

# 關係連結方式之品牌關係、顧客關係、與夥伴關係模式 以國際保險經紀人公司為例

李昀諮、張魁?

E-mail: 374910@mail.dyu.edu.tw

## 摘要

本研究以保險經紀人為主要標的，透過探討關係連結策略、關係型態建立、顧客忠誠度與購買意願，使企業能有效的掌握顧客資訊，與顧客建立長久的雙向關係，提升競爭力並使企業能夠長期維繫顧客忠誠度與增進顧客購買之意願。本研究以問卷調查的方式，來探討保險經紀人品牌的關係連結策略對顧客忠誠度與購買意願之影響。本研究問卷對象為台灣地區保險消費者，總共有效樣本407份，再以SPSS、AMOS統計軟體進行實證分析。本研究的主要結果、意涵與貢獻分述如下：一、品牌知名度、參考價格與資訊分享慣例對不同關係建立的影響為最大。二、企業與顧客之連結品牌關係、顧客關係與夥伴關係皆會影響顧客忠誠度與購買意願；其中，顧客關係大於品牌關係對於顧客忠誠度與購買意願，可發現顧客關係是影響顧客購買的主因。三、對企業經營消費者而言，品牌關係、顧客關係與夥伴關係皆是不可忽略任何一個的關係因素。四、本研究提出的建置關係策略，提供企業在擬定策略上可以有參考的依據。

關鍵詞：資本型態、關係連結策略、顧客忠誠度、購買意願

## 目錄

Chinese Abstract .....	iii	English Abstract .....	iv
Chinese Acknowledgements .....	v	Contents .....	vi
Tables .....	viii	Figures .....	x
Chapter 1			
Introduction .....	1	1.1 Background and Motivation .....	1
Purpose of Study .....	4	1.2 Importance of Study .....	5
Process of Study .....	7	1.3 Customer Relationship .....	8
Introduction of the Industry .....	8	2.1 Literature Review .....	8
13 2.2 Relationship Bond Ways.....	13	2.2 Relationship Bond Strategy .....	19
2.3 Capital Patterns and Related Theories .....	19	2.3 Customer Relationship .....	28
2.4 Relationship Bond Strategy .....	28	2.4 Customer Loyalty .....	48
2.5 Brand Relationship .....	45	2.5 Purchase Intention .....	60
2.6 Customer Relationship .....	48	Chapter 3	
2.7 Partnership .....	55	Methodology .....	65
2.8 Customer Loyalty .....	55	3.1 Study Framework and Research Hypotheses Compiled .....	65
2.9 Purchase Intention .....	60	3.2 The Definition and Measured Question Items of the Study Variables.....	67
Chapter 3		3.3 Questionnaire Design Process and Sampling Methods .....	73
Methodology .....	65	3.4 Pretest Implementation and Data Analysis .....	74
3.1 Study Framework and Research Hypotheses Compiled .....	65	Chapter 4 Empirical Analysis and Results.....	87
3.2 The Definition and Measured Question Items of the Study Variables.....	67	4.1 Formal Implementation and the Sample Structure .....	87
3.3 Questionnaire Design Process and Sampling Methods .....	73	4.2 Formally Questionnaire Data Analysis .....	88
3.4 Pretest Implementation and Data Analysis .....	74	4.3 Structural Model .....	97
Chapter 4 Empirical Analysis and Results.....	87	4.4 Empirical Result Analysis .....	100
4.1 Formal Implementation and the Sample Structure .....	87	Chapter 5 Conclusions and Recommendations .....	105
4.2 Formally Questionnaire Data Analysis .....	88	5.1 Results of Hypothesis Testing .....	105
4.3 Structural Model .....	97	5.2 Conclusions of the Study .....	106
4.4 Empirical Result Analysis .....	100	5.3 Managerial Implications and Research Contribution .....	110
Chapter 5 Conclusions and Recommendations .....	105	5.4 Limitations of This Study and the Subsequent Development.....	113
5.1 Results of Hypothesis Testing .....	105	References .....	117
5.2 Conclusions of the Study .....	106	Appendix .....	138
5.3 Managerial Implications and Research Contribution .....	110		
5.4 Limitations of This Study and the Subsequent Development.....	113		
References .....	117		
Appendix .....	138		

