



國立高雄應用科技大學
企業管理系碩士班
碩士論文

影響顧客參與之因素探討—
以自我效能及先前經驗為干擾變數

Antecedents of Customer Participation :
Moderators of Self-Efficacy and Prior Experience

研究生：洪頤靜

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摘 要

過去探討有關影響顧客參與之因素的研究甚多，這些因素包括角色釐清及情感承諾，但欠缺加入服務場景為前因變數，此外，尚未加入自我效能及先前經驗為干擾變數探討其對上述關係之影響。

本研究採用問卷調查法收集資料，以在高雄及台南地區曾和理專接觸並購買過股票或基金者為研究對象，回收有效問卷共 206 份，並以 IBM SPSS、Hayes (2013) PROCESS 進行資料分析。研究結果分述如下：(1) 情感承諾對於顧客參與有顯著正向影響；(2) 服務場景對於顧客參與有顯著正向影響；(3) 自我效能對於顧客參與有顯著正向影響。根據研究結果，本研究提出相關建議以供業者作為參考。

關鍵字：顧客參與、角色釐清、服務場景、情感承諾、自我效能、先前經驗

Antecedents of Customer Participation :
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Abstract

In the past, many studies have focused on the factors affecting customer participation. Prior studies mostly focus on the role clarity and affective commitment among customer participation without considering the influences of servicescape. Accordingly, to bridge this gap, this study wants to test whether role clarity, affective commitment, servicescape and self-efficacy affect customer participation and whether self-efficacy and prior experience can be viewed as the moderating variables.

A total of 206 valid copies of the questionnaire answered by 206 customers who had contacted with financial management professionals and bought stocks or fund in Kaohsiung and Tainan were collected. Data was analyzed with IBM SPSS for Hayes (2013) PROCESS. Empirical results suggest that: (1) affective commitment has a positive effect on customer participation; (2) servicescape has a positive effect on customer participation; (3) self-efficacy has a positive effect on customer participation. These findings provide significant theoretical contributions and managerial implications.

**Keywords: Customer participation; Role clarity; Affective commitment;
Servicescape; Self-efficacy; Prior experience**

第一章 緒論

第一節 研究背景與動機

隨經濟的發展及產業結構之變化，全球的服務業年產值有逐漸攀升的趨勢。據行政院主計處之統計，2014年台灣從事服務業的勞動人口比例是59%，服務業則占國內生產毛額（GDP）的比例約為64%，由此可知服務業在經濟與社會中之地位日益提升。隨兩岸服貿協議之簽訂，無庸置疑的是在台灣的服務業往後將持續蓬勃發展。然而，服務業不斷增加，造成同業間競爭越來越激烈，除商品本身之外，提供給顧客的環境、服務品質及服務人員...等，皆成為服務業相互競爭的主要因素。Parasuraman, Zeithaml and Berry (1985)的研究指出，服務品質不僅會影響最後的結果，亦會受到服務傳遞過程之影響，當服務具不可分割性，即服務的生產與消費同時發生時，顧客常會參與在服務的傳遞過程當中，故服務的成敗，將不只取決於服務提供者的努力，也深受顧客之影響。

由於服務業非常著重顧客與服務人員間的接觸與互動，業者必須不停創新並且善用顧客參與（Customer participation）以強化產業競爭優勢，以有助維持長期的良好關係。近年來，服務業的顧客參與情況越來越普遍，日益注重服務提供者與顧客彼此間，共同價值的創造，如：DIY風潮的崛起，使餐飲業開發出新的經營模式，透過讓顧客參與製作餐點的過程，讓顧客進而能更加投入用餐。面對這樣的新興模式，餐飲業不再以隨時待命的完善服務來進行號召，服務人員與顧客之間的服務模式也因此有所改變。讓顧客主動了解服務流程，並透過參與，制定出可以提供的勞務，並扮演「部份員工」的角色，可以使顧客在參與服務的過程中能感到更舒服，也能享受參與之體驗 (McKee, Simmers & Licata, 2006)。

