

9-1-1999

서비스모호성이 소비자만족의 형성과정에 미치는 영향에 관한 연구

순이 구

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sykuh@hotmail.com

가 ,
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가
가 , 가 가
가 .
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1.

가 . 가 . 가
 , ,
 (Westbrook 1986).
 가 가
 가 (intangible), 가 가 , 가
 (Zeithaml 1981). 가 가가 가 (search quality)
 , 가가 가 (experience quality) (Nelson
 1974).

가
 . (1997)
 가 가 ,

(: , , ,)

(1997)

가 ,
 가

가 가

가

가 (Yi 1993)

,
,
가

2. 가

2.1

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가 () ,
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- /
가
. Churchill and Surprenant(1982)

-
. Tse Wilton(1988)

가
, (nature)

가 (Churchill and Surprenant 1982;plant, Oliver and Desarbo 1988, Tse and Wilton 1988, Anderson, Fornell, and Lehmann 1994, Anderson and Sullivan 1993, Voss, Parasuraman, and Grewal 1998),

(Oliver 1980; Cadott,Woodruff and Jenkins 1987).

가

(Churchill and Surprenant 1982, Swan and Trawick 1981, Tse and Wilton 1988, Bearden and Teel 1983, Yi 1993),

가

(Cadotte, Woodruff and Jenkins 1987, Oliver and Bearden 1983, Churchill and Surprenant 1982; video disc player, Yi 1993, Westbrook 1987, Gupta and Stewart 1996, Spreng and Mackoy 1996, Patterson, Johnson, and Spreng 1997).

- 가

Yi(1993) (product ambiguity)

가

가 가

가

가가

가

(1997).

가

Yi(1993)

(1997)

가가

가가

(가)

가?

가

가

가 가

(Stell Donoho 1996),

가

가 가

(Zeithaml 1981)

가

가

가

가

(Zeithaml 1981).

가

가

(Zeithaml 1981,

1997),

(Voss, Parasuraman, and Grewal 1998).

가

(Cadotte, Woodruff, and Jenkins 1987, Westbrook 1987,

Gupta and Stewart 1996, Spreng and Mackoy 1996, Patterson, Johnson, and Spreng 1997)

가 가 .
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2.2. 가

가 가
 . Anderson Sullivan(1993)
 가
 Yi(1993) 가
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 가 가 (1997)
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 가가 가가 .
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 . Churchill Surprenant(1982)
 , Anderson Sullivan(1993) 가
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가 가 ,

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가

, . Stell Donoho(1996)

가 ,

(convenience service),

(preference service), (shopping service), (specialty service)

4가 . Copeland(1923),

Holbrook Howard(1977)

Zeithaml(1981) 가 (search quality),

(experience quality), (credence quality)

. 가 가 .

가 .

가가 가

가 . 가

가 가 .

가 . 가 .

가

가 가 가 . Yi(1993)

가 .

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가 . Zeithaml(1981) 가

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 Yi (1993) 가
 (moderate) . 가
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 가가 가
 가가 (Zeithaml 1981).
 가가 ,
 가 가 가
 가 (Darby and Karni 1973, Holbrook 1978).
 . 가 가 가
 가
 .
 (1997) (theory) (data) (Alloy and
 Tabachnik 1984), , (evidence)
 . 가
 가
 (top-down) (theory-driven process)
 .
 가가 가
 (bottom-up), (data-driven process) .
 가 가
 가 , 가
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 가
 가? Zeithaml (1981)

가

가?

가

가가

가

가

가

가

가

가

LaTour Peat(1980)

가

가

Ross (1987)

가

가

(base line)

가

Voss, Parasuraman, and Grewal(1998)

가

Cadotte, Woodruff, and Jenkins(1987),

Westbrook(1987 Cable TV), Gupta and Stewart(1996)

Spreng and Mackoy(1996) Patterson, Johnson, and Spreng(1997)

가

가

가

가

Spreng, MacKenzie, and Olshavsky(1996)

가

가

(Voss, Parasuraman, and Grewal 1998).