## 參考文獻

- A. Chinese Section 1.江坤源（2006），「公部門建照審查專業知識延續管理研究 以台北縣為例」，私立長庚大學企業管理研究所未出版碩士論文。2.江朝國（1994），「保險法論」，瑞興圖書印行。3.余泰魁、吳桂森、楊淑斐（2003），「線上學習市場行銷組合驗證性因素分析之研究」，中華管理評論國際學報，第6卷第4期，第50-65頁。4.吳行健（2000），「電子化對企業的衝擊坐大或出局」，管理雜誌，第314期。5.吳秉育、余旻薇、李逸菲（2005），「連結模式對關係品質、品牌關係與品牌權益之影響」，第九屆科技整合管理研討會，第352-375頁。6.李建進（2004），「關係強度與顧客忠誠度之研究 以某綜合證券商為例」，私立大葉大學資訊管理研究所未出版碩士論文。7.李昭賢（1998），「供應鏈管理分析模式之研究」，國立中興大學企業管理研究所為出版碩士論文。8.杜拉克（Drucker, Peter F.）原著，張玉文譯（2000），「知識管理 哈佛商業評論」，天下文化出版。9.汪曼穎、陳曉萍（2006），「品牌知

名度與產品涉入度對於品牌表徵的影響」，中華心理學刊，第48卷第3期，第235-254頁。10.周逸衡、黃盈裕與施清仁（2002），「配銷商與經銷商之關係連結研究—以電腦週邊產品銷售產業為例」，東海管理評論，第四卷第一期，第55-90頁。11.林大容譯（2002），「智慧資本:如何衡量資訊時代無形資產的價值」，臉譜出版。12.林文寶（2001），「影響關係行銷策略運用因素與績效之研究」，東海管理評論，第三卷第一期，第79-112頁。13.林仲威（2003），「我國金融從業人員對金融證照認知之研究-以理財規劃人員專業能力測驗為例」，實踐大學企業管理研究所碩士論文。14.林育生（2006），「我國非營利組織在立法過程中的議題倡導策略—以董氏基金會推動“菸害防制法”修訂為例」。國立政治大學經營管理碩士學程（EMBA）。15.林素吟（2005），「產品保證與品牌知名度對顧客忠誠度的影響之研究」，中華管理評論—國際學報，第八卷第一期。16.林隆儀、林岳民（2005），「廣告比較策略與廣告訴求方式對購買意願的影響 產品涉入之干擾效果」，企業管理學報，第65期，第1-30頁。17.林隆儀、陳俊碩（2010），「來源國形象與品牌知名度的組合效度對消費者購買意圖的影響 產品涉入的干擾效果」，聯大學報，第七卷第1期，第129-147頁。18.林福仁、林煌基（2003），「資訊分享以強化時基競爭力:台灣半導體產業供應鏈資訊整合之研究」，中山管理評論，第十一卷第三期，第533-570頁。19.林鍵（2002），「參考價格與語意線索對於消費者網路購買行為之探討」，國立中央大學資訊管理學系未出版碩士論文。20.邱皓政（2011），「結構方程模式 LISREL/SIMPLIS原理與應用」，雙葉出版社。21.洪順慶（2003），「從滿意到愛慕的服務秘訣」，天下雜誌出版。22.洪廣朋、黃旭男、陳怡娟（2004），「企業間電子化採購對組織間關係的影響」，電子商務學報，第六卷第一期，第117-142頁。23.徐慧霞、莊致芬（2008），「顧客關係管理系統導入對顧客滿意度及忠誠度的影響:以壽險業為例」，Journal of China Institute of Technology, 第38卷，第305-315頁。24.張重昭、周宇貞（1999），「知覺品質與參考價格對消費者知覺價值與購買意願之影響」，企業管理學報，第45期，第1-36頁。25.張紹勳（2009），「研究方法:理論與統計」，滄海書局。26.梁安昌（1993），「不同價格訊息呈現方式下參考價格對消費者行為影響之研究」，國立政治大學企業管理研究所碩士論文。27.莊昆霖（2001），「大型電腦賣場與內部商店之服務品質對關係品質的影響」，國立雲林科技大學企業管理研究所碩士論文。28.許士軍（1990），「談中華文化與廣告」，動腦雜誌，6月號，第40-42頁。29.連慶雄（2002），「社會資本、行銷智慧資本與績效 以房屋仲介業為例」，東海大學管理研究所碩士論文。30.陳美菁、陳建勝、柯在、劉詠順、栗志中（2010），「淺論我國保險經紀人產業之現況與展望」，朝陽商管評論，第九卷第一期，第39-60頁。31.黃少龍（2008），「專業知識、服務品質暨顧客滿意度關係之研究 以某金控公司為例」，私立大葉大學資訊管理學系碩士班碩士論文。32.黃芳銘（2006），「社會科學統計方法學 結構方程模式」，五南出版社。33.黃國樞/黃光國著（1991），「中國人心理與行為」，桂冠出版社。34.黃禮鳳召集（2000），「我國產險行銷制度之研究」，保發中心發行。35.黃識銘、余泰魁（2006），「關係連結與未來關係互動之研究-關係品質中介效果」，Journal of Management & Systems, 第13卷第3期，第265-292頁。36.黃識銘、方世榮（2003），「行銷通路成員之夥伴關係長期導向與組織間績效之研究」，管理評論，第二十二卷第二期，第55-85頁。37.黃識銘、方世榮、楊舒蜜（2010），「品牌利益對品牌忠誠度之影響—品牌關係品質與顧客關係品質的中介效果」，管理與系統，第17卷第4期，第373-402頁，TSSCI。38.楊孟芳（2010），「臺灣化妝品購買意願之研究 促銷活動、認知價值、品牌形象與生活型態之應用」，國立中興大學行銷學系碩士學位論文。39.董亮君（2000），「從電腦使用者專業知識差異的角度來探討認知適合理論之合用性 理論的修正與實證研究」，國立中正大學資訊管理研究所未出版碩士論文。40.詹文男（2002），「企業智慧資本衡量研究 以資訊硬體產業為例」，國立中央大學研究所博士班，產業論壇。41.劉京偉（2000），「知識管理的第一本書」，商周出版。42.蔡孟原（2004），「顧客基礎的品牌權益對高級飯店財務績效之影響」，國立成功大學企業管理系碩士班碩士論文。43.蔡晟權（2007），「關係行銷結合方式、服務品質對顧客滿意度與忠誠度的影響」，國立成功大學碩士論文。44.賴碧瑤（2002），「社會資本、智慧資本和財務資本對於業務人員的業務效能之影響 - 以藥品行銷為例」，私立東海大學管理碩士在職專班（EMBA）碩士論文。45.戴雨蘋（2000），「從關係行銷之觀點探討買賣雙方關係-台灣地區半導體產業之實證研究」，中正大學企業管理研究所碩士論文。