

Service Quality, Relationship Quality and Customer Loyalty in Taiwanese
Internet Banks

趙瑀, Gin-Yuan Lee, Po-Young Chu

Business Administration

Management

yc@chu.edu.tw

Abstract

Deregulation of financial institutions has been competition in the Taiwanese banking industry. The advent of e-commerce has increased the importance of consumer financing operations. Network banking helps banks to develop relationship marketing, thus improves customer loyalty. This study was attempted to investigate the relationships between service quality and relationship quality, between relationship quality and customer loyalty, and between service quality, relationship quality and customer loyalty. The findings are: (1) crisis handling and relationships are negatively correlated. (2) Relationship quality and customer loyalty are positively correlated. (3) Service quality and customer loyalty are positively correlated. This study suggests that Internet banks in Taiwan can increase relationship quality and customer loyalty by improving service quality.

Keyword : service quality; relationship quality; customer loyalty; Internet bank; Taiwan.