	0.70	9.0	0.90	B's BPR, SERVQUAL, SLA, SSOT frameworks are more clearly linked to the case material.
Strategic insights and trade-offs	15%	7.0	1.05	8.3	1.25	B better distinguishes short-, medium-, and long-term improvements and managerial trade-offs.
Actionable recommendations	15%	8.0	1.20	8.5	1.28	Both are concrete; B's timing and priorities are clearer.
Persuasiveness and professional expression	5%	8.5	0.43	8.5	0.43	Both express clearly; A is sharper, B is more comprehensive.
Total	100%		7.58 $\approx$ 7.6		8.66 $\approx$ 8.6	B is overall more consistent with journal-level case discussion and senior management decision-making standards.

By this calculation, A's 7.6 stems mainly from problem revelation and clear reform direction, but is weaker in quantitative evidence, theoretical linkage, and trade-off analysis; B's 8.6 stems from more complete evidence organization, theoretical use, and actionable design.

VIII. Recommendation

Report A Score: 7.6 / 10. A's main contribution lies in its ability to quickly capture the major pain points in ShinKong's process and propose directionally oriented reform recommendations. Its writing is clear and critical, suitable for problem revelation and preliminary reform proposals. However, A's deficiencies lie in less quantitative evidence, insufficient clarity on the boundaries of theoretical use, and lack of prioritization and risk weighing in recommendations. To raise A to journal-level case discussion standards, A should strengthen timelines, causal chains, comparison tables, and execution roadmaps, and reduce some overly qualitative tone.

Report B Score: 8.6 / 10. B's strengths are its complete structure, refined evidence use, and clearer

theoretical framework, with the ability to transform events in the case material into process design, SLA, data quality, system integration, and organizational governance issues. B is more useful for management because it not only explains which company performs worse, but also why, at which nodes, and how to correct in the short and medium-to-long term. B's weakness is its longer length; some inferences about same-group banks and cross-institutional cash flow should be more cautious, and it should clearly mark which are facts revealed by the case material and which are managerial inferences based on the case material.

Final Recommendation: If only one can be chosen, B should be chosen as the primary draft; if seeking the best outcome, it is recommended to use B's structure, timeline, and theoretical framework as the skeleton, absorbing A's sharp insights on "customer-rights-first," "accept first, hold accountable later," and "channel single point risk." Priority revision directions include: first, all case facts should be tied back to the case material, without adding external facts; second, separate inferences from facts; third, add managerial trade-offs, such as digitalization costs, compliance risk, data security, and manual review; fourth, divide recommendations into immediate improvement, institutional repair, and medium-to-long-term transformation; fifth, avoid artificially amplifying A/B differences for the sake of comparison, because both core conclusions are highly consistent, with the real difference lying in analytical maturity and decision usability.

End of ChatGPT's Comparative Review

4. Discussion and Future Research

AI model used: xAI Grok 4.3 Fast

This review uses Prompt 3, with the following parameters:

- E = HangSeng Insurance cancellation process
- F = ShinKong Life Insurance (formerly Taishin Life) cancellation process
- C (A (E–F) & B (E–F)) comparison review report

4.1 Discussion of Main Findings

The evaluation model weighted scoring against "journal-level case discussion" and "senior management decision-making" standards shows that both AI reports: (1) correctly identified the core issues (ShinKong Life's multi-node friction in agent dependence, internal queries, data quality, and customer service); (2) drew on appropriate theoretical frameworks (BPR, SERVQUAL, SPOF, SLA, etc.) for root cause reasoning; and (3) proposed specific improvement recommendations tied to the evidence. The core conclusions are highly consistent; differences lie mainly in analytical depth, use of quantitative evidence, refinement of theoretical linkage, and prioritization of recommendations.

Three findings about AI's analytical capability emerge:

- AI can now complete the four-stage analysis—phenomenon observation, root cause inference, theory application, and solution design—within a single case. This continuous reasoning process has traditionally been considered core to MBA or PhD training. AI goes beyond information summarization: in comparing the two companies, it identifies a fundamental difference in operational design—"process-centric" vs. "agent/channel-centric." This abstract-level insight goes beyond mere symptom description.

