

題目	商業銀行之服務品質與經營效率－存款募集及存款運用的觀點
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摘要	金融自由化使商業銀行的競爭日益激烈，銀行經營不善，將遭併購或倒閉，嚴重者甚至可能引發金融危機。探討銀行的經營效率及影響因素，無論是對經營者或管制者而言，都是重要的研究課題。過去的文獻普遍認為，服務品質可促進銀行效率的達成，但甚少研究探討品質與銀行內部不同營運活動效率的關係。本文在探討服務品質對銀行存款募集及存款運用效率的影響，我們以「資料包絡分析法 (Data Envelopment Analysis)」將銀行的技術效率分解成存款募集及存款運用效率，另以因素分析法 (Factor Analysis) 萃取組成銀行服務品質的因素，再探討品質對效率的影響。本文以臺灣地區 34 家商業銀行為研究對象，實證結果發現，銀行的存款募集效率存在較大的改善空間，多數的銀行只要可以募集到資金，均能妥善地運用－存款募集是銀行較需迫切改善的營運活動。Tobit 迴歸分析結果顯示，「可及性」、「行員及軟體服務」及「安全性」等服務品質因素對存款募集效率具顯著正向影響，但所有的品質因素對存款運用效率的影響均不顯著。
關鍵字	商業銀行；效率；服務品質
Title	Service Quality and Operational Efficiency in Commercial Banks - A Perspective on Deposit Raising and Deposit Management
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Abstract	Financial liberalization has made the competition in commercial banks fiercer. Banks with poor management would be merged or bankrupted, and the serious one can even result in financial crisis. Exploring operational efficiency and its determinants, as a result, has become an important issue for both operators and regulators. Many earlier studies found that service quality has positive effect on operational efficiency. However, the operational efficiency referred to overall efficiency. There were only very few studies that measured the operational efficiencies for activities in a bank and then analyzed the relationship between service quality and the efficiency measures. The purpose of the study is to evaluate deposit raising efficiency and deposit management efficiency in a bank, and explore the relationship between service quality and the efficiency measures. We employ data envelopment analysis to decompose a bank's technical efficiency into deposit raising efficiency and deposit management efficiency. Factor analysis is used to extract factors relevant to service quality, which are presumed to affect or determine efficiency measures. In empirical study, we focus on 34 commercial banks in Taiwan. The empirical results find that deposit raising efficiency is lower than deposit management efficiency. Most banks can make good use of deposit. Improving deposit raising efficiency is a top priority for a bank. Tobit regression results show that service quality factors—accessibility, staff and provided software, and security—have positive effects on deposit raising efficiency, while all service quality factors do not significantly contribute to higher deposit management efficiency.

Key Words

Commercial Banks; Efficiency; Service Quality