

2001-7

CRM

: CRM

2001. 8.

.

가

가

“

”

, 가

“

”

가

“

”

()

가

가

CRM

가

가

가

가

가

CRM

CRM

,

CRM

. CRM

2 3

가

CRM

가

,

,

,

,

.

,

2

(.)

가

,

2001 8



.

- e-Business ,

- CRM
,
가

- 2가 .

, CRM ,
,
, CRM
CRM ()
CRM .

- CRM .
- , CRM ()
.
- CRM ()
.

· (CRM)

CRM

- (CRM)

- CRM

· , 가

가

· () ,

() 가

· , 가 CRM

- e-CRM CRM

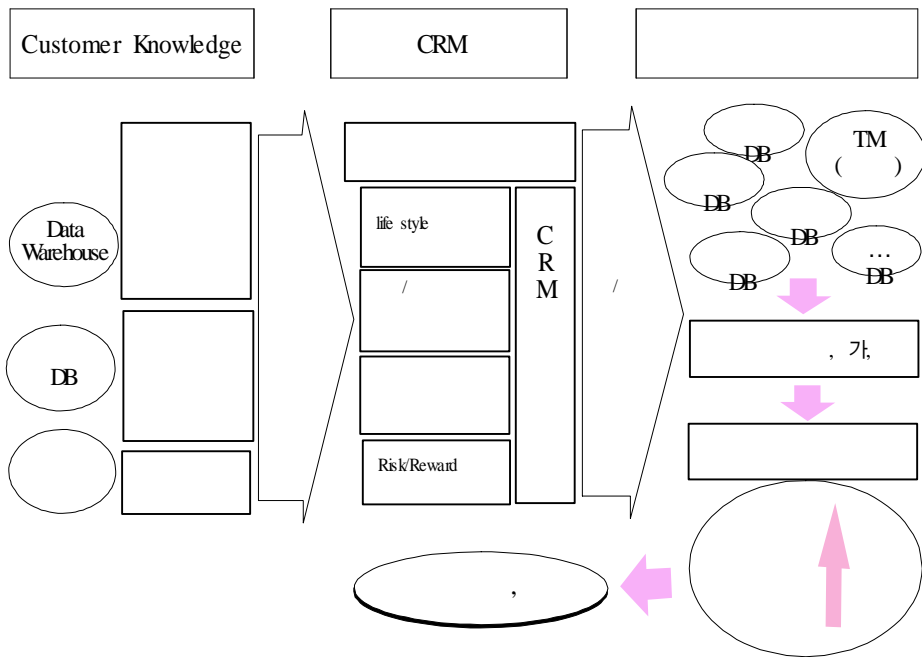
· e-CRM , e-

- CRM

· CRM

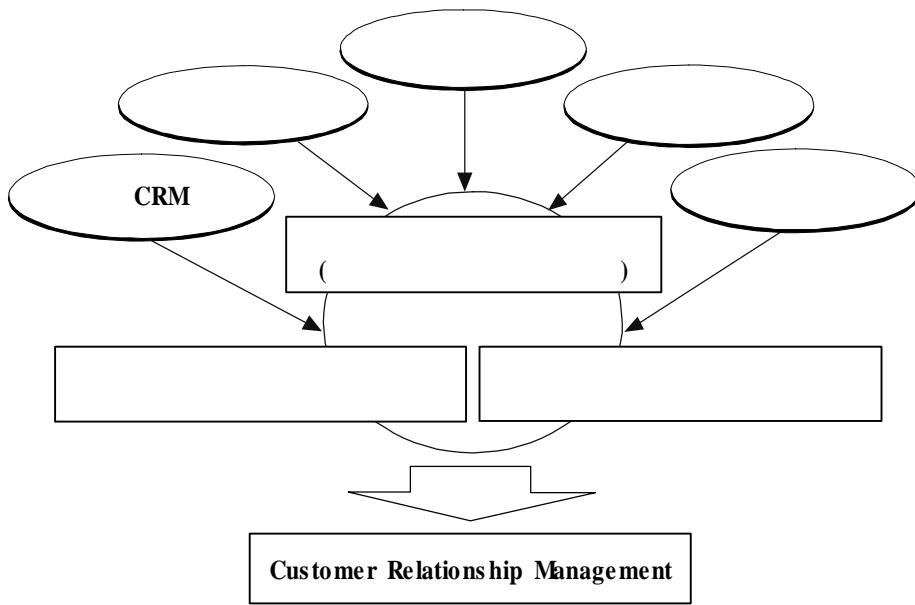
가

< 1> CRM



- 가 가
- (,)
- .
- .
- CRM
- , CRM 가 .

< 2> CRM



CRM

가. . (&CTI) .
. .
. .

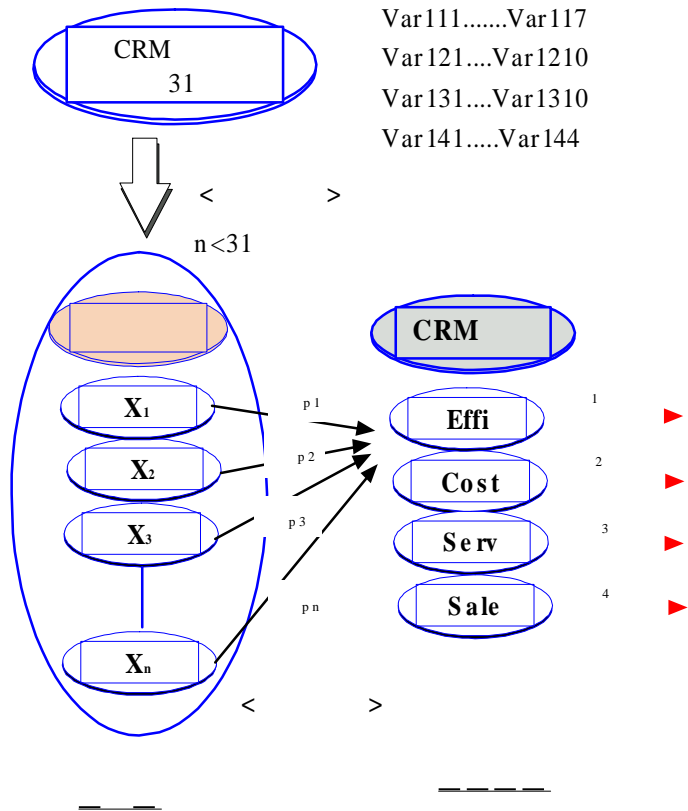
. CRM

- CRM ,
()

가

- CRM 가 ()
(+),
CRM <1 >
CRM <2 >

< 4 > CRM



- 가

<가 1> CRM CRM (+)

<가 2> CRM () CRM
(+) . :
가

○

1) CRM

- (7),
(CRS) (10), (10),
(IT) (4) 4
31

2) CRM

- CRM (8
) (5), (7),
(5) 4 25

○

- SAS

< 1> ()
 < 2> ()
 < 3> ()
 < 4> CRM IT ()
 < 5> CRM ()

< 1> CRM

	(Eigenvalue)	(Difference)	(Proportion)	(Cumulative)
1	9.60241341	6.60428292	0.2895	0.2895
2	2.99813049	0.60934432	0.0904	0.3799
3	2.38878617	0.54215400	0.0720	0.4519
4	1.84663217	0.47053322	0.0557	0.5075
5	1.37609895	0.16968648	0.0415	0.5490

: 1) Eigenvalues of the Covariance Matrix: Total = 33.1713056
 Average = 1.07004212

2) ()
가 . , = /

3) () .

가

	가	가			
		2	3	4	5

·
- CRM
·
· CRM
· CRM 2 3 ,
· 1990
· CRM
· 가 가 가 가
- CRM CRM
· CRM
· 가
· 가

·	.....	1
·	CRM	4
1.	.....	4
2.	CRM e-CRM	7
3.	.....	24
4.	CRM	29
·	CRM	56
1.	CRM	56
2.	CRM	67
3.	CRM	70
·	.....	76
1.	가	76
2.	.....	83
·	CRM	92
1.	.....	92
2.	가	105
3.	.....	125
·	.....	130
·	.....	134
<	1> CRM	138

< -1>		.....	7
< -2>	CRM e-CRM	.....	20
< -3>	CRM (IDC)	.....	22
< -4>	CRM	.....	24
< -5>		.....	53
< -1>	CRM	.....	57
< -2>	CRM	.....	70
< -3>	CRM ( )	.....	72
< -4>	CRM ( )	.....	73
< -5>	CRM ( )	.....	74
< -6>	CRM ( )	.....	75
< -1>		.....	77
< -2>	CRM	.....	86
< -3>	CRM	.....	88
< -4>		.....	90
< -1>		.....	97
< -2>	( )	.....	98
< -3>		.....	99
< -4>	CRM	.....	100
< -5>	(Communality)	.....	101
< -6>	CRM	.....	103
< -7>		.....	107
< -8>		.....	107
< -9>		.....	108
< -10>		.....	108
< -11>	2	.....	110
< -12>	3	.....	113
< -13>	4	.....	116
< -14>	5	.....	120

< -15>	가	.....	125
< -16>	CRM	.....	127
< -1>		.....	6
< -2>	CRM	.....	8
< -3>		.....	11
< -4>	, ,	.....	12
< -5>	가(5%) 가	.....	13
< -6>	CRM	.....	14
< -7>	CRM	.....	15
< -8>	CRM	.....	16
< -9>	e-CRM	.....	18
< -10>	CRM e-CRM	.....	21
< -11>	CRM	.....	26
< -12>		.....	31
< -13>	CRM	.....	34
< -14>	CRM	.....	38
< -15>	,	.....	43
< -16>		...	44
< -17>		.....	49
< -1>	CRM ( )	.....	59
< -2>	CRM ( )	.....	62
< -3>	CRM	.....	71
< -1>	CRM	.....	76
< -2>	CRM	.....	79
< -3>	CRM	...	80
< -4>		.....	84
< -1>	가	.....	106
< -2>	가	.....	106

< -3>	.....	123
< -4>	.....	123
< -5>	.....	124
< -6>	.....	124

•

IT
(Customer Relationship Management ; CRM)
()

CRM DB

가

, IT .

CRM

, CRM ,

CRM CRM .

CRM . CRM ,

. CRM ,

. CRM .

CRM

DB .

, .

가

가

, .

. , 가

. 가

가

. ,
가 , ,
.

, CRM

CRM

“CRM

”

가

CRM

CRM

CRM

()

CRM

, ,

CRM

, CRM

CRM

CRM

CRM

(),

(

)

SAS

6

CRM

CRM

CRM

CRM

CRM , 가 .
CRM , CRM .
.

. CRM

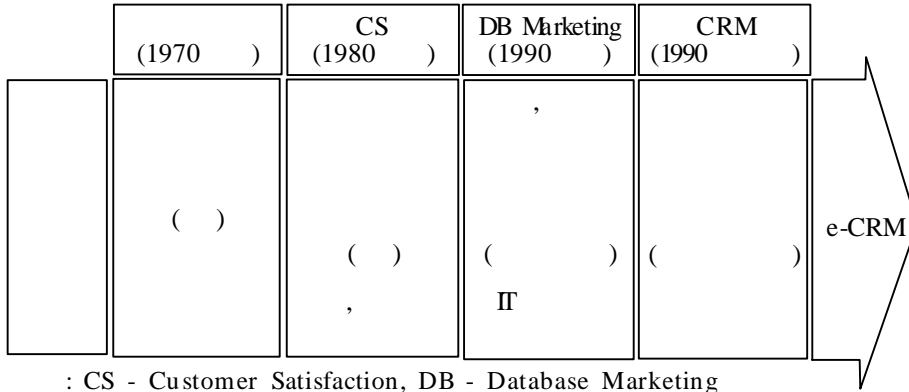
1.

