



國立高雄應用科技大學
企業管理系碩士班
碩士論文

影響購買意願之因素探討-以服務涉入為干擾變數

Antecedents of Purchase Intention: Moderator of Service Involvement

研究生：顏福佑

指導教授：王崇昱 博士

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摘要

在經歷了全球性金融風暴過後，而隨著經濟的復甦國人對保險商品的購買意願也逐漸回溫，此時如何能在市場上搶佔一席之地，及增加顧客購買意願對於企業是非常重要的，吸引顧客來消費並不是企業真正的獲利來源，能留住舊有顧客持續地消費，才是企業真正的獲利所在（Kotler, 2000）。因此，本研究主要是想瞭解企業形象、產品創新以及服務品質三變數對於顧客價值的影響，及顧客價值對購買意願的影響，除此之外加入服務涉入為干擾變數且為正向影響。在選擇實證樣本時，需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歲且買過保險的一般民眾做為研究對象。

本研究共收回291份有效問卷，由研究結果可以發現企業形象、產品創新及服務品質對顧客價皆有顯著正向影響，顧客價值對購買意願有顯著正向影響；顧客價值在企業形象、產品創新、服務品質與購買意願之間，具有部份中介效果存在；服務涉入正向干擾企業形象、產品創新及服務品質對於顧客價值的影響性，服務涉入正向干擾顧客價值對於購買意願的影響性。根據研究結果，本研究提出相關建議。

關鍵字：顧客價值、企業形象、產品創新、服務品質、購買意願、服務涉入

Antecedents of Purchase Intention: Moderator of Service Involvement

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ABSTRACT

Through the recovery of global economy, the demand of purchasing related insurance products has increased gradually after the worldwide financial crisis. Meanwhile, how to approach customers and occupy the leading position in the market will be an important issue of each company. However, compared to put emphasis on new customers, it will benefit companies more by maintaining the original relationship with existing customers (Kotler, 2000). As a result, this research would like to investigate the influence of customer value and purchase intention through following facts: corporate image, product innovation and service quality. In addition, This study also adds Service Involvement as moderate variable and has significant positive effect on customer value and purchase intention. When we select the sample, have to consider directly interaction between the industry and customers, so select the Kaohsiung region over 20 years old and bought insurance for the general public as the research object.

It is found that corporate image, product innovation and service quality have significant positive effect on customer value by receiving 291 effective questionnaires. Customer value has significant positive effect on the purchase intention; Corporate

image, product innovation , service quality and purchase intention through Customer Value have partial mediation. Service involvement has positive moderating effect on corporate image, product innovation and service quality for customer value. Service involvement also has positive moderating effect on customer value with purchase intention. Finally, the related suggestions will be provided by following researching result.

Keywords: Customer Value, Corporate Image, Product Innovation, Service Quality, Purchase Intention and Service Involvement



第一章 緒論

第一節 研究背景與動機

一、研究背景

依據財團法人保險事業發展中心網站 (<http://www.tii.org.tw>) 資料統計民國九十八年人身保險業保費收入為2,006,559百萬元，較民國九十七年人身保險業保費收入1,918,843百萬元增加了4.57%，儘管歷經了金融海嘯的衝擊，市場已逐漸回溫成長中，從數據中可得知民國九十九年一月至七月保險業保費收入1,333,717百萬元，相較於民國九十八年同時期成長了22.44%的幅度，因此在這關鍵的時期保險公司如何為本身創造更高的利益及市占率更是刻不容緩的。

在經歷了全球性金融風暴過後，經濟市場逐漸恢復成長中，而隨著經濟的復甦國人對保險商品的購買意願也逐漸回溫，此時更是各家保險業者相互較勁時刻，如何能在市場上搶佔一席之地，及增加顧客購買意願對於企業是非常重要的，吸引顧客來消費並不是企業真正的獲利來源，能留住舊有顧客持續地消費，才是企業真正的獲利所在 (Kotler, 2000)。