46.魏文欽、黃素芬（2008），「台灣不動產服務業顧客滿意度因果關係實證研究」，International Journal of LISREL, 第1卷第1期，第1-22頁。B. English Section 1. Aaker, D. A. (1996), Measuring brand equity across products and markets, California Management Review, 38, No.3, 102-20. 2. Aaker, D. A., (1998), Manage Brand Equity, New York, The Free Press. 3. Aggarwal, P., (2004), The Effects of Brand Relationship Norms on Consumer Attitudes and Behavior, Journal of Consumer Research, Vol. 31 No. 1, 87-101. 4. Allenby, Greg M. and Peter J. Lenk (1995), Reassessing Brand Loyalty, Price Sensitivity, and Merchandising Effects on Consumer Brand Choice, Journal of Business & economic Statistics, Vol. 13 No. 3, 281-289. 5. Ambler, T. (1997), Do Brands Benefit Consumers, International Journal of Advertising, Vol. 16 No. 3, 167-195. 6. Ambler, T., Bhattacharya, C. B., Edell, J., Keller, K. L., and Mittal, V. (2002), Relating Brand and Customer Perspectives on Marketing Management. Journal of service Research, 5(3): 13-25. 7. Andaleeb, S. S. (1996). An experimental investigation of satisfaction and commitment in marketing channels: The role of trust and dependence. Journal of Retailing, 72(1), 77-93. 8. Anderson, E. and Weitz, B.(1992), The Use of Pledge to Build and Sustain Commitment in Distribution Channel, Journal of Marketing Research, 29(February), 18-34. 9. Armstrong, G. and Kotler P. (2000), Marketing: An Introduction, 5th ed. Upper Saddle River, NJ: Prentice Hall, 109-113. 10. Arnold, D. (1993), The Handbook of Brand Management, Mass: Addison-Wesley. 11. Atuahene-Gima, K. and Murray, J. Y. (2004), Antecedents and Outcomes of Marketing Strategy Comprehensiveness, Journal of Marketing, 68(4), 33-46. 12. Bagozzi, R. P. and Yi, Y. (1988), On the Evaluation for Structural Equation Models, Journal of the Academy of Marketing Science, Vol. 16, 74-94. 13. Baron-Epel, A., Drach-Zahavy, H., Peleg. (2003). Health promotion partnerships in Israel: motives, enhancing and inhibiting factors, and modes of structure. Health Promotion International, 18(1), 15-23. 14. Beatty, S. E., M. Mayer, J. E. Coleman, K. E. Reynolds and J. Lee (1996), Customer -Sales Associate Retail Relationship, Journal of Retailing, Vol.72 No.3, 223 - 247. 15. Ben, L., and Frank, A. (2010), Pricing Strategy and the Formation and Evolution of Reference Price Perceptions in New Product Categories, Psychology & Marketing, Vol. 27(9), 846 - 873. 16. Bendapudi, N. and Leone, R. P. (2001), How to Lose Your Star Performance without Losing Customers, Too, Harvard Business Review, Vol. 79 No. 10, 104-110. 17. Bentler, P. M. (2001), EQS 6 structural

equations program manual, Encino, CA: Multivariate Software, Manuscript in preparation.

