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Westbrook and Newman(1978)

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8).

Anderson

(1973)

9).

, Anderson

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(惹起)

(outcome)

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(process)

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10).

8) Westbrook, R. A. and Newman J. W., "An Analysis of shopper Dissatisfaction for major Household Appliance," *Journal of marketing Research*, No.15, August 1978.

9) Anderson, R. E., "Consumer Dissatisfaction : The Effect of Disconfirmed Expectancy on Perceived Product Performance," *Journal of marketing Research*, No.10, February 1973.

10)

(< -1>).

Czepiel, Rosenberg and Akerele(1977)

, Reneoux(1973) 11).

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Reneoux	Czepiel Rosenberg and Akerele
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Czepiel

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 , 28 , 1995.

11) , 「 가 ,
 가 , 23 1 , 1985.

Czepiel, J. A., Lt. Rosenberg and A. Akerele, "Perspectives on Consumer Satisfaction Addressing the "So What Question" Conceptualization and Measurement of Consumer Satisfaction and Dissatisfaction," Hunt, ed. 1977, pp.153~183.

Reneoux, Y., "Consumer Dissatisfaction and Public Policy" in Allvine, ed., *Public Policy and Marketing Practices*, Chicago: American Marketing Association, 1973, pp.53~65.

(benefit)

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12).

Reneoux

Czepiel

Reneoux

Czepiel

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, 1994, pp.618 619.

가 가

1950 1960

가 (customer-satisfaction)

1970 (consumerism)

(expectation-disconfirmation model)

가 ()

15).

가 SERVQUAL

Parasurman, Zeithaml, and Berry(1985, 1988)

16).

(1) ,

15) Oliver, R. L and G., Linda, "Effects of Satisfaction and its Antecedents on Consumer Preference and Intention," *Advance in Consumer Research*, 1983.

16) Parasurman, A., Valarie A. Zeithaml, and Leonard L. Berry, "A Conceptual Model of Service Quality and Its Implication for Further Research," *Journal of Marketing*, Vol.49, Fall 1985, pp.41-50.

Parasurman, A., Valarie A. Zeithaml, and Leonard L. Berry, "A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing*, Spring 1988, pp.12-40.

2

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Fornell(1994)

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77

가 1 가

9,400

가 11.4% ROI 가

Heskett, Sasser and Schlesinger(2000)

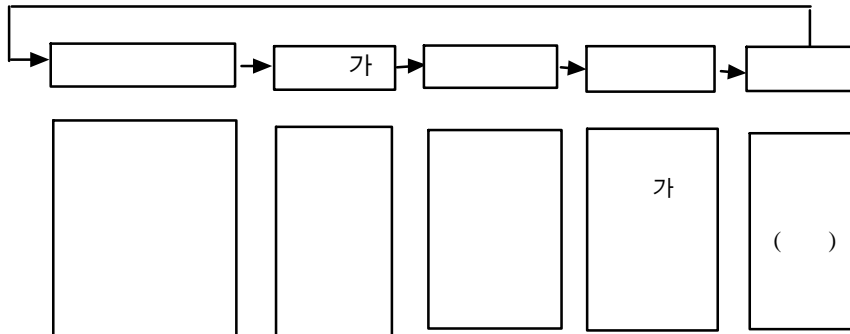
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(2000),

, p.43

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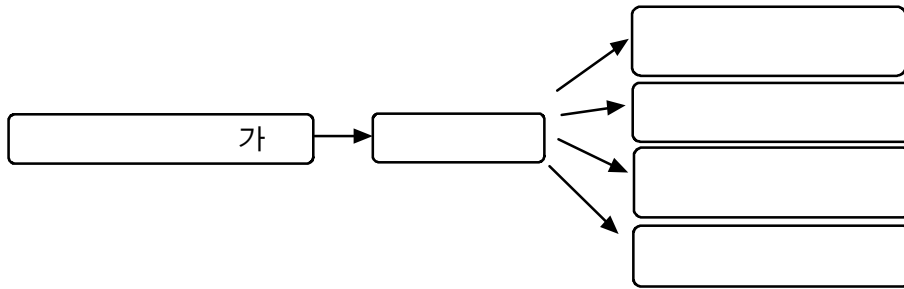
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西久保(1999) Heskett, Sasser and Schlesinger

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17).

