

探討銀行客服銷售人員與顧客購買意圖 之關聯性——在消費金融與財富管理商品 之比較

A Study on the Relationship between Call Center Sales Staff and Customer Purchase Intention—the Comparison of Consumer Financial Products and Wealth Management Products

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摘要

本研究從顧客對銀行客服銷售人員的特質觀點出發，探討客服中心銷售人員和顧客購買意圖之間的關聯性，以補足銀行業客服銷售人員特質之缺口，並以金融商品(包括消費金融和財富管理)為研究變數，探討在不同金融商品上客服中心銷售人員特質對顧客購買意圖之比較，並針對國內銀行業接受過客服銷售人員服務的顧客進行抽樣調查，總共回收 297 份有效問卷。研究結果發現，對整體金融商品而言，銀行客服銷售人員的溝通能力、銷售知識、服務態度之特質對顧客購買意圖有正向影響。然而，在消費金融商品上顧客最重視之人員特質為銷售知識，其次為服務態度，再者為溝通能力，最後是專業能力；在財富金融商品上顧客最重視溝通能力，其次為銷售知識，再者為服務態度。最後，本研究提出結論與管理意涵，提供銀行客服中心加強銷售人員特質訓練之參考依據。

關鍵字：客服中心、銷售人員特質、金融商品、購買意圖

ABSTRACT

This study started from the view of the customer call center sales staff characteristics to investigate the correlation between the call center sales staff and customer purchase intentions. In order to explore the characteristic gap of call center sales staff, thus financial products (includes consumer financial product and wealth management product) were used for research variables to compare the different characteristics of call center sales staff on financial products of customers purchase intention. This study is an empirical study which was conducted to survey the customers had received service from sales staff of domestic banking industry, total 297 effective samples have been collected. The results showed that the overall financial products, the communication skills, marketing knowledge, and service attitude are positively influenced customer purchase intention. However personnel characteristics of the most important customer in the consumer financial products marketing knowledge, followed by the service attitude, communication skills, and the professional competence. In addition, we also found that the most important communication skills in the wealth of financial products on customers, followed by sales knowledge and the service attitude. In final, the concept of this study may provide insights and implications for customer call center of banking industry to realized and identify the skills training.

Keywords: Call center, Sales staff characteristics, Financial products, Purchase intentions