18. Berry, L. L., Parasuraman, A. (1991), Marketing Service: The word 'bonding' refers more to an on-going process, and 'bonds' to a relationship that has already been established, This paper uses the term 'relationship bonding' in place of 'relationship bonds' or others, meaning an on-going marketing process.
19. Berry, L. L. (1995), Relationship Marketing of Services-Growing Interest, merging Perspectives, *Journal of the Academy of Marketing Science*, 23(4), 236-245.
20. Bettman, J. R. (1973), Perceived Risk and Its Components: A Model and Empirical Test, *Journal of Marketing Research*, Vol. 10 No. 2, 184-190.
21. Bharadwaj, A.S. (2000), A Resource-Based Perspective on Information Technology Capability and Firm Performance: An Empirical Investigation, *MIS Quarterly* (24:1), 169-196.
22. Biswas, Abhijit and Edward A. Blair (1991), Contextual Effects of Reference Price in Retail Advertisement, *Journal of Marketing*, 55, 1-12.
23. Bitta, Della, Albert J., Kent B. Monroe, and John M. McGinnis (1981), Consumer Perceptions of Comparative Price Advertisements, *Journal of Marketing Research*, 18(November), 418-427.
24. Blackwell, R.D., Miniard, P.W., and Engel, J.F. (2006), *Consumer Behavior* (10th ed.). Boston: South-Western.
25. Blair, Edward A. and E. Laird Landon (1981), The Effects of Reference Prices in Retail Advertisements, *Journal of Marketing*, 45(Spring), 61-69.
26. Bollen, K. A. (1989), *Structural equations with latent variables*, New York: Wiley.
27. Bollen, K. A. and Long, J. S., (1993), *Testing Structural Equation models*, Sage Publications, Newbury Park, CA.
28. Bontis, N. (1999), Managing organizational knowledge by diagnosing intellectual capital: framing and advancing the state of the field, *International Journal of Technology Management*, Vol.18 No.5/6/7/8, 433-62.
29. Bontis, N., Keow, W.C.C. and Richarson, S. (2000), Intellectual capital and business performance in Malaysian industries, *Journal of Intellectual Capital*, Vol.1 No.1, 85-100.
30. Bourdieu, P., & Nice, R. (1977), *Outline of a theory of practice*: Cambridge University Press.
31. Brennan and Connell (2000), Intellectual capital: Current issues and policy implications, *Journal of Intellectual Capital*, Vol. 1 No.3, 206-240.
32. Briswas, Abhijit and Edward A. Blair (1991), Contextual Effects of Reference Price in Retail Advertisement, *Journal of Marketing*, Vol. 55, 1-12.
33. Caceres, R. C. & Paparoidamis, N. G. (2007), Service Quality, Relationship Satisfaction, Trust, Commitment and Business-to-Business Loyalty, *European Journal of Marketing*. 41(7/8), 836-867.
34. Chang, Tzung-Zong and Albert R. Wildt (1994), Price, Product Information, and Purchase Intention: An Empirical Study, *Journal of the Academy of Marketing Science*, 22, No.1, 16-27.
35. Chaudhuri, A. & Holbrook, M. B. (2001), The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty, *Journal of Marketing*. 65(2), 81-93.
36. Chiu, H.-C, Y.-C. Hsieh, Y.-C. Li and M. Lee (2005), Relationship marketing and consumer switching behavior, *Journal of Business Research*, 58, 1681-1689.
37. Cravens, D. W. (1995), Introduction to the special issue. *Journal of the Academy of Marketing Science*, 23(3), 235-249.
38. Crosby, L. A. and Stephens, N. (1987), Effects of Relationship Marketing on Satisfaction, Retention, and Prices in the Life Insurance Industry, *Journal of Marketing Research*, 24(November), 404- 411.
39. Crosby, L.A., K. R. Evens and D. Cowles (1990), Relationship Quality in Service Selling: An Interpersonal Influence Perspective, *Journal of Marketing*, 54, 68-81.
40. De Wulf, K., Odekerkem-Schroder, G., and Iacobucci, D., "Investments in Consumer Relationships: A Cross-Country and Cross-Industry Exploration," *Journal of Marketing*, Vol. 65, No. 4, 2001, pp. 33-50.
