



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班
碩士論文

服務品質、關係品質對顧客忠誠度之影響
-以高雄市某金融機構為例

Interrelation between Service Quality, Relational Quality and Customer
Loyalty: A Case Study of Bank in Kaohsiung.

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摘要

在財富管理的時代，各金融機構均紛紛成立專責部門來服務客群，以因應劇烈變動的環境，提昇顧客忠誠度，進而創造金融機構營運績效，鞏固銀行競爭優勢。因此，金融機構的服務品質、關係品質，成為顧客忠誠度的關鍵因素。

本研究以統計軟體 SPSS 模式的運用，透過不同人口統計變數與生活型態分群的研究，來探討金融業之服務品質、關係品質對顧客忠誠度之因果影響，並從中去瞭解它的管理意涵及擬訂對應的銷售策略。

結論顯示：(1) 服務品質對關係品質有顯著正向影響。(2) 關係品質對顧客忠誠度有顯著正向影響。(3) 服務品質對顧客態度忠誠度有顯著正向影響。

關鍵詞：服務品質；關係品質；顧客忠誠度

Interrelation between Service Quality, Relational Quality and Customer Loyalty: A Case Study of Bank in Kaohsiung.

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ABSTRACT

In the era of wealth management, various financial institutions establish specialized department to serve customers, deal with drastically changing environment, and to enhance customer loyalty, increasing the operation efficiency and strengthening the competitiveness of banks. Therefore, the quality of services and relations are the critical factors of success.

This paper using SPSS and statistical models to explore the causes and effects of the quality of services and relations with respect to customer loyalty via demographic variables and life styles, trying to identify the implications on management and establish suitable sales strategies.

The result shows that the quality of services is positively related to that of relations. Secondly, the quality of relations is positively related to customer loyalty. Finally, the quality of services is also positively related to customer loyalty.

Keywords: Quality of Services, Quality of Relations, Customer Loyalty.

第一章 緒論

台灣已進入財富管理時代，各金融機構均紛紛成立專責部門來服務客群，面對劇烈變動的經濟環境，什麼才是最穩健的投資標的？--基金，基金是最平易近人的，它的短期績效或許比不上股票或期貨、選擇權等，但分散風險的特性，卻是股票或期貨、選擇權比不上的，績效表現也不輸其他金融商品。其基金受到歡迎的主要原因，不外乎它是將小錢變成大錢，以多元化的組合進行投資；當投資一檔基金時相對於持有二、三十支個股股票，基金多半委由專家團隊經營管理，在研究團隊的支援下，自然能夠降低投資風險，提升投資報酬率。

比起其他金融商品，基金雖然風險性較低，但仍存在許多不確定因素，如匯兌風險、市場風險和利率風險等，另基金並非存款具有投資風險，投資人必須自負盈虧；基金以往的績效並不代表未來投資表現；基金配息率不代表基金報酬率...等等，都是投資人應該清楚且做好功課的。

第一節 研究背景

歷經 2008 年全球金融海嘯後，各國經濟體邁入衰退期，執政者紛紛祭出各種手段來挽救疲弱的經濟，尤以貨幣“量化寬鬆”及“零或低利率”，等方式為主要策略，政府在擔憂企業倒閉，失業率攀升的狀況下，而實施貨幣“量化寬鬆”政策，即由政府購買長、短天期公債，直接將資金注入金融體系。另在“零或低率”策略上，即經由央行降息來促進經濟成長致使投資者在利息收入驟減下，而不願將貨幣存在金融機構，在這兩種策略雙管執行下造成貨幣市場游資氾濫。

美國聯邦準備理事會(FED)確定實施“二次貨幣量化寬鬆”政策將動用 6,000 億美元在 2011 年 6 月前收購長期公債，此舉勢必使貨幣市場游資更加氾濫，使得全球進入一個錢太多的時代，在這種情況下，投資者為尋找資金出口，以備子女教育基金、抑或老年退休金，理財商品-基金，儼然成為一種趨勢、一種潮流。

台灣民眾投資基金風潮火熱，新光人壽資深副總經理陳忠誼(2009)指出，每 10 位民眾就有 1 人投資基金，面對琳瑯滿目的標的，到底要如何選擇？除了依照個人的投資風險屬性，選擇優質、穩健的基金管理團隊固然很重要。但隨著科技的發達，各項市場資訊的快速流通，如何有效掌握市場動脈，對投資人提供更符合要求需求的理財工具規劃，金融機構理財人員須透過不斷的充實，方能提升自我的行銷戰力。掌握市場的區隔及對投資人提供妥適的建議，是每一位金融機構理財人員的努力目標，透過完整有系統的問題差異整合，能使金融機構理財人員抓住每一次銷售的契機，並協助投資人完成良好的資金運用規劃，進而減少及避免爭議。

由表 1-1 得知最近三年來國人(含法人)透過全台金融機構投資境內、外基金標的統計表，自 2007 年 12 月底的 1,305 檔，金額新台幣 2,128,660 百萬元，至 2010 年 9 月底共計有基金 1,569 檔，金額更高達至新台幣 4,236,843 百萬元，其基金檔數及金額均逐年增加，這表示;投資者對於基金的認同已達被接受的程度。

