

9-1-1999

서비스모호성이 소비자만족의 형성과정에 미치는 영향에 관한 연구

순이 구

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(sykuh@hotmail.com)

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1.

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

가
 . (1997)
 가 가 ,
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 (: , , ,)
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 (1997)
 . 가 ,
 가 가 .
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가

가 (Yi 1993)

가

2. 가

2.1

가

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가

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

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가

가

가

가 가

. Yi(1993)

가

가가

가 가

가

. Zeithaml(1981)

가

가 가가

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가

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가가

가

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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

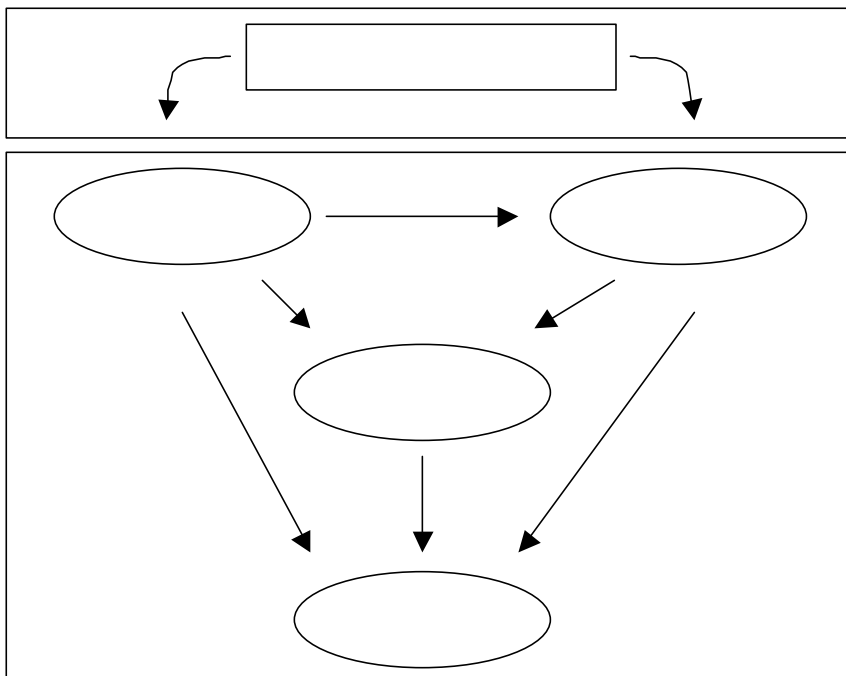
가

가

가

[1]

[1]



(Olshavsky and Miller 1972, Anderson 1973, Olson and Dover 1976, Cadotte, Woodruff and Jenkins 1987, Yi 1993, Gupta and Stewart 1996, Spreng and Mackoy 1999.9

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

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가가

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가

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 .

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

가 (1997). 7

7

3.3.

5

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 가
(confirmatory factor analysis)

1993)

(maximum likelihood method)

LISREL 8.14(Joreskog and Sorbom

< 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).

χ^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, 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).

< 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).

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
ϕ_{11}	.584	.090	6.523		$\lambda_{y_{42}}$	1.000	---	---	.821
ϕ_{11}	.551	.075	7.312	.795	$\lambda_{y_{52}}$	1.064	.067	15.812	.874
ϕ_{22}	.162	.033	4.865	.240	$\lambda_{y_{62}}$	1.031	.068	15.147	.847
ϕ_{33}	.166	.029	5.702	.254	$\lambda_{y_{73}}$	1.000	---	---	.807
-----					$\lambda_{y_{83}}$	1.077	.070	15.474	.869
$\theta_{\epsilon_{44}}$	.325	.038	8.650		$\lambda_{y_{93}}$	1.133	.069	16.490	.914
$\theta_{\epsilon_{55}}$	.236	.032	7.405		$\theta_{\delta_{11}}$	.416	.049	8.473	
$\theta_{\epsilon_{66}}$	.282	.035	8.146		$\theta_{\delta_{22}}$	.282	.045	6.310	
$\theta_{\epsilon_{77}}$	.349	.038	9.083		$\theta_{\delta_{33}}$	.261	.044	5.882	
$\theta_{\epsilon_{88}}$	.245	.031	7.865		$\theta_{\epsilon_{11}}$	.307	.036	8.458	
$\theta_{\epsilon_{99}}$	.164	.027	6.071		$\theta_{\epsilon_{22}}$	.238	.032	7.456	
					$\theta_{\epsilon_{33}}$	.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

