

信用卡顧客之關係利益與關係慣性對顧客忠誠度之影響 -以顧客價值為中介變數

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摘 要

台灣在 1993 年開放信用卡市場後，便開啟國內信用卡市場激烈爭奪戰的序幕，而目前國內信用卡市場發展已進入成熟期階段，對於信用卡業者而言，除了開發新客戶外，穩固既有客戶群變得更為重要。業者應思維如何與顧客建立及維持長期良好的互動關係，提高滿意度，加強其忠誠度，以獲取更高的利潤，方能永續成長與發展，因此本研究嘗試建構以關係利益與關係慣性為前因變項探討其對顧客忠誠度的影響，再輔以顧客價值作為中介變數進行研究。本研究以 20 歲以上持有信用卡之顧客為研究對象，採人員發放問卷的方式來進行實證研究。

本研究共收回 395 份有效問卷，由研究結果可以發現關係利益與關係慣性對顧客忠誠度皆具有顯著影響；關係利益與關係慣性會透過顧客價值之中介效果影響顧客忠誠度。因此發卡銀行若想增加顧客忠誠度的強度，透過顧客價值中介的影響，會有較明顯效果。

企業可透過顧客關係管理，了解顧客並提供滿足其需求的產品與服務，必能提高顧客滿意度，增加顧客的價值感受，留住忠誠的顧客為公司帶來實質效益。本研究分析結果提供以下建議：一、建立顧客關係利益，以增強與顧客之間的連結關係。二、強化顧客之關係慣性，以提升顧客忠誠度。三、建構高度顧客價值，增加顧客滿意度，提高顧客忠誠度。本研究結果期能提供實務上對信用卡顧客關係管理規劃及行銷策略之參考依據。

關鍵字：關係利益、關係慣性、顧客價值、顧客忠誠度

The Effects of Relationship Benefit and Relationship Inertia on Customer Loyalty of Credit Card Consumers--Customer Value as a Mediator

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Abstract

The domestic war of “credit card” has heated up since Taiwan opened the credit card market in 1993. The development of the credit card market has entered into a mature stage so far. For credit card companies, apart from looking for new customers, to maintain their existing customer base becomes more important. Credit card companies should brainstorm ways to build up and maintain a good long-term interactive relationship with customers, enhance customers’ satisfaction, and strengthen their loyalty in order to gain higher profits and achieve sustainable growth and development. Therefore, this study attempts to build up relational benefits and relationship inertia as the antecedents to explore the influence they have on customers’ loyalty, and then to conduct an investigation by using the customer value as the mediator. The participants of this study are credit card holders who are 20 years old or above. An empirical study was carried out using questionnaires.

There were 395 valid questionnaires in total. The study found that both relational benefits and relationship inertia had a significant influence on the customers’ loyalty. Customer value mediated the effects of relationship inertia and relational benefits on customers’ loyalty. Thus, if the issuing bank wants to strengthen customers’ loyalty, the effect will be more obvious if the bank uses the influence of customer value as the mediator.

Through the customer relationship management, credit card companies could know more about customers and provide the products and services which could meet customers’ demands and requirements. This will definitely increase the customers’ satisfaction and perception of the value, retain loyal customers and bring the real benefits for the company. According to the analytical result, this study suggests the following: 1. to build the customer’s relational benefits and to strengthen the relationship between companies and customers. 2. To strengthen customers’ relationship inertia and to increase the loyalty. 3. To build a high

customer value and increase customers' satisfaction and loyalty. The study aims to provide a reference in regard to credit card customer relationship management planning and marketing strategies in practice.

**Key words : Relationship Benefit, Relationship Inertia, Customer Value,
Customer Loyalty**

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