

# 現金卡服務便利性對服務品質影響之研究

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## 摘要

本研究以現金卡之消費者為調查對象，引用Berry et al.(2002)之服務便利性概念以及Dabholkar(1996)提出之整體情感模式為理論基礎，探討科技介入服務接觸之後，對消費者之服務便利性認知與服務品質評價之影響。研究結果顯示：1. 當消費者對使用科技產品的態度愈正面時，消費者對使用現金卡之後續利益便利性的認知有正面的影響。2. 當消費者愈重視與服務人員互動的需求時，消費者對使用現金卡之容易取得、交易以及後續利益便利性的認知有正面的影響。3. 當消費者對使用現金卡之交易以及後續利益便利性的認知愈高時，消費者服務品質的認知會有正面的影響。4. 當消費者對使用科技產品的態度愈正面時，消費者對服務品質認知會有正面影響。5. 當消費者愈重視與服務人員互動的需求時，消費者對服務品質認知會有正面影響。關鍵字：現金卡，服務便利性，自助服務科技，服務品質

關鍵詞：現金卡；服務便利性；自助服務科技；服務品質

## 目錄

目錄 封面內頁 簽名頁 授權書.....	iii	中文摘要.....	iii
.....v 英文摘要.....	v	.....vi 誌謝.....	vi
.....vii 目錄.....	vii	.....viii 圖目錄.....	viii
.....x 表目錄.....	x	.....xi 第一章 緒論.....	xi
.....1 第一節 研究背景與動機.....	1	.....1 第二節 研究目的.....	1
.....5 第二章 文獻探討.....	5	.....6 第一節 現金卡的起源與發展.....	6
.....6 第二節 服務便利性.....	6	.....11 第三節 自助服務科技.....	11
.....20 第四節 自助服務科技服務品質.....	20	.....25 第三章 研究方法.....	25
.....34 第一節 研究架構.....	34	.....34 第二節 研究假說.....	34
.....35 第三節 變數之衡量.....	35	.....37 第四節 研究對象與問卷設計.....	37
.....41 第五節 資料分析方法.....	41	.....42 第四章 資料分析.....	42
.....53 第一節 樣本結構分析.....	53	.....53 第二節 結構模型之評估.....	53
.....59 第三節 結構模型評估之結果.....	59	.....63 第五章 結論與建議.....	63
.....68 第一節 研究結論.....	68	.....68 第二節 管理意涵.....	68
.....72 第三節 研究限制.....	72	.....75 第四節 後續研究建議.....	75
.....76 參考文獻.....	76	.....78 附錄：研究問卷.....	78
.....94 圖目錄 圖2-1 服務便利性模式.....	94	.....12 圖2-2 消費者對自助服務科技之預期服務品質模式.....	12
.....13 圖3-1 研究架構.....	13	.....35 圖4-1 結構模型概念圖.....	35
.....59 圖4-2 連續 2差異性檢定決策樹模型圖.....	59	.....62 圖4-3 結構模型分析結果圖.....	62
.....64 表目錄 表2-1 現金卡簡介表.....	64	.....9 表2-2 自助服務科技的分類與應用.....	9
.....22 表2-3 影響自助服務科技服務品質因素彙整表.....	22	.....29 表2-4 自助服務科技服務品質構面之彙整.....	29
.....33 表3-1 服務便利性探究性因素分析.....	33	.....44 表3-2 自助服務科技服務品質探索性因素分析.....	44
.....45 表3-3 信度分析.....	45	.....47 表3-4 各構面之驗證性因素分析.....	47
.....49 表3-5 各構面之適配度評估.....	49	.....50 表3-6 各構面 值之相關矩陣.....	50
.....51 表3-7 各構面之區別分析結果表.....	51	.....51 表4-1 樣本回收情形.....	51
.....53 表4-2 基本資料分析次數分配表.....	53	.....54 表4-3 曾使用之自助服務科技次數分配表.....	54
.....55 表4-4 最常使用之自助服務科技次數分配表.....	55	.....55 表4-5 各構面之描述性統計.....	55
.....60 表4-6 結構模式參數.....	60	.....60 表4-7 巢狀分析之五種模式的定義.....	60
.....61 表4-8 巢狀模式分析表.....	61	.....63 表4-9 結構模型配適度指標.....	63
.....64 表4-10最大概似法之 估計值.....	64	.....65 表4-11最大概似法之 估計值.....	65
.....66 表5-1 研究假設實證結果.....	66	.....68	68

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