



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

企業對往來銀行之知覺價值對轉換成本的直接與間接
效果—以關係品質為中介變數

The Direct and Indirect Effect of Perceived Value on Relationship
Quality and Switching Cost
—An Empirical Study on the Customers of Corporate Banking

研究生：邱富煌

指導教授：朱培宏 博士

中華民國 102 年 6 月

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中文摘要

由於金融商品差異性不大，只要有新金融商品一出現，同業類似產品很快會產生，法令規範與行銷手法亦雷同，銀行間同質性高，銀行家數快速擴充結果，產業競爭激烈白熱化。

因此位處競爭激烈的金融環境，銀行經營的首要任務是掌握顧客需求與期望並維繫良好的往來關係，唯有了解影響企業與往來銀行互動的因素的消費行為因素，設計顧客需求的產品與服務，透過提升顧客價值，才在高度競爭的金融環境脫穎而出。

多年來有關顧客忠誠度、服務品質、顧客滿意度等議題，已在各領域被廣泛地研究，本研究擬以企金服務消費者的角度出發，了解顧客知覺價值、轉換成本、關係品質等議題形成因素，及相互影響程度進而提升顧客與銀行間長久與穩固的關係，提升顧客的終身價值。

本研究抽樣對象為高雄市與銀行往來之企業客戶，回收有效問卷 254 份。實證研究結果，企業客戶之知覺價值、關係品質對轉換成本之有正向影響關係，知覺價值及關係品質高時，轉換成本會提高，企業不會輕易改變往來銀行，進而會產生阻絕客戶離去的效果。此外，關係品質之中介效果亦成立，當滿意及信任度高時，亦會提高轉換成本。

所以銀行業者，要提升顧客與銀行間長久與穩固的關係，使銀行經營策略得以掌握顧客需求與期望，應致力強化顧客知覺價值、轉換成本、關係品質等議題。

關鍵字：銀行業、知覺價值、轉換成本、關係品質

The Direct and Indirect Effect of Perceived Value on Relationship Quality
and Switching Cost

–An Empirical Study on the Customers of Corporate Banking

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Abstract

Competition in the finance industry is very fierce, if there is an emergence of new financial products or services, others can match readily. Thus, in order to sustain competitive advantage, banks have to grasp the needs and expectations of customers; maintain good relationships with customers, and tailor products and services specifically to customers' needs.

Prior scholars on business-to-business transactions have studied customer loyalty, service quality, satisfaction and other similar topics extensively from the buyers' point of view; however, studies from the customers' perspective are lacking. Accordingly, this study investigates the effects of perceived value on switching costs and the mediating role of relationship quality of corporate banking services from the customers' point of view.

Based on a sample of 254 corporate banking customers, we find that high perceived value and relationship quality increase switching costs. Moreover, we find that relationship quality in terms of customer satisfaction and trust will mediate the positive relationship between perceived value and switching costs. These findings show that to maintain the relationships with customers and sustain competitive advantage, bankers should strive to strengthen their customers' perceived value and relationship quality traits.

Keywords: Corporate Banking; Perceived Value; Switching Costs; Relationship Quality

第一章 緒論

第一節 研究背景

從台灣光復後,台灣銀行業即屬於特許性行業,股東背景不是官方公銀銀行就是官股色彩濃厚之民營銀行,銀行家數不多,競爭不激烈,不知服務為何物,亦可維持基本之獲利。惟銀行法自 1989 年 7 月 17 日總統明令公布修正與增訂條文之後,開啟民營銀行設立之法源,台灣地區銀行業突破 40 餘年來之管制,1991 年起財政部核准 16 家新銀行成立,開啟台灣金融自由化之競爭市場濶觴。

2000 年通過金融機構合併法,2001 年通過金融控股公司法,國內 14 家金融控股公司先後設立(截至 2012 年 10 月截止為 16 家),2002 年起加入 WTO,開放國外銀行成立,2009 年兩岸簽訂 MOU(金融監理備忘錄),2010 年簽訂 ECFA,促使銀行業競爭更加激烈,國內外銀行均加入此戰場。

由於金融商品差異性不大,只要有新金融商品一出現,同業類似產品很快會產生,法令規範與行銷手法亦雷同,銀行間同質性高,銀行家數快速擴充結果,產業競爭激烈白熱化。楊秋宜(2006)認為整體金融環境充滿轉機與危機,其中銀行家數過多以及銀行整體逾放比偏高是影響銀行經營績效的主要問題,所以銀行經理人除追求最大利潤外,銀行經營策略之差異化,已成為許多銀行為因應時代潮流變化以求降低成本、提高效率及改善資產品質之重要方法,以期能永續發展。