가

가

가

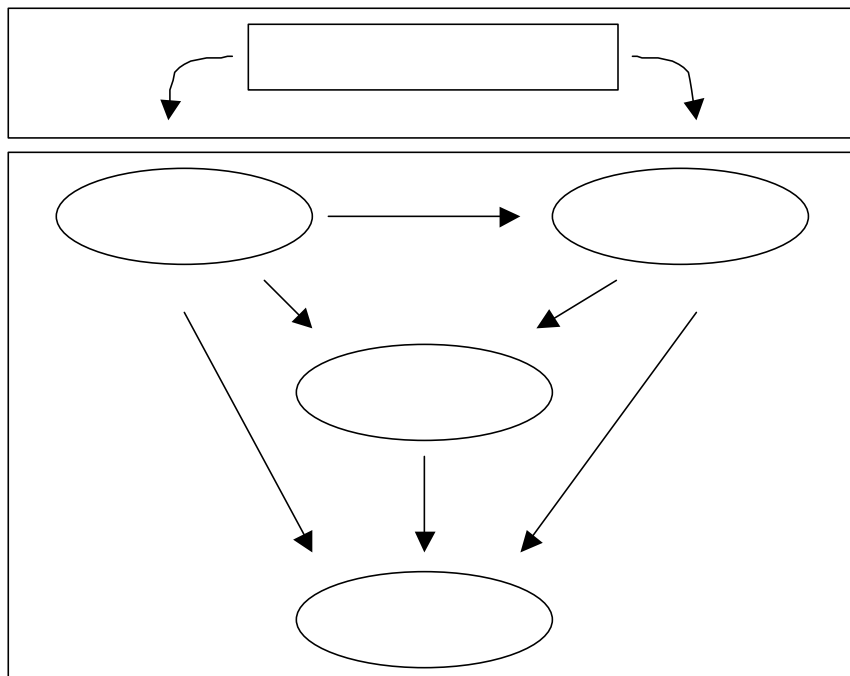
가

가 .
가 .

가 1 : 가
가 .
가 2 : 가 가
가 .

2.3

가 가
가
[1]
[1]



1996, Spreng, MacKenzie, and Olshavsky 1996)

3.

3.1

가 가

Zeithaml (1981)

Zeithaml (1981)

가

가

가

가가

가

가가

가

가

가가

(experience

quality)

가가

가

(: , , 가

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가

가가

가

가가

가

(1997).

가

가?

62 ,

64 , 126

. Yi(1993) 7

가 가 가 , , ,

7 가 4.91

3.01 . t-test . t-test

t 11.482 0.0001 가

가 .

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3.2.

.

(Bagozzi and Yi 1988).

(Olson and

Dover 1979, Swan and Trawick 1981) , (:

Anderson 1973, Oliver 1977, Churchill and Supenant 1982, Westbrook and Reilly 1983, Yi

1993, 1995, Spreng, MacKenzie, and Olshavsky 1996, 1997,

1997) 7 .

가

(1997).

7

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가 (1997). 7

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7 .

3.3.

5

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50%

360

323 가

32

291 가

(, , , ,

가

320

242 가

가 가

8

234 가

가 가

3.4

가

LISREL

가가 가

가

4.

4.1 가

4.1.1

Cronbach

가 . < 1>

. < 1>

가 0.75 - 0.90

가 ,

가 0.86 - 0.90

가

가

가 .

