

# 銀行業員工顧客導向服務行為與顧客關係品質之研究

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## 摘要

台灣金融業面臨大陸市場的開放及競爭日益激烈的態勢下，各銀行業者無不期待以差異化服務策略來達到和競爭對手區隔的效果。因此業者要如何吸引客戶，與其建立長久的顧客關係，則成為銀行業最關心的話題。由於金融業為高度服務接觸的產業，而員工服務行為的好壞會直接影響到顧客關係品質，因此，本研究目的在探討銀行員工的顧客導向服務行為與關係品質之間的關係。本研究以問卷調查為主要之資料搜集工具，問卷發放給台中、台北、台南、花蓮的50家金融機構的員工與其顧客，員工填寫顧客導向服務行為問卷，顧客填寫關係品質問卷，調查時間為2010年7月1日至7月31日。每家金融機構以五位員工和十位顧客為對象，共計發出員工問卷250份、顧客問卷500份，實際回收可利用員工問卷180份、顧客問卷360份，以配對方式進行統計分析。本研究結果發現：角色內顧客服務行為與關係品質、信任、滿意度有顯著的正向關係。其次，角色外顧客導向服務行為與關係品質、信任、滿意度、承諾皆具有顯著的正向關係。本研究最後依據實證研究之結果，了解銀行業員工的顧客導向服務行為與顧客關係品質之關係，可對於銀行業者未來在進行顧客關係管理、服務環境設計及人力資源管理等方面提出實務上之建議。

關鍵詞：台灣金融業、顧客導向服務行為、顧客關係品質

## 目錄

中文摘要	英文摘要
誌謝辭	內容目錄
圖目錄	表目錄
第一章 緒論	1 第一節 研究背景與動機
1 第二節 研究問題與目的	3 第三節 研究的重要性
5 第四節 研究流程	5 第二章 文獻探討
9 第一節 顧客導向服務行為	9 第二節 關係品質
20 第三節 顧客導向服務行為與關係品質之關係	36 第三章 研究方法
40 第一節 研究架構	40 第二節 抽樣設計
41 第三節 變數之操作性定義與衡量	42 第四節 資料分析方法
47 第五節 信度與效度分析	47 第四章 實證結果分析
54 第一節 基本資料分析	54 第二節 顧客導向服務行為與關係品質之相關分析
61 第三節 顧客導向服務行為與顧客關係品質之關係	63 第五章 結論與建議
70 第一節 研究結論	70 第二節 管理實務意涵
73 第三節 研究限制	73 第四節 未來研究建議
77 參考文獻	79 附錄：研究問卷（員工問卷）
100 研究問卷（顧客問卷）	103

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