1970년대 후반부터 시작된 고객 중심 경영의 움직임은, “고객 만족”을 최우선 목표로 삼고, “고객의 요구를 충족시키는 것”이 기업의 핵심 임무라는 인식을 확산시켰다. 이 시기에 “고객 서비스”와 “고객 만족”이라는 용어가 널리 사용되기 시작했다.

1980년대에는 품질 관리 (quality control)가 강조되면서, “고객 서비스”와 “고객 만족”은 품질 관리의 일환으로 인식되었다. (customer service)와 (customer satisfaction)은 품질 관리의 중요한 구성 요소로 자리잡았다.

1990년대에는 DB (niche)와 IT 기술의 발달로 인해, “고객 서비스”와 “고객 만족”은 더욱 구체화되고, “고객 서비스”와 “고객 만족”은 “고객 서비스”와 “고객 만족”을 포함하는 개념으로 발전했다.

< -1>



: CS - Customer Satisfaction, DB - Database Marketing
 : 「 (CRM)」, CEO information
 262 , 『CRM』, 2000.9.
 『CRM』, 2000.5., pp.15 18.

(mass marketing)

< -1>

CRM

CRM

< -1>

	(inbound)
	cross-sell, up-sell
	/ DB가 .
	가 .
	,

: , 「 CRM 」, Oracle, 2001.

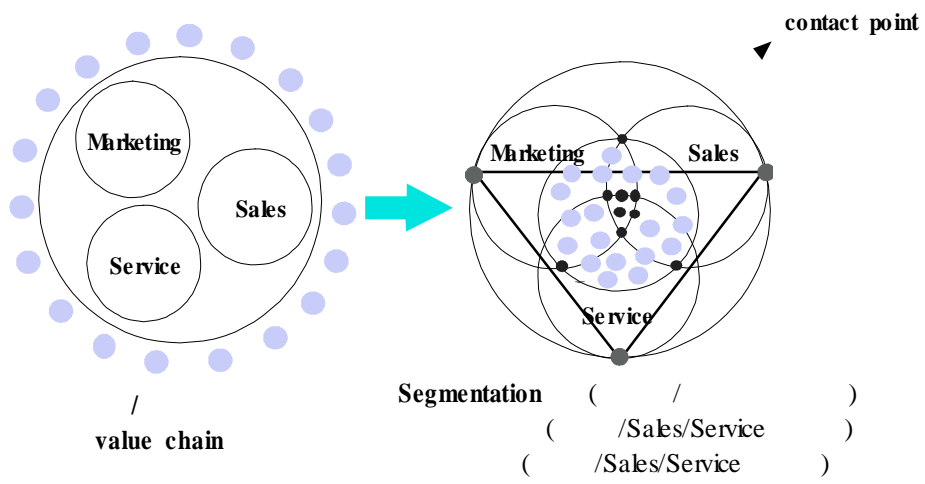
2. CRM e-CRM

가. CRM

1) CRM

,
 ,
 .
 CRM ,
 , 4가
 ,
 ,

CRM
 CRM
 가
 CRM
 CRM
 CRM 가
 (knowledge) (needs)
 (loyalty) (profit)
 < -2> CRM



, CRM ' (relationship)' 가.
 ' (relationship)' 'an interaction between two parties
 (who perceive each other as being relevant) with the goal that both
sides benefit from this interaction' . ,
 가
 (an interaction between two parties),
 (being relevant).
 가 가
 (both sides benefit from this interaction)¹⁾.

CRM 가 .
 가 , '
 , 가
 ,
 .

2) CRM

가) (CS)

. (CS : Customer Satisfaction)
 "Fortune Magazine & Forum Corporation"
 2).

5 6

9 10

1) , 「 CRM 」 , Orcle, 2001.
 2) , 「Customer Loyalty 」 , 『CRM
 가 』 , , 2000.

(1

0 13%) 20

90% 가

98%

) (CS)

(CS)

, 가

“ ”

“ ”

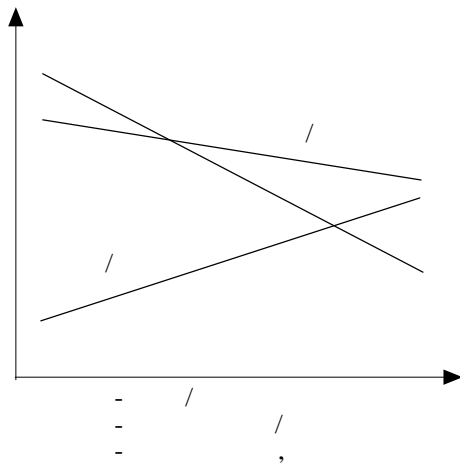
, /

가 . ,

가

, < -3>

< -3 >



: Researched by Fortune Magazine & Forum Coporation
 , 「Customer Loyalty」,
 『CRM 가』,
 2000.,

) (CRM)
 (CS) CS
 . ,
 , 90%
 . ,
 30% , 60 80%가
 . ,
 가
 .
 ()
 , () , 가 ()
 가 . ,

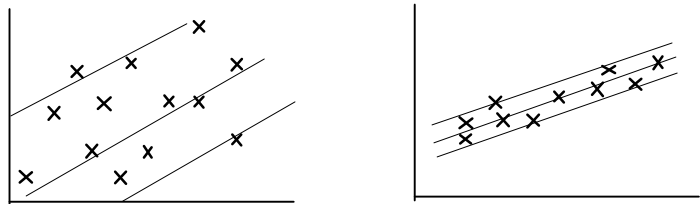
가 () , CRM

3) CRM

CRM

CRM , CRM 가. (CS) ,

< -4> ,



: Kebi R. Bhote, "Beyond customer satisfaction to customer loyalty", 1996.

" & "

가 , 가

< -5>

가 ()

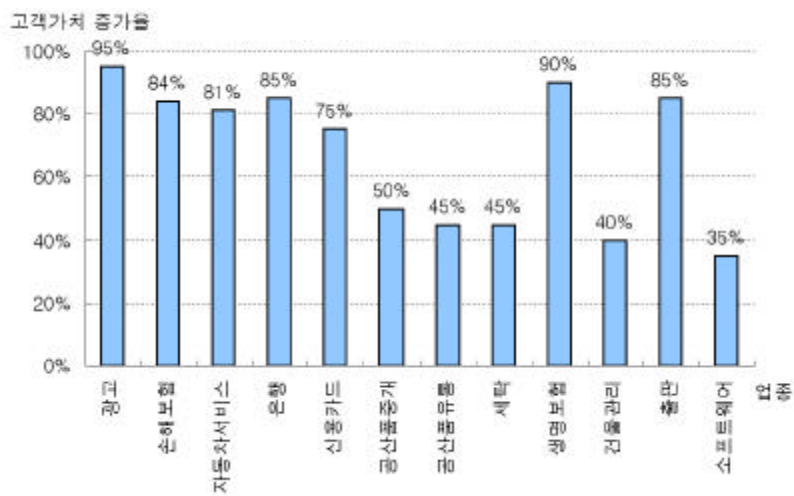
5% 가 ,

35 100% 가

가 , CRM

가

< -5> 가(5%) 가



: & 「Customer Loyalty CRM 가」, 2000.,

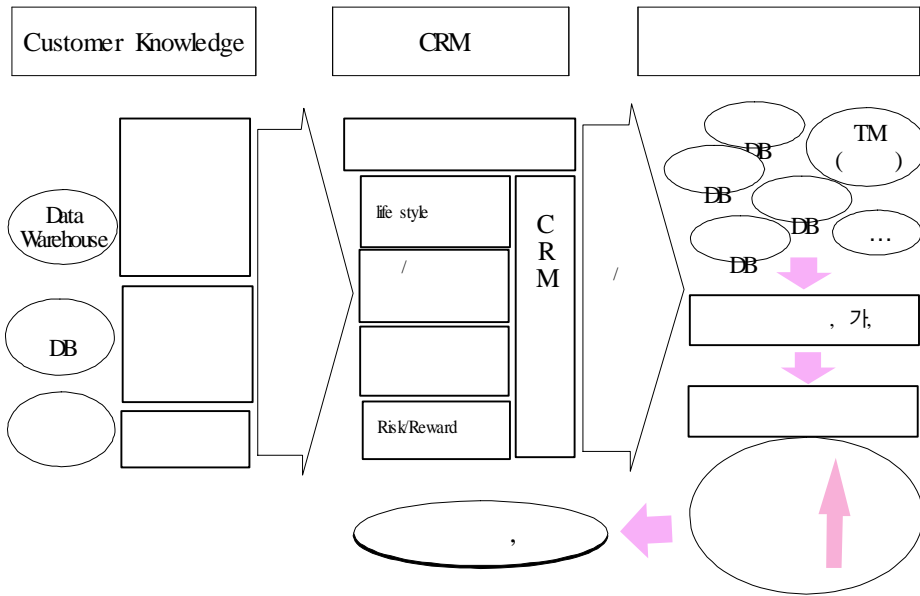
CRM

(Data Warehouse), (Database)

(segmentation)

,
, CRM
, 가,

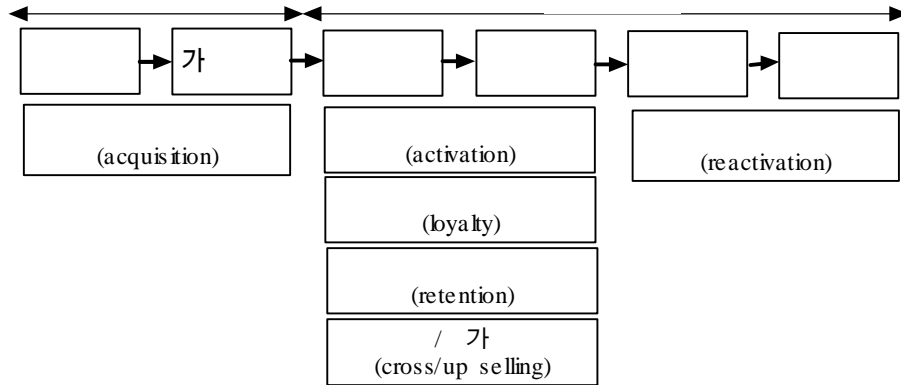
< -6> CRM



, CRM

-7>

< -7> CRM



4) CRM

CRM (Meta group) (The Customer Relationship Management Ecosystem 1999)

CRM (analytical) CRM, (operational) CRM, (collaborative) CRM

CRM / / , CRM / , CRM

CRM CRM ERP (back-end) CRM ERP (, , ,)

(front-end)

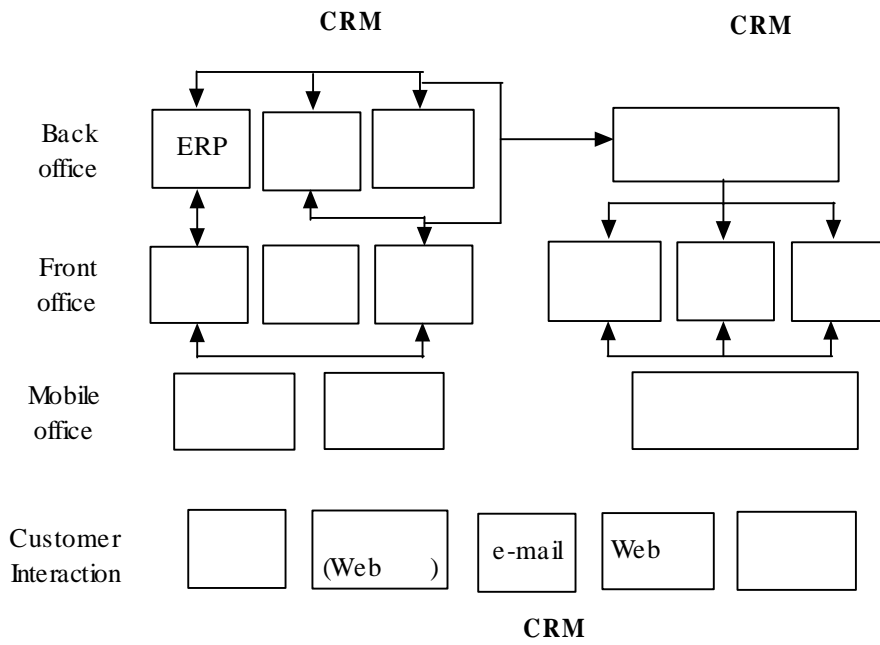
CRM 1990

가 가

CRM e-CRM

e-

< -8> CRM



: () , 「CRM 」 , 2001.1., p.3.