< 1> 가

	.75	.86
	.80	.88
	.80	.88
	.90	.90

4.1.2

가 LISREL
(confirmatory factor analysis) . 가
,
가
LISREL 8.14(Joreskog and Sorbom
1993) .
(maximum likelihood method) .
,
. < 2> .
 $\chi^2(d.f=48) = 174.30(P=0.000)$.
(Hair et al. 1995,
p.637). GFI(goodness-of-fit index) = 0.912,
RMR(root mean square residual) = 0.0604 χ^2
가 [null model, χ^2
(d.f=66) =2035.894] 가 (non-normed
fit index : NNFI)가 .912 (Bentler and Bonett 1980),
(normed fit index : NFI) .914 가
(Bentler and Bonett 1980).
 $\chi^2 (d.f=48) = 64.54(P=0.0557)$, GFI(goodness-of-fit index) = 0.954,
RMR(root mean square residual) = 0.0285 가
[null model, $\chi^2 (d.f=66) =2080.989$
가 (non-normed fit index : NNFI)
가 .989 (Bentler and Bonett 1980),
(normed fit index : NFI) .969 가 (Bentler
and Bonett 1980).

< 2>

	a1	.77(12.63)	--	--	--	.76(13.05)	--	--	--
	a2	.57(9.26)	--	--	--	.85(14.96)	--	--	--
	a3	.81(13.33)	--	--	--	.86(15.26)	--	--	--
	b1	--	.79(15.06)	--	--	--	.83(15.24)	--	--
	b2	--	.70(12.94)	--	--	--	.87(16.40)	--	--
	b3	--	.83(16.11)	--	--	--	.83(15.15)	--	--
	c1	--	--	.84(16.60)	--	--	--	.82(14.92)	--
	c2	--	--	.74(13.89)	--	--	--	.87(16.43)	--
	c3	--	--	.73(13.58)	--	--	--	.85(15.64)	--
	d1	--	--	--	.90(18.89)	--	--	--	.80(14.59)
	d2	--	--	--	.84(16.93)	--	--	--	.87(16.36)
	d3	--	--	--	.87(17.87)	--	--	--	.91(17.76)
		$\chi^2(48) = 174.30(p = 0.00)$				$\chi^2(48) = 64.54(p = 0.0557)$			
		GFI = .912				GFI = .954			
		RMR = .0604				RMR = 0.0285			
		NNFI = .912				NNFI = .989			

4.2. 가

4.2.1. 符合度 가 母數 推定

LISREL
 8.14(Joreskog and Sorbom 1993) , (maximum likelihood method)
 LISREL < 3> . < 3>
 $\chi^2(d.f=48) = 174.297(P=0.000)$
 (Hair et al. 1995, p.637).
 GFI(goodness-of-fit index) = 0.912,
 RMR(root mean square residual) = 0.0604 χ^2
 가 [null model, χ^2
 (d.f=66) =2035.894] 가 (non-normed
 fit index : NNFI)가 .912 (Bentler and Bonett 1980),
 (normed fit index : NFI) .914 가
 (Bentler and Bonett 1980).