41. Diskson, Peter R. and Alan G. Sawyer (1990), The Price Knowledge and Search of Supermarket Shoppers, *Journal of Marketing*, 42(July), 42-53.
42. Dodds, William B., Kent B. Monroe, and Dhruv Grewal (1991), The Effects of Price, Brand, and Store Information on Buyers' Product Evaluations, *Journal of Marketing Research*, Vol. 28(August), 307-319.
43. Duboff, R. and Heaton, C. (1999), Employee Loyalty: A Key Link to Value Growth, Strategy and Leadership, Vol. 27 No. 1, 8-13.
44. Dyer, J. H. (1997), Effective inter-firm collaboration: how firms minimize transaction value, *Strategic Management Journal*, Vol. 18, 553-556.
45. Edvinsson, L. and Malone, M. S. (1997), *Intellectual Capital: Realizing Your Company's True Value by finding its Hidden Roots*, New York: HarperCollins Publishers Inc.
46. Farquhar, P. H. (1990), Managing brand equity, *Journal of Advertising Research*, 8, 7-12.
47. Fishbein M. A. and Ajzen, I. (1975), *Belief, attitude, intention, and behavior: An introduction to theory and research*, Reading, MA: Addison-Wesley.
48. Fornell, C. (1982), *A Second Generation of Multivariate Analysis: Measurement and Evaluation*, New York: Praeger.
49. Fornell, C. and Larcker, D. F. (1981), Evaluating Structural Equation Models with Unbervables and Measurement Error, *Journal of Marketing Research*, Vol. 18, 39-50.
50. Fournier, S. (1998), Consumers and Their Brands: Developing Relationship Theory in Consumer Research, *Journal of Consumer Research*, 22 No.3, 327-343.
51. Frazier, Gary L. and John D. Summers (1986), Perception of Interfirm Power and Its Use within a Franchise Channel of Distribution, *Journal of Marketing Research*, Vol.23, 169-176.
52. Ganesan, S. (1994), Determinants of long-term orientation in buyer-seller relationships, *Journal of Marketing*, 58(2), 1-19.
53. Garbarino, Ellen; Johnson and Mark S. (1999), The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships, *Journal of Marketing*, 63(2), 70-87.
54. Gassenheimer, Jule B., J. Charlene Davis, and Robert Dahlstrom (1998), The Effects of Incongruity: Is Dependent What We Want To Be?, *Journal of Retailing*, 74(Summer), 247-271.
55. Gay, L. R. (1992), *Educational research competencies for analysis and application*, New York: Macmillan.
56. Grewal, Dhruv and R. Krishnan (1998), The Effects of Store Name, Brand Name, and Price Discounts on Consumers' Evaluations and Purchase Intentions, *Journal of Retailing*, Vol. 74.(Fall), Issue. 3, 331-352.
57. Gronholdt, L., Martensen, A. and Kristensen, K. (2000), The relationship between customer satisfaction and loyalty: Cross-industry differences. *Total Quality Management*, 11, 509-516.
58. Gutek, B. A., Bhappu, A. D., Liao-Troth, A. M. and Cherry, B. (1999), Distinguishing Between Service Relationships and Encounters, *Journal of Applied Psychology*, Vol. 84 No. 2, 218-233.
59. Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., and Tatham, R. L. (2006), *Multivariate data analysis* (6th ed.), Upper Saddle River, NJ: Prentice-Hall.
60. Hellier, P. K., Geursen, G. M., Carr, R. A., and Rickard, J. A. (2003), Customer repurchase intention: A general structural equation model, *European Journal of Marketing*, Vol. 37 No. 11/12, 17-62.
61. Hennig-Thurau, T., Gwinner, K. P. and Gremler, D. D. (2000), Why Customers Build Relationships with Companies- & Why Not, In T. Henning-Thurau and U. Hansen (Eds.) *Relationship Marketing: Gaining Competitive Advantage through Customer Satisfaction and Customer retention*, New York: Springer-Verlag Berlin Heidelberg, 217-230.
62. Hoyer WD and Brown, SP (1990), Effects of brand awareness

