

: A Study on Service Quality, Customer Satisfaction and Customer Loyalty of Foreign Banks in Taiwan - an Example Consumin

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ABSTRACT

The study discusses the influence of service quality of foreign banks on customer satisfaction and customer loyalty, with customers who receive general banking services as the study subjects. Through questionnaires and statistical analyses, the study explores the correlation between customers of different races and service quality, customer satisfaction and customer loyalty. The survey is made with foreign bank customers as the study subjects, yet taking into account that foreign banks in Taiwan tend to be located in urban areas, the questionnaire distribution has taken to base on the ratio of the number of branches of the foreign bank in a specified area to the total number of branches of the foreign bank. A total of 321 questionnaires were distributed, and 304 valid samples were recalled, giving an effective recall rate of 94.7%. The statistical analysis encompasses of descriptive statistical analysis, reliability analysis, validity analysis, one-way analysis of variance, t test, correlation analysis and regression analysis. The study findings revealed that foreign bank customers largely fall within the group aged 20 to 40; in addition, living area has significant influence on service quality and customer loyalty. As the overall service quality is significantly correlated to customer satisfaction and customer loyalty, customer loyalty, therefore, is also impacted, directly or indirectly, by service quality and customer satisfaction.

Keywords : service quality ; customer satisfaction ; customer loyalty

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