



國立高雄應用科技大學
企業管理系
高階經營管理研究所
碩士論文

探討影響購買意願因素與涉入及信任之干擾角色
-以補習班為例

Factors Influencing Purchase Intention and the Role of Involvement
and Trust - Cram School for example

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摘要

過去探討有關於影響購買意願的因素之研究相當多，但是對於影響購買意願的變數間之關係似乎尚未釐清。本研究探討影響購買意願之因素將企業形象及顧客價值為前因變數，知覺風險為中介變數，涉入及信任為干擾變數。本研究以高雄地區國中小補習班家長做為研究對象，正式問卷共發放 250 份，剔除無效問卷之後共獲有效問卷 222 份，以迴歸分析驗證各研究假說，結論分述如下：(1) 顧客認知的知覺風險對購買意願具有負向的影響；(2) 顧客認知的企業形象對知覺風險具有負向的影響；(3) 顧客認知的顧客價值對知覺風險具有負向的影響；(4) 知覺風險在企業形象與顧客價值對購買意願間關係，具有中介效果；(5) 涉入干擾企業形象對於知覺風險的影響；(6) 涉入干擾顧客價值對於知覺風險的影響；(7) 涉入干擾知覺風險對於購買意願的影響；(8) 信任干擾企業形象對於知覺風險的影響；(9) 信任干擾顧客價值對於知覺風險的影響。依據研究發現，本研究提出相關實務建議。

關鍵字：企業形象、顧客價值、知覺風險、購買意願、涉入、信任

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ABSTRACT

In the past, there were a lot of studies discussing about the factors affecting the purchase intention of people, but they did not clarify the relationship among the variables affecting purchase intention. When exploring the factors affecting people's purchase intention, the study takes corporate image and customer value as the antecedent variables, perceived risk as the mediating variable, involvement and trust as the intervening variables. The study takes the parents of some junior high school students and primary school students of Kaohsiung City studying at cram school as the research targets. There were 250 official questionnaires distributed. After taking away the invalid questionnaires, there were 222 valid questionnaires returned. After using regression analysis of data to verify the suppositions of different studies, the following conclusions are drawn: (1) The perceived risk recognized by customer has negative effect on purchase intention; (2) The enterprise image recognized by customer has negative effect on perceived risk; (3) The customer value recognized by customer has negative effect on perceived risk; (4) Perceived risk has mediating effect in the interrelationship among enterprise image, customer value and purchase intention; (5) Involvement intervenes the effect of enterprise image on perceived risk; (6) Involvement intervenes the effect of customer value on perceived risk; (7) Involvement intervenes the effect of perceived risk on purchase intention; (8) Trust intervenes the effect of enterprise image on perceived risk; and (9) Trust intervenes the effect of customer value on perceived risk. According the findings of the study, related suggestions for practices are proposed by the study.

**Keywords: Corporate Image , Customer Value , perceived risk ,
Involvement , Purchase Intention and Trust**

第一章 緒論

第一節 研究背景與動機

哈佛大學校長Dr. Larry Summers在2009年世界經濟論壇達沃斯年會上表示：「世界正在經歷一場轉型巨變，影響深遠，直追文藝復興或工業革命。」台灣產業自1995年之後結構由農業、工業，逐步轉型為服務業及科技產業為主的知識經濟，並且發展成以生產性服務業為主的服務業型。不論「純」服務業，或是越來越需要透過提供更好服務以維持可觀獲利率的商業及製造業，都不斷尋求提供更優質的服務方式，且需要以服務創新及服務品質的提升來配合產業的經貿環境達成提供貨品與服務以滿足消費市場需求。

依據行政院主計處國民經濟動向統計季報：累計99年上半年服務業實質成長6.0%，其中批發零售業成長7.4%，運輸及倉儲業成長7.7%，金融保險及不動產業成長5.2%，公共行政及國防增1.9%，其餘各項服務業成長6.7%。

