

自助式服務技術對顧客滿意度與忠誠度之影響-以銀行服務為例

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摘要

傳統的服務接觸是「高接觸，低技術」的傳遞系統，且服務接觸的研究重點多放在顧客與員工face-to-face或是voice-to-voice的互動上。隨著科技的發展，為了滿足消費者的需求，許多服務業者廣泛引進科技來協助服務的提供，不僅改變了原先的人際接觸關係，有些甚至取代了消費者與員工的互動介面，改由消費者自行利用科技來服務自己。因此，本研究以銀行業為例，著重於自助式服務技術，對顧客滿意度與忠誠度之影響。研究結果顯示：1、消費者知覺自助式服務技術有操作容易、科技失敗、省錢與立即性。2、當消費者知覺自助式服務技術有操作容易、省錢、立即性時，消費者滿意度愈高。3、當消費者知覺自助式服務技術有科技失敗時，消費者滿意度會降低。4、消費者的滿意度高，其忠誠度愈高。

關鍵詞：服務接觸；自助式服務技術(SSTs)；滿意度；忠誠度

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