< 3 >

LISREL

(structural model)					(measurement model)				
LISREL		t			LISREL		t		
γ_{11}	.346	.077	4.521	.339	$\lambda_{x_{11}}$	1.000	---	---	.770
γ_{21}	-.123	.062	-1.972	-.113	$\lambda_{x_{21}}$	.735	.088	8.839	.566
γ_{31}	.086	.062	1.381	.074	$\lambda_{x_{31}}$	1.057	.112	9.404	.814
β_{21}	.983	.080	12.222	.925	$\lambda_{y_{11}}$	1.000	---	---	.787
β_{31}	.106	.195	.541	.093	$\lambda_{y_{21}}$	.896	.075	12.010	.704
β_{32}	.856	.183	4.669	.800	$\lambda_{y_{31}}$	1.048	.073	14.327	.825
					$\lambda_{y_{42}}$	1.000	---	---	.836
ϕ_{11}	.593	.094	6.313		$\lambda_{y_{52}}$	.882	.064	13.738	.737
ϕ_{11}	.548	.075	7.304	.885	$\lambda_{y_{62}}$	.867	.065	13.434	.725
ϕ_{22}	.142	.039	3.629	.203	$\lambda_{y_{73}}$	1.000	---	---	.895
ϕ_{33}	.148	.032	4.670	.185	$\lambda_{y_{83}}$	.934	.050	18.776	.835
-----					$\lambda_{y_{93}}$	.966	.048	20.008	.865
$\theta_{\epsilon_{44}}$	.301	.036	8.297		$\theta_{\delta_{11}}$	.407	.064	6.347	
$\theta_{\epsilon_{55}}$	.456	.045	10.193		$\theta_{\delta_{22}}$	.679	.065	10.413	
$\theta_{\epsilon_{66}}$	.474	.046	10.319		$\theta_{\delta_{33}}$	.337	.067	5.053	
$\theta_{\epsilon_{77}}$	.199	.026	7.638		$\theta_{\epsilon_{11}}$	.381	.042	9.157	
$\theta_{\epsilon_{88}}$	.302	.032	9.471		$\theta_{\epsilon_{22}}$	.504	.049	10.271	
$\theta_{\epsilon_{99}}$	.253	.029	8.753		$\theta_{\epsilon_{33}}$	.320	.039	8.247	
CHI-SQUARE WITH 48 DEGREES OF FREEDOM = 174.297 (P = .000) GOODNESS OF FIT INDEX = .912 NON-NORMED OF FIT INDEX = .912 ROOT MEAN SQUARE RESIDUAL = .0604									

LISREL

<

4>

. < 4>

 χ^2

(d.f=48) = 64.536(P=0.0557), GFI(goodness-of-fit index) = 0.954, RMR(root mean square residual) = 0.0285

가

[null model, χ^2 (d.f=66) =2080.989]

가

(non-normed fit index : NNFI)가 .989

(Bentler and Bonett 1980),

(normed fit

index : NFI) .969

가

(Bentler and Bonett 1980).

< 4 >

LISREL

(structural model)					(measurement model)				
LISREL t					LISREL t				
γ_{11}	.493	.082	6.010	.453	$\lambda_{x_{11}}$	1.000	---	---	.764
γ_{21}	-.067	.061	-1.110	-.063	$\lambda_{x_{21}}$	1.109	.088	12.627	.847
γ_{31}	.005	.056	.088	.005	$\lambda_{x_{31}}$	1.125	.089	12.706	.860
β_{21}	.886	.076	11.663	.898	$\lambda_{y_{11}}$	1.000	---	---	.833
β_{31}	.404	.127	3.170	.416	$\lambda_{y_{21}}$	1.048	.065	16.156	.873
β_{32}	.466	.123	3.802	.475	$\lambda_{y_{31}}$	.996	.066	15.011	.830
					$\lambda_{y_{42}}$	1.000	---	---	.821
ϕ_{11}	.584	.090	6.523		$\lambda_{y_{52}}$	1.064	.067	15.812	.874
ϕ_{11}	.551	.075	7.312	.795	$\lambda_{y_{62}}$	1.031	.068	15.147	.847
ϕ_{22}	.162	.033	4.865	.240	$\lambda_{y_{73}}$	1.000	---	---	.807
ϕ_{33}	.166	.029	5.702	.254	$\lambda_{y_{83}}$	1.077	.070	15.474	.869
					$\lambda_{y_{93}}$	1.133	.069	16.490	.914

$\theta\epsilon_{44}$	.325	.038	8.650		$\theta\delta_{11}$	.416	.049	8.473	
$\theta\epsilon_{55}$	.236	.032	7.405		$\theta\delta_{22}$	.282	.045	6.310	
$\theta\epsilon_{66}$	.282	.035	8.146		$\theta\delta_{33}$	.261	.044	5.882	
$\theta\epsilon_{77}$	.349	.038	9.083		$\theta\epsilon_{11}$	.307	.036	8.458	
$\theta\epsilon_{88}$	.245	.031	7.865		$\theta\epsilon_{22}$	.238	.032	7.456	
$\theta\epsilon_{99}$	.164	.027	6.071		$\theta\epsilon_{33}$	.312	.037	8.513	
CHI-SQUARE WITH 48 DEGREES OF FREEDOM = 64.536 (P = .0557) GOODNESS OF FIT INDEX = .954 NON-NORMED FIT INDEX = .989 ROOT MEAN SQUARE RESIDUAL = .0285									