根據Dickens（1996），Rodie及Martin（2001）之研究，服務業與製造業之區別為服務業產品具有下列特性：

- 一、無實體（intangible）
- 二、產品異質（heterogeneous）
- 三、即時與不可分（simultaneous/inseparability）
- 四、無法保存（perishable）

根據教育部統計截至 2010 年 12 月 31 日止，立案補習班，其中包括文理類 10231 家、外語類 5311 家、技藝類 3264 家合計共 18806 家。較去年 2009 年 17476 家成長 7.61%，雖然與 2001 年年成長率將近 20% 衰退許多，但近十年均維持正成長；且與 2001 年 5715 家相比，補習班成長 3.3 倍；顯示投入補教行業者年年增加。

根據內政部戶政司的出生人口統計，近 15 年來，1997 年前每年出生人口數約為 32 萬人，在此年次之前國小及國中的班級數及每班學生人數較為固定，目前該年齡為 13 歲，已經是國中一、二年級；在 2000 年以後出生人數急劇減少，2001 年減少前一年約五萬人，2005 年後出生人口數略為穩定，2009 年相較於 2000 年則已經短少約十二萬人，目前國小則是以減班或減少班級學生人數以因應。就補習班而言，學生人數少，家長希望給子女好的東西，在影響補習班的購買行為中那些因素是可以增加顧客的購買意願，是個重要的議題，亦即突顯探討及瞭解影響顧客的購買意願之因素重要性。

探討影響購買意願因素之相關研究多，如：黃淑姿、李冠穎及許英傑(2010) 研究結果發現：功能、享樂及社會價值皆會正向影響使用意圖。Levitt(1960)所提出之「顧客導向觀點」，認為產品要能取悅顧客，才有其存在價值。而 Kotler (1991)是將行銷視同幫助與成就「交換」行為的管理過程，交易的雙方可以透過放棄自身某些價值，進而創造或獲得更大的價值，亦即顧客價值位居所有行銷活動中非常關鍵性的角色。但池文海、楊朝堂(2006)研究結果發現：知覺價值透過關係品質及知覺風險影響顧客忠誠度。因此，知覺風險是否扮演顧客價值及購買意願間的關係之中介角色，值得探討。就企業形象而言，如林隆儀、曾席璋(2008) 研究發現：企業形象對消費者購買意願有正向影響。但閻瑞彥及周嘉俊(2008)證實：商店形象透過信任及知覺風險對忠誠度有顯著的影響。因此，知覺風險是否扮演企業形象及購買意願間的關係之中介角色，值得探討。

更進一步地，本研究以涉入及信任為干擾因子。方世榮、張文賢(2006)研究發現：涉入程度較高的產品，品牌利益對品牌關係品質會有較大的影響。胡瑋純(2009)研究發現：在企業形象對消費者購買意願的影響中，高顧客信任的干擾效果大於低顧客信任。因此，在高涉入及高信任下，顧客價值、企業形象、知覺風險及購買意願間之關係是否亦會強化，值得探討。綜合研究結果本研究將據以提出有用的建議給服務提供者。



第二節 研究目的

本研究試圖以企業形象及顧客價值來探討顧客的知覺風險進而影響購買意願，並將產品涉入和信任納入作為企業形象及顧客價值對知覺風險的干擾變數。具體而言，本研究的目的如下：

1. 探討顧客的知覺風險對購買意願之影響。
2. 探討企業形象對知覺風險之影響。
3. 探討顧客價值對知覺風險之影響。
4. 探討知覺風險之中介效果。
5. 探討涉入干擾企業形象對知覺風險之影響。
6. 探討涉入干擾顧客價值對知覺風險之影響。
7. 探討涉入干擾知覺風險對購買意願之影響。
8. 探討信任干擾企業形象對知覺風險之影響。
9. 探討信任干擾顧客價值對知覺風險之影響。
10. 探討信任干擾知覺風險對購買意願之影響。

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