

影響顧客忠誠度之因素探討-以涉入為干擾變數

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摘要

過去探討影響顧客忠誠度之因素研究甚多，但多未提出一個較完整之架構，因此本研究主要針對服務品質、關係品質以及產品品質等變數探討其對於顧客忠誠度的影響，以顧客參與為中介變數，另再加入涉入為干擾變數。在選擇實證樣本時，因考量該產業與顧客有直接的互動性，所以選擇高雄地區年滿 20 歲的中國信託商銀之客戶做為研究對象。

本研究共收回 250 份有效問卷，利用迴歸分析，發現服務品質、關係品質及產品品質對顧客參與皆有顯著正向影響，顧客參與對顧客忠誠度有顯著正向影響；顧客參與在服務品質、關係品質、產品品質與顧客忠誠度之間，具有中介效果存在。根據研究結果，本研究提出相關建議。

關鍵字：服務品質、關係品質、產品品質、顧客參與、顧客忠誠度、涉入

Antecedents of Customer Loyalty : Moderator of Involvement

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ABSTRACT

Many studies explored the factors affecting customer loyalty in the past. So far, a more comprehensive structure has not been proposed yet. To further discuss this area, this study aims at covering the variables such as service quality, relationship quality and product quality affecting customer loyalty. Customer participation is determined as the intervening variable and involvement is selected as the moderating variable. This industry involves direct interactions with its customers. By considering this, the customers over 20 (inclusive) of Chinatrust Commercial Bank in Kaohsiung were sampled as the subjects for the research.

250 valid copies of the questionnaire were collected. The regression analysis shows that service quality, relationship quality and product quality create positive effect on customer participation at a significant level. In addition, customer participation has positive effect on customer loyalty at a significant level. Customer participation exhibits intervening effect between the variables of service quality, relationship quality and product quality and customer loyalty. This study thus makes related suggestions based on the above-mentioned results.

**Keywords: Service Quality 、 Relationship Quality 、 Product Quality 、
Customer Participation 、 Customer Loyalty 、 Involvement**

第一章 緒論

第一節 研究背景與動機

一、研究背景

本國金融機構長期受制於政治、金融交錯的影響，以及激烈的價格競爭，普遍獲利能力不佳。政府也為了因應金融環境的快速變化，自 2002 年起實施一連串改革，包括通過金控法，設立監理機關，及金融重建基金等，以健全金融法制，改善經營體質，並推動區域金融服務中心，以期促進整併績效，擴大市場規模，提升國際化程度，朝向大型化機構發展。然在近年的雙卡風暴、金融海嘯的打擊下，金融業的成長動能逐漸低落。

依據台灣經濟研究院 2010 年台灣各產業景氣趨勢調查報告顯示，2010 年 6 月底本國銀行 ROA 與 ROE 分別為 0.29%與 4.55%，但若以近 5 年的平均 ROA 與 ROE 為 0.17%與 2.66%來看，則低於 2001-2005 年的平均 0.19%與 3.06%，表示政府的金融改革尚未有具體的成效，仍需更積極地推動各項促進措施。

銀行本身具特殊的服務特性，近來更導入網際網路及電子商務等自動化服務系統，以期在日益升高的競爭環境下，提升各項品質水準，以非價格競爭的方式，強化顧客滿意，才能帶來顧客忠誠度的提高，真正創造銀行本身的價值。

二、研究動機

過去探討影響顧客忠誠度的因素相當多，部份研究係以顧客參與為中介變數，如學者吳美青（2010）及劉文智（2010）。然先前之研究鮮少從品質的角度切入探討，因此本研究係從服務品質、關係品質及產品品質等構面，探討是否透過顧客參與影響顧客忠誠度，詳述如下：

在金融服務業的全面開放下，顧客對於銀行服務品質的要求越趨嚴格，儼

然成為其選擇往來銀行的主要考慮因素之一。如果企業所提供的服務能夠滿足顧客的需求，即便可以說其提供了良好的服務品質(Juran, 1974)，亦說明了維繫顧客滿意的服務品質，必須達成顧客的期待 (Caruana, 2002)。而顧客對於服務消費之後，是否有意願再次購買該服務的整體態度，係服務品質優劣的重要指標，企業須深入重視(Bitner, 1990)。相關研究中，學者提出顧客於服務中的參與，可透過資訊的提供及實質互動的努力方式表現，服務產品將因顧客的參與而有不同的表現觀點(Kelley, Donnelly and Skinner, 1990)。顧客參與之行為通常開始於雙方的資訊分享，服務提供者必須提供資訊給顧客，獲取彼此的交流，以確保服務能符合顧客需求(梁禮卉, 2004)。黃昱傑(2006)研究發現，當提供服務之行為越完整，則顧客參與服務過程的意願也會隨之提升，服務供給者提供之服務行為之品質對顧客參與有正向顯著的影響。因此，顧客參與是否為服務品質與顧客忠誠度間的中介因子？值得探討。

