

# 信用合作社客戶經驗管理之探討:以彰化五信為例

張家盛、姚惠忠

E-mail: 9607592@mail.dyu.edu.tw

## 摘要

台灣地區的基層金融機構—信用合作社，在政府推行金融自由化、國際化的金融政策之後，面對著偌大的強力衝擊面—隨著金融市場的爭奪戰日益激烈，信用合作社飽受有史以來最嚴酷的考驗：營運成本相對的提高、營業風險的升高及存放款業務競爭激烈。信用合作社要在這瞬息萬變的環境裡，保持競爭力是一件困難的事。本研究發現：經由「主觀順序事件技術(SSIT)」的分析案例，含有「特殊經驗(服務)增溫因子」、「關係紐帶增溫因子」、「比較強化增溫因子」、「發現祕密增溫因子」及「損害緩減因子」等因子。本研究既可清楚顯現出，服務人員直接與間接對客戶的互動之整個的「過程」與「脈絡」的情況。在研究中的五大類型因子，所產生的增溫表現，能用於客戶經驗管理架構的分析顧客經驗成立的模組，去建構經驗平台，與品牌形象、顧客介面、持續創新等相結合，促使成為執行步驟之決策依據，去實施符合「客戶角色的需求」的關係策略與服務品質。

關鍵詞：信用合作社；客戶經驗管理；關係策略；服務品質；主觀順序事件技術

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