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: 西久保浩二, 「金融商品における顧客満足の形成要因とその經營的成果」, 『生命保險經營』, 1999.7, p.103.

西久保

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가 (customer life-time value)

18).

17) 西久保

ROI

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(1999)

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19).

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Fornell(1994)

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Reichheld & Sasser(1990)

, Heskett(1994)

19) , 『 』 , : , 1999, p503.

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가 .

(intangibility), (inventory difficulty), 가 , (inseparability), (inconsistency)

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가 (relationship quality) 가 20).
가 가
가
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가
가 21). 가
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1)
가
(relation ship)
가 22).
Gronroos(1984)

20) 長井 毅, 「顧客維持戦略としての人的チャネルの有効性」, 『生命保険経営』, 第67
券 第5号, 2000.
21) 小野讓司, 「リレーションシップ・マーケティングと顧客維持戦略」, 『マーケティング・
ジャーナル』, 第62号, 日本マーケティング協會, 1996. 가
가
(extrinsic cue) . 長井(2000)
22) Sherden, W. A., "Gaining the Service Quality Advantage," *The Journal of
Business Strategy*, March April 1988.

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24), 가

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Gronroos(1982, 1984)가

Zeithaml,

Parasurman and Berry(1990, 1991)가 25).

24) Parasurman, A., Valarie A. Zeithaml, and Leonard L. Berry, "A Multiple - Item Scale for Measuring Consumer Perceptions of Service Quality," *Journal of Retailing*, Spring 1988, pp12 40.

25) Gronroos, C., "An Applied Service Marketing Theory," *European Journal of Marketing*, Vol.16, No.7, 1982, pp.36 38.

Gronroos, C., "A Service Quality Model and Its Marketing Implication," *European Journal of Marketing*, Vol.18, No.14, 1984, pp.38 39.

Zeithmal, V. A., A. Parasurman and L. L. Berry, "Understanding Customer

Gronroos , 가 ,
 (technical quality) (functional quality) .

(what) 가, (what the
 customer gets) .
 (how he gets it), 가

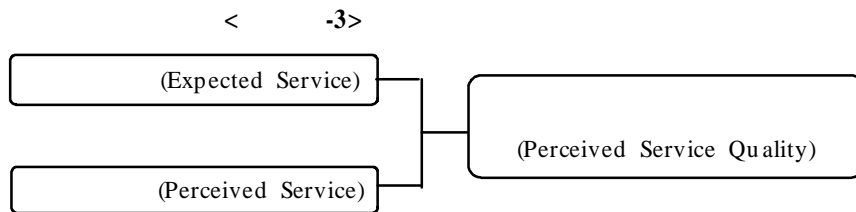
가가

Zeithaml, Parasurman and Berry(1985)

“ (quality) =

(perception) - (expectation)”

(< -3>)²⁶⁾.



Expectation of Service," *Sloan Management Review*, Vol.39, Spring 1991.
 Zeithaml, V. A., A. Parasurman and L. L. Berry, *Delivering Quality Service
 Balancing Customer Perceptions and Expectation*, The Press, 1990.

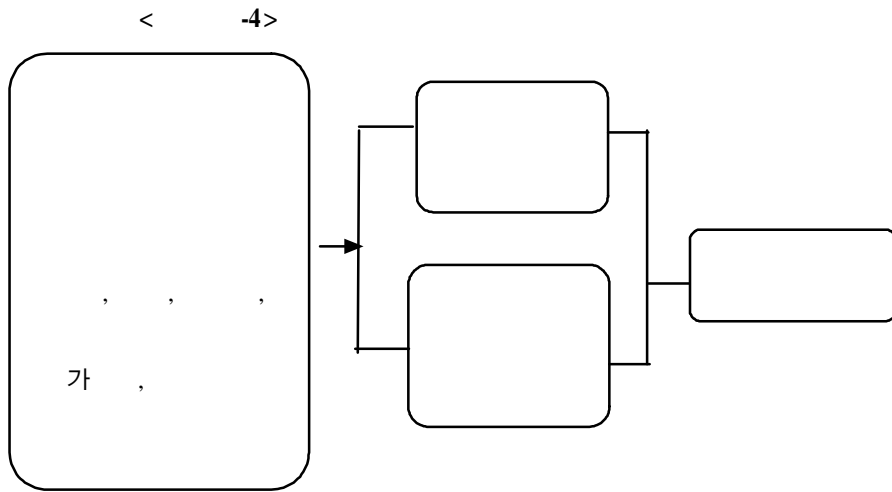
26)

