

# 保險業務人員性別差異對於消費者知覺風險之影響

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## 摘要

本研究問題是探討保險業務員性別差異對於消費者知覺風險之影響，研究目的首為探討保險業務員女性多於男性主要原因。再者實務上提供保險公司在人力資源及行銷策略上之參考。本研究透過問卷 (questionnaires survey) 方式，總計發出問卷 600 份，回收問卷 410 份，扣除作答不完全及無效問卷 110 份，有效問卷共計 300 份，有效回收率為 50%。本研究結果發現 1. 消費者對男性保險業務員知覺風險比對女性保險業務員知覺風險低，但不顯著。2. 消費者知覺女性保險業務員人格特質對男性保險業務員人格特質部分有顯著差異，從研究結果得知女性保險業務員五項人格特質僅在外向性及神經質二構面有所差異，惟深入瞭解，男性保險業務員在外向性方面較女性保險業務員具活潑並積極主動喜歡與人交朋友等特徵，而在神經質方面其女性保險業務員在面對壓力時，抗壓性較男性保險業務員來得強。3. 另從消費者觀點研究發現，消費者知覺女性及男性保險業務員五項人格特質，僅在勤勉審慎性此一構面之有始有終、有責任感、細心及努力等較為強烈，實證資料支持本研究的部分假設，本研究並提出後續研究及管理應用之建議，以供參考。

關鍵詞：知覺風險，人格特，性別差異

## 目錄

中文摘要 .....	iii	英文摘要 .....	iv	誌謝辭 .....	vi	內容目錄 .....	
.....	vii	表目錄 .....	ix	圖目錄 .....	xii	第一章 緒論 .....	
.....	1	第一節 研究背景 .....	1	第二節 研究目的與問題 .....	4	第三節 研究架構 .....	
.....	5	第四節 研究範圍 .....	6	第二章 文獻探討 .....	8	第一節 知覺風險 .....	
.....	8	第二節 人格特質 .....	16	第三章 研究方法 .....	23	第一節 變數操作性定義 .....	
與問卷結構 .....	23	第二節 研究假設 .....	27	第三節 研究範圍與對象 .....	28	第四節 資料分析方法 .....	
.....	29	第四章 資料分析 .....	31	第一節 描述性統計分析 .....	31	第二節 信度、效度分析 .....	
.....	38	第三節 變異數分析 .....	42	第四節 多元迴歸分析 .....	54	第五章 結論與建議 .....	
.....	60	第一節 結論 .....	60	第二節 建議 .....	62	第三節 研究限制 .....	
.....	63	參考文獻 .....	64	附錄 .....	75		

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