二、研究動機

隨著社會的不斷進步，消費者對於產品或服務品質的要求標準也越來越高，品質已成為消費者選擇物品或服務所考慮的要件之一（Duggirala,Rajendran, 及 Anantharaman, 2008）。所謂品質乃維繫一個組織或機構能否永續經營及是否具有競爭力的原動力（Delgado-Hernandez 及 Aspinwall, 2008;Saura,Molina, 及 Frances, 2008;高麗鳳，1998），品質的提昇，已成為組織經營管理的趨勢，也是企業成功的關鍵因素（Ahuja 及 Khamba, 2008;Cornuel, 2007;Voehl, 2004;戴永久，1994）。然而，許多公司認為只要提供好的服務品質，這些公司很多就能確保顧客的購買意願嗎？成功的賣方必須強調其所提供給買方供應配套的價值，並強調顧客所獲得的價值基礎策略，藉由增進買方對產品品質（或利益）與相對銷售價格的認知，來提升價值知覺(Sweeney 及 Soutar, 2001)。企業面臨的挑戰是如何發展創新方法去實施以顧客為中心的策略，並不斷的重整顧客的需求、希望與價值(Hubber et al., 2001)。相關研究如池文海、陳瑞龍及潘美雪（2009）、林聰哲（2008）何苔麗及徐慧霞（2010）等均發現服務品質對知覺價值有正向影響。因此，知覺價值是否為服務品質與購買意願間的中介因子？值得探討。

就企業經營而言，為了與顧客維持長久且穩固的關係，良好的企業形象是不可或缺的。由於企業形象可促進消費者對特定企業產品或服務的認識，並降低消費者進行購買決策時的不確定性；進而影響消費者向形象良好的企業購買商品。(Helm, 2007; Robertson 及 Gatignon, 1986; Tang, 2007)。企業形象會影響購買意願的研究甚多，如張愛華、陳仁惠及何宜真（2005）研究指出較佳企業形象也是提高消費者再購意願之重要因素。而何苔麗、徐慧霞（2010）研究發現企業形象對知覺價值有顯著的正向影響，且黃鵬飛、蘇香婷（2009）研究指出顧客價值認知顯著影響顧客購買意願。因此，知覺價值是否為企業形象與購買意願之間的中介因子？值得探討。

學者Drucker（1954）表示：「企業唯一的目的是為了要創造顧客，顧客決定了企業，所有企業只有行銷和創新兩項基本功能而已。」而創新意謂著新點子、流程或產品服務（Garcia 及 Calantone, 2002）。隨著消費者需求不斷改變，企業

無不希望藉由各種產品創新策略吸引消費者購買。藉由各產品創新提昇消費者顧客價值的策略被廣泛地用在各個行業，其主要目的乃希望以創新產品讓消費者感受到商品的多樣化、刺激感與差異化的服務或感受等，影響顧客對商品的滿意度與購買行為。產品創新會影響買意願的研究不多，如Meuter (2000) 亦指出顧客與創新科技之間互動將影響顧客在使用意願上的價值。而何淑熏、柯盈吟、黃瓊慧 (2007) 發現自助服務科技的創新特性會正面影響顧客價值；周聰佑、許嘉倫 (2008) 研究指出產品創新對於顧客價值具有顯著之正向提昇。且黃鵬飛、蘇香婷 (2009) 研究指出顧客價值認知顯著影響顧客購買意願。因此，顧客價值是否為產品創新與購買意願的中介因子？值得探討。

本研究發現企業形象、服務品質及產品創新對購買意願之影響性，可能不確定。如學者閻瑞彥、周嘉俊 (2008) 研究指出企業形象不會影響忠誠度，但張愛華、陳仁惠及何宜真 (2005) 發現是有影響的，因此可能須考慮第三個因素進來，才能確定企業形象對於忠誠度的影響。本研究將服務涉入視為干擾因子，由於方世榮 (2008) 研究發現高服務涉入會增強關係傾向對於滿意度的影響性。基於上述，本研究認為服務涉入亦可能正向干擾企業形象、產品創新、服務品質及顧客價值與購買意願之間的關係。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企業形象、產品創新以及服務品質三變數對於顧客價值的影響，及顧客價值對購買意願的影響，除此之外加入服務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，建立影響顧客價值的模式。綜合上述觀點，因此本研究所預探討的研究目的如下：

- 1、探討顧客價值對購買意願之影響性。
- 2、探討企業形象對顧客價值之影響性。
- 3、探討產品創新對顧客價值之影響性。
- 4、探討服務品質對顧客價值之影響性。
- 5、探討顧客價值是否為中介效果。
- 6、涉入是否干擾上述關係。



