

應用模糊層級分析法探討銀行業服務失誤重要程度

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摘要

This research establishes appropriate indicators, which can build up an integrated assessment of banking service failures, and then become the references of dealing with the error situations in the future. We use the service failures constructs, proposed by Lewis and Spyropoulos, as the basis, then through relative literature and interviews with experts, thus we can build up a banking service failure structure. Because the actual environment is ambiguous, so applying the fuzzy analytic hierarchy process (FAHP) would cover the missing part of the analytic hierarchy process. The results show that the top five list of the banking service failures are: slow and bureaucratic system, poor design of security mechanism, indefinite bank policy or regulation, not considerate about the special needs of customers, and insufficiency of information or knowledge of staff. These findings may be important references for the banking industry in remedial measures in the future.

關鍵字：Service Failures, Fuzzy Analytic Hierarchy Process(FAHP), Bank