

# The Effect of Credit Card Promotion Strategies on Consumer's Perception Value and Purchase Desire --Impulsivity ...

譚宜行、洪淑玲

E-mail: 9602315@mail.dyu.edu.tw

## ABSTRACT

The thesis mainly explores if there is any connection between credit cards promotion strategy incentive classification, fulfillment timing and consumer perception value, purchase desire. It uses 2x2 (promotion tools classification x fulfillment timing) experimental design method to classify promotion tools to monetary or non-monetary promotion; to classify fulfillment timing into timely and late fulfillment. To sort out 4 common credit card promotion mechanism performed by the bankers, we discuss how the different promotion tools impact the customer perception value and purchase desire. Eventually, we find out promotion strategies interfere in perception value and purchase desire to different impulsive level consumers. We have 3 important conclusions below. (a) The different promotion activities would impact customer 's perception value and purchase desire (b) The different impulsivity traits would interfere in the customer 's perception value & purchase desire. (c) " Low impulsive mode " purchase attitude customers show no big difference to the promotion (immediate monetary, late monetary, immediate non – monetary or late non-monetary) in perception value and purchase desire.

Keywords : Promotion Strategy/ Perception Value/ Purchase Desie/ Impulsivity Traits

## Table of Contents

封面內頁 簽名頁 授權書	iii	中文摘要	iv	英文摘	
要	v	誌謝	vi	目錄	vii
圖目錄	ix	表目錄	xii	第一章 緒論 第一節 研究背景與動機	1
第二章 文獻探討 第一節 促銷的定義	4	第二節 促銷的利益	5	第三節 促銷策略的種類及分類	7
第三章 研究方法 第一節 研究架構	17	第二節 研究假設	18	第三節 變數的操作定義與衡量	19
第四章 資料分析 第一節 信度分析	23	第二節 樣本結構分析	24	第三節 人口統計變項與衝動性購買特質之關係	26
第五章 結論與建議 第一節 研究結論	41	第二節 行銷應用與建議	44	第三節 研究限制與建議	45
參考文獻 中文部份	47	英文部份	48	附錄一 前測問卷	51
附錄二 正式問卷	56				

## REFERENCES

- 中文部份 1. 楊國樞等編 (1992), 社會及行為科學研究法, 第十三版, 上冊, 台北:東華書局。 2. 謝安田 (1998) 企業研究方法論, 台北, 文化大學商學院。 3. 徐心怡 (2000), 「消費者促銷知覺價值與促銷偏好程度之研究- 產品類別干擾交果之探討」元智大學管理研究所碩士論文。 4. 黃麗霞 (2002), 「贈品促銷型式對消費者的知覺價值與購買意願之影響」國立臺灣大學商學研究所博士論文。 5. 林詩晃 (2002), 「紅利積點活點設計與積點贈品偏好之關係—探討顧客忠誠度之干擾效果」國立交通大學經營管理研究所碩士論文。 6. 葉及綺 (2002), 「滿額現金回饋促銷型態對非計畫性購買行為之影響」, 國立成功大學國際企業研究所碩士論文。 7. 石芳珊 (2004), 「消費者衝動性購買行為之決定性因素探討」南華大學傳播管理研究所碩士論文。 8. 邱皓政 (2006), 社會與行為科學的量化研究與統計分析, 第二版, 台北:五南。 英文部份 1. Abhijit Biswas, Edward A. Blair, " Contextual Effects of Reference Prices in Retail Advertisements," Journal of Marketing, Vol.55, July, 1991, pp.1-12. 2. Beatty, S. E. & Ferrell M. E., 1998. Impulse Buying: Modeling Its Precursors. Journal of Retailing, Vol.74, No.2, pp.169-191. 3. Campbell, Leland and Diamond, W.D., " Framing and Sales Promotions: The

