

.

1. 가

가.

CRM
()
CRM

1) CRM

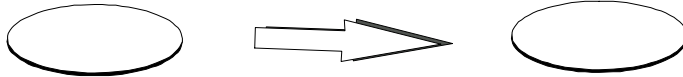
CRM

, CRM

CRM

(+)

< -1 > CRM



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-
- ()
- / /

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-
-
-

-
- IT
- CRM /

2) CRM

가
가

,
.
.
()
“가 ” “가 ”
. 가 가
“ ”
“ (Field) ”
“ (Back-office competition)”
“ (Front-door competition)”
< -1>

가		,
가		,
		, ,

11)

CRM

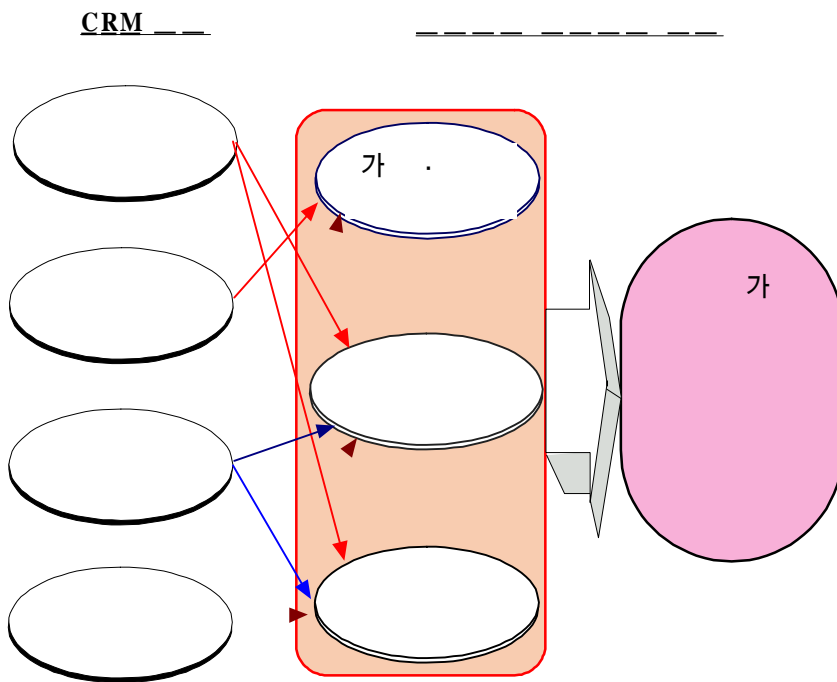
,12)

CRM
 , , CRM 가
 , CRM
 . CRM 가
 , 가 .
 CRM
 CRM
 .
 , , , ,
 , , , ,
 / , , ,
 e-Business “
 ” 가 ,
 .
 , (, ,) ,
 , , “ ” 가
 .
 , (loyalty), , ,
 , 가 ,

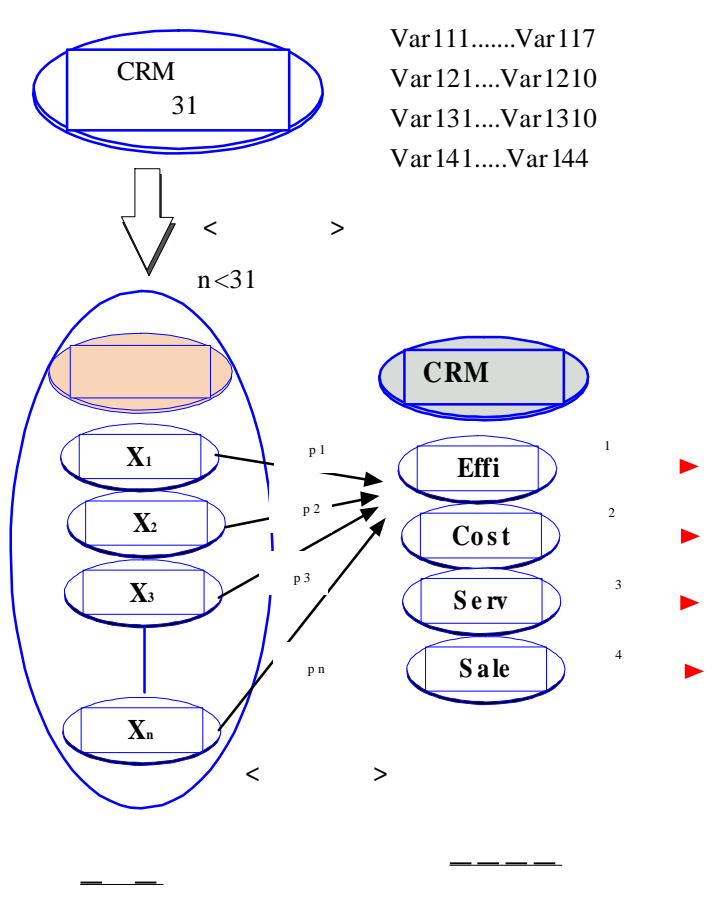
11) (2000.12,)가

12) CRM CRM 가 2 3
 CRM 가

“ 가 , (가) 가 , (cross-selling) 가 , “ ” CRM “ ” . 가 가 . CRM < -2> . < -2> CRM



CRM 가 ()
 (+)
 CRM <1 >
 CRM <2 >
 < -3 > CRM



$$\begin{aligned}
 IMCA &= \gamma_1 + \gamma_1 Effi + \gamma_2 Cost + \gamma_3 Serv + \gamma_4 Sale \\
 Effi &= \beta_{11}X_1 + \beta_{12}X_2 + \beta_{13}X_3 + \dots + \beta_{1n}X_n \\
 Cost &= \beta_{21}X_1 + \beta_{22}X_2 + \beta_{23}X_3 + \dots + \beta_{2n}X_n \\
 Serv &= \beta_{31}X_1 + \beta_{32}X_2 + \beta_{33}X_3 + \dots + \beta_{3n}X_n \\
 Sale &= \beta_{41}X_1 + \beta_{42}X_2 + \beta_{43}X_3 + \dots + \beta_{4n}X_n
 \end{aligned}$$