. Zeithaml, Parasuraman and
 Berry, "Problems and Strategies in Services Marketing," *Journal of Marketing*,
 Vol.49, 1985, pp.33 46.

가

10 (service quality determinants)

가 (< -4>).

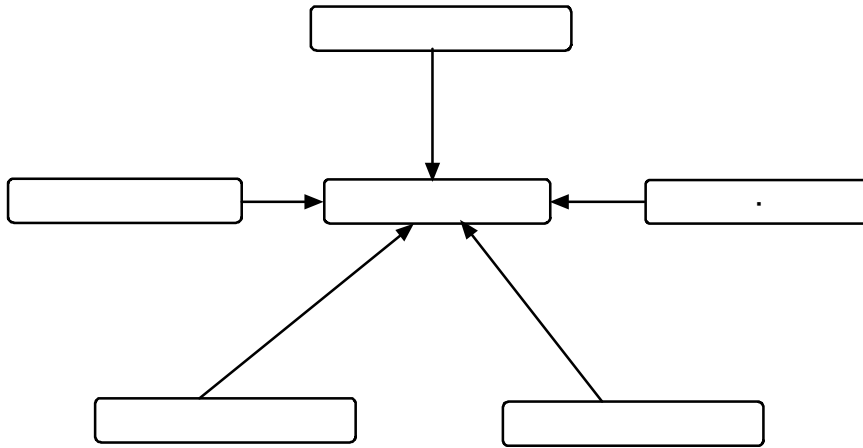


: Parasuraman, Zeithaml and Berry, "A Conceptual Model of Service Quality and Its Implication for Future Research," *Journal of Marketing*, Vol.49, Fall 1985, p.48.

3)

, , , , 5 (< -5>).

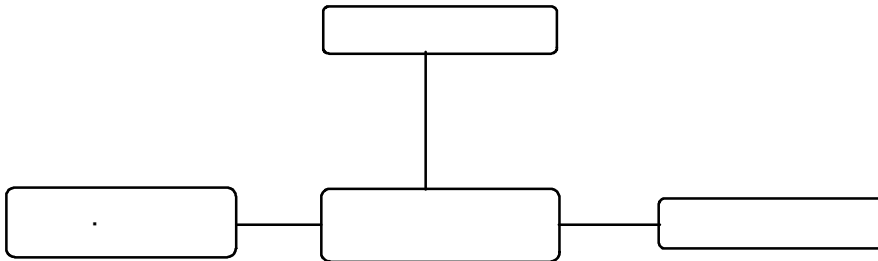
< -5>



: Gronroos, C., "An Applied Service Marketing Theory," *European Journal of Marketing*, Vol.16, No.7, 1982, p.36.

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(< -6>).

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: Gronroos, C., "An Applied Service Marketing Theory," *European Journal of Marketing*, Vol.16, No.7, 1982, p.38.

27)

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4)

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(gap theory)

27) quality)

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(objective quality)

(perceived

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(1999), pp.503

509.)

