

題目	"安全"與"隱私"與網路銀行品牌權益之關聯性
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摘要	根據不同的資料顯示台灣網路普及率已高達 90% 以上，網路已成生活不可或缺的一部分，尤其是金融業。為提高效率並降低成本，各銀行紛紛建立網路交易平台，但隱私和安全一直是推動業務的主要障礙。研究發現，網路銀行的品牌權益有助於提升民眾對金融服務品牌的認知。然而目前研究鮮少對使用者體驗和品牌權益進行研究。基於 333 份有效樣本，本研究以結構方程式驗證四個研究假設。結果顯示，隱私並未顯著影響品牌信任，相反地，安全對品牌信任有顯著影響。此外，品牌信任對品牌權益有顯著影響。最後，民眾對網路銀行的使用體驗在品牌信任與品牌權益之間並沒有顯著的調節效果。
關鍵字	隱私與安全、使用者經驗、品牌信任、品牌權益、網路銀行
Title	The relationship among 'Security' and 'Privacy' and the brand equity of online banking
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Abstract	According to various data sources, Taiwan's internet penetration rate has exceeded 90%, making the internet an indispensable part of daily life, particularly in the financial sector. To enhance efficiency and reduce costs, banks have increasingly established online transaction platforms. However, privacy and security continue to be primary obstacles to business expansion. Research has shown that brand equity in online banking helps increase public awareness of financial service brands. Nevertheless, studies examining the relationship between user experience and brand equity are limited. Based on 333 valid samples, this study employs structural equation modeling to test four hypotheses. Results indicate that privacy does not significantly impact brand trust, whereas security has a significant effect on brand trust. Furthermore, brand trust significantly influences brand equity. Lastly, user experience with online banking does not significantly moderate the relationship between brand trust and brand equity.
Keyword	Privacy and security; User experience; Brand trust; Brand equity; Online banking