(structure model)

< 5 >

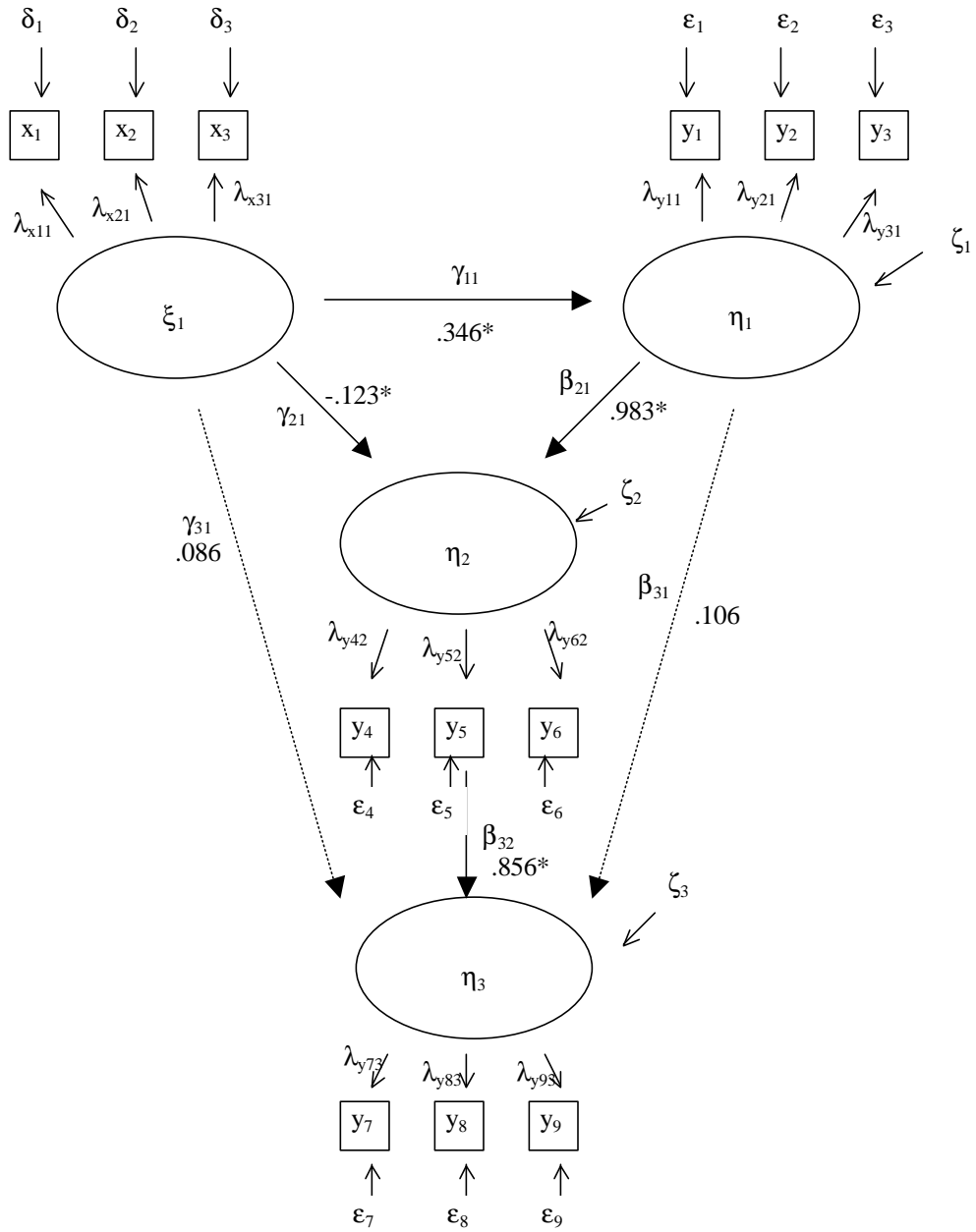
< 5>

	(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
 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 " 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
 1999.9 92