4.2.2 가

가

(structrure model)

< 5>

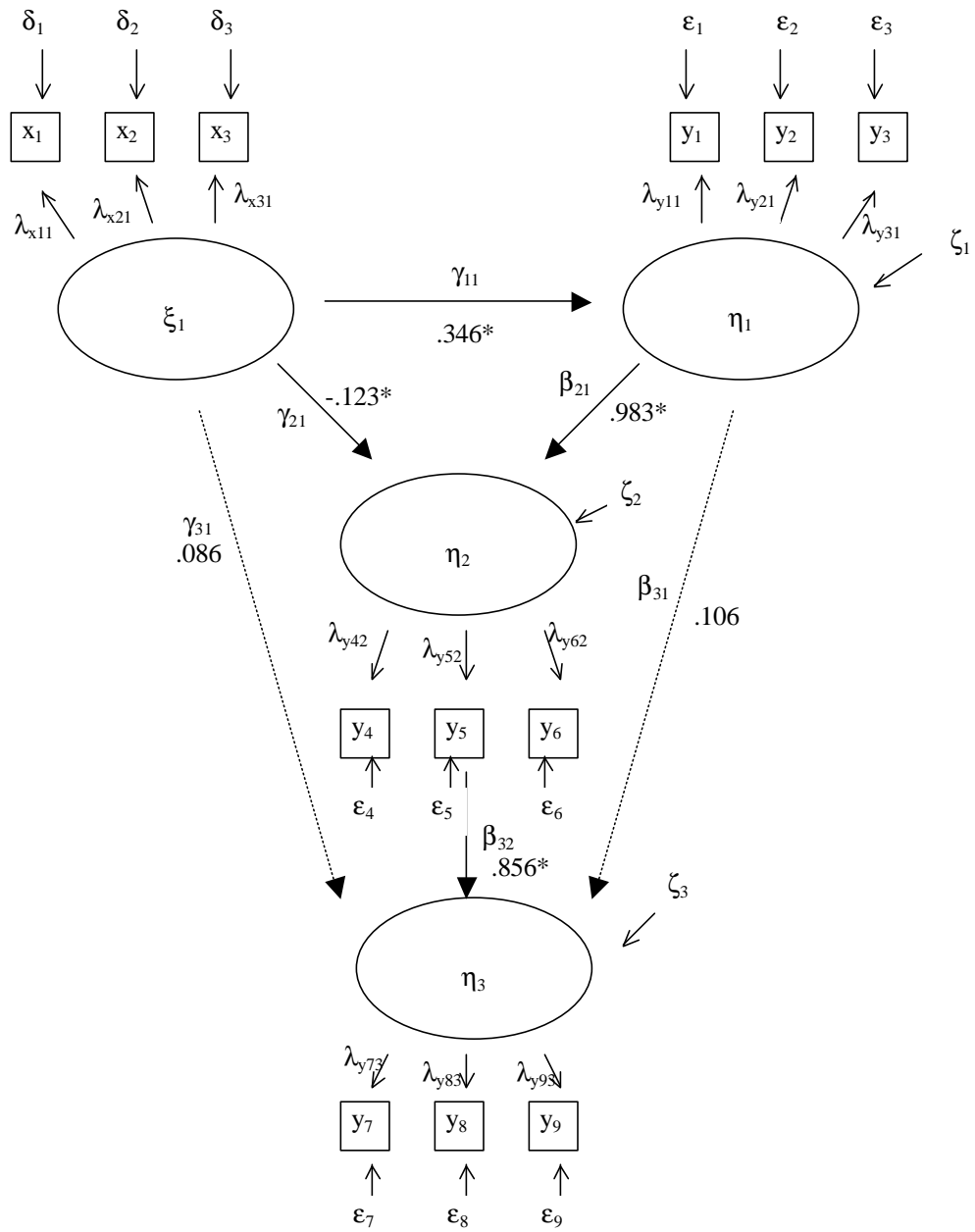
< 5>

	(t)	(t)
	.346(4.521)	.493(6.010)
	-.123(-1.972)	-.067(-1.110)
	.086(1.381)	.005(.088)
	.983(12.222)	.886(11.663)
	.106(.541)	.404(3.170)
	.856(4.669)	.466(3.802)
	$\chi^2(48) = 174.30$	$\chi^2(48) = 64.536$
	GFI = .912	GFI = .954
	RMR = .060	RMR = .0285

正 가 (= .346, t = 4.521), 負
 가 (= -.123, t = -1.972). 가