SERVQUAL ,
SERVPERF 28).
SERVQUAL Zeithaml, Berry and Parasuraman(1988,
ZBP) ,
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29). 가
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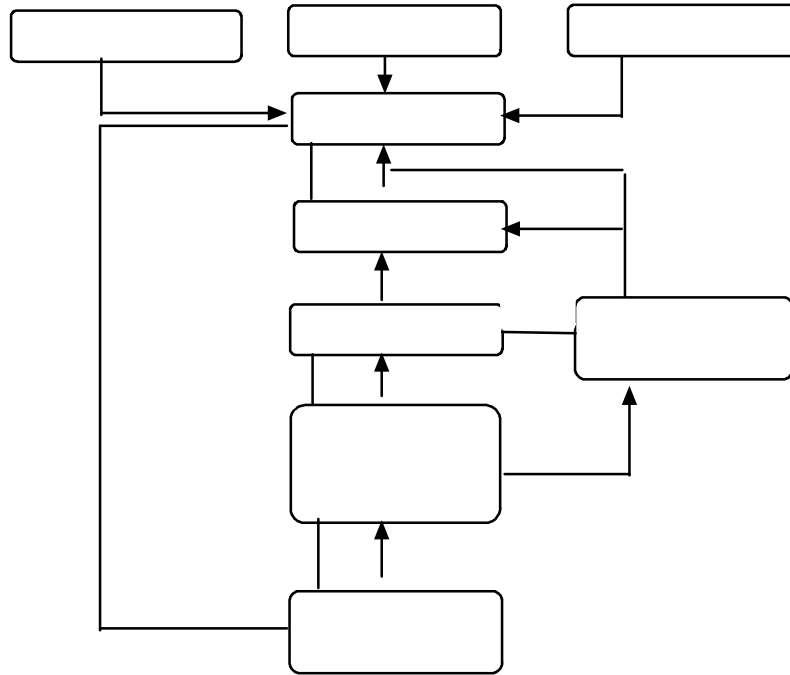
28) Bolton and Drew /가 가 ,
Teas 가
(EP) (NQ) . (Bolton, R, N and J.
H. Drew, "A Multistage Model of Marketing Customers` Assessments of
Service Quality and Value," *Journal of Consumer Research*, Vol.17, 1991,
pp.375-384. Teas, R. K, "Expectations, Performance Evaluation, and
Consumers` Perceptions of Quality," *Journal of Marketing*, Vol.57, 1993, pp.18-
34)

29) SERVQUAL
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22 가 .
30) , 가
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: Zeithaml, Berry and Parasuraman, "Communication and Control Processes in the Delivery of Service Quality," *Journal of Marketing*, Vol.52, 1988, p.36.

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31).

SERVPERF Cronin and Taylor(1992)

32).

(dis-

confirmation paradigm), SERVQUAL
SERVPERF가
가 가 , SERVQUAL,
가 SERVQUAL, SERVPERF, 가 SERVPERF

가 : (importance) 가
(SERVPERF) SERVQUAL, 가 SERVQUAL, 가
SERVPERF

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31) (2000), , p.509.
가

(focus group interview)

32) Cronin, J. J and S. A. Taylor, "Measuring Service Quality : A Reexamination and Extension," *Journal of Marketing*, Vol.56, 1992, pp.55-68.

SERVQUAL = ()
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 (Howard & Sheth 1969, Oliver 1981),
 (Swan & Combs 1976, Parasuraman, Zeithaml and
 Berry 1985),
 (Crosby and Stephens 1987, Fornell 1994, Haskett 1994)
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 (Relationship Marketing), (One to One Marketing)
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33) , 「 Critical Review 」, 『 』 ,
 , 5 , 1997, p.59.

34).

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Swan and Combs(1976)

Swan and Combs (instrumental function) 가 (expressive function) (expectation) .

35).

가 가

34) 西久保浩一, 「金融商品における顧客満足の形成要因とその經營的成果」, 『生命保險經營』, 第67卷 第4号, 1999, pp.90-110.

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35) Swan, J. E. and Combs, L. J., "Product Performance and Consumer Satisfaction: A New Concept," *Journal of Marketing*, Vol.40, April 1976, pp.25-31.

