顧客服務與競爭力：台灣各大商業銀行評鑑

Consumer Service and Competitiveness: Evaluation of Commercial Banks in Taiwan

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Abstract: The global financial crisis has initiated one of the most radical restructurings in the history of the global banking sector. The banking sector, in particular, has suffered significantly from the unprecedented impact of this crisis. Most bank employees fear that their organizations will institute dramatic changes. However, though we are currently experiencing a crisis, it cannot be overlooked that Taiwanese commercial bank service is assessed as a service industry, whose core purpose is to offer invisible "service products" to their customers. Based on the PZB Model, we will develop evaluation tools for assessing the service quality of banks in Taiwan. The tools will include questionnaires, interviews, and authentic observation. In this research, we will conduct observation evaluations derived from posing as banking customers. The mystery customers will be used to engage in consumer activities such as opening accounts, depositing money, withdrawing money, and closing accounts. In addition, the mystery customers will record the duration of time required to complete services, the indoor routine, the facial expressions of banking employees, and even the frequency of polite language usage, etc. It is unlikely the quality of services provided by a bank accurately
reflect the totality of its performance. Nevertheless, "service" is a crucial element of any business.

Although a business cannot control the economic environment in which it operates, it does have
comeplete control over the quality of the service that it provides. It is through service that a business
establishes a customer and it is service that largely determines a customer's level of satisfaction. To
quote Dickens, "It was the best of times, it was the worst of times." We are currently facing one of the
worst financial crises of the last century. This is perhaps the best time in which to enhance the
relatively low-cost determinants of the customers' satisfaction. We might ask what is the cost of a
smile? And conversely what is the price of not smiling?

Keywords: evaluation of banks, service quality, service efficiency, PZB Model