

兩岸政券業顧客轉換成本、技術承諾與滿意度對再購意願影響之研究

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摘要

目前全球證券商務型態 - 網路交易有著巨大的改變，因應國際網路的興起，故改變了許多證券業顧客因便利性而使用網路下單。本研究主要探討兩岸地區證券業顧客轉換成本、技術承諾與滿意度對再購意願影響之研究，期能幫助證券商了解顧客對證券網路下單的需求及喜好。本研究採用量化的方法進行資料分析，以「兩岸證券業顧客轉換成本、技術承諾與滿意度對再購意願影響之研究」進行問卷調查，並以兩岸使用網路下單顧客為研究對象，探討變項之間是否具有關聯性。本研究採便利抽樣，於上海、揚州與台灣證券以發放問卷方式進行研究調查，合計取得700份問卷，有效問卷共367份，回收率為60%，有效問卷為52%；以AMOS結構方程式檢驗假設之關係。實證結果顯示，台灣及大陸地區的消費者是否繼續使用同一家證券網路下單與滿意度、技術承諾有高度關聯性；其證券網路下單之轉換成本與滿意度之間在大陸地區呈顯著負相關，但其台灣地區卻呈顯著正相關；而兩岸之轉換成本與技術承諾較無顯著關係影響。

關鍵詞：轉換成本；技術承諾；滿意度；再購意願

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