. e-CRM

1) e-CRM

2000

e-

가

,

,

e-CRM

.

,

가

,

.

,

e-

.

,

(Era of the Customer)

e-CRM

.

e-CRM

,

e-

,

,

e-CRM

.

e-CRM

e-Marketing, e-Sales, e-Service

,

e-

,

Customer Interaction

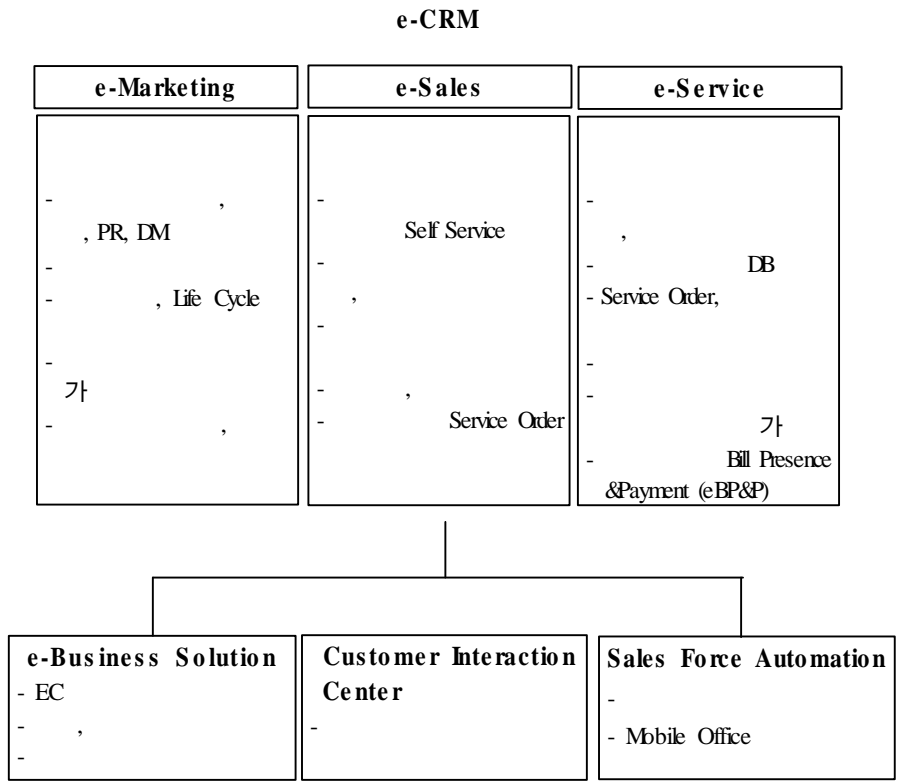
Center,

SFA (Sales Force

Automation)가

.

< -9> e-CRM



: () , 「CRM」 , 2001.1., p.16.
 RTC Group, eCRM Solution-Choosing Right eCRM Solution, 2000.9.

2) e-CRM

가)

e-CRM

가

) .

가 , 가 .

가 , e-CRM

CRM , 가 ,

)

가 e-CRM

,

)

CTI(Computer Telephony

Integration)가 e-CRM

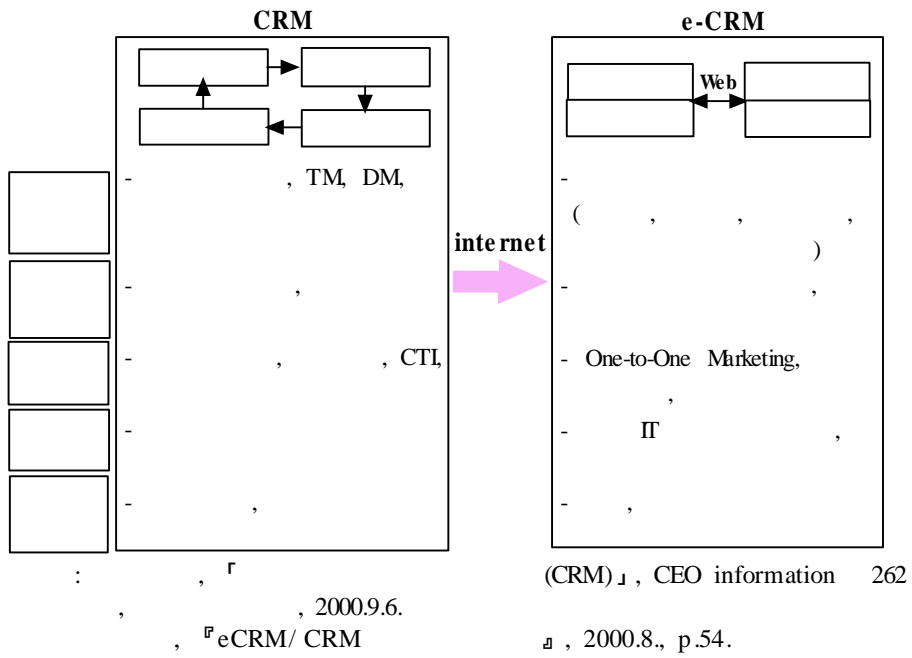
CRM e-CRM
 CRM e-CRM
 (one-to-one marketing)
 , 가 . ,
 CRM e-CRM 가
 .

< -2> CRM e-CRM

-
 - ,
 -
 - 가
 -
 -

CRM . e-CRM e-
 , e-CRM CRM
 ,
 가 .
 CRM e-CRM < -10>

< -10> CRM e-CRM



. CRM

1) CRM

IT IDC(International Data Corporation) (2000)

) , CRM 22%

2003 1998 2.5

CRM

80%

e-

< -3> CRM (IDC)

(: US\$)

	1998	2001	2003	1998-2003
	33,182	59,921	89,700	22.0%
	17,259	31,794	48,314	22.9%
	9,412	16,479	23,897	20.5%

: , 「S/W (CRM)」, 2001.2.

Gartner Group CRM ,
 2002 44%
 , Forrester Research 1999 CRM US\$34
 53.9% . , AMR
 Research 2000 가 US\$54 , 5
 10 가 2002 US\$1
 2003 US\$168 .

2) CRM

2000 CRM CRM
 가 . ,
 가 .
 , IT 1 CRM CRM
 가 가 , CRM
 CRM DW CRM
 CRM , , ,
 CRM , ,
 CRM CRM , ,

DW , , CTI

CRM

(segmentation) (personalization)

"S/ W"

CRM 가 가

3).

CRM 가 가

1999 , < -4>

41% 41,693 , 23.8% 23,731 ,

12.2% 12,160 , 9.8% 9,840

3.1% 3,110

< -4> CRM (:)

	EC									가		
1998	620	9,500	15,004	-	1,100	-	2,200	4,550	700	-	300	33,974
1999	3,110	23,731	41,693	20	2,200	-	9,840	12,160	1,000	2,300	3,600	99,654
2000 1/4	5,111	13,130	28,550	3,600	1,435	1,500	7,600	10,910	800	-	3,900	76,536

: , 「S/ W (CRM)」, 2001.2.

3) CRM (<http://www.crm.co.kr>)가
 CRM CRM 가
 (24.71%), / (27.11%), /
 (17.29%), (19.94%),
 : <http://www.crm.co.kr>

3.

가.

1)

가

· , 가

· , 가

· , “

= ” .

· ,

· , 가 (,) ,

· , 가 ,

· , () 가 ()

· , 가 .

· , 가 가

·

(mass marketing)

(, ,)

DB

가

()

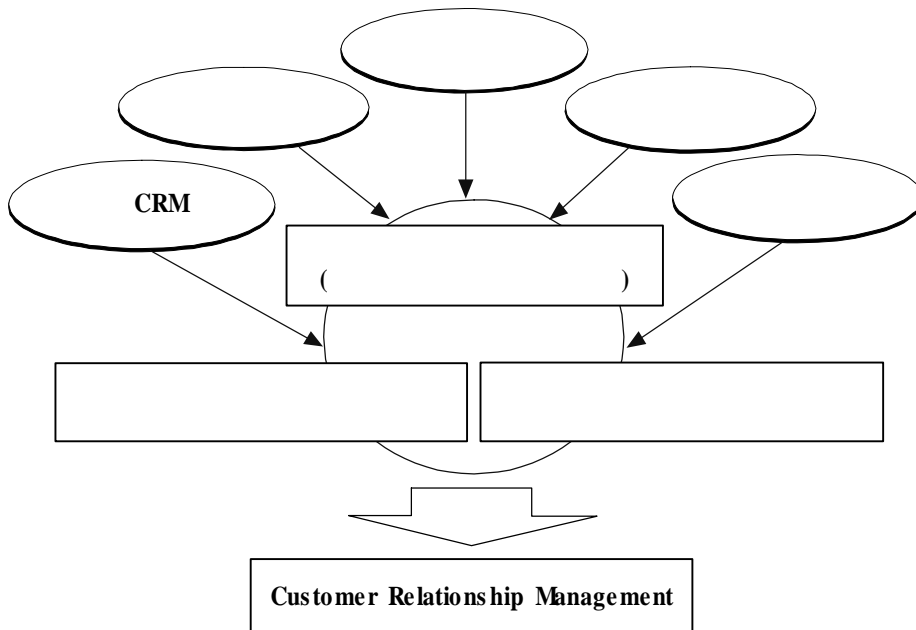
CRM

, CRM

가

< -11>

CRM



(,)

가

가

가

“ ”

가

가

가

가

가 , CRM

DM, TM,

가

가

2) CRM

가 () , ,

, () .

(cross-selling,) 가

가
가 ,

“CRM”

가

CRM,
가

4. CRM

가. (Data Warehouse)

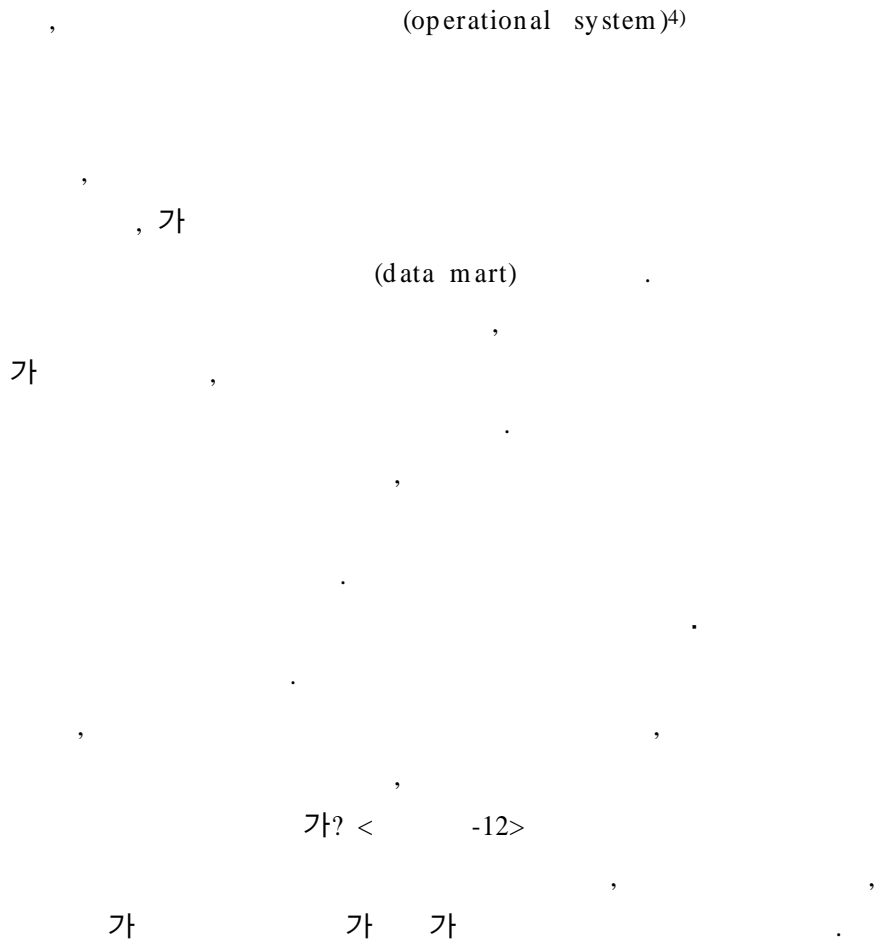
1) (DW)