近年來我國的銀行業非常重視顧客關係管理(CRM)及資料倉儲技術,但是在做這些工作之前,了解顧客、創造顧客的價值似乎更加重要(Payne, Adrian and Holt Sue,1999)。傳統所使用之利率價格戰使銀行業的存放利差縮小,審酌當

前金融環境的變化，企業金融服務消費者之需求層次提高，銀行業者欲提升競爭力，傳統價格戰的經營模式已不足以因應顧客的需求，各銀行紛紛競相以差異化的服務內容吸引顧客，以服務滿足顧客的需求，服務客戶為上，增加客戶往來意願。然而審視國銀的獲利能力，卻日益呈現獲利領導群組與虧損群組之明顯對比。面對此種差異化失效的現象，本研究認為有必要從顧客的角度來審視顧客價值並探討如何留住顧客，提升顧客的終身價值。

第二節 研究動機與目的

就銀行而言，顧客永遠是銀行永續經營最重要的資產，產生讓顧客感動的服務，則是留住顧客、建立顧客忠誠度的不二法門。要從接觸顧客(touch)，進而感動顧客(touching)最終可讓客戶口碑介紹(touched)，即可建立競爭優勢，打造穩若磐石的根基。

行銷的焦點已從交易移轉到關係。顧客變成夥伴，廠商必須做出長期承諾以品質、服務及創新來維持這些關係(Webster, 1992)。近年來行銷模式從以賣方(商品服務提供者)立場出發之交易式行銷 4P 轉變成從買方(商品服務接收者)角度考量之關係式行銷 4C。Lauterborn(1990)認為在未來顧客導向的時代，企業競爭優勢的思考應從原來 4P 的行銷組合轉變為 4C 的考量，亦即(1)Product 產品→Customer Benefit 顧客的價值 (2)Price 價格→Cost to Customer 顧客的成本(3)Place 通路→Convenience 顧客的便利(4)Promotion 促銷→Communication 顧客的溝通。亦即企業的行銷策略要由傳統大量行銷、主動的、賣方導向的 4P 轉向以顧客本身認知之傳遞價值為核心的 4C，以提高顧客的價值、滿足顧客的需求、做好良好的互相溝通，降低顧客的勞力、心力、時間等成本來提升顧客的忠誠度(林東清，2002)。

以銀行業而言，發展賣方(商品服務提供者)立場出發之交易式行銷 4P 的行

銷策略，就產品策略而論(Product)，不外乎存款商品、貸款商品、代理收付款業務、外匯業務、財富管理理財商品(國內外保單、股票基金、債券型基金、貨幣型基金...)，幾乎為標準化、規格化之商品內容；就價格(Price)而論，銀行的價格不外乎：利率、匯率、手續費等，雖然中央銀行存放款利率不再嚴格管制，但各銀行在制定價格策略時，目前最常用的是同業間參考，差異性不大。就通路(Place)而言，雖然目前電子化交易越來越普及，行動及網路銀行無區域性之分，但銀行業的部分商品特性是必須直接接觸客戶(如現金收付、保管箱等)，實體營業據點考量不外乎當地商業繁榮程度、人口稠密度、科學園區、工業區及加工出口區。就促銷(Promotion)而言，雖然銀行法第 34 條規定，銀行不得於規定利息外，以津貼、贈與或其他給與方法吸收存款，銀行大抵以商品廣告、形象公益廣告、人員銷售策略及商品搭配組合方式來進行促銷(如某存款金額之客戶貸款利率可優惠、財富管理理財客戶保管箱免費)。

相對於傳統行銷 4P，關係式行銷 4C 採取買方(商品服務接收者)角度考量進行行銷企劃與執行。其中，就顧客的價值(Customer Benefit)而言，銀行客戶財富與收入均不相同，銀行商品琳瑯滿目不見得適合每個顧客，要從顧客立場著眼，推薦屬於符合顧客適合與理想商品，方能創造顧客最大利益。

就顧客的成本(Cost to Customer)而言，時間成本、價格成本、交通成本均要站在顧客角度來思索，無人銀行的設立，增加自動存款機及自動提款機都會使顧客的成本大幅降低。