, IMCA =
 Effi =
 Cost =
 Serv =
 Sale =
 X₁ , X₂ , X₃ , ... , X_n : CRM

< -3> CRM ()
 CRM
 CRM

CRM (31)
 (common factor : “ ”)
 (factor analysis)¹³⁾

13) Galton(1988)
 Spearman(1904)
 (multi- variate)

CRM
CRM
가

<가 >

CRM CRM (+)

<가 >

CRM () CRM

(+)

<가 -1> 2 CRM

CRM

(+)

<가 -2> 3 CRM

2

CRM

(+)

<가 -3> 4 CRM

3

CRM

(+)

<가 -4> 5 CRM

4

CRM

(+)

2.

가

(IT)

CRM (CRM)

가.

가

CRM

. 1998

CRM

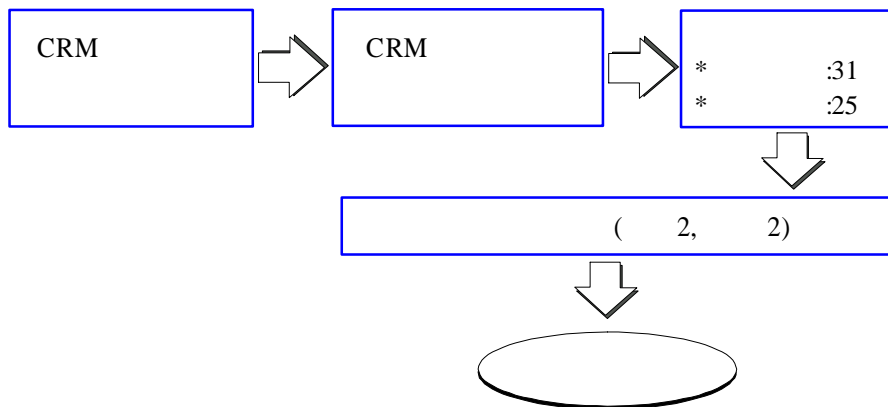
CRM

CRM

CRM (DB Marketing) ()

() () , (pilot test)

< -4 >



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1)

CRM

14).

CRM

(Supply Chain

Management : SCM)

15).

(

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CRM

CRM

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5

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2) CRM

CRM

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4

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31

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< -2>

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(CRS)

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CRM

10

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CRM

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10

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14)

“

”

15)

, 『

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, 2000.12.

“ (IT) ” , CRM

4 . . ,

< -2> CRM

(Customer Data)	Var111 Var112 Var113 Var114 Var115 Var116 Var117	CRM · 가 가 ()가 · 가
(Customer Relationship Strategy)	Var121 Var122 Var123 Var124 Var125 Var126 Var127 Var128 Var129 Var1210	() e-Mail TM, CM (·) 가 · 가 · 가 ()
(Work Process & Organization Integration)	Var131 Var132 Var133 Var134 Var135 Var136 Var137 Var138 Var139 Var1310	CRM (TFT) CRM CRM CRM / CRM 가 / / /
(IT Infra)	Var141 Var142 Var143 Var144	CRM IT IT

3) CRM

CRM ()

4 25

< -3 >

“

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8

“

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5

“

”

7

“

”

CRM 가

. , CRM

가

가() ,

(cross-selling)

가() ,

5

< -3> CRM

	Var211 Var212 Var213 Var214 Var215 Var216 / Var217 Var218 e-Bu siness	
	Var221 Var222 Var223 Var224 Var225	(,)
	Var231 Var232 Var233 Var234 Var235 가 Var236 Var237 .	(loyalty)
	Var241 Var242 Var243 Var244 Var245	(가) 가 가 가

CRM
가
가 , 가 () 가
가 , , ,
CRM , (, IT ,
CRM) (,)
16).
2001 6 29 7 20
가
17). 7 , 7
253 ,
19 234 가

16) CRM ,

17) CRM
, 가
가

< -4>

				(%)
	(. .)	9	112 (109)	44.3 (46.6)
	()	5	141 (125)	55.7 (53.4)
		7	152 (138)	60.1 (59.0)
		7	101 (96)	39.9 (41.0)
		14	253 (234)	100.0

: 1) ()
2)

SAS

Cronbach's

, CRM

18),

(factor score)

(linear combination)

18)

(PCA : Principle Component

Analysis)

, 1996, pp.59-91.

,
 .
 , CRM
 ,
 .
 ,
 ANOVA T- .
 , (nonconstant variances)
 (nonlinearity)
 19).

19) Watson) , (Dubin-
 (time-series data)가 (cross-sectional data)
 가 .