

A study of the service quality offered by securities brokerages in the Miaoli area : 以苗栗地區經紀商為例

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ABSTRACT

After the consecutive phase-in promulgation of “ The Financial Institutions Merger Act ” and the “ Financial Holding Company Act ” by the Legislative Yuan, such legislation has thus resulted in a phenomenon of booming financial institution merge or buyout and the induced incoming era of substantial emergence of the financial holding conglomerates rushing in buyout of other security dealers and banks causing both single and multiple-orientated security dealers falling into business recession and the significant changes of overall domestic security industry structure and business operation patterns. The successive merge of security dealers (or business alliance) by the financial holding conglomerates constitutes a distinctive feature that small security dealers nearly have lost market competitiveness. For the purpose of surviving from the fierce market competition with those financial holding sharks, the independently-operating small security dealer shall definitely expedite installation of comprehensive information facilities and enhancement of in-house resources, especially such two critical strategies as “ service quality ” and “ customer satisfaction index (or degree) ” , differentiation strategies for promoting of profitability prevailing in the security dealership industry nowadays. The 5 major Gaps of the SERVQUAL (developed by PZB in year 1988) are utilized as the basic investigation frameworks for this research of which the mechanism comprises conducting the questionnaire survey and setting the single and multiple-orientated security dealers in Miaoli County as the objects of study for exploring the counteracting relevancy between the security-dealer service quality and customer service satisfaction index in term of the local investors ’ personal perspectives and thus reaching such the conclusions stated as below: 1. The average local customer expectation and actual conception toward the security – dealer service quality demonstrating a significance level of variance 2. Demographic variables proven significance level of variance against all individual aspects of the service quality 3. No significance level of variance relevancy between the demographic variables and the overall average customer satisfaction index 4. A positive counteracting relevancy between the security-dealer service quality and the overall average customer service satisfaction index.

Keywords : Security Dealer、Service Quality、Customer Satisfaction Index

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