on choice for a common, repeatpurchase product, *Journal of Consumer Research*, 17, 141-148. 63. Hung, C. H. (2008), The Effect of Brand Image on Public Relations Perceptions and Customer Loyalty, *International Journal of Marketing*, 25(2), 237-246. 64. Huntley, J.K. (2006), Conceptualization and measurement of relationship quality: linking relationship quality to actual sales and recommendation intention, *Industrial Marketing Management*, 35(6), 703-714. 65. John, L. C. (2011), Using external reference price to reduce resistance to leisure service pricing increases, *Managing Leisure*, Vol. 16, Issue 3, pp. 207-215. 66. Joia, L.A. (2000), Measuring intangible corporate assets Linking business strategy with intellectual capital, *Journal of Intellectual Capital*, Bradford, Vol.1 Iss.1, 68. 67. Jones, T. O. and W. E. Jr. Sasser (1995), Why Satisfied Customer Defect, *Harvard Business Review*, Vol.73 No. 6, 88-99. 68. Joreskog, K. G., Sorbom, D. (1996). LISREL 8: user ' s reference guide, Chicago: Scientific Software International. 69. Kahneman, D., & Tversky, A. 1979. Prospect theory: An analysis of decisions under risk, *Econometrica*, Vol.47, 263-291. 70. Kalwani, Manohar U., Yim, Chi-Kin, Rinne, Heikki J. and Sugita, Yoshi, (1990), A Price Expectations Model of Consumer Brand Choice, *Journal of Marketing Research*, Vol. 27, 251-262. 71. Kandell, J. (2000), CRM, ERM, One-to one Decoding Relationship Management Theory and Technology, *Trusts and Estates*, Vol.139 No. 4, 49-53. 72. Kannan, G. and Aulbur, W. G. (2004), Intellectual capital: Measurement effectiveness, *Journal of Intellectual Capital*, Vol. 5 No. 3, 389-413. 73. Keller, K. L. (2001), Building Customer-based Brand Equity, *Marketing Management*, Vol. 10 No. July, 14-19. 74. Keller, Kevin Lane (1993), Conceptualizing, Measuring, and Managing Customer-Based Brand Equity, *Journal of Marketing*, Vol. 57 No.1, 1-22. 75. King, N. and Anderson, N. (1990), Innovation and creativity at work: psychological and organizational strategies, *Innovation in working group*, In M.A. West & J.L. Farr (Eds.), New York: John Wiley & Sons, pp.81-100. 76. Kline, R. B. (1998), Principles and practice of structural equation modeling, NY: Guilford Press. 77. Kotler, Philip/ Keller, Kevin Lane (2011), *Marketing Management*, Pearson College Div. 78. Lagace, R., R. Dahlstrom and J. B. Gassenheimer (1991), The Relevance of Ethical Salesperson Behavior on Relationship Quality: The Pharmaceutical Industry, *Journal of Personal Selling and Sales Management*, Vol. 11 No. 4, 39- 47. 79. Lambert, D. M., Emmelhainz, M. A., and Gardner, J. T. (1996), Developing and implementing supply chain partnerships, *The International Journal of Logistics management*, 7(2), 1-17. 80. Lichtenstein, Donald R., and William O. Bearden (1989), Contextual Inferences on Perceptions of Merchant Supplied Reference Price, *Journal of Consumer Research*, vol. 15(September), 55-66. 81. Liefeld, John and Louise A. Heslop (1985), Reference Prices and Deception in Newspaper Advertising, *Journal of Consumer Research*, Vol. 10(February), 70-80. 82. Liu, S. F., Wang, W. C., and Chen, Y. H. (2009), Applying Store Image and Consumer Behavior to Window Display Analysis, *Journal of American Academy of Business*, 14(2), 70-74. 83. Maccallum, R.C., Roznowski, M., Mar, C.M., and Reith, J.V. (1994), Alternative Strategies For Cross-Validation of Covariance Structure Models, *Multivariate Behavioral Research*, 29(1), 1-32. 84. Maloni, M.J, Benton, W.C. (2000), Power influences in the supply chain, *Journal of Business Logistics*, 21(1), 49 – 74. 85. Marchand, D. A., Kettinger, W. J. and J.D. Rollins (2000), Information Orientation: People, Technology and the Bottom Line, *Sloan Management Review*, Summer, 68-80. 