就顧客的便利(Convenience)而言，銀行據點在都會地區非常普及，但在非都會區域，銀行考量成本，服務據點設立就非如此便利，因此必須靠行動及網路銀行等電子化服務來彌補營業據點之不足，此外，客戶在申請融資時，所必須準備文件、資料等書面審核，常常是要求填寫繁瑣表單文件且曠日廢時，如果考量顧客之便利性，應考慮減化流程。

就顧客的溝通(Communication)而言，顧客要的不僅包括無形服務的過程，更是要求有形具體實質的回饋，如利息所得、貸款資金取得。由於科技進步透過顧客管理資訊系統，銀行業很容易了解顧客之期望，包括適當與渴望的服務，銀行業者更可以明確行動來與顧客作良好的溝通。

Koller and Keller(2005)認為關係行銷的目的在於建立與重要關係者間相互滿意的長期關係-如顧客、供應商、配銷商及其他行銷夥伴—期能獲利並穩固事業。Richard(2006)亦指出關係行銷為何會成功，當顧客與公司的關係越緊密，其在現實上及心理上想轉換成其他公司產品的成本就越高，而公司的獲利也越大。當公司與顧客的關係越緊密，公司就越有機會了解顧客的行為，有了顧客的行為資料，預測就如虎添翼。

Roger et al. (2008)指出關係行銷聚焦在維持與顧客間的持續性關係。它的獨特性是聚焦於長期而非短期的顧客關係上，企業可以利用各種策略和戰術開始將焦點從獲取新顧客移轉至維持、加強及留住顧客，產生企業與顧客之間持續性的結合，如同 Peter Drucker 所述，任何企業的基本目的，並非銷售商品，而是創造和留住顧客。

Bitner (1990) 研究發現，關係行銷可讓消費者所獲取的利益包括：經濟、高品質的產品、收到傳遞價值，以及改善消費者的生活品質與提供福利。另外，由於關係成為可預測，個人需求能被滿足，消費者可降低購後風險且轉換成本的考量，與人類不想多變的本性也是利益之一。

Sheth and Parvatiyar (1995) 從消費者心理層面提出關係行銷的前因後果模式。顧客與行銷者產生關係行銷，基本上是為了減少選擇而趨向於與某些廠商維持長久關係，以降低取得各種服務的時間成本、使其購買決策更有效率，如在人壽保險、銀行、房屋仲介等服務業。

因此位處競爭激烈的金融環境，銀行經營的首要任務是掌握顧客需求與期望並維繫良好的往來關係，分析顧客的消費行為因素，設計顧客需求的產品與服務，透過顧客的滿意與忠誠，才在高度競爭的金融環境脫穎而出。

多年來有關顧客忠誠度、服務品質、顧客滿意度等議題，已在各領域被廣泛地研究，本研究擬以消費者角度出發，了解顧客知覺價值、轉換成本、關係品質等議題形成因素，及相互影響程度進而提升顧客與銀行間長久與穩固的關係，掌握競爭優勢，因為在接近飽和成熟的銀行業市場中，顧客維繫與留住 (Customer Retention) 比顧客獲取 (Customer Acquisition) 更迫切重要 (Oliver, 1999)，所以對於銀行業而言，若要減少金錢與時間成本的支出，應著重於留存顧客而非取得新顧客。

在全球化競爭及消費者的要求愈來愈高的環境下，消費者價值的創造和傳達顯然已成為企業主要的競爭優勢 (Flagestad and Hope, 2001; Ryan, 2002)。知覺價值之產生源於對某一產品之口碑，產生服務品質之認知，及購買後的服務經驗，因而產生重複購買意願，因此，知覺價值的概念已經被確認為得到競爭優勢最重要的關鍵因素之一，而且被證明是再購意圖的最重要指標 (Petrick, 2002)。

Monroe and Krishnan (1985) 將知覺利益定義為從商品中所獲得的收穫，而知覺成本為要完成交易所應付出的代價。因此，知覺利益與知覺成本之間的抵換關係就是知覺價值。

轉換成本方面，Ranaweera and Prabhu (2003) 以滿意度、轉換成本來探討電信產業顧客留存的決定因素，其研究結果顯示轉換成本係扮演阻絕顧客離去的角色，當顧客認知轉換服務提供者的成本較高時，此時即使是不滿意的顧客仍會繼續留於原服務提供者。另外 Jones et al. (2000) 亦指出轉換成本較高的顧客，其滿意度對再購意願的影響將會降低。而 Hellier et al. (2003) 則以銀行