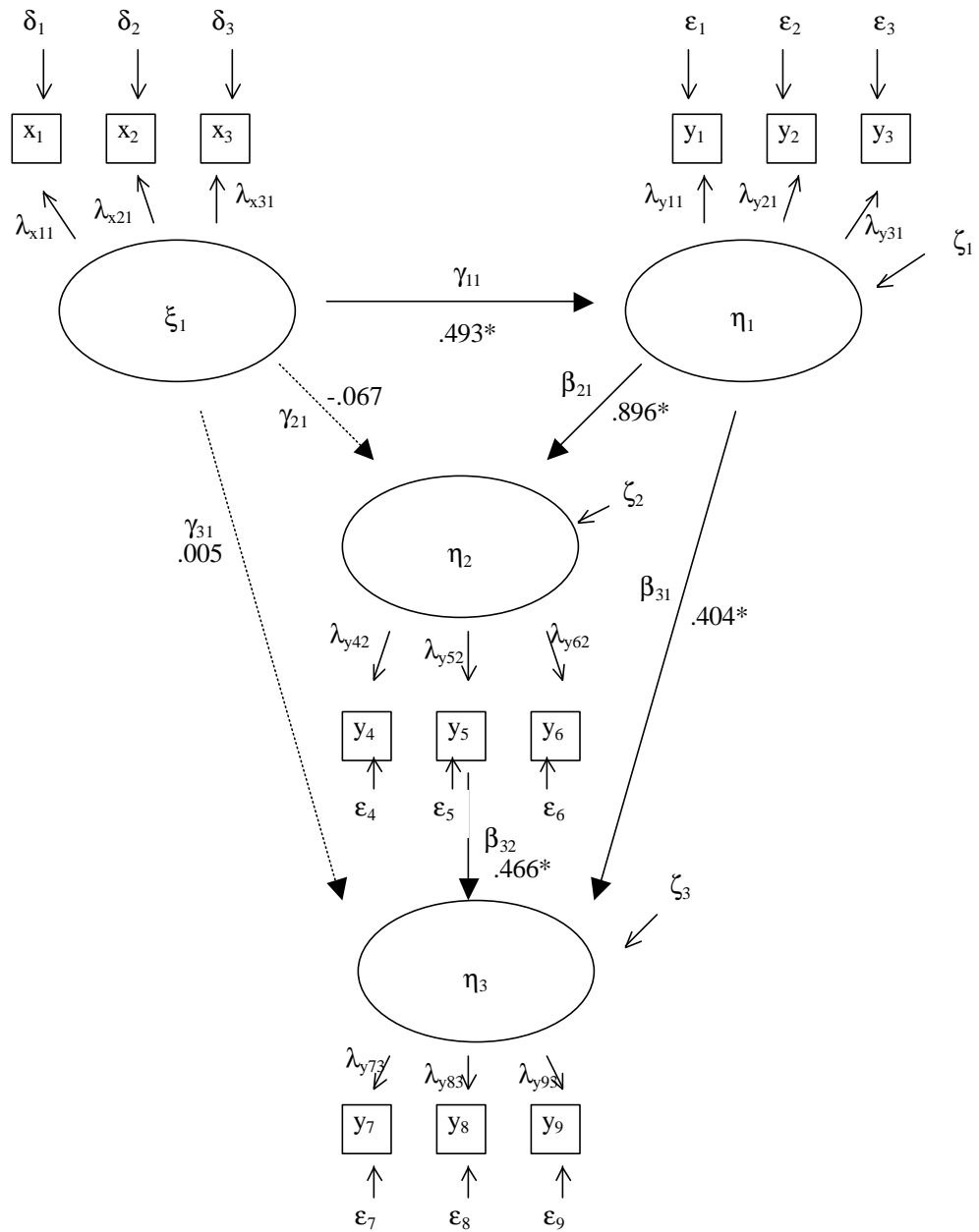
[2] , [3] .

[2] LISREL



*

(T Value > |1.96|)



*

(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
 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)

Churchill , 加法的 , Bearden Teel(1983)

Surprenant(1982) Spreng, Mackenzie, and Olshavsky(1996)

가 負 가

가 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 가

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가가

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5.3

Zeithaml (1981)

Stell Donoho (1996)

, 가
confounding effect 가 (Yi 1993).

가 .

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가
(1997).
가 .

1.

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

2.

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