Warehouse) (DW) (Data

가
(electronic warehouse)

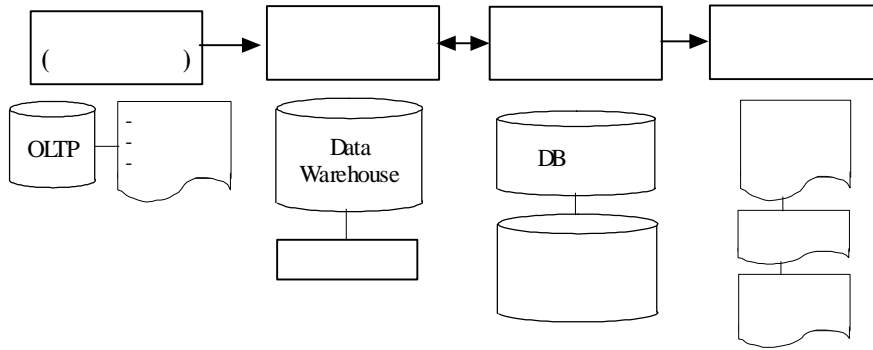
(needs) 가

(up-grade)



4) (operational system) , (OLTP : online transaction processing) .
 : , 『CRM 』 , 2001.2., p 41.

< -12 >



: . , 『CRM』 , 2001.2., p.48.
[http:// www.crm.co.kr](http://www.crm.co.kr)

5).

do

가

5) [http:// www.crm.co.kr](http://www.crm.co.kr)

3)

(DW)

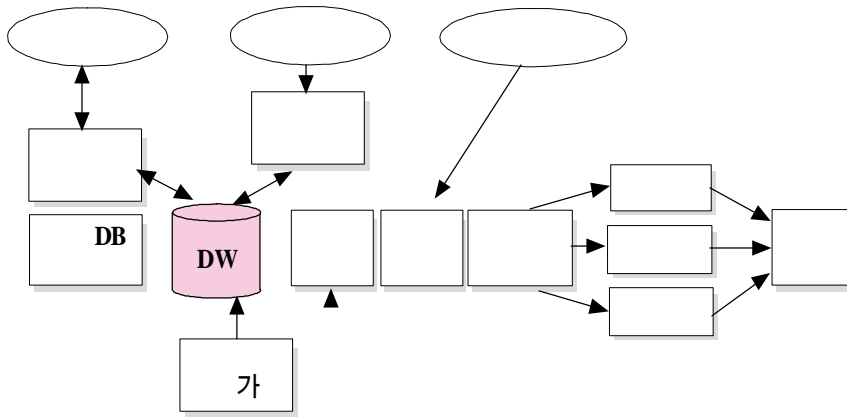
CRM 가

CRM

CRM

< -13>

CRM



DW

, Marsh Korea 가
 , Marsh Korea
 e-Insurance DB

DW (Campaign Management)

DW , ,
 , OLAP
 , ,
 DW ,

4)

, ,
 ,
 - 가
 - ()
 -
 -

/ 가 가

20% , 80% , 2

0 30%, 70 80%

, CRM

가 가 .

/

-
- /
- ,
- ,

(Data Mining)

1)

CRM

가

가

가

가

(, 가 , , , ,)

가

OLAP(On Line Analytical Process)

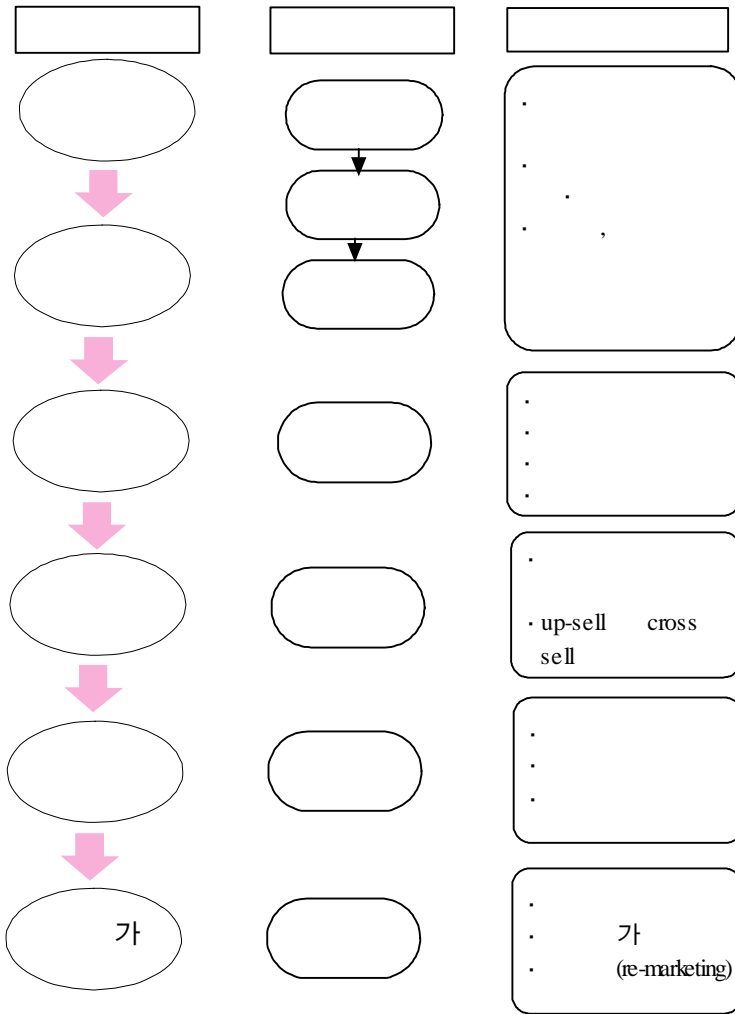
6) , 가
가 .
가
가 ,

2) CRM
CRM
CRM < -14>
, , 가 .

< -14> CRM

6) OLAP(On Line Analytical Process)

가 , , ,
:
: , 『e-CRM 』 , 2001.4., p.118.



: , 『e-CRM

』 , 20014., p.121.

CRM

가

가 , . .

“ (capturing) (verifying) (classifying)
 (sorting) (summarizing&constriction) (calculation)
 (storing) (retrieving) (reproducing) (com-
 munication) ”

가 , ,

가 . ,

CRM . , 가
 , , 가 ,
 .
 가
 가 가 , 가가
 가 .
 3)
 CRM , 가
 ,
 . ,
 가 (LTV : Life Time Value) ,
 CRM .
 CRM 가
 . ,
 1 1 가 .
 CRM
 .
 . 가 .
 .

.

.

가

가

.

,

.

.

.

()

.

.

.

가

가

.

e-CRM

e-CRM

,

가

.

CRM

.

,

CRM

,

,

,

가

.

(Web Call Marketing)

1)

(call center)

CRM

IVR(Interactive

Voice Response)

80

, 가
ACD(Automatic Call Distributor)

, 가

, CTI (Computer Telephony Integration software)가

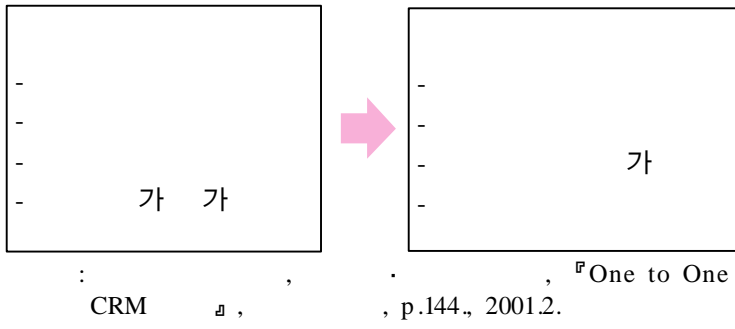
IVR() 가

가

가 ,

, FAX

가 ,



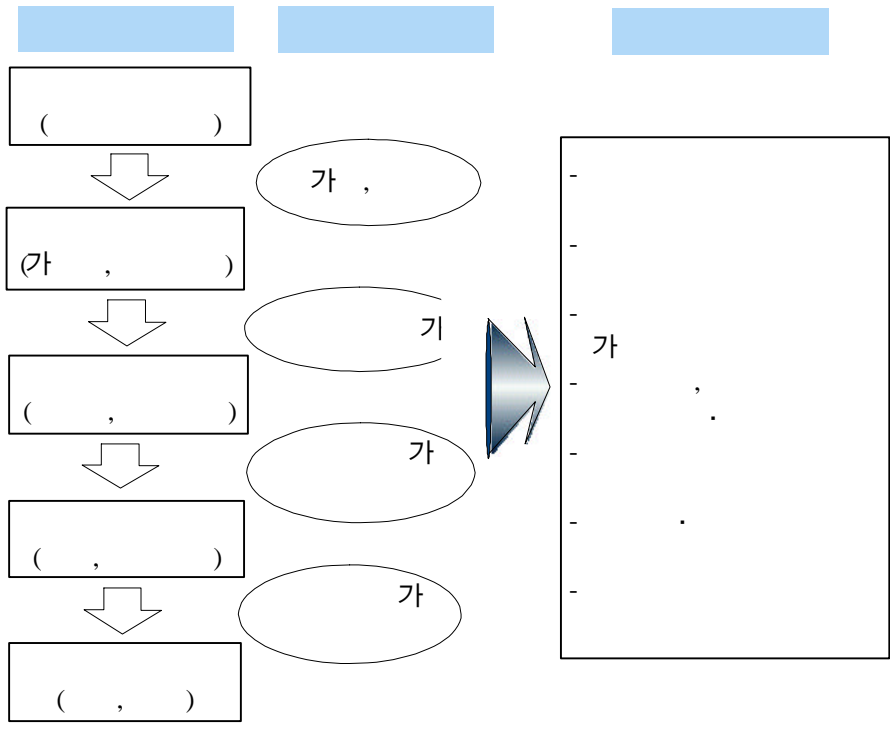
가

2)

e-CRM

가

(spread marketing)

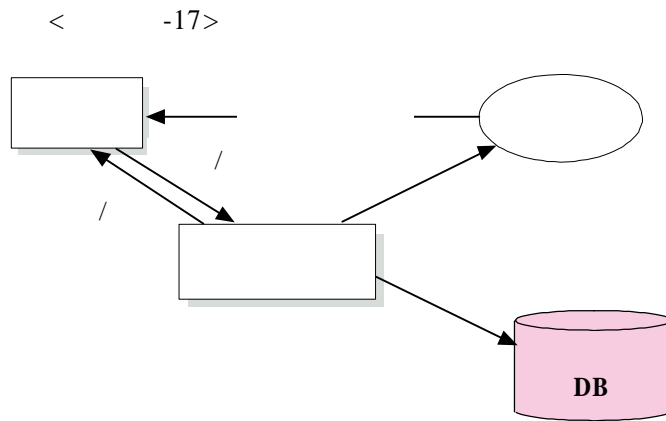


3)

	(web-call marketing)		(web)
(call)	.	,	.
	.	.	.
		,	.
		,	,
			.
,			.

