

THE CRITICAL FACTORS OF SERVICE ENCOUNTER SATISFACTION IN THE SECURITY UNDERWRITING

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ABSTRACT

To be face with the shifty of the security market , the security firm more appreciate their underwriting business and attempt to become an investment bank and head into globalization stage。 Therefore this research aimed directly at the customs of the security underwriting and objectified the domestic listed companies 。 This research adopted “ Critical Incident Technique ” (CIT) to explore the critical factors of service encounter satisfaction in the security underwriting and offered the material illustration in the stage of Customers Development、 the stage of guidance and evaluating、 the stage of underwriting and listing and the stage of overall security underwriting service process。 Also , it is to be compared、 identified and conclude with the dramaturgical theory and Bitner ’ s standard (BBM principle) In the first underwriting service stage - the stage of Customers Development , the critical factors of customers satisfaction is the performance of comprehensive service。 And the performance must be truly out-of-the-usual employee behavior , the customer will feel satisfy。 In the second underwriting service stage - the stage of guidance and evaluating , the critical factor of service encounter satisfaction is the performance of 「 the performance of service processes and systems 」、 the actors of 「 service employees ’ attitude and behavior 」、 and 「 service employees ’ professional skills 」。 The performance must be core service performance , the customer will most satisfying in a long time underwriting guidance and evaluating stage。 In the third underwriting service stage - the stage of underwriting and listing , the critical factor of customers is the response to customer preference - price preference。 The customer will have a ideal performance number of underwriting price and service expense , the performance of 「 the quality of physical products 」、 will difficult to satisfy advantage of the security underwriting and the their customers。 Hence , it is often made customers to dissatisfy and complain in the stage of underwriting。 In brief , in the process of the overall underwriting service stage , the critical factor of service encounter satisfaction have the four items。 「 the performance of service employees ’ core service 」、 「 the employee response to service delivery system failure 」、 「 the employee response to customer needs and request 」、 「 the unprompted and unsolicited employee actions 」、 are all important factors。 Even if , the actors of 「 the service employees ’ professional skills 」、 and the preference of 「 the service employees ’ attitude and behavior 」、 are all the affecting factors of service encounter satisfaction in the security underwriting。 Hence , it is must be back to the very stages of the security underwriting service , and understand the critical factors in the various stages。 Key words: Security Underwriting Service Satisfaction Service Encounter Critical Incident Technique Dramaturgical Theory

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