

保險業務人員人格五因素及人際關係特徵與績效表現關係之研究-以美商宏利人壽為例

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摘要

隨著經濟社會發展和高齡化社會的到來，保險事業正蓬勃發展。因應台灣加入WTO(World Trade Organization)之際，保險公司拓展保險市場的策略中，組織擴大策略仍是保險業推展業務之主要方法，而業務人員即是拓展整個銷售工作的重心，所以選才、訓練及留才，成為保險公司的重要課題。本研究透過對保險業務人員人格因素及人際關係的探討，希望可以有效協助保險公司及業務主管，在增員選才上能選擇適合人才，以降低流失率及增員輔導成本；從而提昇業務人員的績效表現。本研究之自變項為五大人格特質，採用Costa & McCrae(1986)之五大人格特質分類法分成：友善性、嚴謹性、外向性、開放性、神經質性五個構面。自變項為人際關係特徵，分為專業、權力、可親性、相似性、接觸次數五個構面。依變項為績效表現，分為客觀指標與主觀指標二個構面。本研究以美商宏利人壽之外勤同仁為問卷發放之對象，採隨機抽樣方式至各通訊處發放問卷，共發出384份問卷，問卷回收共267份，經檢視後剔除漏答或不完整者，實際回收有效問卷為209份，有效問卷回收率為54%。利用Cronbach's 分析各構面之信度分析與解釋。研究結果發現：一、業務人員人格五因素之神經質性與人際關係特徵為負向關係例外，其餘皆為正向關係。二、業務人員人格五因素之外向性與嚴謹性得分數較高者，績效表現較好，神經質性與友善性得分較高者，績效表現較差。三、人際關係特徵與績效表現上各構面皆呈正向關係。

關鍵詞：五大人格特質，人際關係，績效表現

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