가 1 1 1
가 1 ,
가 .

3)



CRM

1)

가)

가

. . .
. ,

.
,

(, ,)

(, , ,)

가

)

, , 가

.

)

1

, , ,

.

2)

가 , 가

, .

, .

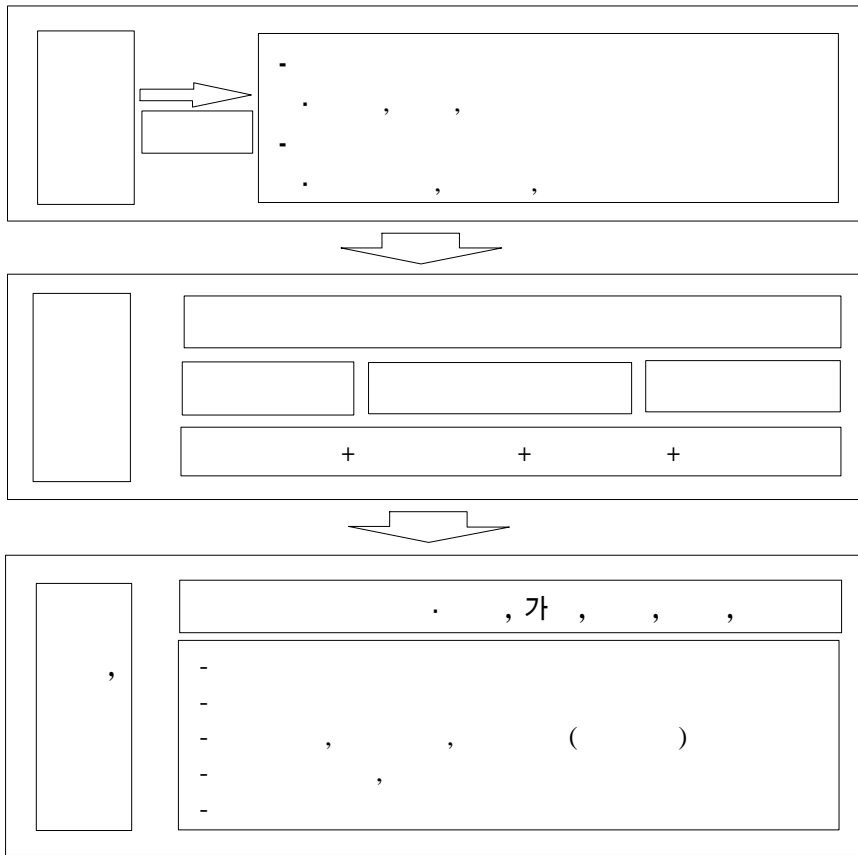
, .

가

가

, .

< -17>



3) e-CRM

e-CRM

가

가)

가 . e-CRM 1 1

가 가

가 .

)

e-CRM 1 1 가

, e-CRM 가

) 가

가 가

가 , 가 e-CRM 가 가 ,

)

e-CRM 가

4) CRM

(CRM)

가

가

가

(e-mail Marketing)

1) (e-mail Marketing)

, PDA e-CRM

(e-mail)

1 1

2) (e-mail marketing)

가

가 가 (instant)

가 2 10

()

가

가

가

가

가

40 80%

가

< -5 >

	-	가	가	가
	-	가		
	-	가		
	-	가		
	-			
	-			
	-			
가	-	'returned mail'		
	-	가	가	
DB	-			DB
	-			

3)

CRM

1 1

CRM

가

가

가

가

가

가

4)

가

가

가

가

가

가

CRM

1. CRM

, 가 ,

CRM

CRM

가

CRM

CRM

CRM

CRM

, < -1>

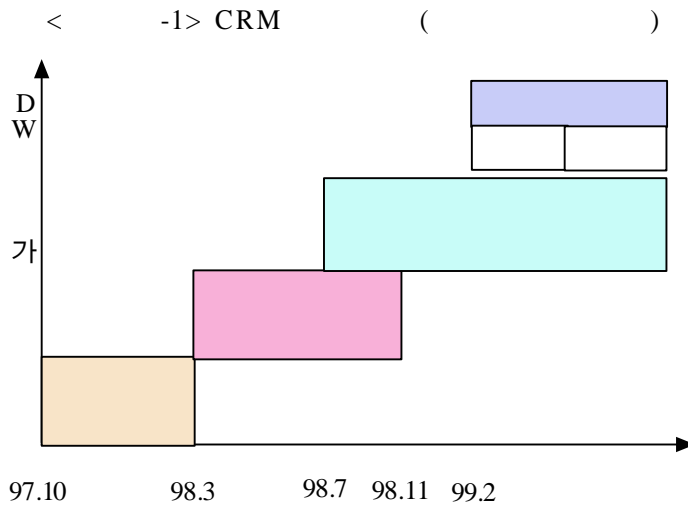
< -1> CRM

- 1999	CRM	, 2000	9
- CRM	10		
- 2001	3 5		
- 1998	4 7 1	CRM	
- 1999	7 2000	4	(DW)
- 2000	4	CRM	
- 2000	9 2001	3 2	CRM
- 1999	10	DB	
- 2000	2 5	CRM	TFT
- 2000	8	CRM	
- 2000	11	CRM	
- 2001	2		
- CRM	DB	,	
- 1999	DB	,	,
- 1998	1	DB	
- 1999	7	CRM	
- 2001		CRM	
- 1999	CRM	,	
- 1999	9	CRM	, 11 가
-	가		

: CRM online, 「 , 'CRM ' 」, 2001.4., [http:// www.crm.co.kr](http://www.crm.co.kr) , 2001.7.

CRM

CRM



, CRM 1997 10 1998 3

DB

" " DW

-
-
-

" "

-
-

10

- DW DBM

, 1998 4 1998 11 CRM

, ,

/ DB

(Data Transformation)

(OLAP)

- (2,500)
- ()
-
-

(Data Mining)

- (retention)
- 가 가 (scoring)

(Performance Tuning)

, 1998 7 CRM
 15 ,
 가가 , 가 ,

(15)

Mining

- 가가
- 가
-
-

CM(Campaign Management)

, CRM 1999 2
 ,
 가 .

- DW (2000.3, 가)
- DW (99.2 5)
- DW (99.2 9)
- 150GB 350GB
- 50 500

3)

CRM

. , DB

CRM,

CRM,

CRM

CRM

, CRM

,
가

CRM

(Call-Center Agent)

“ 가가 ”

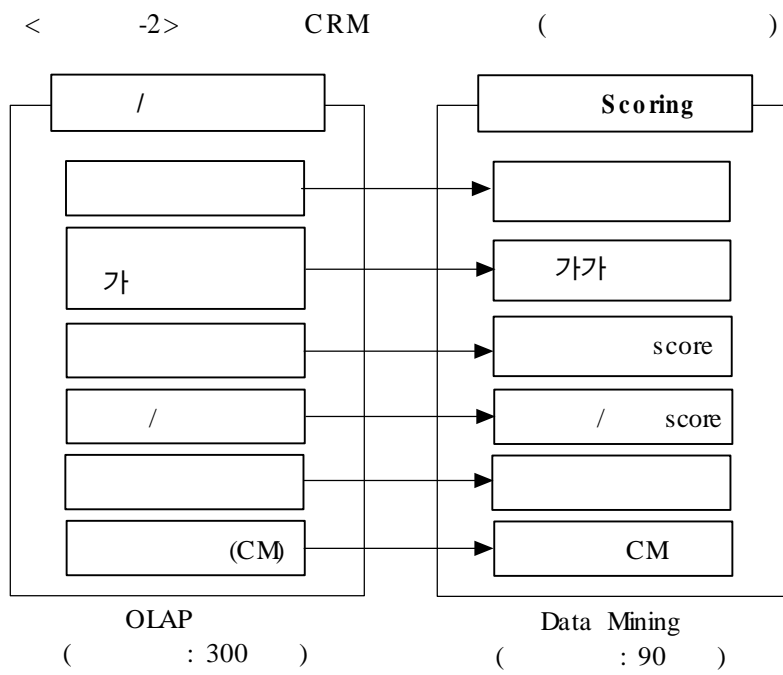
가

가 가

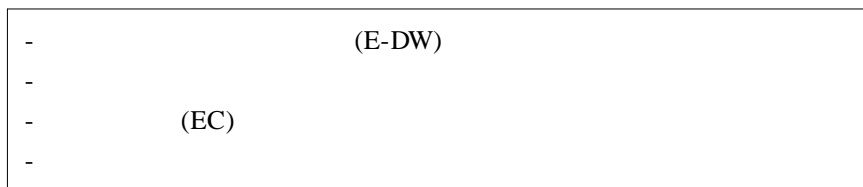
가 가

가

가 가



4)



Data Mart

CRM

CM(Campaign Management),

, (,)

(EC)

가

가

,

, 가가 ,

,

5)

CRM

(cross selling) ,

(retention)

(cross selling)

가가

가

가

가 2

1 가

가가

-

가

2 가

2 가

<Ex>

가		x x x 가			
: 가가 가				: 가가 가	
	x x	70xxxx-xxxxxxx	x x	*****	
	x x	62xxxx-xxxxxxx	x x	*****	
		83xxxx-xxxxxxx	x x	*****	
	x x	65xxxx-xxxxxxx	x x	*****	
		62xxxx-xxxxxxx	x x	*****	
	x x	74xxxx-xxxxxxx	x x	*****	
		69xxxx-xxxxxxx	x x	*****	
		67xxxx-xxxxxxx	x x	*****	

(retention)

<Ex>

		()					
/			가		가		가
	1-10	3737	527	1985	355	53.12%	67.36%
	11-20	3792	513	1883	320	49.66%	62.38%
	21-31	6668	786	3214	513	48.20%	65.27%
	1-10	9820	901	4668	526	47.54%	58.38%
	11-20	11538	894	4769	496	41.33%	55.48%
	21-31	19632	1162	7465	618	38.02%	53.18%

<Ex>

()						
20-25	99	558	50	94	50.51%	16.85%
25-30	1006	2212	490	421	48.71%	18.63%
30-35	1982	1956	906	407	45.71%	20.81%
35-40	2185	1471	957	297	43.80%	20.19%
40-50	2887	1190	1462	265	50.64%	22.27%
50-60	1296	313	650	71	50.15%	22.68%
60	287	61	123	13	42.86%	21.31%

-

<Ex>

()					
	/	1	/	/	/
20-25	24.46%	27.50%	31.58%	13.06%	13.88%
25-30	24.66%	10.51%	26.16%	14.88%	14.40%
30-35	26.15%	18.75%	20.00%	15.14%	17.46%
35-40	26.78%	13.74%	22.48%	16.34%	19.80%
40-50	26.67%	19.72%	27.68%	19.74%	24.18%
50-60	26.83%	15.00%	32.59%	28.30%	30.11%
60	42.83%	20.41%	40.00%	37.50%	19.23%

<Ex>

-	:	()	,
-	:	30	,
-	:	30	/

-

CRM

,

가

CRM

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가

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가

가

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< -2> CRM

CRM	
-	
·	CRM
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·	·
·	·
· CRM	· CRM
-	
·	·
·	·
·	

: , 『CRM 』 , 2000.9., p.82.

