

# 影響共同生產之因素探討-以顧客組織承諾及涉入為干擾變數

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## 摘要

過去對於共同生產的研究中，大部份都是探討其直接影響，而未考慮其干擾因素，因此本研究主要欲瞭解夥伴契合度、服務創新及角色明確度對於共同生產的影響，除此之外加入顧客組織承諾及涉入為干擾變數，來探討變數間之關係，並以中國人壽保戶為研究對象，

本研究共回收 250 份有效問卷，利用迴歸分析發現夥伴契合度、服務創新及角色明確度對共同生產皆有顯著的正向影響。干擾效果方面，就顧客組織承諾而言，顧客組織承諾顯著正向干擾夥伴契合度對共同生產之影響。根據上述研究結果，本研究提出具體的理論與實務意涵以及未來的研究建議。

**關鍵字：**共同生產、夥伴契合度、服務創新、角色明確度、共同生產、顧客組織承諾、涉入

Antecedents of Co-production-Moderators of Customer Organizational  
Commitment and Involvement

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ABSTRACT

Most of the co-production studies were discussed with their directly effects but not interferences. Hence, the major objectives of this study were to find out the effect of co-production by partner mat, service innovation and role clarity. Besides, we also discussed the relationship of moderator variables role with customer organizational commitment and involvement and used the policyholders of China life for our study.

Two hundred and fifty questionnaires were retrieved in this study. The result shows that partner mat, service innovation and role clarity had the positive effect for co-production by regression analysis. In addition, the customer organizational commitment had the positive interferences for co-production by partner mat. According to these results, we hope that these findings could provide some useful information for applying in the future study.

**Key Word : Co-production 、 Partner Match 、 Service Innovation 、 Role Clarity 、  
Customer Organizational Commitment 、 Involvement**

# 第一章 緒論

本章共分為三節，第一節說明研究背景與動機；第二節依據研究背景與動機提出研究目的；第三節建立研究流程。

## 第一節 研究背景與動機

### 一、研究背景

隨著經濟發展與產業結構的變化，全球服務業產值逐年成長。根據行政院主計處統計，2010 年底臺灣服務業人口就約佔 58.65%，國內生產毛額(GDP)比重約佔 67%。這顯示服務業在社會和經濟中的地位日益提高。服務業競爭激烈，業者為維持競優勢，必須不斷創新，並提供能滿足顧客多樣化需求的產品或服務。

近年來許多企業重視顧客參與共同生產，例如網路花店「花道家」中，各式禮品可讓顧客自行設計產品樣式，讓產品更貼近個人化及更具創意。日本「MUJI」可由消費者提出產品構想，再從中票選出最傑出的構想，進而實際生產成為正式商品。日本超市「Gigamart」導入自助結帳系統，消費者挑好商品後，自行掃條碼、按鍵結帳，配合自動找銀機，加速結帳作業。Meuter 與 Bitner(1998)認為共同生產是顧客與企業雙方共同合作製造。Hubbert(1995)則認為共同生產是顧客參與中的高度參與。對業者而言，顧客參與共同生產可以減少組織的成本、提供給顧客較低的價格，以及依照顧客需求訂做產品；對顧客而言，能因此獲得較低的商品價格、較多的選擇機會、減少等待時間並享受客製化的過程與結果(Auh, Bell, McLeod and Shin,2007)。因此消費者的角色從過去單純且被動的接受產品或服務，逐漸轉變為積極參與的共同生產者。而大部份的服務供應在顧客和服務提供者之間需要高度的互動，現今消費者注重的已不再是商品本身，而是其消費過程中所帶來的體驗(Westerlund,2008)。就保險

業而言，依據財團法人保險事業發展中心網站(<http://www.tii.org.tw>)資料統計2010年人壽保險總保費收入為2,312,849百萬元，較2009年人壽保險總保費收入2,006,559百萬元，年增率為15.26%。2010年保險滲透度(企業保費收入對GDP之比率)為16.99%，較2009年保險滲透度16.08%，增加0.91%。投保率(有效件數對人口數之比率)方面，2009年為204.84%，2010年成長為210.70%，增加了5.86%。由保費收入、保險滲透度及投保率可知，人民對風險管理的需求逐年提高。

根據內政部統計，2010年底我國戶籍登記人口為2,316萬人，總增加率僅0.18%，創歷年來新低。就長期而言，我國人口總增加率呈遞減趨勢。就市場而言，從數據中可得知，台灣人口總數呈遞減趨勢，但總保費收入、保險滲透率及投保率卻呈遞增狀況，顯示國人人口數量雖然下降，但國人風險意識逐年提高，且對保險的需求逐年增加。因此，人壽保險公司如何為本身及顧客創造更高的利益，是刻不容緩的。

## 二、研究動機

Mills and Moberg(1982)主張所有的服務與交易，都需要顧客提供資訊或努力，讓服務組織能掌握資源。Kellogg and Chase(1995)認為高度接觸的服務，例如金融、法律以及醫療服務，其顧客對於能和公司結合、相互依賴以及資訊傳遞是高度同意的。Auh et al.(2007)在共同生產的研究中，主張高度信用的產品類型，消費者由於涉入較高，對於共同生產會有較高的認知價值。