 (= .086, t = 1.381).
 가 (= .983, t = 12.222),
 가 (= .106, t = .541). 가 (
 = .856, t = 4.669).
 가 .223(t=2.740),
 가 .842(t=4.417) (6).
 가 " 가 " 가
 1 .
 正
 가 (= .493, t = 6.010), (= -.069, t = -1.110) (= .005, t = .088) 가 .
 (= .886, t = 11.663) (= .404, t = 3.170)
 가 . 가 (= .466, t = 3.802).
 , 가
 가 가 " 가
 가 가 가
 " 가 2 .
 가 LISREL

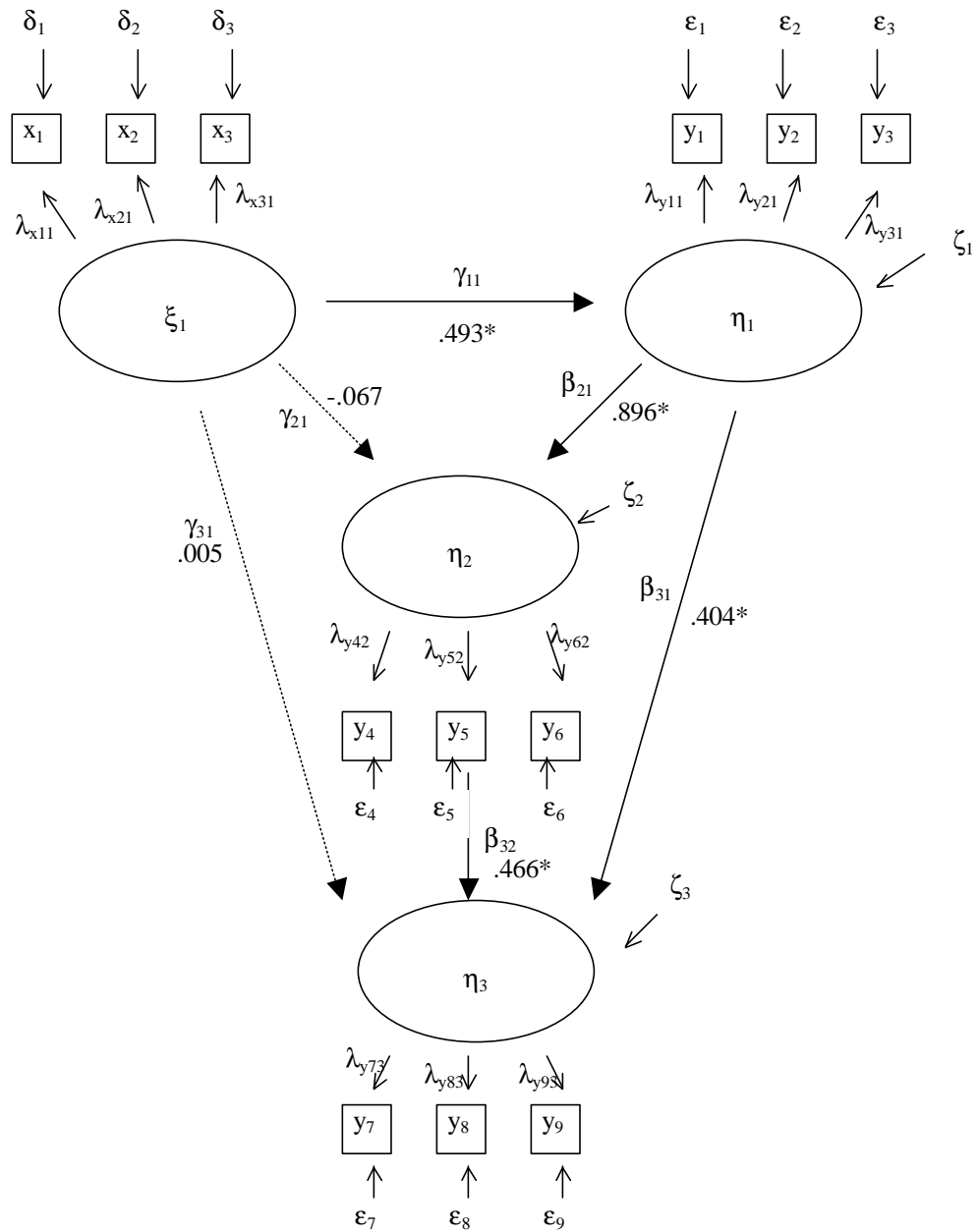
[2] , [3] .