3. CRM

CRM

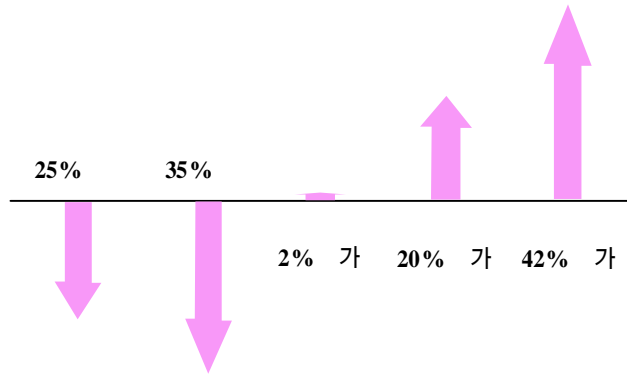
· , CRM

· Insight Technology Group

10), CRM

가

< -3> CRM




: Insight Technology Group () , 「CRM 」, 2001.1.,

가 CRM

10) () , 「CRM 」, 2001.1.

가
 < -3> CRM ()

					
	2	19	66	95	52
	2	22	72	95	43
	8	19	87	84	36
	5	26	91	67	43
	5	26	50	109	43
,	13	21	65	85	48
	16	27	62	73	56
e-	13	26	69	88	37

: 234 , .

CRM , 가


1

CRM

, CRM

가

< -4> CRM ()

					
	13	34	103	52	31
	13	39	101	51	29
	8	44	125	46	9
	13	27	98	71	23
	9	37	114	56	15


: 234 , .

< -3> CRM 20%
가 가 .

가 . CRM 1 1
, 가 가

가, ' CRM 가 .

< -5> CRM ()

					
	3	23	77	90	40
	3	27	77	87	38
	8	35	121	44	24
	7	35	101	58	31
가	5	15	73	100	40
	9	41	122	51	9
	4	25	68	99	35

: 234 , .


CRM

. , , 가 ,
가

CRM

.

< -6> CRM ()

					
	1	15	61	115	41
가	3	18	73	102	37
가 가	1	15	53	118	47
	1	11	65	90	66
	4	16	58	105	49

: 234 , .

.

1. 가

가.

CRM
()
CRM

1) CRM

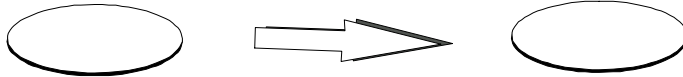
CRM

, CRM

CRM

(+)

< -1 > CRM



-
-
-
- ()
- / /

-
-
-
-

-
- IT
- CRM /

2) CRM

가
가

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

가		,
가		,
		, ,

11)

CRM

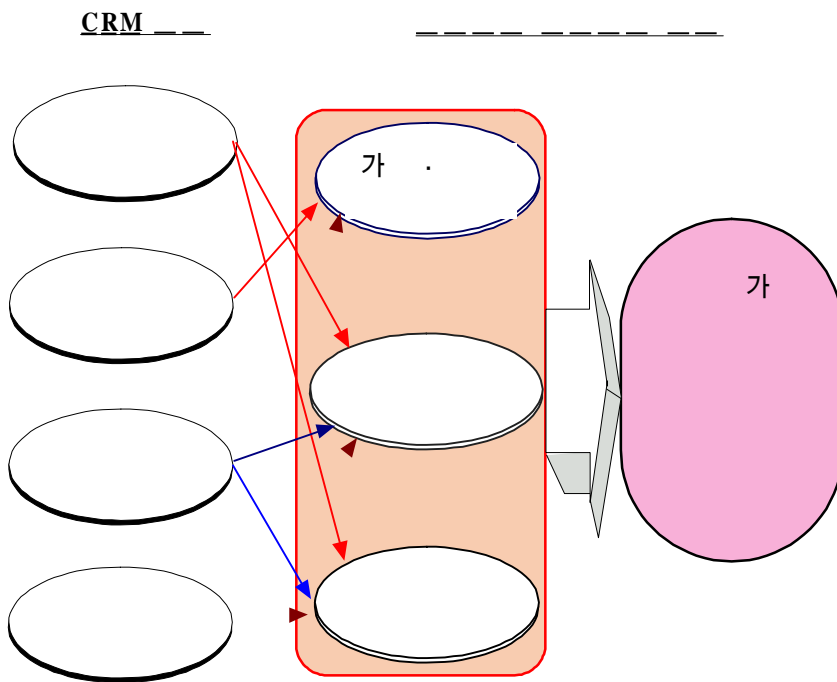
,12)

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

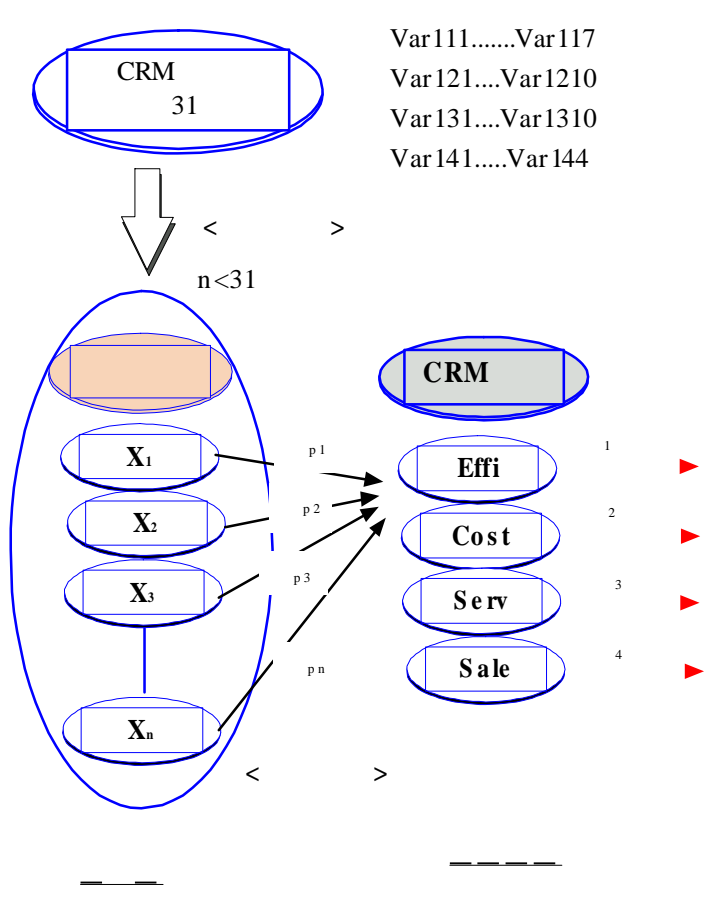
11) (2000.12,)가

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
(factor score : "FS")
() 가
CRM 가
가
, CRM
가
CRM CRM (+)
가 CRM
CRM
CRM CRM
가 (2 , 3 , 4 , 5)
CRM (\bar{R}^2) CRM
CRM

· : · , 『SAS 』 , , p.1.

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

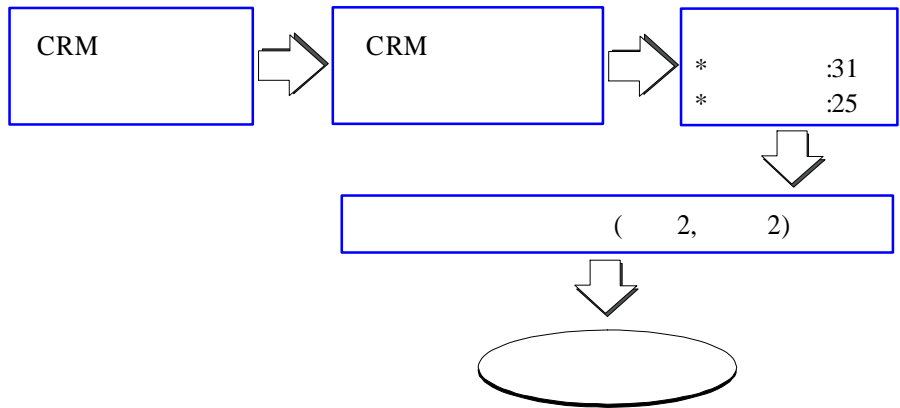
CRM

CRM

CRM (DB Marketing) ()

() () , (pilot test)

< -4 >



.

1)

CRM

14).

CRM

(Supply Chain

Management : SCM)

15).

(

)

CRM

CRM

,

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5

.

2) CRM

CRM

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4

,

31

.

< -2>

.

, “

”

7

.

.

, “

(CRS)

”

CRM

10

.

.

, “

”

CRM

(),

,

10

,

14)

“

”

15)

, 『

, 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 CRM IT

3) CRM

CRM ()

4 25

< -3 >

“

”

8

“

”

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

< -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 .

. CRM

1.

가.

(factor)

(multiple common factor model)

$m (< p : \quad)$ (common factor

: $F_1, F_2, F_3, \dots, F_m$) ,

X_i

(linear combination)

(specific factor)

$$X_i - \mu_i = \sum_{k=1}^m \lambda_{ik} F_k + \varepsilon_i, \quad i = 1, 2, \dots, p \quad (1)$$

$$X_i - \mu_i = \sum_{k=1}^m \lambda_{ik} F_k + \varepsilon_i, \quad i = 1, 2, \dots, p \quad (1)$$

(2)

$$\begin{matrix} X & - & \mu & = & A & F & + & \varepsilon \\ (p \times 1) & & (p \times 1) & & (p \times m) & (m \times 1) & & (p \times 1) \end{matrix} \quad (2)$$

p

m

(factor pattern)

가

λ_{ik}

(factor loading)

,

i

X_i

k

F_k

m -

가

가 가 , 가
 . 가
 .
 m , p
 .
 F_1, F_2, \dots, F_m . 0
 1 .
 λ_{ik} F_k . i
 k 가 (factor
 loading) .
 $\epsilon_i, i= 1,2,3, \dots ,p$.
 ϵ_i 0 Ψ_i .

가
 20).

R- .
 , (factor loading)
 (communality) .

20)

R- , Q .
 : . , 『 Ψ 』 , SPSS , 1998, p.256.

(PCA : Principle Component Analysis)

21) (eigenvalue)
 22) (communality) 23)

가 1
 , 40%

(factor loading) , 가 (factor loading)
 Varimax 24).
 (orthogonal)

21) (Scree graph test),

22) 가 , 가 가 가
 가 : 『SAS』, 1997, p.348.

23) F_j 가 λ_j 가
 $\hat{\lambda}_{j/p}$ 가 , m
 $\sum_{j=1}^m \hat{\lambda}_j / p$ 가

24) 가 (orthogonal rotation) 가 (oblique) ,
 (varimax rotation)

가 0 (factor score)

(multicollinearity)

(reliability)

(internal

consistency)

25).

(construct)

CRM

CRM

9가

26).

Cronbach's 27)

가

25) Hair, Joseph F., Rolph E. Anderson, Ronald L. Tahtam and William C. Black, Multivariate Data Analysis with Readings(4th ed), Englewood Cliffs:Prentice Hall, 1995.

26) 4 5

27) 가 가 split-half reliability Cronbach's Alpha

alpha = k / (k - 1) * (1 - sum of sigma_i^2 / sigma_y^2), k =

sigma_i^2 = , sigma_y^2 =

: , SAS , , 2000, p.240.

Cronbach
 “ ” 0.62
 4 Cronbach 0.80 0.85
 (< -1>).
 0.82 0.87(< -2>) .
 0.9 가 0.5 ,
 .28)
 가 ,
 가 .
 Cronbach 가
 가

28) , 『 , 1999, p.70

< -1 >

		Cronbach's			Cronbach's
	Var132	0.835289		Var124	0.789757
	Var135	0.825901		Var125	0.771200
	Var136	0.838201		Var126	0.745648
	Var137	0.838213		Var127	0.760936
	Var138	0.818598		Var128	0.748563
	Var139	0.844346		Var129	0.767098
	Var1310	0.824786			0.795309*
		0.852765*		Var141	0.77232
	Var113	0.812324	IT	Var142	0.739551
	Var114	0.797488		Var143	0.712210
	Var115	0.805037		Var144	0.752561
	Var116	0.795029			0.795779*
	Var117	0.804037		Var123	0.715585
	Var121	0.810680		Var133	0.412558
	Var122	0.807989		Var134	0.406100
		0.827819*			0.624501*

: 1) raw data , *

2) (deleted variable)

3) (56) Cronbach
0.953668, 0.955007

< -2> ()

		Cronbach's			Cronbach's
	VAR211	0.853216		Var231	0.832994
	Var212	0.853818		Var232	0.838551
	Var213	0.843327		Var233	0.840456
	Var214	0.841203		Var234	0.837795
	Var215	0.842569		Var235	0.837820
	Var216	0.847484		Var236	0.854278
	Var217	0.859170		Var237	0.842698
	Var218	0.858986			0.860396*
		0.866285*		Var241	0.807591
	Var221	0.773575		Var242	0.821866
	Var222	0.775164		Var243	0.798729
	Var223	0.803911		Var244	0.790571
	Var224	0.775805		Var245	0.800785
	Var225	0.796005			0.836938*
		0.820889*			

:

.