第三節 研究流程

首先在研究動機的激發下，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，分述準備階段、實施階段、完成階段如下：

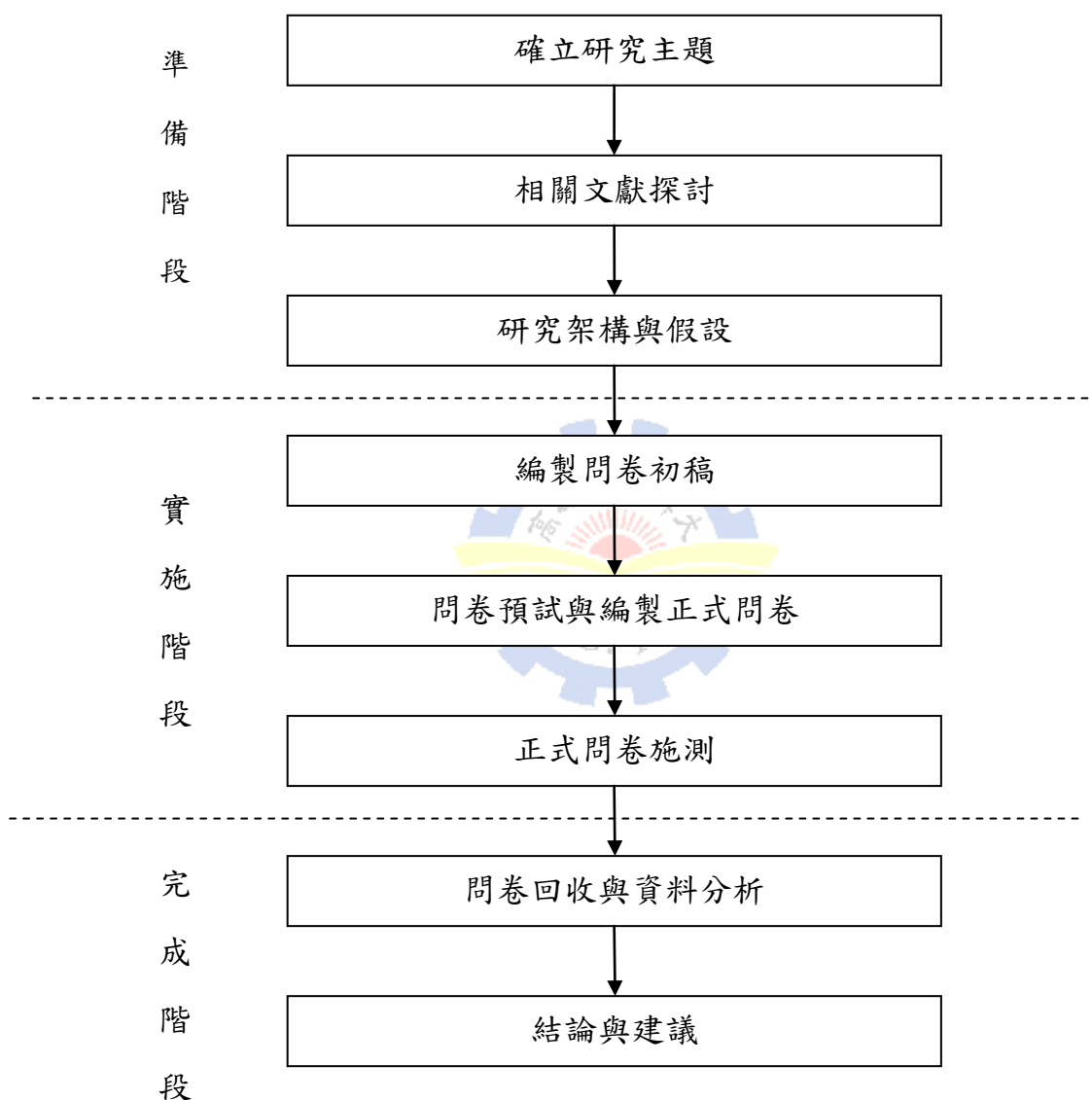


圖 1-1 本研究流程圖

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