

比較二種康鉑卡選擇機制之研究

李伊、陳郁文

E-mail: 9423580@mail.dyu.edu.tw

摘要

近年來，康鉑卡市場競爭日趨激烈，各發卡機構身處在極度激烈競爭的環境，且面對未來更加嚴峻金融挑戰的情況下，如何強化資產品質、穩固市場佔有率及創造營收利益，以達永續經營的終極目標，已成為各發卡機構當前最重要的課題。本研究之目的與動機，是希望瞭解台灣地區康鉑卡之發展模式，探討國內實際金融環境及消費者對康鉑卡的需求。研究主要調查影響消費者選擇康鉑卡行為的個人屬性與產品功能的因素，從不同銀行之康鉑卡中發展出消費者的選擇模式，根據二階段的問卷資料調查台灣的五大銀行。使用兩種羅吉特模式來測定問卷資料，分別是次序回應羅吉特與多項羅吉特，並比較二種模式結果的適合度。研究的主要貢獻是提出影響選擇康鉑卡的因素，以為未來提出相關的行銷策略的參考。

關鍵詞：次序回應羅吉特、多項羅吉特、康鉑卡、消費者

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