

題目	建構產物保險業服務品質評估模式－多目標決策之觀點
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摘要	產物保險業因臺灣經濟市場的低度成長及產物保險費率自由化影響下，導致各家產物保險公司經營方向逐漸由價格競爭轉向商品設計差異化，以及提升服務內容與服務品質，期望能增加顧客的忠誠與再購買意願。本研究依據 Parasuraman, Zeithaml, and Berry (1988) 服務品質衡量構面所發展出 SERVQUAL 量表為基礎評估產物保險業服務品質，包括五大構面 22 項準則。以產物保險公司及保險經紀人公司從業人員為研究對象，藉由資深員工之實務經驗，從顧客之觀點評估產物保險業服務品質，以決策實驗分析法獲得產物保險業服務品質的關聯性，搭配修訂 DANP 法獲得各準則權重，建構產物保險業服務品質評估模式，再以 4 家產險公司為例，以 TOPSIS 法評估其服務品質。研究結果發現，評估服務品質的五大構面中，就中心度而言，通過「反應性」的總影響程度最強；由權重排序顯示，「客服部門」、「顧客權益」、「解決問題」、「正確服務」是服務品質的關鍵因子，累積權重已達整體的 27% ，在整個問題中是最關鍵之因素。最後經由 TOPSIS 理想解排序法評估四家產險公司的整體服務品質績效，以 M 產物保險公司服務品質績效最優。
關鍵字	服務品質；PZB 模式；決策實驗分析法；修訂 DANP；TOPSIS
Title	Developing an Evaluation Model of Service Quality in Non-life Insurance Industry – By MCDM Methods
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Abstract	Because of the slow growth of Taiwan's economic, and the influence of liberalization of Non-life Insurance premium, the Non-life Insurance industry has a great change. Many companies gradually shift their management orientation from price competition to differentiated product design, and promote their service content and quality. In order to increase the loyalty and repurchase intention of customers. This research was based on SERVQUAL gauge (Parasuraman, Zeithaml, and Berry, 1988) which includes five aspects 22 criteria to evaluating dimensions of the service quality. The research object including Non-life Insurance companies and insurance brokers company employees. Rely on practical experience of senior staff to assess the services quality of Non-life Insurance industry from the perspective of the customer. The relations among the aspects and criteria were determined by DEMATEL and a new vision of DANP to identify the weighting of each criterion, to build Non-life Insurance Service Quality evaluation. Then we proceed the alternative evaluation that apply TOPSIS to evaluating the service quality of the first four Non-life Insurance companies. The result of DEMATEL show that "Reactivity" was highly prominence among the relation of five aspects of Service Quality. The result of a new vision of DANP show that "Customer service", "Customer equity", "Problem solving", "Proper service" are the critical factors of Service Quality, all of these factors stands for 27% overall. In the end, evaluate the top four Non-life Insurance companies by

	TOPSIS, to generate Company "M" has the best Service Quality.
Key Words	Service Quality; PZB Model; DEMATEL; A New Vision of DANP; TOPSIS.