從服務的觀點來看台南地區各大銀行硬體設備

An Evaluation of Hardware of Commercial Banks in Taiwan from Service Perspectives

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摘要

硬體設備也是一種服務。對所有消費者來說，一個良好的銀行，會將自身企業對服務的熱心展現在硬體設施上。本研究調查了大台南地區各商業銀行，發現每一家銀行櫃台高度不盡相同，部分銀行櫃台過高，不符合人體工學，顯然未從顧客角度出發。甚至還發現，部分分行設置在極難停車的地區，如銀行如華南銀行、第一銀行竟然入口無障礙坡道，不符合相關法規規定，更無論誰會有多好服務水準。本研究也發現，新興銀行櫃台沙發的比率，較老銀行高，且內部裝潢美學、設備的實用度、清潔度均較老銀行佳，這些具體訪問的數據，可以作為我國銀行服務變化的重要指標，亦可作為銀行服務執行的重要參考。
【關鍵字】：銀行、PSE 試式、顧客滿意度、服務

Abstract

Hardware equipment is also a service. In all service industries, a good enterprise will exhibit its concept of service on the hardware facilities. This study investigated all commercial banks in the Tainan region and discovered that the heights of the counters in each bank were not the same. Some of the counters were too high to comply with ergonomics. Apparently these banks didn’t start from customer’s point of view. It was even discovered that part of the banks’ branches were located in places that were difficult to park. Unexpectedly, old banks such as Hua Nan Commercial Bank and First Commercial Bank had no wheelchair ramps at entrances, as was not in conformance with requirements of relevant laws and regulations, not to mention the service level. This study also found that the ratio of allocating sofas in emerging banks were higher than in old banks; meanwhile, the interior decoration, practicability of facilities and cleanliness of emerging banks were all better than that of old banks. These specific data of investigation can be used as important indicators of the changes of our domestic banking services, and also a significant reference for the banking service gaps.

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