

網路銀行涉入程度與顧客滿意度關係之研究

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摘要

銀行業者在面對激烈的競爭，以及增設分行的重重規定下，發展網路銀行該如何發展網路銀行服務才能符合顧客的需求、贏得顧客的滿意，是銀行業者在激烈競爭中勝出的關鍵。本研究即針對網路銀行所提供服務、顧客涉入網路銀行的程度與滿意度之間的關係作探討。是以本研究目的為：一、網路銀行的發展現況探討 二、目前網路銀行的顧客滿意度探討 三、探討網路銀行服務涉入程度與顧客滿意度的關係 本研究以台灣地區網路銀行的顧客為研究對象，以抽樣調查方式，共發出400份問卷，有效回收322份，並以t檢定、單因子變異數分析、Pearson相關分析及多層級迴歸分析進行資料分析驗證。驗證結果發現，無論是就實際使用上或心理層面上來看，皆證明涉入程度越高，顧客滿意度就隨之提升，且使用頻率或使用項目的提升，可促成心理上涉入程度的提升，進而提升整體的滿意度。因此，銀行業者必須不斷設法提升顧客使用網路銀行的頻率、增加使用項目的種類，才能不斷提升顧客的滿意度。

關鍵詞：網路銀行；涉入；顧客滿意度

目錄

中文摘要	iii	英文摘要	iii
iv 誌謝辭		vi 內容目錄	
vii 表目錄		ix 圖目錄	
xi 第一章 緒論	1	第一節 研究背景	1
1 第二節 研究問題	4	第三節 研究的重要性	5
5 第二章 文獻探討	7	第一節 網路銀行	7
7 第二節 客戶滿意度	15	第三節 涉入程度	22
22 第三章 研究設計	26	第一節 研究架構	26
26 第二節 研究假設	26	第三節 變數的操作性定義與測量	32
32 第四章 樣本資料分析	34	第一節 樣本基本資料分析	34
34 第二節 網路銀行服務使用現況分析	37	第三節 網路銀行涉入程度分析	38
38 第四節 客戶滿意度分析	39	第五節 人口統計變項與各變數間之關係	41
41 第六節 網路銀行涉入程度與客戶滿意度之關係	52	第五章 結論與建議	57
57 第一節 研究結論	57	第二節 研究限制	62
62 第三節 建議	62	參考文獻	64
64 附錄A 研究問卷	65		81

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