

# 跨國銀行之服務品質和服務傳遞屬性對網路銀行顧客滿意度及忠誠度影響之研究

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## 摘要

近年來由於競爭的金融環境、網路發達與金融業務都大同小異的情況下，使得網路銀行盛行。本研究問題是探討外商銀行之服務品質、網路銀行服務傳遞屬性對網路銀行顧客滿意度之關係。並探討在價格競爭與銀行品牌的影響下，顧客滿意度與顧客忠誠度的關係為何？本研究採用人員一對一訪問的方式作為調查方法。研究對象為與外商銀行有往來，並且有使用網路銀行交易的客戶。一共寄發了350份問卷，去除無效問卷26份，有效問卷共為324份，回收率為93%。本研究結果發現，顧客對於外商銀行整體的服務表現上，最重視「有形性」、「保證性」與「反應性」。在網路銀行的傳遞屬性部分，顧客最重視的是「服務傳遞速度」與「可靠性」。且顧客滿意度與顧客忠誠度之關係並不會受到品牌與價格等因素的影響。本研究在實務上，希望能提供各銀行在訂定行銷策略時有思考的方向與依據。

關鍵詞：服務品質；服務傳遞屬性；顧客滿意度；顧客忠誠度

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