因為透過參與可以讓顧客的滿意度增加（如：Oliver and DeSarbo (1988) 指明當顧客參與服務傳遞過程中之結果為成功時，顧客滿意度會較高）、降低成本（如：Pini (2009) 認為顧客參與生產共同創造價值的利益，為吸引感興趣之顧客與公司共創價值、減少行銷成本及研發成本或提供較佳的售後服務）或提高工作效率（如：Mills, Chase and Margulies (1983) 主張當顧客高度涉入於服務運送過程中時，服務組織可以獲得生產力，進而提高利益並同時改善服務的效率(Jones, 1990)）...等，所以顧客參與在服務業已越來越盛行，也成為重要議題。

顧客參與的相關研究，大致可以分成兩種，一種是往前推論，如：Auh et al. (2007) 所提出之研究，探討影響顧客參與的因素有哪些；另外一種則是往後推論，如：Yim et al. (2012) 的研究，探討參與會導致怎麼樣的結果。由於已經有很多學者做過往後推論的顧客參與研究；對於往前推論，什麼因素會影響到顧客參與，尚有可探討的空間，亦即先前研究較少兼顧環境與個人因素同時探討其對於顧客參與之影響性，所以本研究將採用往前推論的方式來探討金融業的顧客參與情形，研究對象則參考 Auh et al. (2007) 及 Yim et al. (2012) 的研究，受測者僅限曾與理專接觸並曾接受財務相關服務之顧客，財務相關服務包含資產規劃、買賣基金、放款或保險...等。對於顧客而言，他們必需提供各自的需求、風險偏好等訊息給理專，理專才能提供合適之產品或建議給他們；此外，若顧客與理專互動頻繁，理專修正的內容或對其之規劃便可能更符合其需求。

回顧國內外學者對於顧客參與此議題之相關研究得知，影響顧客參與之因素甚多，在先前 Chen, Raab and Tanford (2015) 的研究發現角色釐清會與強制性顧客參與（Mandatory Customer Participation）產生正向影響；Auh et al. (2007) 實證結果顯示顧客對於公司的情感承諾（Affective commitment）與共同生產（Co-production）有正向影響；潘靜芬 (2011) 則提出溝通、顧客專

業、情感承諾和互動公平與顧客參與產生正向影響。在 Dong and Siu (2013) 主題公園的研究結果也證明服務場景中預先設計好一些活動，會影響顧客參與之程度。綜合上述，由於顧客參與著重於顧客的付出，因此除探討環境因素—服務場景外，本研究之自變數亦納入角色釐清及情感承諾等個人因素。

以上論述均為有關影響顧客參與之前因變數，本研究有兩個干擾變數，分別是自我效能 (Self Efficacy) 及先前經驗 (Prior Experience)，來探討其對上述直接關係之干擾影響性。第一個部份我們將探討自我效能是否會干擾角色釐清、情感承諾、服務場景對於顧客參與之關係，Chan and Lu (2003) 定義自我效能為用來判斷個人或組織在執行特定行為時，所產生的能力 (Ability)，也就是個人對其執行特定任務之信念，若是顧客對於參與服務過程的能力是深具信心的，輔以角色釐清明確與對情感承諾及服務場景的肯定，將可能強化其參與意願。第二個部份我們將探討先前經驗是否會干擾角色釐清、情感承諾、服務場景對於顧客參與之關係，Floyd et al. (2000) 定義先前經驗應包括個人經驗中對於目標適應良好或適應不良之反饋意見，Mangleburg et al. (1998) 研究指出品牌評價若是基於功能性線索 (相對於使用者形象基礎的線索之品牌評價) 通常是要求較多的認知理解，而這個理解通常可能是先前經驗較豐富的消費者來進行；相對於使用者形象基礎的線索之品牌評價，可能只會要求較少的認知理解，因此較缺乏經驗的消費者，可能會用此做一個品牌評價，基於上述，本研究認為先前經驗豐富的人在參與服務的過程當中，可能較注重新路徑來思考，亦即可能強化角色釐清及情感承諾對於顧客參與之影響，但可能弱化服務場景對於顧客參與的影響。

根據上述，本研究提出三個自變數，亦即角色釐清、情感承諾及服務場景，來探討其與顧客參與是否存在正向關係，並以自我效能及先前經驗視為顧客與理專間之連結，以這兩個變數作為本研究欲探討的干擾變數，以衡量其對於顧客參與的前因變數之間是否存在干擾效果，本研究結果將提供給金控公司 (銀行) 作為參考。

