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| 論文中文摘要： | 隨著現今科技的進步，社會經濟逐漸轉型而消費行為也隨之改變，台灣的金融業者開始投入大量資金於金融科技的發展，自2018年金管會開放純網路銀行執照申請後，最終在2021年，樂天國際商業銀行正式開業，成為台灣第一間獲得設立許可的純網路銀行，為台灣金融業帶來新模式。本研究以台灣傳統銀行客戶作為研究對象，經由網路問卷方式，共收集548份有效問卷。實證結果表明，傳統銀行客戶的慣性對五個創新障礙產生負向影響，社會影響及創新特徵皆對五個創新障礙產生正向影響。此外，除了使用障礙及形象障礙對純網路銀行的初始不信任信念產生負向影響，其餘的創新障礙皆對其產生正向影響，同時結果也表明，對純網路銀行的初始不信任信念與對純網路銀行的抗拒行為存在顯著正向關係。本研究調查台灣傳統銀行客戶對純數字銀行的抗拒行為，幫助台灣傳統銀行業滿足消費者需求和吸引新客戶，並為這種新的金融創新模式提供一些參考，提升純網路銀行的市場競爭力，推動台灣數位金融的發展。 |
| 論文外文摘要： | With the advancement of technology, the socio-economic landscape is gradually transforming, leading to changes in consumer behavior. In Taiwan, financial institutions have started investing heavily in financial technology. Since the Financial Supervisory Commission (FSC) opened the application for digital-only bank licenses in 2018. Finally, in 2021, Lotte International Commercial Bank as the first digital-only bank in Taiwan to receive permission to establish, this introducing a new model to Taiwan's financial industry. This study focused on traditional-bank customers in Taiwan and collected a total of 548 valid responses through online questionnaires. The empirical results indicated that the inertia of traditional-bank customers has a negative influence on the five innovation barriers, while social influence and innovation characteristics have positive influences on these barriers. Furthermore, except for usage barriers and image barriers, which have a negative influence on initial distrust beliefs towards digital-only bank, the remaining innovation barriers have a positive influence on such beliefs. The results also demonstrated a significant positive influence between initial distrust beliefs towards digital-only bank and resistance behavior. This study investigated the resistance behavior of traditional bank customers towards digital-only bank in Taiwan, aiming to assist the traditional banking industry in meeting consumer needs and attracting new customers. This study also provided insights into this new financial innovation model, enhances the market competitiveness of digital-only bank, and promotes the development of digital finance in Taiwan. |