Characteristics of A Good Deal, " Journal of Consumer Marketing, Vol.7, No.4, Fall, 1990, pp.25-31. 4. Cobb C. J., and Hoyer W.D., 1986, " Planned versus Impulse Purchase Behavior " ,journal of Retailing, Vol.62,Winter, pp.67-81 5. D.W. Rook, 1987, " The Buying Impulse " , Journal of Consumer, Vol, 14, Sep, pp189-199. 6. David A. Aaker, 1996, " Measuring brand equity across products and markets, " California Management Review, Berkeley, Vol.38, pp.102-120. 7. David J. Moore, and Richard W. Olshavsky, 1989, " Brand Choice and Deep Price Discount, " Psychology and Marketing, 6 ( Fall ) , pp.181-196. 8. David L. Loudon, Albert J. Della Bitta, 1988. " Consumer Behavior: Concepts and Applications " .3rded. New York: McGraw -Hill, pp.655-657. 9. Dhruv Grewal, Kent B. Monroe, R. Krishnan, 1998, " The effects of price-comparison advertising on buyers' perceptions of acquisition value, transaction value, and behavioral intentions, " Journal of Marketing, Vol.62, Apr, pp.46-59. 10. Diamond William D. and Robert R. Johnson, 1990, " The Framing of Sales Promotions: An Approach to Classification, " Advances in Consumer Research, 17, pp.494-500. 11. Don E. Schultz, and William A. Robinson, 1982, " Sales Promotion Management " , Chicago, IL: Crain Book. 12. DW Rook and S.J. Hoch, 1985, " Consuming Impulses " , Advance in Consumer Research, Vol.12, pp23-27. 13. Eric N. Berkowitz, and John R. Walton, 1980, " Contextual Influences on Consumer Price Responses: An Experimental Analysis, " Journal of Marketing Research, 17, August, pp349-358. 14. Frank M. Marion, 1987, A Delphi Analysis of a Definition of Sales Promotion, Doctoral Dissertation, Memphis State University. 15. H Stern, 1962, " The Significance of Impulse Buying Today " , Journal of Marketing, Vol.26, pp.59-62. 16. Helson, Harry, 1964, Adaptation-Level Theory, New York: Harper & Row, Hirschman, Elizabeth C. and Morris B. Holbrook, 1982, " Hedonic Consumption: Emerging Concepts, Methods and Propositions, " journal of Marketing,46 ( 3 ) , pp.92-101 17. James F. Engel, et al., " Consumer Behavior " , 7th ed., Chicago Dryden, 1993. 18. James F. Engel, Roger D. Blackwell, Paul W. Miniard, 1995. " Consumer Behavior " . 8th Ed. New York: The Dryden Press, pp.159, 239-240. 19. Jeffrey J. Inman, and AC Peter Priya Raghurir, 1997, " Framing the Deal: the Role of Restrictions in Accentuating Deal Value, " Journal of Consumer Research, 24 ( June ) , pp.68-79. 20. John A. Quelch, " Sales Promotion Management " , Englewood Cliffs, N. J.: Prentice-Hall, Inc., 1989. 21. Kollat D.T and Willett R.P,1967, " Consumer Impulse Purchasing Behavior " , Journal of Marketing Research, Vol.4,February,pp21-31 22. M. Wood, 1998. Socio-economic Status, Delay of Gratification, and Impulse Buying Journal of Economic Psychology, 19 ( June ) , pp.295-320. 23. Morris B. Holbrook, 1994, " The Nature of Customer Value, " in Service Quality: New Directions in Theory and Practice, R.T. Rust and R.L Oliver, eds. Thousand Oaks,CA, US:Sage Publications, pp.21-71. 24. Noreen M. Klein, and Janet E. Oglethorpe, 1987, " Reference Points in Consumer Decision Making, " Advances in Consumer Research, Vol.14, pp.183-187 25. P. Weinberg,, & W. Gottwald, 1982. " Impulsive Consumer Buying as a Result of Emotions " Journal of Business Research, Vol.10,No.1,pp.43-57 26. Paul W.Farris & John A.Quelch, " In Defense of Price Promotion, Sloan Management Review " , Fall 1987, pp.63-69. 27. Phillip Kotler,, 1994, Marketing Management: Analysis, Planning Implementing and Control, 8th ed., Englewood Cliffs, N.J. Prentice-Hall. 28. Pierre Chandon, Brian Wansink, and Gilles Laurent, 2000, " A Benefit Congruency Framework of Sales Promotion Effectiveness, " journal of Marketing, 64 (October) pp.65-81. 29. Richard Thaler, " Mental Accounting and Consumer Choice, Marketing Science " , Vol.4, No.3, Summer,1985, pp.199-214 30. Robert C. Blattberg and Scott A. Neslin, 1990, " Sales Promotion: Concepts, Methods, and Strategies " , Englewood Cliffs, N.J: Prentice-Hall. 31. Russell S. Winer 1986, " A Reference Price Model of Brand Choice for Frequently Purchased Products, " Journal of Consumer Research,13 ( September ) , pp.250-256. 32. S. Weun, MA Jones, and SE Beatty, 1998, " Development and Validation of the Impulse Buying Tendency Scales " , Psychological Reports, 82, pp.1123-1133. 33. S.H. Youn, 2000, " The Dimensional Structure of Consumer Buying Impulsivity: Measurement and Validation " , The Graduate School of The University of Minnesota, Doctoral Thesis. 34. Shih-Fen S. Chen, Kent B. Monroe and Yung-Chien Lou, 1998, " The Effects of Framing Price Promotion Messages on Consumers ' Perceptions and Purchase Intentions, " journal of Retailing, 74 ( 3 ) , pp.353-374. 35. Sunil Gupta, and Lee G. Cooper, 1992, " The Discounting of Discounts and Promotion Thresholds, " Journal of Consumer Research, 19 ( December ) , pp.401-411. 36. TA Shimp, 1993, " Promotion Management and Marketing Communications " , Chicago, IL: Dryden Press. 37. Valarie A. Zeithaml, 1988, " Consumer Perceptions of price, Quality, and Value: A Means-End Model and Synthesis of Evidence, " journal of Marketing, 52 ( July ) , pp.2-22 38. William B. Dodds, Kent B. Monroe and Dhruv Grewal, 1991, " The Effect of Price, Brand, and Store Information on Buyers, Product Evaluations, " Journal of Marketing Research,28 (August) pp.307-319