顧客是企業賴以生存之基礎，企業必須保持與顧客互動，尋求創造顧客的價值，才能為企業創造利益。因此許多的企業紛紛投入經營顧客關係管理，然而企業能否在市場中爭取最大的利益，良好的關係品質將是重要的關鍵(李城忠、張可欣, 2005)。關係品質是顧客與企業之間的一種關係上的層次，而這種關係上的層次將取決於其滿足顧客需求的程度，換言之，顧客與企業之間的關係越能滿足顧客的需求，則關係品質越高(Hennig-Thurau and Klee, 1997)。王苡權(2010)研究發現，關係品質包含了信任、承諾及滿意三個構面，其中承諾會有效的影響顧客參與中之協同生產行為，而協同生產在關係品質與顧客忠誠度間有部分的間接效果。孫韻蕙 (2011) 發現：顯著影響顧客參與行為的重要顧客變數有滿意度及信任。因此，顧客參與是否為關係品質與顧客忠誠度間的中介因子？值得探討。

金融服務業對國家經濟發展實有其重要性，銀行除了提供無形服務外，同時也提供有形產品給顧客，所以產品品質如何影響消費，成為值得研究探討的

主題。產品認知品質是從消費者的角度出發，由消費者對產品做出整體性的評估(Parasuraman et al.，1988)。產品認知品質也可以解釋為消費者在有意識或無意識地處理一些與品質屬性相關的線索，進而影響其選擇的產品(Steenkamp and Hise，1990)。由消費者對產品規格一致性的判斷及對附加於產品性能上的優越價值的評價上，我們不難發現，產品認知品質是一種消費者對於產品評估的主觀認定(Bhuiyan，1997)。Lien and Yu (2006)研究的結論指出，知覺產品品質確定對顧客忠誠有一直接的影響。鄭英俊(2009)研究亦說明大多數服務業提供多樣的服務和有形的產品，知覺產品品質既直接又間接透過顧客滿意度與顧客忠誠有關，是故產品品質確實對顧客忠誠有顯著的影響。而根據 Rodi and Klein(2000)指出顧客參與是指在服務的產生或傳遞過程中，顧客提供的活動或是資源，包含心理上、實體上，甚至是情感方面的付出，隱含產品品質確有可能提升顧客資訊交換，即討論此項產品，因此顧客參與是否為產品品質與顧客忠誠度間的中介因子？值得探討。

上述構念間之關係，可能受到涉入此變數之干擾。黃俊豪(2009)研究指出，涉入的高低對於關係品質與顧客忠誠度間有顯著的調節效果，即在高產品涉入族群方面，其關係品質對於顧客忠誠度的影響，會較低產品涉入族群強烈，隱含涉入為正向干擾關係。基於上述，本研究認為涉入亦可能正向干擾服務品質、關係品質、產品品質與顧客參與及顧客忠誠度之間的關係。根據研究結果，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

因此，本研究主要是想瞭解服務品質、關係品質以及產品品質三變數對於顧客參與的影響，及顧客參與對顧客忠誠度的影響，此外加入涉入為干擾變數且為正向影響，希望藉由文獻回顧理論上的探討，以及收集資料來做實證上的分析，建立影響顧客參與與顧客忠誠度的模式。綜合上述觀點，本研究所欲探討的研究目的如下：

- 1、探討顧客參與對顧客忠誠度之影響性？
- 2、探討服務品質對顧客參與之影響性？
- 3、探討關係品質對顧客參與之影響性？
- 4、探討產品品質對顧客參與之影響性？
- 5、涉入是否干擾上述關係？
- 6、顧客參與之中介效果？



第三節 研究流程

首先在研究與動機的激發下，界定了本研究的目的、研究範圍與對象，接著蒐集、探討相關的文獻後，建立研究架構。本研究流程如圖 1-1 所示：

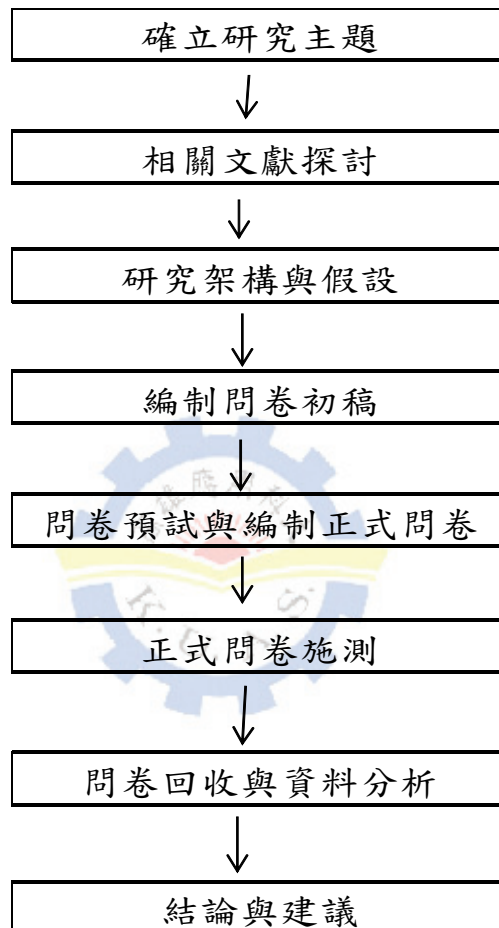


圖 1-1

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