

The Effects of Service Quality and Service Delivery Attributes on Customer Satisfaction and Loyalty in In

鐘世昌、顏昌華

E-mail: 9800827@mail.dyu.edu.tw

ABSTRACT

In recent years, the financial market is extremely competitive and with the advancement of internet, the internet banking is thus popular and prevails. The purpose of this research is to explore the relationship among service quality, service delivery attributes of Internet banking and customer satisfaction. At the meantime, based on the price competition and banks' image, the relationship between customer satisfaction and loyalty is also under studied. The research adopts one by one face to face investigation. The research is focused on those who use internet banking of the foreign banks to transact. A total number of 350 questionnaires were distributed and 26 incomplete surveys were removed, yielding a response rate of 92.57 percent. In total, 324 questionnaires were usable. This result of the research indicated that the customer places importance on the tangibility, the obligation and the response in the overall performed service of the bank. In the conveyed attribute of Internet bank, the customers pay more attention its speed and its reliability. The relationship of customer satisfaction and loyalty will not be influenced by the factors of the bank image and its price. Practically, this research might deliberately offer certain basis to foreign banks in formulating their marketing strategy

Keywords : service quality ; service delivery attributes ; customer satisfaction ; loyalty

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