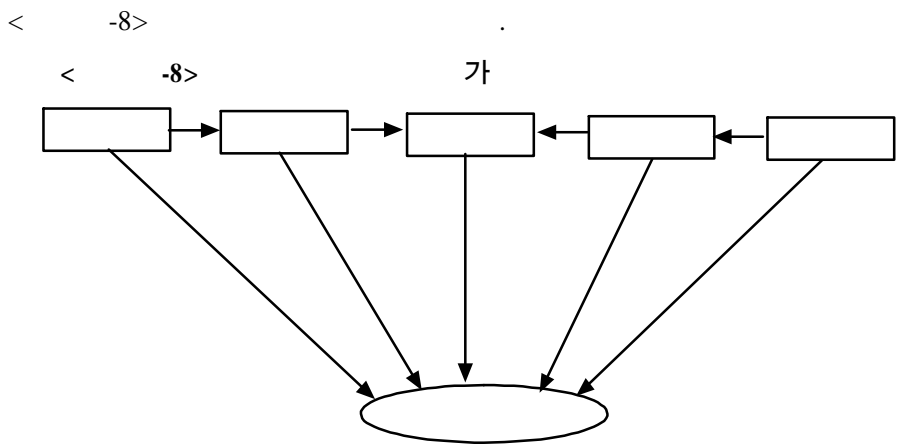
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西久保浩一(1999)

(performance) 가
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 西久保(1999)



36) 西久保

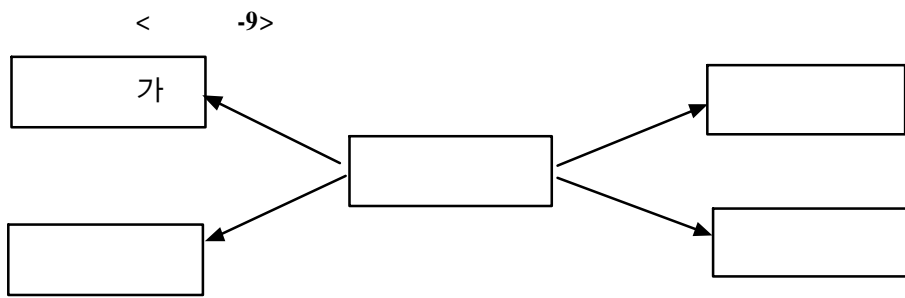
" (expectation) - (perceived performance)" (gap)

가 Parasuraman, Zeithaml and Berry(1985, 1993, 1996) ()

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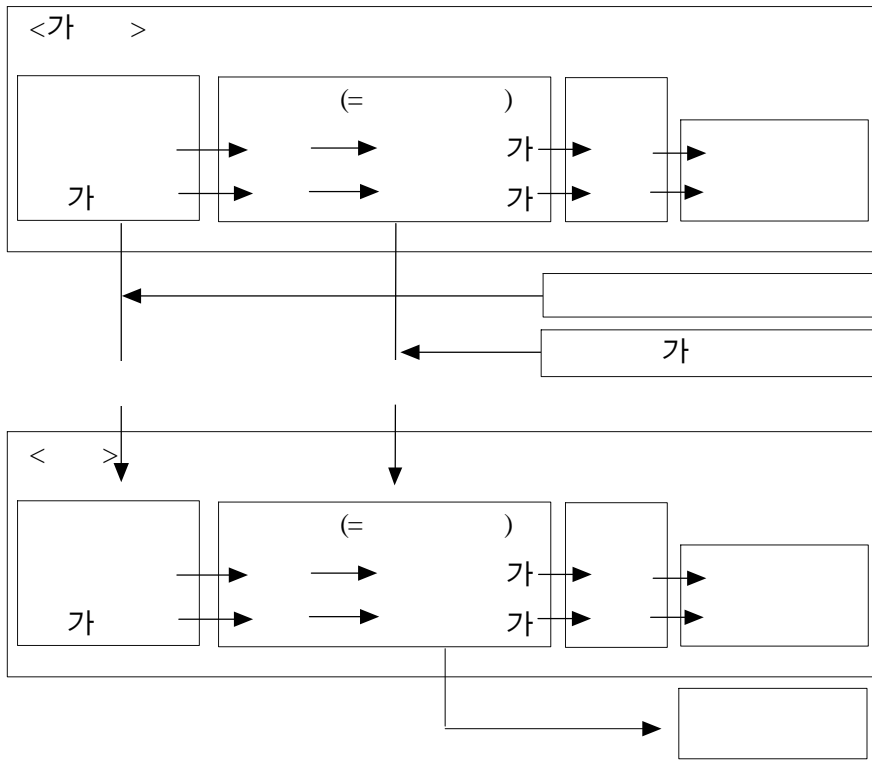
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