台灣 **(Taiwan, ROC)**

曾鹿鳴, 逢甲大學風險管理與保險學系

顧客–業務員關係與顧客–業務員勾結的關連性：以台灣壽險市場為例

Study Documentation

May 20, 2016

Metadata Production

Metadata Producer(s)	學術調查研究資料庫(Survey Research Data Archive) (SRDA) , 中央研究院人社中心調查研究專題中心 , DDI文件製作
Production Date	May 20, 2016
Version	2.0版，參考IHSN Nesstar Template修改
Identification	E10323

Table of Contents

顧客-業務員關係與顧客-業務員勾結的關連性：以台灣壽險市場為例
The Link between Customer-Salesperson Relationship and Customer-Salesperson Collusion: The Case of Taiwan's Life Insurance Industry

Overview

Identification	E10323
Version	Production Date: 2016-05-17 v1.0 釋出第一版

Abstract

在台灣，保險業務員將保險賣給自己的朋友、親戚及同事是一種非常普遍的現象。然而，允許（或鼓勵業務員透過個人關係來銷售保險可能會導致一些倫理問題，並可能導致保險人的利益受損。過去的研究很少專注於顧客與業務員關係（例如親屬關係或朋友關係和顧客與業務員勾結（例如，某些保險業務員可能會幫助已經生病的親友購買醫療保險的關連性。因此，以台灣壽險業務員為例，本研究探索顧客-業務員關係對業務員接受"顧客-業務員勾結"的影響。基於相關的文獻，本研究討論三種類型的顧客-業務員關係，而這將有助於我們觀察業務員會在多大的程度上依靠人際關係的類型來形成自己在保險詐欺中的道德決策。本研究也聚焦於這些道德決策是如何被保險公司和顧客之間的訊息不對稱所影響。主要結果表明關係的確是影響銷售人員的道德決策的重要因素。

Kind of Data	抽樣調查資料 (Sample survey data)
Unit of Analysis	個人

Scope & Coverage

Time Period(s)	2014-2015
Countries	台灣 (Taiwan, ROC)
Geographic Coverage 台灣地區	
Universe 台灣人壽保險公司業務人員	

Producers & Sponsors

Primary Investigator(s)	曾鹿鳴, 逢甲大學風險管理與保險學系
Other Producer(s)	逢甲大學風險管理與保險系
Funding Agency/ies	科技部

Sampling

Sampling Procedure
針對台灣五大知名壽險公司進行問卷調查，共發出問卷325份，回收問卷268份，再扣除回答不完整的問卷後，有效問卷共計237份，有效問卷回收率為72.92%。

Data Collection

Data Collection Dates	start 2014-08-01 end 2015-09-30
Time Period(s)	start 2014-08-01

	end 2015-07-31
Data Collection Mode	自填問卷

Data Processing & Appraisal

Data Editing
中央研究院人文社會科學研究中心調查研究專題中心所進行的資料整理方式，為不合理值檢核。

Accessibility

Contact(s)	學術調查研究資料庫(Survey Research Data Archive) (中央研究院人社中心調查研究專題中心) , https://srda.sinica.edu.tw , srda@gate.sinica.edu.tw
Distributor(s)	學術調查研究資料庫(Survey Research Data Archive)
Depositor(s)	逢甲大學風險管理與保險系

Access Conditions
會員版(一般會員、院內會員)--直接下載

Files Description

Dataset contains 1 file(s)

data	
# Cases	237
# Variable(s)	22

Variables Group(s)

Dataset contains 2 group(s)

Group 基本資料

#	Name	Label	Type	Format	Valid	Invalid	Question
1	version	問卷版本	discrete	numeric-8.0	237	0	-
2	age	年齡	continuous	numeric-4.0	237	0	-
3	gender	性別	discrete	numeric-4.0	237	0	-
4	education	教育程度	discrete	numeric-4.0	237	0	-
5	position	職級	discrete	numeric-4.0	231	6	-
6	wyears	工作資歷(年/月)	continuous	numeric-4.0	235	2	-
7	income	平均年收入(萬元)	continuous	numeric-4.0	220	17	-
8	marriage	婚姻	discrete	numeric-4.0	235	2	-

