

跨國銀行與本國銀行信用卡分期付款業務服務品質與顧客知覺價值對顧客滿意度影響之研究

林吟倫、封德台

E-mail: 9707897@mail.dyu.edu.tw

摘要

近年隨著國人消費觀念的改變和金融商品的增加，加上新銀行和外商銀行爭相開發信用卡業務，使得台灣信用卡市場展現出前所未有的競爭場面。尤其是在新銀行加入後，多以高服務品質為號招來吸引顧客，進而提高顧客滿意度。本研究的對象為曾經使用跨國銀行與本國銀行信用卡分期付款業務的顧客，探討信用卡分期付款業務的服務品質與顧客知覺價值對顧客滿意度影響之研究結果。結果發現銀行業信用卡分期付款業務的服務品質對知覺風險未達顯著性影響；知覺風險對顧客知覺價值達顯著性影響；顧客知覺價值對顧客滿意度達顯著性影響。

關鍵詞：服務品質；顧客知覺價值；顧客滿意度

目錄

內容目錄 中文摘要	iii	英文摘要	iii
iv 誌謝辭		v 內容目錄	
vi 表目錄		viii 圖目錄	
ix 第一章 緒論	1	第一節 研究背景與動機	1
1 第二節 研究目的	6	第三節 研究流程	7
7 第二章 文獻探討	9	第一節 服務品質	9
9 第二節 知覺風險	11	第三節 服務品質對知覺風險的關係	16
16 第四節 顧客知覺價值	17	第五節 服務品質對顧客知覺價值的關係	19
19 第六節 知覺風險對顧客知覺價值的關係	19	第七節 顧客滿意度	20
20 第八節 顧客知覺價值對顧客滿意度的關係	21	第九節 服務品質對顧客滿意度的關係	23
23 第三章 研究方法	23	第一節 研究架構	24
24 第二節 研究假設	24	第三節 變項之操作型定義與衡量	26
26 第四節 問卷設計	31	第五節 研究對象與抽樣方法	32
32 第六節 資料分析方法	33	第四章 研究資料分析	35
35 第一節 問卷回收情況	35	第二節 樣本人口統計變數分析	35
35 第三節 信度與效度分析	38	第四節 相關係數與迴歸分析	46
46 第五節 假設檢定	54	第五章 結論與建議	56
56 第一節 研究結論與意涵	56	第二節 研究限制	59
59 第三節 後續研究之建議	60	參考文獻	61
61 附錄A 問卷設計版	71	附錄B 問卷發放版	78
78 表目錄 表 1-1 近12年信用卡成長狀況	15	表 2-1 知覺風險構面整理	26
26 表 3-1 服務品質量表	28	表 3-2 知覺風險量表	29
29 表 3-3 顧客知覺價值量表	31	表 3-4 顧客滿意度量表	35
35 表 4-1 問卷發放與回收情況統計表	35	表 4-2 研究樣本之人口統計變數分析	39
39 表 4-3 Cronbach's 值標準表	40	表 4-4 服務品質信效度表	42
42 表 4-5 知覺風險檢驗信效度表	43	表 4-6 顧客知覺價值檢驗信效度表	45
45 表 4-7 顧客滿意度檢驗信效度表	46	表 4-8 相關係數強度意義	48
48 表 4-9 服務品質對知覺風險相關係數分析表	48	表 4-10 服務品質對顧客知覺價值相關係數分析表	49
49 表 4-11 知覺風險對顧客知覺價值相關係數分析表	51	表 4-12 顧客知覺價值對顧客滿意度相關係數分析表	51
51 表 4-13 服務品質對顧客滿意度相關係數分析表	51	表 4-14 服務品質對知覺風險之簡單迴歸分析	52
52 表 4-15 服務品質對顧客知覺風險之簡單迴歸分析	53	表 4-16 知覺風險對顧客知覺價值之簡單迴歸分析	53
53 表 4-17 顧客知覺價值對顧客滿意度之簡單迴歸分析	53	表 4-18 服務品質對顧客滿意度之	53

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