業與保險業為例，探討顧客留存意願的影響因素，文中指出影響顧客留存意願的因素中，除了滿意度之外，顧客的預期轉換成本亦是影響顧客留存意願的因素。Lee et al. (2001)將轉換成本定義為當顧客在權衡續留現行服務提供者與轉換服務提供者時需額外支出的成本。Jones and Sasser (1995)則指出在競爭性的市場環境中，轉換成本為重要的決定性因素，因為轉換成本將會限制顧客轉換服務提供者，亦會降低公司採取積極性競爭策略的誘因。

Henning-Thurau and Klee(1997) 都認為關係品質是滿足顧客需求的適切度，而品質的決定必須由顧客的觀點出發(Christopher and Ballantyne, 1991)。因為與顧客之間的關係具有無形價值是不容易被競爭者所複製的，因此可以維持競爭優勢(Roberts and Brodie, 2003)。而在金融服務業者所提供的各項理財產品中，往往會因為顧客本身的不同考量而有不一樣的需求，因此業者必預提供更個人化的理財服務，讓顧客感覺到這家業者能像好友般關心自己的投資狀況，才能進而提供他們更有價值的服務，以達到留住顧客的目標(胡興民, 2003)。

綜上所述，影響購買意願的重要因素是知覺價值，而轉換成本則是維持客戶關係之重要利器，為維繫及加強往來，應提高轉換成本使客戶緊密度更強，而本研究動機以銀行業客戶之關係品質作為中介變數探討知覺價值與轉換成本之直接與間接之關聯性。

經由前述之研究背景與動機，本研究重點將以高雄地區以銀行往來的企業為主要研究對象。期望藉此研究提供銀行業者在知覺價值、關係品質有所建議，進而提高轉換成本，增強留存率。

本研究以銀行往來的企業為研究對象，研究問題如下：

1. 探討銀行往來企業戶的知覺價值、關係品質與轉換成本之間的關係。
2. 探討銀行往來企業戶知覺價值、關係品質對轉換成本之間的直接及間接

影響情形。

3. 對銀行業的過去研究而言，國內過去的論文對於知覺價值、關係品質與轉換成本之間的關係之著墨甚少，本研究的實證研究結果將可供後續研究及相關業界參考。



第三節 研究流程

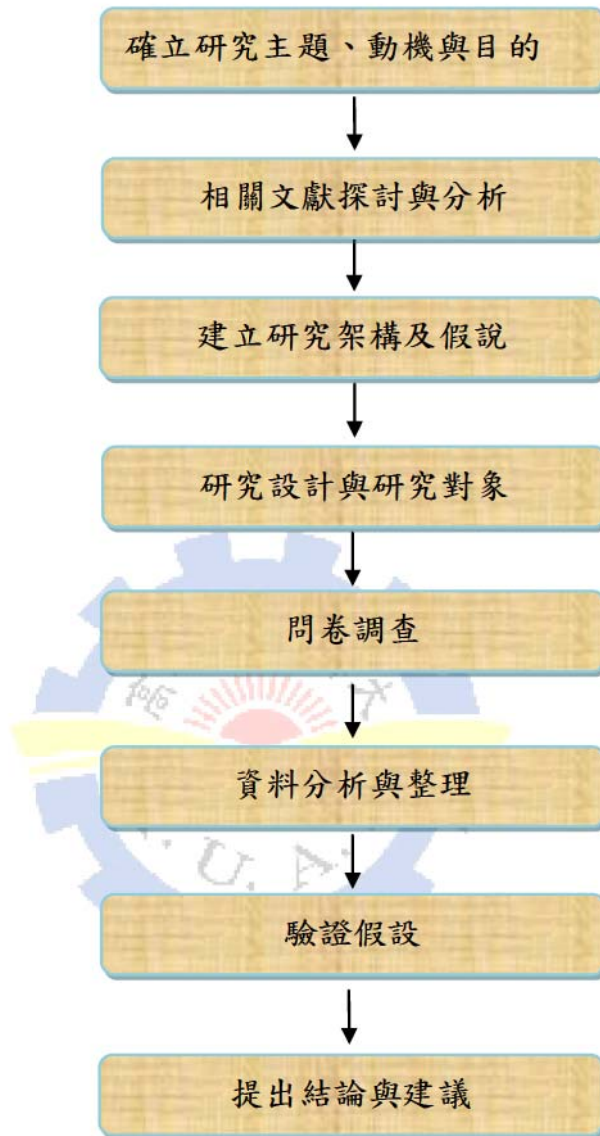


圖 1-1 本研究流程圖

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