(validity)

가

가

가

(construct validity)

(criterion-related validity)

가 가
 가 , 가
 (eigenvalue) 1.0

가
 29),
 < -3>

< -3>

				IT	
	1.00000				
	0.33951*	1.00000			
	0.36500*	0.46149*	1.00000		
· IT	0.59139*	0.28178*	0.30840*	1.00000	
	0.47254*	0.29486*	0.40550*	0.36722*	1.00000
	3.15164	3.65751	3.40029	3.46795	3.34970
	0.83317	0.67838	0.77930	0.83643	0.91670

: * p<0.01

29) , , pp.62-65.

CRM

() () < -4> .

< -4> CRM

	(Eigenvalue)	(Difference)	(Proportion)	(Cumulative)
1	9.60241341	6.60428292	0.2895	0.2895
2	2.99813049	0.60934432	0.0904	0.3799
3	2.38878617	0.54215400	0.0720	0.4519
4	1.84663217	0.47053322	0.0557	0.5075
5	1.37609895	0.16968648	0.0415	0.5490

: 1) Eigenvalues of the Covariance Matrix: Total = 33.1713056 Average = 1.07004212

2) ()
가 . , = /

3) () .

5

(communality) , <

-5> . 0.4

4 [Var111(0.2076), Var112(0.2866), Var129(0.4237),
Var1210(0.2983)] 0.4

5

30).

30)

< -5>

(Communality)

	(Communality)	가 (Variable Weights)
Var111	0.20786779*	0.57135342
Var112	0.28663854*	0.89167862
Var113	0.54115705	0.93701578
Var114	0.63024937	1.03036824
Var115	0.50759740	0.81721664
Var116	0.58930006	0.77106648
Var117	0.53869849	1.17015782
Var121	0.47950840	0.89583931
Var122	0.48831150	0.87168819
Var123	0.63730012	1.28058345
Var124	0.63973810	1.48000956
Var125	0.49867674	1.30956480
Var126	0.67203580	1.19215686
Var127	0.64300101	1.04744142
Var128	0.58181856	1.02199904
Var129	0.42372432*	1.05920612
Var1210	0.29839780*	1.07460545
Var131	0.45037678	1.11573410
Var132	0.54717009	1.10009565
Var133	0.60119096	1.36284075
Var134	0.73745145	1.44318508
Var135	0.65554364	1.17254902
Var136	0.42830639	1.13161167
Var137	0.55311870	1.06948828
Var138	0.62397883	1.08632233
Var139	0.57540965	1.29564802
Var1310	0.58080564	1.07230990
Var141	0.43499711	0.90109995
Var142	0.54801331	0.89564802
Var143	0.66705421	1.03529412
Var144	0.58002967	1.06752750

: Total Communality: Weighted = 18.212061 Unweighted = 16.647468

CRM

loading)

-6>

6

< 1> < 2> 7 , < 3>
, < 4> 4 < 5> 3

5
< 1>

< 1> ,
CRM 가 , CRM , CRM

, CRM ,
CRM / , CRM / /
/ , CRM
(cross-functional

integration, “ ”)

< 2>

< 2> 가 ,
가 () ,
, 가 ,

31) 31

가 4
< -6> 가
31

< -6> CRM

		1	2	3	4	5
V132		0.66056				
V135	CRM	0.61903				
V136	CRM	0.59010				
V137	CRM 가	0.71635				
V138		0.74183				
V139	CRM / / /	0.51902				
V1310	CRM	0.66693				
V113			0.62281			
V114	가		0.75095			
V115			0.68294			
V116	가		0.75094			
V117	, 가		0.67236			
V121			0.50118			
V122			0.55687			
V124	e-mail			0.52970		
V125	/			0.62023		
V126	(TM, CM)			0.78325		
V127	(,)			0.66610		
V128				0.62405		
V129	,			0.56225		
V141	CRM IT				0.48140	
V142	CRM IT				0.66372	
V143					0.76205	
V144					0.62583	
V123	CRM ()					0.61081
V133	CRM ()					0.58058
V134	TFT CRM (,)					0.78810

- : 1) (factor loading) .
- 2) principal component analysis, Varimax .

,
 (")
 ")
 < 3>
 < 3> (DM, TM, CM)
 , (,) ,
 ,
 , e-mail
 , (")
 ")
 < 4> CRM IT
 < 4>
 , CRM
 IT CRM IT
 CRM IT
 (" ")
 < 5> CRM
 < 5> CRM (,)
) , CRM () ,
 CRM () TFT
 CRM (" ")
)

2. 가

가.

CRM (+)

CRM (2, 3, 4, 5)

CRM (factor score : FS)

CRM (< -1>)

CRM (< -2>)

(stepwise)

가.

SAS

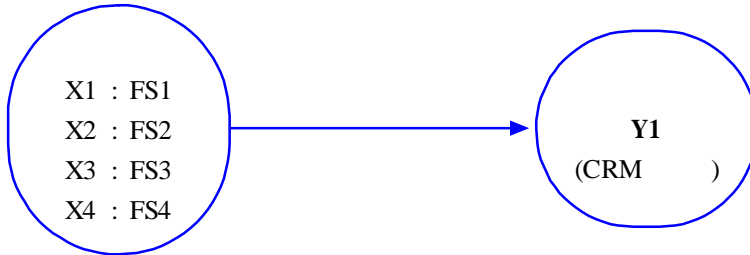
(C. L. Mallows) C_p (32).

32) $C_p = \frac{Y - pX}{C_p \approx p + 1}$ p

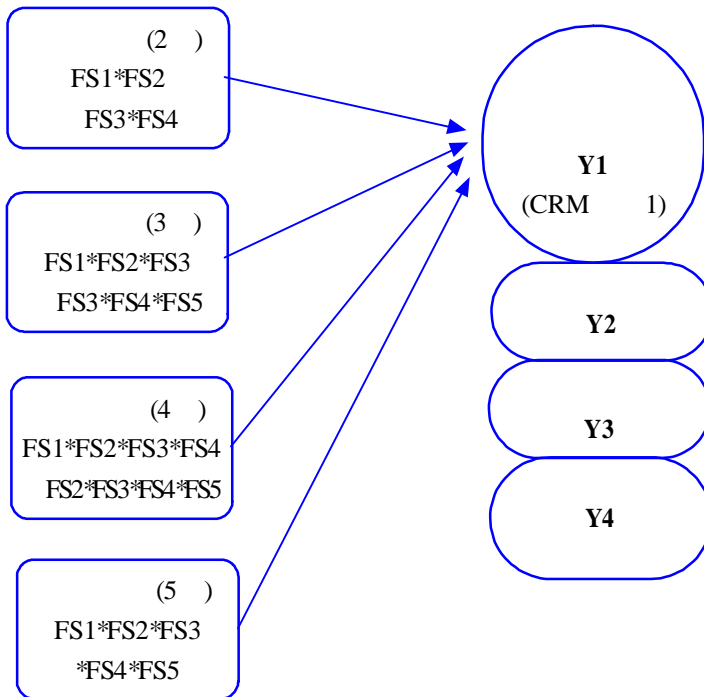
"가"

C_p . C_p .

< -1> 가



< -2> 가



$$C_p = \frac{SSE_p}{MSE_k} - n + 2(p + 1)$$

p : ()
 MSE_k (= $SSE_k / (n - k - 1)$):

: , \square

▣ , pp.157-158.

. 가

()

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< -7>, < -8>, <

-9>, < -10>

< -7>

			ANOVA				t (p-value)	
	R ²	\bar{R}				F (p-value)		
	.1091	.1047	1 201	723.12 5904.42	- 29.38	24.62 (.0001)	4.96 (.0001)	1.90304
	.1803	.1762	1 201	1194.93 5432.61	- 27.03	44.21 (.0001)	6.65 (.0001)	2.42811
	.0954	.0909	1 201	631.13 5995.41	- 29.83	21.19 (.0001)	4.60 (.0001)	1.76526
	.0833	.0787	1 201	551.87 6075.67	- 30.23	18.26 (.0001)	4.27 (.0001)	1.65756
	.0063	.0013	1 201	41.59 6585.95	- 32.77	1.27 (.2612)	1.13 (.2612)	0.45253

< -8>

			ANOVA				t (p-value)	
	R ²	\bar{R}				F (p-value)		
	.1521	.1479	1 202	409.09 2281.20	- 11.29	36.22 (.0001)	6.22 (.0001)	1.41648
	.0992	.0947	1 202	266.78 2423.51	- 12.00	22.24 (.0001)	4.72 (.0001)	1.14481
	.0288	.0240	1 202	77.43 2612.86	- 12.93	5.99 (.0153)	2.45 (.0153)	0.61648
	.0623	.0576	1 202	167.49 2522.80	- 12.49	13.41 (.0003)	3.66 (.0003)	0.90628
	.0100	.0051	1 202	26.92 2663.37	- 13.19	2.04 (.1546)	-1.43 (.1546)	-0.36413

< -9>

			ANOVA				t (p-value)	
	R ²	\bar{R}				F (p-value)		
	.1103	.1059	1 200	484.59 3908.14	- 19.54	24.80 (.0001)	4.98 (.0001)	1.58897
	.1201	.1157	1 200	527.47 3865.26	- 19.33	27.29 (.0001)	5.22 (.0001)	1.62154
	.0503	.0455	1 200	220.83 4171.91	- 20.86	10.59 (.0013)	3.25 (.0013)	1.04854
	.1199	.1155	1 200	526.70 3866.04	- 19.33	27.51 (.0001)	5.22 (.0001)	1.69342
	.0000	-.0050	1 200	0.08 4392.65	- 21.96	0.00 (.9525)	-0.06 (.9525)	-0.01979

< -10>

			ANOVA				t (p-value)	
	R ²	\bar{R}				F (p-value)		
	.0486	.0439	1 201	115.50 2259.22	- 11.24	10.28 (.0016)	3.21 (.0016)	0.75274
	.0561	.0515	1 201	133.33 2241.39	- 11.15	11.96 (.0007)	3.46 (.0007)	0.80942
	.1206	.1162	1 201	286.31 2088.41	- 10.39	27.56 (.0001)	5.25 (.0001)	1.18549
	.0503	.0456	1 201	119.55 2255.17	- 11.22	10.66 (.0013)	3.26 (.0013)	0.76687
	.0007	-.0042	1 201	1.78 2372.94	- 11.81	0.15 (.6985)	0.39 (.6985)	0.09353

, , F (F₀)

0.0001 < p = 0.01

F

1.27,

2.04, 0.00, 0.15

, t F
p<0.01

(-) (+) 가 (-) 가 positive

(R²)³³⁾

(5) 4 (positive
, , ,) 4

<가 >

. 가

1)

33) R²() 가
R²
(coefficient)

(statistical significance) . Damodar N. Gujarati,
Basic Econometrics, McGRAW-HILL BOOK COMPANY, 1988. p186.

