Customer Loyalty in Virtual Environments: An Empirical Study in e-Bank 趙瑀, Gin-Yuan Lee, Yung-Ching Ho Business Administration Management vc@chu. edu. tw

## Abstract

In an attempt to increase e-loyalty amid increasingly competitive business environments, organizations are looking to customer relationship management (CRM) to help provide a solution. The advent of e-commerce has increase the importance of consumer financing operations. Internet banking helps banks to develop relationship marketing, thus improve customer loyalty. This study proposes a research framework to examine the relationships among e-service quality, customer satisfaction, customer trust and e-loyalty in e-bank in Taiwan. Data are collected through a survey using a structured questionnaire. The 442 valid respondents who have experience with e-bank are analyzed by partial least squares structural equation modeling (PLS-SEM) method and the majority of respondents are young men. The results are full supported the hypotheses. The managerial implication is e-bank must focus on e-service quality to increase customer satisfaction and trust for obtaining the e-loyalty.

Keyword: e-Service Quality, Customer Satisfaction, Customer Trust, e-Loyalty, e-Bank