

营销与服务

基于计划行为理论的信用卡使用意向分析及其营销策略研究

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摘要:

在计划行为理论的基础上,使用结构方程模型等数理统计方法,探析了消费者信用卡使用意向的影响因素,建构了消费者信用卡使用意向模型。研究表明,计划行为理论中信用卡态度和知觉行为控制变量对消费者信用卡使用意向有重要影响。此外,研究还进一步将消费者信用卡态度区分为便利性态度、金钱与信用态度,实证研究显示便利性态度对信用卡使用意向有重要影响,并且这种区分是合理的和必要的。

关键词: 便利性态度 金钱与信用态度 知觉行为控制 计划行为理论 信用卡营销

A Study on Credit Cards Usage Intention and Its Marketing Strategies Based on Theory of Planned Behavior

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Abstract:

Based on the theory of planned behavior, the study explores the factors influencing the will of consumers' use of credit cards and develops a model to investigate consumers' credit card usage intention by means of a structural equation model. The results show that consumers' attitude towards the credit card and its perceived behavioral control have a material impact on consumers' intention to use credit cards. Moreover, the study has divided the attitude towards credit cards into the attitude toward convenience, money and credit. The results of this empirical analysis show that the attitude towards convenience has an important influence on consumers' credit card usage intention. And this distinction is reasonable and essential.

Keywords: attitude towards convenience attitude towards money and credit perceived behavioral control the theory of planned behavior credit card marketing

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