



變額萬能壽險之購買動機與認知差異 Buying Motives and Cognitive Differences of Variable Universal Life Insurance

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摘要

優先滿足最重視的需求會引發消費者的購買動機，而投資型保單屬金融商品，應瞭解風險承受度，依個人特性、風險偏好、成本考量、情境改變做出不同決策（林怡秀，2009）。購買動機是認同進而產生需求的關鍵，掌握購買動機，有利銷售推廣，亦可在動機差異下，探究是否會因此產生購後的認知差異，做為調整行銷方式的依據。

本文針對變額萬能壽險做為研究方向，探究保單持有者的特性是否與購買動機、認知差異有關聯性，以及消費者之購買動機對認知差異是否呈顯著影響，做為市場參考的依據。以全國北、中、南、東各區購買過保單者做為調查對象，研究期間為2012年11月至2013年1月，有效樣本475份，採問卷調查法，運用單因子變異數、因素分析、信效度、多元迴歸進行檢定。

研究結果顯示：（一）持有保單時間與變額萬能壽險購買動機顯著相關；（二）居住區域、持有保單時間與變額萬能壽險認知差異顯著相關；（三）整體消費者之購買動機對認知差異呈顯著影響。

關鍵詞：變額萬能壽險、購買動機、認知差異、多元迴歸、單因子變異數

Abstract

Satisfying the primary demands will bring the consumers' purchasing motivation. Moreover, the investment-type insurance belongs to financial products. The consumers should make decision based on personal characteristics, risk preference, cost consideration and scenarios (Lin, 2009). Purchasing motivation is the key to showing identification and further having demands. Grasping purchasing motives could facilitate marketing and promotion. Also, it could explore whether the motivation diversity will result in cognitive difference after purchasing, which could be regarded as the foundation to adjust marketing means.

With the "variable universal life" as research direction, this study is going to investigate whether the characteristics of the insurance holder are correlated with the purchasing motivation and cognitive difference, and whether the consumers' purchasing motivation shows significant influence on the cognitive difference, which could serve as the reference for the market. With the consumers who have ever purchased insurance in North, Central, South and East regions as the subjects, it conducted study from November, 2012 to January, 2013. The 475 valid samples are obtained by using questionnaire survey, which are then analyzed with one-way ANOVA, factors analysis, reliability and validity and multiple regression methods.

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