[2] LISREL



[3]

LISREL



*

(T Value > | 1.96 |)

4.2.3

가 < 6>

< 6>

	.346(4.521)	-	.346(4.521)	.493(6.010)	-	.493(6.010)
	-.123(-1.972)	.340(4.328)	.217(2.713)	-.067(-1.110)	.437(5.555)	.370(4.580)
	.086(1.381)	.223(2.740)	.309(3.763)	.005(.088)	.371(5.115)	.376(4.782)
	.983(12.222)	-	.983(12.222)	.886(11.663)	-	.886(11.663)
	.016(.541)	.842(4.417)	.948(11.982)	.404(3.170)	.413(3.778)	.817(10.864)
	.856(4.669)	-	.856(4.669)	.466(3.802)	-	.466(3.802)

* () t

가 .346 .493
正 가

가 -.123(t=-1.972)
.067(t=-1.110)

가 , 가 가 가
가 , 가

가 .086(t=1.381)
.005(t=.088) , 가
.223(t=2.740) .371(t=5.115)

가 가
가

가 .983(t=12.222)
.886(t=11.663)
가 .106(t=.541)
.404(t=3.170)

가

가

가 .842(t=4.417)

가

가

.856(t=4.669)

.466(t=3.802)

, , 가
(.856), (.309)
(.466), (.376)

(.948),
(.817),

가

5.

가

5.1

, 가 . Yi(1993)

가 가

가

가

가 . 가

가 . 가

가 . 가

가 . Yi(1993)

가

가

가

가 . Oliver(1977)

가 , Bearden Teel(1983)

Churchill Surprenant(1982) Spreng, MacKenzie, and Olshavsky(1996)

가 負 가

가 가 , 가 가

가 가

가

正

Cadotte, Woodruff and Jenkins(1987), Yi(1993), Gupta and Stewart(1996), Spreng and Mackoy(1996), Spreng, MacKenzie, and Olshavsky(1996)

5.2

가

가 가 ,
가
가 .

가

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가가

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가

5.3

Zeithaml(1981)

Stell Donoho(1996)

, 가
 confounding effect 가 (Yi 1993).

가 .

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 (1997).
 가 .

1.

- , (1997), "가 -,", 12 1, pp. 183-206.
(1995), " ,"
(1997), " ,"
8 1, pp. 101-118.
, (1996), " , 7
2, pp. 129-157.
(1990),
(1997), " : ,"
, 26 1, pp. 139-154.
, (1999), "가 ", , 1
2, pp. 77-99.

2.

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