第二節 研究目的

本研究主要探討角色釐清、情感承諾、服務場景及自我效能對於顧客參與的影響。除此之外，我們將自我效能和先前經驗作為本研究的干擾變數，希冀能藉由相關文獻的探討和整理及實地資料收集來作為實證研究的分析，來提高顧客參與之意願。基於上述研究背景及研究動機，本研究探討之研究目的如下：

1. 探討角色釐清、情感承諾、服務場景及自我效能對於顧客參與之影響。
2. 探討自我效能是否干擾角色釐清、情感承諾及服務場景對於顧客參與之關係。
3. 探討先前經驗是否干擾角色釐清、情感承諾及服務場景對於顧客參與之關係。

本研究架構後續將分成四個部分進行討論，首先針對各構念分別進行相關文獻之探討，藉此說明構念之間的相關性以及理論模型的假設與建立；接著介紹研究方法來驗證所提出之模型，並針對發放的問卷進行調查及分析並討論其結果；最後，則針對本研究之結果提出結論與建議。

第三節 研究流程

本研究流程共分為九個階段，首先確認研究背景、動機與目的，再確定研究對象與範圍。當確認研究目的與範圍後，便可進行文獻探討，以對各構念有初步的了解，進而確立本研究之架構及假設，最後則針對收集的資料進行統計分析並提出建議，本研究流程如下圖所示：

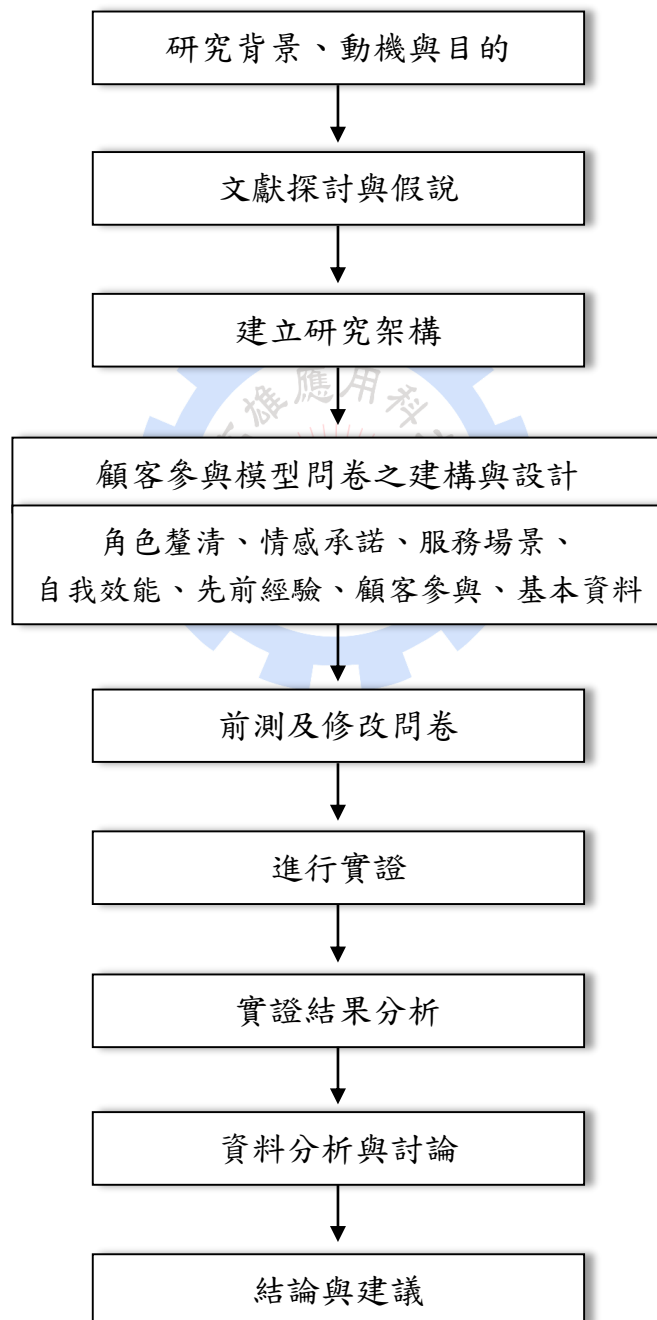


圖 1-1 研究流程圖

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附錄

您好：

這是一份學術性問卷，目的在於瞭解「影響顧客參與之因素」。您的意見絕無對錯之分，請依照您的直覺與想法來填答。本問卷採無記名方式進行，問卷調查之資料僅供學術參考，絕不對外公開，請安心填答。

