

論文名稱：應用客服資訊系統於金融商品行銷： 總頁數：119
以銀行理財人員認知為例

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論文提要內容：

商業銀行業者都握有共同之通路，金融商品差異性不高，其所有擁有之資訊系統設備也幾無差異，唯有「人員」是最關鍵的差別所在，理財專業服務人員之所以能成為銀行與顧客接觸之重要管道，是由於銀行業的強力支持及輔助，客戶服務資訊系統更必須提供包含充分、完備、立即及正確的資訊等。因此身為前線之理財專業服務人員與客戶服務資訊系統間之互動便掌管銀行業營運重要之環節，可知，客戶服務資訊系統(customer services information systems)與銀行理財專業人員所提供之服務是有其相關連性存在。

由於過去學者在銀行業理財專業服務人員研究範圍面，大多針對理財專業服務人員銷售之績效、理財專業服務人員屬性、提供之服務品質或引發顧客忠誠度高低之研究，很少完整探討銀行理財專業服務人員應用企業所提供之資源的輔助下會產生何種影響。因此，本研究將探討銀行理財專業服務人員應用客戶資訊服務系統會產生何種感受及影響，進而對金融業產生何種行銷結果產生。

根據相關文獻探討與彙整歸納出影響理財專業服務人員行銷金融商品之因素，彙整歸納出三個主要構面：客戶服務資訊系統、知覺風險及知覺價值。並利用決策實驗室分析法(DEMATEL)分析各管理問題間之複雜關係，以釐清客戶服務資訊系統、知覺風險及知覺價值三者之因果關係，而有助於理財專業服務人員及銀行

業進行顧客行銷對策之研擬，並藉由資訊科技創造出低風險、高績效之功效。

關鍵詞：決策實驗室分析法(Decision-Making Trial and Evaluation Laboratory；簡稱 DEMATEL)、銀行理財人員(financial consultant)、客服資訊系統(customer service information system)



Applications of customer service information system for
the marketing of financial service-The perception of
financial consultants

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ABSTRACT

Commercial banks have the common coherent market and customers. The Financial products are similar and the information system and equipment show no big difference. The only key point is the staff as know as the financial consultant. The consultants who play the important rules as coordinators between the banks and customers supported by the banks and through the customers service and information system. The system must contains information fully, completely, on-time ad accurately. As the frontier as the financial consultants do, the customers service and information system has a big connection with the consultants.

Due to pass studies on financial consultants were focus on the sales revenue, the dimension of consultants, the quality of service, and the customers' loyalty to their banks, there were not a completely studies on the resources from information and service system from banks. Therefore, this studies will discuss the consultnats' felling and influence on financial marketing when they applying the customer information and service system.

According to the related studies on the facts of influences on promoting financial products by financial consultants, we have developed three dimensions into Services Information System, Perceived Risk, Perceived Value and (DEMATEL). By using the DEMATEL to analyze the complicities and problems of financial management and figure out the connections of Services Information System, Perceived Risk, and Perceived Value, this study will help with the marketing strategy and the sales plan. By using the information technology, banks and consultants will create a low risk and high perfor-

mance in financial market.

Keywords : DEMATEL (Decision-Making Trial and Evaluation Laboratory) , Financial
Consultant , Customer Service Information System