表 1-1 近 3 年國人(含法人)投資持有境內外基金統計表

單位:新台幣百萬元

期間	境內基金		境外基金		境內、外基金合計	
	檔數	金額	檔數	金額	檔數	金額
2007/12	523	25,306	782	2,103,354	1,305	2,128,660
2008/12	497	1,571,380	898	1,010,088	1,395	2,581,468
2009/12	517	1,975,036	975	2,074,136	1,492	4,049,172
2010/09	548	1,855,760	1,021	2,408,083	1,569	4,236,843

資料來源: 投信投顧公會網站 www.sitca.org.tw

第二節 研究動機

在理財商品-基金，廣受投資者認同，投信及投顧公司的基金規模不斷增加情況下，國內、外基金至 2010 年 9 月底發行檔數共計有基金 1,569 檔，投資者如何在云云滄海之中挑選具有高報酬、低風險的優質基金，對投資人是一道難以摸索的課題，對金融機構理財專員的服務品質，關係品質，顧客忠誠度而言，便成為投資人投資基金的關鍵因素，亦為極欲探索的課題。因此本研究以銀行的基金商品業務為研究範圍，針對基金商品投資人顧客忠誠度模式進行探討，進一步瞭解服務品質、關係品質、顧客忠誠度之間的關係，使銀行業者能更加瞭解基金商品投資人的需求，主動積極爭取顧客的信賴與支持，作為銀行業者在基金商品業務經營上之策略參考依據。

第三節 研究目的

依據前述的研究背景及研究動機，藉其研究假設的驗證金融機構理財專員對於基金，銷售時所應瞭解如何運用並建立良好的服務品質及關係品質，來提昇顧客忠誠度，進而創造金融機構營運績效，鞏固銀行競爭優勢。

就研究動機，本論文研究目的如下：

1. 探討服務品質對關係品質之影響。
2. 探討關係品質對顧客忠誠度之影響。
3. 探討服務品質對顧客忠誠度之影響。
4. 依據研究結果提出顧客需求對金融機構未來銷售理財商品-基金相關建議，將有助金融業競爭力。

第四節 研究流程

為使本研究能順利進行，首先蒐集國內外相關重要文獻資料，確立研究主題與目的，針對研究主題進行深入的相關議題探討，整理相關文獻確定研究範圍，以建立研究架構及提出假設，並擬定研究方向與目的。爾後更進一步依據研究架構進行問卷編製與施測，最後針對回收問卷加以整理及分析，依據實際驗證的研究成果提出結論與建議。本研究流程圖如圖 1-2。

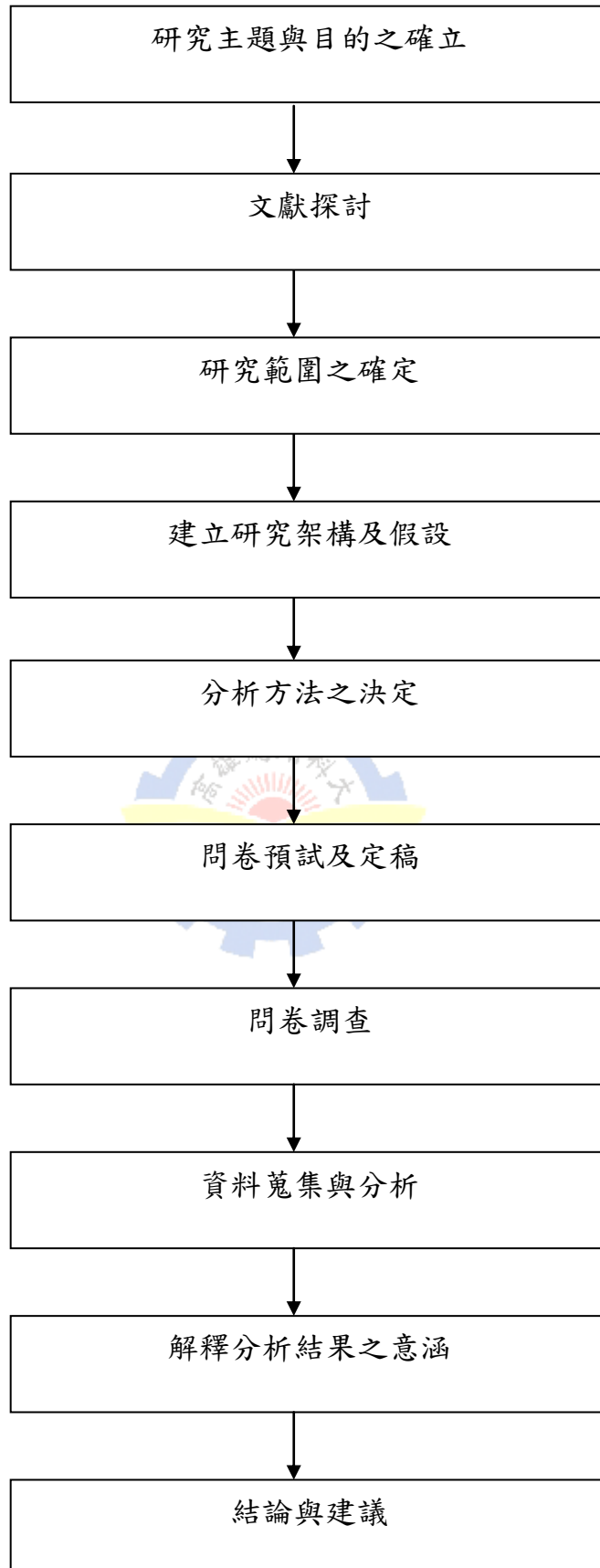


圖 1-2 本研究流程圖

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