Group 問卷本文

#	Name	Label	Type	Format	Valid	Invalid	Question
1	gc1	Guanxi considerations	discrete	numeric-4.0	237	0	-
2	gc2	Guanxi considerations	discrete	numeric-4.0	237	0	-
3	cons1	Consequence evaluations	discrete	numeric-4.0	237	0	-
4	cons2	Consequence evaluations	discrete	numeric-4.0	237	0	-
5	peer1	Perception of peers' attitudes	discrete	numeric-4.0	237	0	-
6	peer2	Perception of peers' attitudes	discrete	numeric-4.0	237	0	-
7	other1	Perceived harm to other policyholders	discrete	numeric-4.0	237	0	-
8	other2	Perceived harm to other policyholders	discrete	numeric-4.0	237	0	-
9	prob1	Perceived probability of being caught	discrete	numeric-4.0	237	0	-
10	prob2	Perceived probability of being caught	discrete	numeric-4.0	237	0	-
11	ea1	Ethical attitudes	discrete	numeric-4.0	237	0	-
12	ea2	Ethical attitudes	discrete	numeric-4.0	237	0	-
13	int1	Ethical intentions	discrete	numeric-4.0	237	0	-
14	int2	Ethical intentions	discrete	numeric-4.0	237	0	-

Variables Description

Dataset contains 22 variable(s)

File : data

version: 問卷版本

Information	[Type= discrete] [Format=numeric] [Range= 1-2] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	Version A	118	49.8%
2	Version B	119	50.2%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

age: 年齡

Information	[Type= continuous] [Format=numeric] [Range= 20-60] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-] [Mean=34.578 /-] [StdDev=10.115 /-]

gender: 性別

Information	[Type= discrete] [Format=numeric] [Range= 0-1] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
0	女	149	62.9%
1	男	88	37.1%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

education: 教育程度

Information	[Type= discrete] [Format=numeric] [Range= 1-4] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	碩士以上	14	5.9%
2	學士	135	57.0%
3	專科	43	18.1%
4	高中（含以下）	45	19.0%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

position: 職級

Information	[Type= discrete] [Format=numeric] [Range= 0-1] [Missing=*]
Statistics [NW/ W]	[Valid=231 /-] [Invalid=6 /-]

Value	Label	Cases	Percentage
0	無管理職	123	53.2%
1	有管理職	108	46.8%
Sysmiss		6	

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

wyears: 工作資歷(年/月)

Information	[Type= continuous] [Format=numeric] [Range= 1-348] [Missing=*]
Statistics [NW/ W]	[Valid=235 /-] [Invalid=2 /-] [Mean=78 /-] [StdDev=82.344 /-]

income: 平均年收入(萬元)

Information	[Type= continuous] [Format=numeric] [Range= 10-260] [Missing=*]
Statistics [NW/ W]	[Valid=220 /-] [Invalid=17 /-] [Mean=71.464 /-] [StdDev=46.747 /-]

File : data

marriage: 婚姻

Information	[Type= discrete] [Format=numeric] [Range= 0-1] [Missing=*]
Statistics [NW/ W]	[Valid=235 /-] [Invalid=2 /-]

Value	Label	Cases	Percentage
0	目前單身	139	59.1%
1	目前有配偶	96	40.9%
Sysmiss		2	

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

gc1: Guanxi considerations

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	21	8.9%
2	很不同意	12	5.1%
3	頗不同意	10	4.2%
4	普通	11	4.6%
5	頗同意	42	17.7%
6	很同意	73	30.8%
7	完全同意	68	28.7%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

gc2: Guanxi considerations

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	24	10.1%
2	很不同意	16	6.8%
3	頗不同意	25	10.5%
4	普通	24	10.1%
5	頗同意	49	20.7%
6	很同意	51	21.5%
7	完全同意	48	20.3%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

cons1: Consequence evaluations

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	44	18.6%
2	很不同意	27	11.4%
3	頗不同意	45	19.0%
4	普通	39	16.5%
5	頗同意	43	18.1%
6	很同意	27	11.4%
7	完全同意	12	5.1%

