

銀行理財專員角色壓力與專業倫理困境之研究

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摘 要

因應全球金融環境變化與挑戰，近幾年來各國央行貨幣政策以調降利率因應，因利差縮小，影響銀行收益。為達成業績目標與增加客戶收益，客戶的投資理財業務需求增加，主管機關重視銀行內部控制，積極預防弊端的發生，致力於降低理財專員的不倫理行為。銀行為增加理財業務手續費收入，持續強力推動理財商品的行銷活動，銀行理財專員時常因此產生角色壓力與專業倫理困境，本研究探討理財專員的角色壓力對專業倫理困境之關聯，以問卷調查法進行，透過相關人員聯繫將網路問卷連結開放給相關參與者填答，共取得 237 份有效問卷回覆。研究結果發現：角色壓力愈大專業倫理困境愈高，且角色壓力中的角色超負荷與角色衝突對專業倫理困境有預測效果。

關鍵詞：理財專員、角色壓力、專業倫理困境

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Research on the Role Stress and Professional Ethical Dilemma of Personal Banker

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Abstract

A lot of countries reduced interest rate as their monetary policies in response to changes and challenges in the global financial environment. Since deposit spreads continued to shrink, it had a huge impact on bank profits. In order to achieve the revenue target and also increase customers' benefits, the needs of wealth management services increased. Government pay attention to bank internal control and try to reduce fraudulent practice and personal bankers' unethical behavior. With target of increase transaction fee from wealth management services, banks have to push their customers to join various marketing activities and strongly recommend their customers to invest in some particular securities. Personal bankers encounter conflicts of role stress and professional ethical dilemma. This study explores the relationships between personal bankers' role stress and professional ethical dilemma. Questionnaire survey was used to collect data. The link of online survey was sent by major contact person to research participants and 237 effective responses were collected. The results showed that personal bankers with higher role stress also had higher professional ethical dilemma. Role overload and role conflict can effectively predict professional ethical dilemma.

Key words : Personal banker, Role stress, Professional ethical dilemma

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