

服務品質屬性、績效、重要性與顧客滿意度-以台灣地區銀行為例

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摘要

Financial industry, played a significant role of national economics development, especially for Taiwan economical miracle, contributed more than others. In year 1990, the banking environment of Taiwan has undergone a structural change due to the Government deregulated the monopolization of state-operated financial institutions. In year 2002, to joint the member of WTO, globalization, deregulation, financial innovations and technological advances have led to the boundaries between traditional industry sectors break down, and inter- and intra-industry competition increase. At present, nonbank financial institutions also can offer many traditional banking services. To face this increasingly competitive and global market, banks not continue to expand the array of services they offer, but also to focus on the quality and customer satisfaction of services they perform.

In order to build basic analysis model, this study attempts to integrate Kano two-dimension model and IPA、SIPA model. We assumed that there was a liner relation between each attribute-level performance and overall satisfactions and collected the data of attribute-level performances by SERVPERF questionnaire. The regression coefficient, produced by linear regression analysis, is the simplest way of representing the importance priority of the service attributes. We apply the IPA model to analyze them further. In addition, we attempt to perform the dummy variables to categorize the service attributes basing on the Kano's model.

關鍵字：service quality、Kano's Model、IPA Model、SIPA