

信用卡促銷策略對消費者知覺價值與購買意願之影響-以衝動性購買特質為干擾變數

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摘要

本論文主要在探討信用卡促銷策略之誘因工具分類、取得時機與消費者知覺價值、購買意願之間是否存在某種關聯性。採用2×2(促銷工具分類×誘因取得時機)實驗設計,將促銷方式依促銷工具分類為金錢性、非金錢性;誘因取得時機分類為立即取得、遲緩取得。將信用卡業者經常採用的促銷方式歸為四類。藉以探討不同的促銷方式,如何影響消費者知覺價值、購買意願。最後,我們探討不同衝動性購買特質的消費者,對於促銷策略影響知覺價值、購買意願之干擾效果。本研究的重要發現與結論有三:(一)不同的促銷活動設計,會影響消費者知覺價值與購買意願。(二)不同衝動性購買特質,對促銷活動設計在消費者知覺價值與購買意願有其干擾效果。(三)「低衝動型」購買特質的消費者,對於促銷活動設計(金錢立即、金錢遲緩、非金錢立即、非金錢遲緩),其知覺價值與購買意願並無顯著差異。

關鍵詞:促銷策略、知覺價值、購買意願、消費者衝動性特質

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