

# The Impact of Self-Service Technologies on the Customer Satisfaction and Loyalty in Banking Services

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## ABSTRACT

The traditional service is a " high-touch, low-tech" of delivery system which the research of service encounters of aimed at the interaction between customers and employee""s face-to-face or voice-to-voice. With the development of technology, many companies have introduced it into service industry in order to satisfy consumers. Not only have it changed at original relationship of interpersonal contact, but also replaced the interactive interface between consumers and employees. Actually, customers can use it to serve by themselves. Therefore, the focus of this study is in banking services, in the Impact of Self-Service Technologies on the customer satisfaction and loyalty. The results revealed: 1. Consumers perceived that the self-service technologies could contain operation easily, produce technology failure, save money and respond immediately. 2. Consumers perceived that the self-service technologies could operation easily, save money and respond immediately; it could increase the consumer satisfaction. 3. Consumers perceived that the self-service technologies could produce technology failure; it could decrease the consumer satisfaction. 4. The more the satisfaction of the consumer, the more its loyalty. Key Words: service encounters、 self-service technologies(SSTs)、 satisfaction、 loyalty

Keywords : Service encounters ; Self-service technologies(SSTs) ; Satisfaction ; Loyalty

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