File : data

cons1: Consequence evaluations

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

cons2: Consequence evaluations

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	44	18.6%
2	很不同意	37	15.6%
3	頗不同意	42	17.7%
4	普通	45	19.0%
5	頗同意	33	13.9%
6	很同意	24	10.1%
7	完全同意	12	5.1%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

peer1: Perception of peers' attitudes

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	39	16.5%
2	很不同意	27	11.4%
3	頗不同意	29	12.2%
4	普通	40	16.9%
5	頗同意	50	21.1%
6	很同意	38	16.0%
7	完全同意	14	5.9%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

peer2: Perception of peers' attitudes

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	35	14.8%
2	很不同意	29	12.2%
3	頗不同意	26	11.0%
4	普通	44	18.6%
5	頗同意	53	22.4%
6	很同意	32	13.5%
7	完全同意	18	7.6%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

other1: Perceived harm to other policyholders

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	49	20.7%

File : data

other1: Perceived harm to other policyholders

Value	Label	Cases	Percentage
2	很不同意	37	15.6%
3	頗不同意	51	21.5%
4	普通	35	14.8%
5	頗同意	33	13.9%
6	很同意	19	8.0%
7	完全同意	13	5.5%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

other2: Perceived harm to other policyholders

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	54	22.8%
2	很不同意	40	16.9%
3	頗不同意	47	19.8%
4	普通	32	13.5%
5	頗同意	38	16.0%
6	很同意	13	5.5%
7	完全同意	13	5.5%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

prob1: Perceived probability of being caught

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	54	22.8%
2	很不同意	25	10.5%
3	頗不同意	44	18.6%
4	普通	48	20.3%
5	頗同意	40	16.9%
6	很同意	14	5.9%
7	完全同意	12	5.1%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

prob2: Perceived probability of being caught

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	56	23.6%
2	很不同意	32	13.5%
3	頗不同意	50	21.1%
4	普通	40	16.9%
5	頗同意	32	13.5%
6	很同意	14	5.9%

File : data

prob2: Perceived probability of being caught

Value	Label	Cases	Percentage
7	完全同意	13	5.5%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

ea1: Ethical attitudes

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	59	24.9%
2	很不同意	35	14.8%
3	頗不同意	34	14.3%
4	普通	46	19.4%
5	頗同意	29	12.2%
6	很同意	15	6.3%
7	完全同意	19	8.0%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

ea2: Ethical attitudes

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	52	21.9%
2	很不同意	28	11.8%
3	頗不同意	38	16.0%
4	普通	45	19.0%
5	頗同意	36	15.2%
6	很同意	17	7.2%
7	完全同意	21	8.9%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

int1: Ethical intentions

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

Value	Label	Cases	Percentage
1	完全不同意	58	24.5%
2	很不同意	25	10.5%
3	頗不同意	19	8.0%
4	普通	40	16.9%
5	頗同意	40	16.9%
6	很同意	28	11.8%
7	完全同意	27	11.4%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.

int2: Ethical intentions

Information	[Type= discrete] [Format=numeric] [Range= 1-7] [Missing=*]
Statistics [NW/ W]	[Valid=237 /-] [Invalid=0 /-]

File : data

int2: Ethical intentions

Value	Label	Cases	Percentage
1	完全不同意	53	22.4%
2	很不同意	23	9.7%
3	頗不同意	15	6.3%
4	普通	28	11.8%
5	頗同意	54	22.8%
6	很同意	35	14.8%
7	完全同意	29	12.2%

Warning: these figures indicate the number of cases found in the data file. They cannot be interpreted as summary statistics of the population of interest.