- Different AI models exhibit systematic differences in analytical quality on the same case. Report B outperformed Report A on three dimensions: (1) use of quantitative evidence (e.g., quantifying "receipt to credit" as "3 days vs. 27 days"); (2) refinement of theoretical framework citations and source attribution; and (3) temporal layering of recommended solutions (short-term 3–6 months vs. medium- to long-term 6–12 months). The differences are not merely textual, but a gap in analytical maturity (evidence density and logical tightness) and managerial usability (the degree to which output can directly support managerial decisions).
- In "problem identification" and "practical recommendations," both AI reports reached a level comparable to mid-level managers. In "theoretical framework citation" and "root cause reasoning," the stronger model approached the quality expected from a faculty member drafting a Teaching Note. However, AI remains weak in "original theoretical extension" and "cross-case generalization"—still the relative strengths of human scholars.

4.2 Implications for Research

AI can already serve as a co-author in case research. The most time-consuming stages—fact organization and preliminary analysis—can be drafted by AI within minutes with theoretical structure, freeing researchers to focus on original theoretical extension and generalizability. This study proposes a "Multi-AI Cross-Validation" method that mitigates single-model bias and improves reliability and validity. Furthermore, AI can now draft initial Teaching Notes, significantly reducing teaching material development costs and accelerating the translation and localization of emerging management topics.

4.3 Implications for Management Practice

This study demonstrates potential AI-driven replacement pressure on certain mid-level knowledge work rather than immediate widespread replacement. It offers three implications for corporate practice. First, junior analytical roles in management consulting (Associate- and Analyst-level problem framing and root cause analysis) will be the first replaced by AI. Talent structures must shift toward high-level strategic decision-making and stakeholder coordination—areas AI cannot easily replace. Second, mid-level managers' routine process audits, cross-departmental coordination, and standard operational decisions can largely be assisted or automated by AI, eliminating human-driven delays. Third, internal "post-mortems" and "incident reviews" can adopt AI's objective analytical frameworks, transcending departmental blame-shifting and converting individual events into standardized organizational knowledge.

4.4 Implications for Case-Based Teaching

For business school case teaching, this study suggests two shifts. First, a shift in the instructor's role: as student-AI collaboration becomes the norm in pre-class preparation, instructors should move from "answer providers" to "analysis quality evaluators" and "advanced insight catalysts," shifting classroom focus from "what happened" to AI's analytical blind spots, cross-industry trade-offs, and decision ethics. Second, a redefinition of students' core competencies: students must cultivate two abilities—"prompt design" and "AI output evaluation." The former enables precise scoping and framing; the latter enables detection of hallucinations, theoretical misuse, and overlooked practical limitations.

4.5 Research Limitations

This study has several limitations to consider when interpreting the conclusions. First, this study uses a single case, with limited external validity; conclusions should not be directly generalized to all

industries or case types. Second, the comparative review was conducted by the third AI model which may have the ability to guess where the two reports come from, which may exhibit inter-model preferences or rater bias; no human expert ratings were used as ground truth; no human expert ratings were used as ground truth. Third, the "mid-level manager" and "faculty member" benchmarks were not formally operationalized; developing comparison scales is a direction for future research. Fourth, this study did not control for AI model version or parameter settings (e.g., temperature, context window size); future outputs of the same prompts may differ due to model updates, affecting reproducibility. Fifth, the prompts are specific versions designed by the researchers; conclusions reflect "performance under specific prompt design" rather than AI's "maximum capability."

4.6 Future Research Directions

Future research can extend in four directions: (1) Prompt engineering: systematically test different prompt architectures to establish the relationship between "prompt design" and "output quality"; (2) Capability benchmarking: establish benchmarks comparing AI analytical capability to various seniority levels in management consulting and academia; (3) Cross-domain studies: expand experiments to domains such as supply chain, marketing, HR, and innovation to test AI's domain dependency; (4) Human-AI Collaboration: compare different collaboration workflows for their effects on output quality and learning outcomes.

5. Concluding Remarks

Through Multi-AI Prompting and comparative review, this study finds that AI's capabilities in management case analysis—identifying problems, analyzing root causes, and applying theories—now match those of mid-level managers, while the stronger model approaches the quality expected from a faculty member in theoretical mobilization, quantitative evidence, and tiered recommendations. However, AI's originality, cross-case generalization, and grasp of nuanced cultural contexts remain to be verified. The relationship between AI and human professionals will no longer be one of "replacement," but of "collaboration and complementarity." Designing this collaborative model will be a key topic for the next stage of business education and management research.

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