敬祝 順心如意

國立高雄應用科技大學企業管理研究所

指導教授：王崇昱 博士

研究生：洪頤靜 敬上

第一部份：說明

以下題項的回答僅限於您曾到過金控公司(銀行)購買過保險、基金或股票，並與服務人員(包括保險、基金承辦人員或營業員)有進行交易及接受他們諮詢服務為前提填答。

第二部份：問卷內容

一、請問您最主要接受財務服務之金控公司(銀行)是哪一家？(限單選)

- 國泰金控 富邦金控 台灣金控 中信金控 新光金控
台新金控 兆豐金控 華南金控 第一金控 其他_____

二、承上題，請針對所勾選之金控公司(銀行)，在閱讀題目後，依照直覺，在適當的中打「✓」：

	非常不同意	不同意	有點不同意	無意見	有點同意	同意	非常同意
1. 我知道如何參與諮詢服務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 我清楚如何參與諮詢服務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 我很清楚在參與諮詢服務過程中應扮演的角色。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 我很清楚在參與諮詢服務過程中的每個步驟。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(請翻頁繼續作答)

	非常不同意	不同意	有點不同意	無意見	有點同意	同意	非常同意
5. 對於如何參與諮詢服務，我很少有不清楚的事項。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 我覺得自己屬於該金控公司（銀行）的一份子。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 該金控公司（銀行）對我而言具有很大的意義。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 我會依賴服務人員來從事諮詢服務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 我對於該金控公司（銀行）擁有歸屬感。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. 該金控公司（銀行）的員工外表整齊乾淨。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. 該金控公司（銀行）的宣傳文宣在視覺上具有吸引力。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. 該金控公司（銀行）的建築物結構有視覺上的吸引力。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. 該金控公司（銀行）的室內設計有視覺上的吸引力。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. 該金控公司（銀行）的氣氛是討人喜歡的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. 該金控公司（銀行）的噪音是在可以接受的範圍內。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. 該金控公司（銀行）的實體設施乾淨。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. 該金控公司（銀行）的室內溫度是舒服的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. 該金控公司（銀行）實體設施和室內顏色的搭配是討人喜歡的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. 該金控公司（銀行）的照明是舒服的。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. 參與諮詢服務時，我對自身的能力有自信。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. 參與諮詢服務時，我對自身的能力不會感到懷疑。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. 我有優秀的技巧和能力來參與諮詢服務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. 參與諮詢服務時，我對自身的技巧和能力感到自豪。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. 我參與過多次的諮詢服務。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. 在諮詢服務過程中，我花很多時間向服務人員告知我的需求及意見。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(請翻頁繼續作答)

	非常不同意	不同意	有點不同意	無意見	有點同意	同意	非常同意
26. 在諮詢服務的過程中，我花很多心力向服務人員表達我的需求。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. 為了改善服務結果，我總是提供服務人員許多建議。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. 我高度參與在諮詢服務的過程當中。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. 我非常投入於諮詢服務的過程當中。	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

第三部份：個人基本資料

1. 性別：
男 女
2. 年齡：
20歲(含)以下 21~30歲 31~40歲 41~50歲 51歲(含)以上
3. 職業：
農林漁牧 軍公教人員 資訊業 製造業 金融業 日間部學生
服務業 自由業 家管 其他_____
4. 教育程度：
高中/高職(含)以下 專科/大學 研究所(含)以上
5. 每月所得：
20,000元(含)以下 20,001~40,000元 40,001~60,000元
60,001~80,000元 80,001元(含)以上

《問卷到此結束，謝謝您的幫忙》