

保險業務人員情緒智力與銷售績效關係之研究

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摘要

本研究目的在探究保險銷售人員情緒智力與工作表現之間的相關性。情緒智力(Emotional Intelligence)為一套能力模式，一種決定個人把專業技巧轉化到工作上的潛力，情緒智力是一種決定人成就高低的能力。本研究採用Goleman (1998b)的情緒智力模型，探究保險銷售人員情緒智力與工作表現之間的相關性。研究所採用之量表為Goleman, Boyatzis 與Rhee(2000)發表的 Emotional Competence Inventory(ECI 2.0) 作為本研究探討保險銷售人員的情緒智力測量工具。這份量表主要是使用多元回饋的方式測量情緒智力，評量的人除自我評量外尚有同儕及上司的評量，因此可以分析不同方式的評分之間與績效表現是否存在顯著的相關性。樣本選取自國內某大保險公司，該人壽保險公司為台灣知名保險公司，針對取樣保險公司北、中、南部進行問卷調查，本研究於三種不同的評量方式共發出問卷各180份，三種評量方式之間彼此具有連結關係，因此，必須要三份問卷是完整者，才視其為一份完整的有效問卷。扣除填答不完整之無效問卷後，有效問卷共有95組，回收率53%。所得資料經整理後以敘述性統計、量表信度分析、皮爾森積差相關檢定、變異數分析與多元迴歸模式分析，研究發現：一、壽險業務人員情緒智力之平均為3.75，稍高於一般樣本之情緒智力表現3.50，壽險銷售人員須具備的情緒能力與一般樣本間有差異，比較壽險業務人員須具備的差異性情緒能力為「情緒自覺」、「準確自評」、「自信」、「透明」、「成就驅力」、「樂觀」、「同理心」、「服務取向」、「培養他人」、「影響力」、「分工合作」。二、不同人口變項的壽險銷售人員在情緒智力上並無顯著差異，分析結果情緒智力並不會因為不同的性別、年齡、教育程度、婚姻狀況及工作經驗而有差異。三、不同性別、年齡、學歷及年資的壽險銷售人員在銷售績效上有顯著差異，不同婚姻狀況於銷售績效之差異並未達顯著差異。四、壽險銷售人員情緒智力與銷售績效皆達高度顯著相關，也就是說情緒智力越高，銷售績效愈高；情緒智力愈低，銷售績效愈不理想。18項情緒能力中與銷售績效成高度顯著相關的有「自信」、「服務取向」、「主動積極」、「透明」、「同理心」與「影響力」。五、本研究使用之測量情緒智力的工具屬多元來源回饋系統。分析不同的評量方式對於績效的相關性，分析結果這三種不同的評量方式之間並沒有顯著差異，不同的評量方式間擁有良好的 consistency。

關鍵詞：情緒智力，銷售績效，多元回饋評量

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