

**A study on the Customer Values of  
General Insurance and Bancassurance in Taiwan**

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**ABSTRACT**

The General insurance salesperson gives the impression of being untrustworthy, but they offer many types of insurance product. On the other side, banks provide fewer types of insurance product, however, their brand image is much better. In this kind of situation, which distribution channel would customers prefer to purchase their insurance? This research discusses this dilemma situation and analysis it. Literacy review is used to find more information about Taiwan's banking and insurance industry and the concept of customer value. An interview is taken to ask deeper questions to understand more about this industry. Customers' perceived value toward general insurance and bancassurance are surveyed by questionnaires from customer value perspective. This research applies T-test, one-way ANOVA, Linear Regression, and Post Hoc to analyze the questionnaires.

The main findings of this research are marriage, age, and career should be deeply concerned by both general insurance and bancassurance in Knowledge Value aspect, especially single, age of 20-30, and student do care about Knowledge Value than married, age above 31, and service industry employee. For general insurance companies, customers' purchase intention is significantly affected by Brand Image, Emotional Value, and Social Value. But for bancassurance companies, their customers' purchase intention is significantly affected by Social Value, Functional Value, and Knowledge Value.

Keywords: General insurance, Bancassurance, Customer Value, Perceived Value, Purchase Intention