

The Relationship between Internet Banking Involvement and Customer Satisfaction

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ABSTRACT

Due to the keen market competition and the massive regulations on setting up branch centers, banks are urged to develop quality Internet banking services for their customers. Internet banking services that meet customer needs improve customer satisfaction, which in turns helps banks stay competitive in the business. This research studies the Internet banking services and explores their relationships between customer's Internet banking involvement and satisfaction. The goals of this research are: 1. To review existing developments of Internet banking. 2. To investigate the levels of satisfaction of current Internet banking customers. 3. To identify the relationships between customers' Internet banking involvement and satisfaction. 400 questionnaires were sent out by the researcher to survey customers who used Internet banking services in Taiwan. Among these questionnaires, 322 of them were effective and were validated by the t-test, one-way ANOVA test, Pearson correlation analysis, and the hierarchical regression method. The validation results yielded that when a customer was more engaged in Internet banking, either practically or psychologically, the customer had a higher level of satisfaction. Also, more frequent or broader utilization of Internet banking increased a customer's physiological involvement with the services, which in turns increased the overall customer satisfaction. In conclusion, banks need to persistently promote the frequency of Internet banking usage and expand their available services to achieve continuous improvement on customer satisfaction.

Keywords : internet banking ; involvement ; customer satisfaction

Table of Contents

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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