86. Mayer, R.C, Davis, J.H, and Schoorman F.D. (1995), An Integrative Model of Organizational Trust, *Academy of Management Review*, Vol. 20 No. 3, 709-734. 87. McCall, G. J. (1970), The social organization of relationships, In McCall, G. J. et al. (eds.), *Social Relationships* (334-351), Chicago, IL: Aldine Publishing Company. 88. Mills, P. K., Chase, R. B. and Margulies, N. (1983), Motivating the Client/Employee system as a Service Production Strategy, *Academy of Management. The Academy of Management Review*, Vol. 8 Iss. 2, 301-310. 89. Monga, A. B. (2002), Brand as a Relationship Partner: Gender Differences in Perspectives, In Broniacyk, S. M. and K. Nakamoto ( Eds. ) , *Advances in Consumer Research*, 29, Provo, UT: Association for Consumer Research, 36-41. 90. Monroe, Kent B. (1984), Theoretical and Methodological Developments in Pricing, *Advances in Consumer Research*, 11, Thomas C. Kinnear, ed. Provo, Utah: Association for Consumer Research, 636-637. 91. Morgan, R. M. and S.D. Hunt (1994), The Commitment and Trust Theory in Relationship Marketing, *Journal of Marketing*, 58(Oct.), 80-93. 92. Mun, S.B., and Nadiri, M.I. (2002), Information technology externalities: Empirical evidence from 42 U.S industries, Working paper 9272, National Bureau of Economic Research, (October). 93. Nahapiet, J., and Ghoshal, S. (1998), Social capital, intellectual capital, and the organization advantage, *Academy of Management Review*, 23(2), 17-40. 94. Palmatier, P, Dant, R. P, Grewal, D, and Evans, K. R. (2006). Factors influencing the effectiveness of relationship marketing: A meta-analysis, *Journal of Marketing*, 70(October), 136-156. 95. Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1988). SERVQUAL: A multiple item scale for measuring consumer perceptions of service quality, *Journal of Retailing*, 64(1), 12-40. 96. Parsons, A. L. (2002), What determines buyer-seller relationship quality? An investigation from the buyer ' s perspective, *Journal of Supply Chain Management*, 38(2), 4-12. 97. Patricia Ordonez de Pablos (2004), Measuring and reporting structural capital: Lessons from European learning firms, *Journal of Intellectual Capital*, Vol. 5 Iss. 4, 629-48. 98. Peltier, J.W. and J. Westfall (2000), Dissecting the HMO-Benefits Managers Relationship: What to Measure and Why, *Marketing Health Services*, 20, 2, 4-13. 99. Peppers D., Rogers M., and Dorf B. (1999), Is your Company Ready for One-to-one Marketing?, *Harvard Business Review*, Vol. 77 No. 1, 151-160. 100. Perry, C., A. Cavaye and L. Coote (2002), Technical and social bonds within business-to-buisness relationships, *Journal of business and Industrial Marketing*, 17, 1, 75-88. 101. Petty and Guthrie (2000), Intellectual capital literature review: Measurement, reporting and management, *Journal of Intellectual Capital*, Vol. 1 No. 2, 155-176. 102. Petty, R. E., and Cacioppo, J. T. (1986), *Central and Peripheral Routes to Attitude Change*, New York: Springer-Verlag. 103. Pollack, B. L. (2009), Linking the Hierarchical Service Quality Model to Customer Satisfaction and Loyalty, *Journal of Marketing*, 23(1), 42-50. 104. Porter, M. E. (1985), Technology and Competitive Advantage. *Journal of Business Strategy*, 5(3): 60. 105. Puto, Christopher P. (1987), The Framing of Buyer Decision, *Journal of Consumer Research*, 14, 301-315. 106. Quinn, J. B., Philip A. and Syndey F (1996), Managing Professional Intellect: Making the Most of the Best, *Harvard Business Review*, Mar-Apr. 107. Rackham, L. F. and R. Ruff (1995), Getting Partnering Right: How to Market Leaders Are Creating Long-term Competitive Advantage, McGraw-Hill Int ' l Enterprises Inc. 108. Rajesh Chandrashekar and Dhruv Grewal

