

중국 상업은행의 서비스품질이 고객만족도와 이용의도에 미치는 영향에 관한 연구: 은행 이미지의 매개효과를 중심으로

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A Study on the Influence of Service Quality in Commercial Bank of China on Customer Satisfaction and Intent of Use: Focused on the Mediated Effect of Bank Image

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● 요약 ●

The purpose of this study is to find specific service quality factors of enterprises that can maximize the perception of banks' services to users of commercial banks in China, and to establish empirically how these quality factors affect the bank's image. They also want to verify the impact of the positive image of the bank on the user's satisfaction and the willingness to use the bank's services.

For empirical verification of this study, questionnaires will be used to customers who have used the services of each of the four commercial banks in China, and the survey was conducted. The collected data were analyzed using the SPSS using statistical techniques such as Cronbach' α , Investigative Factor Analysis, Reliability Analysis, Correlation Analysis, Regression and Difference Verification. The results of the verification were summarized below. First, the quality of service of commercial banks has a partial positive effect on the bank's image. Second, the image of a commercial bank has a positive effect on customer satisfaction. Third, the image of a commercial bank has a positive effect on the purpose of use. Fourth, the image of commercial banks has a partial mediated effect between service quality and customer satisfaction. Fifth, the image of a commercial bank has a partial mediated effect between the quality of service and its intended use.

키워드: Quality of service, bank image, customer satisfaction, usage

I. Introduction

Commercial banking companies need to build a long-term strategy to provide their own differentiated and consistent services as a way to respond to increased competition (Hyun & Kim, 2011). In particular, commercial banks can say that securing a competitive advantage is very important since the market is very large among various service industries. As a result, commercial banks need to study the image of commercial banks

as a means of building a strong enterprise by establishing a corporate strategy and giving consistency to all products that are exposed to the market (Oh Seung-ho, 2014). However, research on the image of commercial banks has been scarce until now, and unlike the preceding studies that extract commercial bank image elements through examples, it is worth conducting a study with empirical analysis.

II. Hypotheses and Research Model

1. Relationship between quality of service and image

In this study, in the study on the quality of the main service of the Chinese commercial bank, which influences the decision to use the commercial bank of China, the hypothesis was set up on the assumption that the quality of service held by the Chinese commercial bank derived by the researcher had a positive effect on the bank's image.

H1: Quality of service will have a positive impact on the bank's image.

H2: The bank's image will have a positive impact on customer satisfaction.

H3: The bank's image will act as a medium between service quality and customer satisfaction.

H4: The bank's image will have a positive effect on its intended use.

H5: The bank's image will serve as a medium between service quality and usage.

III. Research Methods and Results

1. Research methods

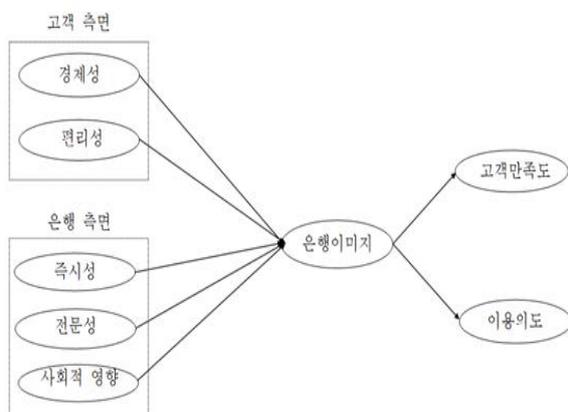


Fig. 1. Research methods

III. Research methods

In this study, measures were selected for use in the final analysis after removing some items through the scale purification process prior to the assessment of the measurement model. The process of quantifying scales in this study was repeatedly analyzed using statistical techniques such as Cronbach α , Investigative Factor Analysis, Reliability Analysis, Correlation Analysis, Regression, and Difference Verification. Specifically, SPSS V. 22.0 was used for analysis. The process of the analysis is as

follows. To identify the demographic characteristics of the study participants, a frequency analysis will be conducted first, and a reliability Cronbach α analysis will be performed to verify the validity of the measurement variables and to verify the internal consistency of the questionnaire. Next, we will conduct a correlation analysis to look at the correlation between the variables. Regression analysis was performed to verify the influence of the research model established in this study.

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