

The Study on the Effectiveness of Service Quality and Customer Perceived Value on Customer Satisfaction of Credit Card I

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ABSTRACT

With the change of domestic consumption concepts and the increase of financial products as well as a boost of credit card business developed by new private banks and foreign banks, there is an unprecedented keen competition appearing in Taiwan credit card market. Particularly, after new banks joined in the market, they solicit their business with high service quality and accordingly improve customer satisfaction. The investigated subjects of this study are those who have ever used credit card installment facility offered by multinational and domestic banks. This study will probe the effect of the service quality of credit card installment facility and customer perceived value on customer satisfaction. It is found that there is no significant effect of the service quality of credit card installment business on perceived risk; perceived risk shows a significant effect on customer perceived value; and customer perceived value has a significant effect on customer satisfaction.

Keywords : service quality ; customer perceived value ; customer satisfaction

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