Prahalad and Ramaswamy(2000)提出，顧客的角色已從被動的聽眾轉換成為主動的經驗共創者，公司可以藉由善用顧客能力建構競爭優勢。Auh et al.(2007)研究證實共同生產正向影響顧客忠誠，能為公司帶來長期利益。並認為越來越多企業允許顧客可以選他們想要的服務產品要素和價格，這表示以前將生產者和顧客清楚劃分的時代已經結束。Challagalla et al.(2009)主張，企業積極主動

的顧客服務，相較於回應顧客提出的需求，將可以為顧客與企業帶來雙贏。共同生產的議題日益重要，但回顧過去的文獻，發現對共同生產的研究十分有限，尤其對於競爭激烈的保險業，文獻更是寥寥無幾。

探討過去文獻中，就共同生產的研究對象而言，可分成企業及消費者。於 B to B 方面，黃淳藍(2007)研究證實夥伴契合度、夥伴專業度及情感的承諾，可以加強共同生產的效果。並且共同生產可以增進資訊科技產業去發展服務創新。B to C 方面，Lengnick-Hall(2000)在顧客的組織公民行為研究中，認同 Bowen(1986)所提出能力、動機及角色明確度為影響顧客共同生產的關鍵因素。Meuter et al.(2005)主張顧客準備度會影響顧客是否採用自助服務科技，所謂顧客準備度包含：動機、能力以及角色明確化，且顧客採用自助服科技屬於共同生產的行為。陳滢之(2010)研究也證實了上述三項前置因子於旅遊業中，正向影響顧客共同生產。即當消費者的角色明確化、動機以及能力越高，越有意願參與共同生產。

本研究採 B to C 的觀點，探討影響共同生產之因素。在服務業競爭激烈的環境下，顧客參與共同生產的過程中，也可能受到企業措施、科技之影響。然而過去文獻卻很少將服務創新對共同生產之影響納入研究。劉苑翠(2007)研究證實了於資訊科技業中，服務創新對合作生產具有正向影響。本研究認為在消費者與服務提供者高度互動的人壽保險產業，消費者若對自己的角色有足夠的認知、企業提供高服務創新以及企業與顧客之間有良好的契合度，將會有助於共同生產的成功。基於上述，本研究欲探討夥伴契合度、服務創新與角色明確度對共同生產之影響性，以強化人壽保險產業共同生產之效益。

在服務提供者與顧客高度互動的服務業中，本研究認為顧客組織承諾及涉入亦是重要的干擾變數。洪萱蓓(2010)研究證實組織承諾正向干擾專案成員之角色期望對專案成功之間的關係。即組織承諾越高，專案成員之角色期望對專案成功的影響性將大於低的組織承諾。而 Mills and Morris(1986)提出，在共同生產中，顧客被視為部份員工。且顧客組織承諾之意義是由員工組織承諾(組

織承諾)推衍而來(Kelley & Davis,1994)，故本研究認為顧客組織承諾亦可能干擾共同生產及其前因之關係。

許惠芬(2003)研究發現涉入程度會干擾消費者的認知服務創新與消費者正面之經驗情緒間的關係。即高涉入程度的消費者會有超過一般消費者的服務傳遞標準，若消費者認知的服務傳遞不符期望，則正面的經驗情緒會更為降低。而吳明哲(2008)研究證實顧客情緒對於顧客參與呈現正向影響，即當顧客擁有正向情緒時，顧客參與程度越高。而此正面的經驗情緒，有助於提升共同生產的意願。因此，涉入可能干擾影響共同生產之前因。

基於上述，本研究認為，顧客組織承諾及涉入均會正向干擾夥伴契合度、服務創新及角色明確度對共同生產的影響。亦即，在高的顧客組織承諾及涉入下，若顧客知覺到較緊密的夥伴契合度、高的服務創新及較高的角色明確度，將可更加提升顧客共同生產。



## 第二節 研究目的

本研究根據共同生產的概念，探討人壽保險產業中的顧客共同生產行為，以及夥伴契合度、服務創新及角色明確度對於共同生產的影響，並加入顧客組織承諾及涉入為干擾變數，希望能藉由文獻的回顧，以及收集資料來做實證上的分析，建立影響共同生產的模式。具體探討議題如下：

- 一、探討夥伴契合度對共同生產之影響性。
- 二、探討服務創新對共同生產之影響性。
- 三、探討角色明確度對共同生產的影響性。
- 四、顧客組織承諾是否干擾上述關係。
- 五、涉入是否干擾上述關係。



### 第三節 研究流程

首先在研究背景與動機的激發下，界定了本研究目的、研究範圍與研究對象，接著蒐集、探討相關文獻後，建立研究架構。本研究流程圖如 1-1 所示，分述準備階段、實施階段及完成階段如下：



圖 1-1 本研究流程圖



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