(2006), Anchoring effects of advertised reference price and sale price: The moderating role of saving presentation format, *Journal of Business Research*, Vol. 59, 1063-1071. 109. Reichheld, F. F. and Scheffer, P. (2000), E-loyalty: Your secret weapon on the web, *Harvard Business Review*, 78:4, 105-113. 110. Reichheld, F. F., and Sasser, W. E. (1990), Zero defections: Quality comes to service, *Harvard Business Review*, 68, 105-111. 111. Robert, K., Varki, S., and Brodie, R. (2003), Measuring the Quality of Relationships in Consumer Service: An Empirical Study, *European Journal of Marketing*, Vol. 37 No. 1-2, 169-196. 112. Robert Wilken, Markus Corneliben, Klaus Backhaus, and Christian Schmitz (2010), Steering sales reps through cost information: An investigation into the black box of cognitive references and negotiation behavior, *International Journal of Research in Marketing*, Vol. 27 Iss. 1, 69-82. 113. Rogers and Peppers (2001), *The Relationship-Base Enterprise: Powering Business Success through CRM*, pp.52. 114. Roos, G. and J. Roos (1997), Measuring Your Company 's Intellectual Performance, *Long Range Planning*, Vol. 30 No. 3, 413-426. 115. Sara Campo and Maria J. Yahue (2007), Effects of price promotions on the perceived price, *International Journal of Service Industry Management*, Vol. 18 No.3, 269-286. 116. Schiffman, L. G. and Kanuk, L. L. (2007). *Consumer Behaviour*. New Jersey: Pearson Education Inc. 117. Selnes, Fred and James, Sallis (2003), Promoting Relationship Learning, *Journal of Marketing*, 67(July), 80-95. 118. Shen, Y., C. Chi, and J. Chen (2007), A new perspective on the effects of price promotions in Taiwan: a longitudinal study of a Chinese society, *International Journal of Consumer Studies*, Vol. 31 No.4, 385-90. 119. Simonin, B. L. (1999), Ambiguity and the process of knowledge transfer in strategic alliances, *Strategic Management Journal*, Vol. 20, 595-623. 120. Sirdeshmukh, D, J. Singh, and B. Sabol (2002), Consumer Trust, Value, and Loyalty in relational Exchanges, *Journal of Marketing*, Vol. 66, 15-37. 121. Sirohi, N., McLaughlin, E. W. and Wittink, D. R. (1998), A Model of Consumer Perceptions and Store Loyalty Intentions for a Supermarket Retailer, *Journal of Retailing*, Vol. 74 No. 2, 223-245. 122. Slater, S. F. and Narver, J. C. (2000), Intelligence Generation and Superior Customer Value, *Journal of the Academy of Marketing Science*, Vol. 28 No. 1, 120-127. 123. Smith, B. (1998), Buyer-seller relationships: Bonds, relationship agement and ex-type, *Revue Canadienne des Sciences de l'Administration*, 15(1), 76. 124. Spina, G., and Zotteri, G. (2001), The strategic context of customer-supplier partnerships: evidence from a global survey, *Integrated Manufacturing Systems*, Vol. 12 No.6/7, 483-492. 125. Stiroh, K. J. (2001c), Investing in information technology: Productivity payoffs for U.S. industries, *Current Issues in Economics and Finance*, Vol. 7 Iss. 6, 1-6. 126. Swift, R. S. (2001), *Accelerating Customer township Using and Relationship Technology*, New Jersey: Prentice Hall. 127. Tam, J. L. M., and Wong, Y. H. (2001), Interactive selling: A dynamic framework for services, *Journal of Services Marketing*, 15(5), 379-396. 128. Thomas A. Stewart (1998), *Intellectual Capital: The New Wealth of Organizations*, Performance Improvement, Vol.37 No.7, 56-59. 129. Tokman, Mert L., Lenita Davis M. and Katherine N. Lemon (2007), The WOW Factor: Creating Value through Win-Back Offers to Reacquire Lost Customers, *Journal of Retailing*, 83(1), 47-64. 130. Tzokas, N, M.Saren and PKyziridis (2001), Aligning Sales Management and Relationship Marketing in the Services Sector, *Service Industries Journal*, Vol. 21 No. 1, 195-210. 131. Ulaga, W. and Eggert, A. (2006), Relationship value and relationship quality, *European Journal of Marketing*, Vol. 40, 311-327. 132. Uncles, M. D., Dowling, G. R. and Hammond, K. (2003), Customer Loyalty and Customer Loyalty Programs, *Journal of Consumer Marketing*, Vol. 20 No. 4, 294-316. 133. Urbany, Joe E. Wiliam O. Bearden, and Dan C. Weibaker (1988), " The Effect of Plausible and Exaggerated Reference Prices on Consumer Perceptions and Price Search, *Journal of Consumer Research*, Vol. 15(June), 95-110. 134. Venetis, K.A. and P.N. Ghauri (2004), Service quality and customer retention: building long-term relationships, *European Journal of Marketing*, Vol. 38 No. 11/12, 1577-1598. 135. Vijayasathy, L. R. and D. Robey (1997), The Effect of EDI on Market hannel Relationships in Retailing, *Information & Management*, 33, 73-86. 136. Von Hippel, E. (1998), *The sources of innovation*, Cambridge: MIT Press. 137. Wernerfelt, B (1984), A Resource based view of the firm *Strategic, Management Journal*, Vol.5 No.2, 171-180. 138. Wheeler, A, (2003), *Designing Brand Identity*, Wiley. 139. Williams, J. D, S.-L. Han and W.J.Qualls (1998), A Conceptual Model and Study of Cross-Cultural Business Relationships, *Journal of Business Research*, Vol. 42 No. 2, 135-143. 140. Williamson, O. E. (1995), *Transaction Cost Economics and Organization Theory*, In O. E. Williamson, *Organization Theory: From Chester Barnard to the Present and Beyond*, New York: Oxford University Press, 207-256. 141. Wilson, D. T. (1995), An integrated model of buyer-seller relationships, *Journal of the Academy of Marketing Science*, 23(1), 335-345. 142. Winer, Russell S. (1986), A Reference Price Model of Brand Choice for Frequently Purchased Products, *Journal of Consumer Research*, 13(September), 250-256. 143. Zeithaml, V.A. and Bitner, M.J. (2000), *Services marketing: integrating customer focus across the firm* (2rd .ed), London : McGraw-Hill. C. Internet Section 1. 財團法人保險事業發展中心 , <http://www.tii.org.tw/index.asp>.