4 () 2
1

(stepwise method) . 2

< -11>

< -11> 2

*

		R ²	\bar{R}	F (p-value)	t (p-value)		C _p
	1 FS2	0.2920	0.2848	40.42 (.0001)	5.66 (.0001)	2.45710	107.662
	2 FS1				7.11 (.0001)	2.01635	67.0863
	1 FS1	0.2329	0.2251	29.76 (.0001)	5.91 (.0001)	1.37640	67.9276
	2 FS2				5.10 (.0001)	1.15192	39.1547
	1 FS2	0.2371	0.2293	30.46 (.0001)	5.54 (.0001)	1.16993	83.8079
	2 FS4				5.44 (.0001)	1.67525	49.2006
	1 FS3	0.2051	0.1969	25.27 (.0001)	5.69 (.0001)	1.23773	43.0124
	2 FS4				4.45 (.0001)	1.01938	23.2157

: * FS (factor score) . FS1 , FS2 , FS3 , FS4 , FS5

가)

(FS2) ,

(FS1) .

F 40.42 (p<0.0001)

, 2

(p<0.0001) , 가

positive(+) 가

. Cp 67.0863

가

. 2 28.48% 1

(17.62%, 10.47%) 가

가 <가 > .

)

(FS2) (FS1)

F 29.76(p<0.0001) 가 .

, 2

(p<0.0001) ,

positive(+) 2

22.51% 1 (14.79%, 9.47%) 가

가 <가 >

. Cp 39.1547

가

.)

2

(FS2), (FS4)

가 .

F 30.46(p<0.0001)

2

(p<0.0001)

positive(+) 2

22.93% 1 (11.57%, 11.55%)

가 가 <가 >

C_p 49.2006

가

)

CRM 가 , 가

(FS3) (FS4)

F 25.27(p<0.0001)

2

(p<0.0001)

1.23773, 1.01938 positive(+) 2

19.69% 1 (11.62%, 4.56%)

가 가

<가 > C_p 23.2157

가

2)

5 3

, 3

, ,

< -12>

< -12> 3

		R^2	\bar{R}	F (p-value)	t (p-value)		C_p		
	1 FS2	0.3834	0.3739	40.42 (.0001)	7.63 (.0001)	2.46683	107.662		
	2 FS1				5.97 (.0001)			1.99019	67.0863
	3 FS3				5.38 (.0001)			1.73513	35.5136
	1 FS1	0.3185	0.3080	30.38 (.0001)	5.91 (.0001)	1.30465	67.9276		
	2 FS2				5.34 (.0001)			1.14038	39.1547
	3 FS4				4.95 (.0001)			1.11513	15.2497
	1 FS2	0.3369	0.3267	33.02 (.0001)	6.06 (.0001)	1.65567	83.8079		
	2 FS4				5.45 (.0001)			1.57259	49.2006
	3 FS1				5.42 (.0001)			1.52887	19.5205
	1 FS3	0.2577	0.2463	22.57 (.0001)	5.89 (.0001)	1.24216	43.0124		
	2 FS4				4.55 (.0001)			1.01180	23.2157
	3 FS2				3.72 (0.0003)			0.78481	10.8749

가)

(FS2),

(FS1),

(FS3)

가

F 40.42 (p<0.0001)

(p<0.0001) , 3
 2.46638, 1.99019, 1.73513 positive(+)
 가 , Cp 3
 35.5136 가
 3 37.39% 2
 28.48% 가
 가 <가 >
) (FS1),
 (FS2), (FS4)
 F 30.38(p<0.0001)
 , 3
 (p<0.0001)
 1.30465, 1.14048, 1.11513 positive(+)
 3 30.80%
 2 (22.51%) 가
 가 <가 > Cp
 15.2497 가
) (FS2),
 (FS4), (FS1)
 F (33.02) p<0.0001

3 (p<0.0001)

positive(+)

32.67 2

(22.93) 가 가

<가 > . Cp 19.5205

가

)

CRM 가 ,

(FS2) (FS3), (FS4),

F 22.57(p<0.0001)

(p<0.0001)

1.24216, 1.01180, 0.78481 CRM

positive(+)

3 (: \bar{R})

24.63 2 19.69% 가 , (

) 가 가 <가

> . Cp 10.8749

3 가

3)

5 4

, 4

< -13> .

< -13> 4

		R^2	\bar{R}	F (p-value)	t (p-value)		C_p	
	1	FS2	0.4672	0.4563	42.54 (.0001)	8.13 (.0001)	2.44897	107.662
	2	FS1				6.03 (.0001)	1.87632	67.0863
	3	FS3				5.95 (.0001)	1.79095	35.5136
	4	FS4				5.53 (.0001)	1.75662	6.7174
	1	FS1	0.3533	0.3400	26.50 (.0001)	6.00 (.0001)	1.29296	67.9276
	2	FS2				5.48 (.0001)	1.14391	39.1547
	3	FS4				5.17 (.0001)	1.13901	15.2497
	4	FS3				3.23 (.0001)	0.67335	6.7201
	1	FS2	0.3920	0.3794	31.27 (.0001)	6.33 (.0001)	1.66143	83.8079
	2	FS4				5.82 (.0001)	1.61157	49.2006
	3	FS1				5.57 (.0001)	1.50979	19.5205
	4	FS3				4.19 (.0001)	1.09902	4.0321
	1	FS3	0.2893	0.2747	19.74 (.0001)	5.96 (.0001)	1.23196	43.0124
	2	FS4				4.44 (.0001)	0.96931	23.2157
	3	FS2				3.86 (0.0002)	0.79942	10.8749
	4	FS1				2.94 (0.0037)	0.62756	4.2855

CRM (. . .) (FS1),
 (FS2), (FS3), (FS4)
 .³⁴⁾

가)
 F 42.54 (p<0.0001)
 . 4
 (p<0.0001) , 가 2.44897,
 1.87632, 1.79095, 1.75662 positive(+)
 4
 . , Cp 4 6.6174
 4 45.63% 3
 37.39% 가
 가 <가 > .
)
 F 26.50(p<0.0001)
 , 4
 (p<0.0001) . 4
 가 positive(+)
 4 34.00% 3
 가
 가 <가 > . Cp

34) 5 가 가 가 4
 (CRM)
 가 .

4 6.7201

)

F (31.27) p<0.0001

4 (p<0.0001)

, positive(+)

4 (: \bar{R})

37.94 3 (32.67%) 가

4.0321 <가 > . C_p

)

F 19.74(p<0.0001)

4

(p<0.01)

1.23196, 0.96931, 0.79942, 0.62756 CRM

positive(+) 가

4 (: \bar{R})

27.27 3 가 , ()

가 가 <가 >

. C_p 4.2855

4

4)

CRM (FS1), (FS2), (FS3), (FS4), (FS5)

(+) .35

가)

F 34.87 (p<0.0001)

t (p<0.0001), (FS5)

p 0.1009 5%

가

5 가 positive(+)

, Cp 4 6.6174 5

6.0000 가

5 (: \bar{R})

46.1% 4 (45.63%) 가

, 가 가

<가 >

35) p 0.10 90%

< -14> 5

		R^2	\bar{R}	F (p-value)	t (p-value)		C_p
1	FS2	0.4746	0.4610	34.87 (.0001)	8.18 (.0001)	2.45251	107.662
2	FS1				6.07 (.0001)	1.88102	67.0863
3	FS3				6.00 (.0001)	1.79894	35.5136
4	FS4				5.58 (.0001)	1.76733	6.7174
5	FS5				1.65 (0.1009)	0.49535	6.0000
1	FS1	0.3623	0.3458	21.93 (.0001)	6.01 (.0001)	1.28970	67.9276
2	FS2				5.50 (.0001)	1.14145	39.1547
3	FS4				5.16 (.0001)	1.13159	15.2497
4	FS3				3.22 (0.0015)	0.66781	6.7201
5	FS5				-1.65 (0.1007)	-0.34322	6.0000
1	FS2	0.3920	0.3794	31.27 (.0001)	6.33 (.0001)	1.66143	83.8079
2	FS4				5.82 (.0001)	1.61157	49.2006
3	FS1				5.57 (.0001)	1.50979	19.5205
4	FS3				4.19 (.0001)	1.09902	4.0321
5							
1	FS3	0.2893	0.2747	19.74 (.0001)	5.96 (.0001)	1.23196	43.0124
2	FS4				4.44 (.0001)	0.96931	23.2157
3	FS2				3.86 (0.0002)	0.79942	10.8749
4	FS1				2.94 (0.0037)	0.62756	4.2855
5							

)

F 21.93(p<0.0001)

, 4

(FS5) t

p 0.1007 5% 가

4 가 positive(+)

negative(-)

, Cp 4 6.7201 5

6.0000 가

5 (: \bar{R})

34.58 4 (34.00%)

가 가 <가 >

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4 4

5

, <가 >

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가

가,

(factor score)

가

(multicollinearity)

가 36).

37)

(nonconstant variance)

(nonlinearity)

< 3> < 6> ()

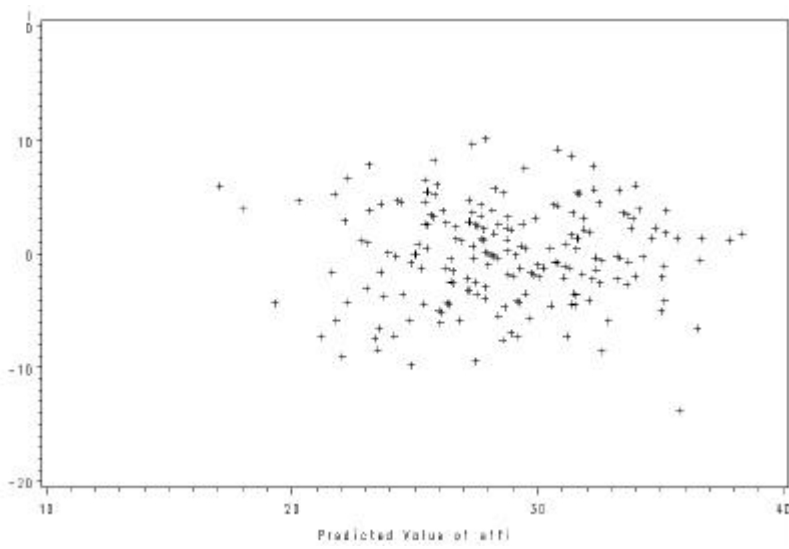
4

36) (Variance Inflation

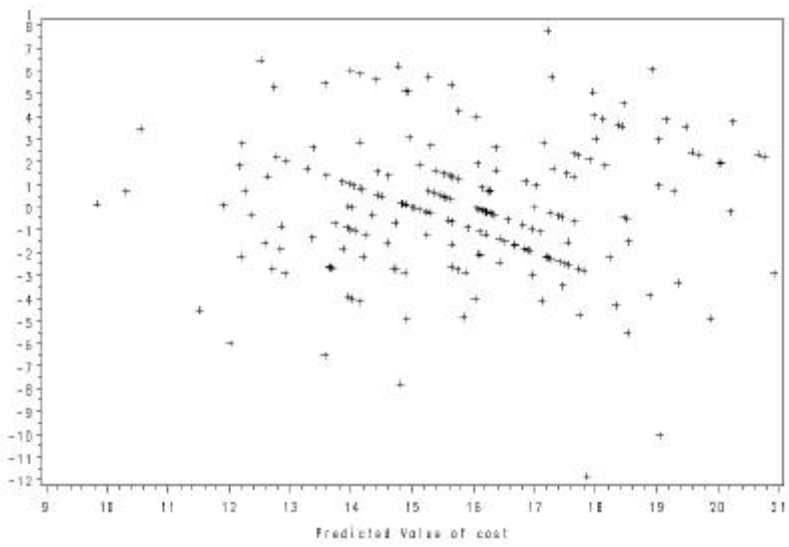
Factor : VIF)

37) (Cook) D , DEFITS, DFBETAS

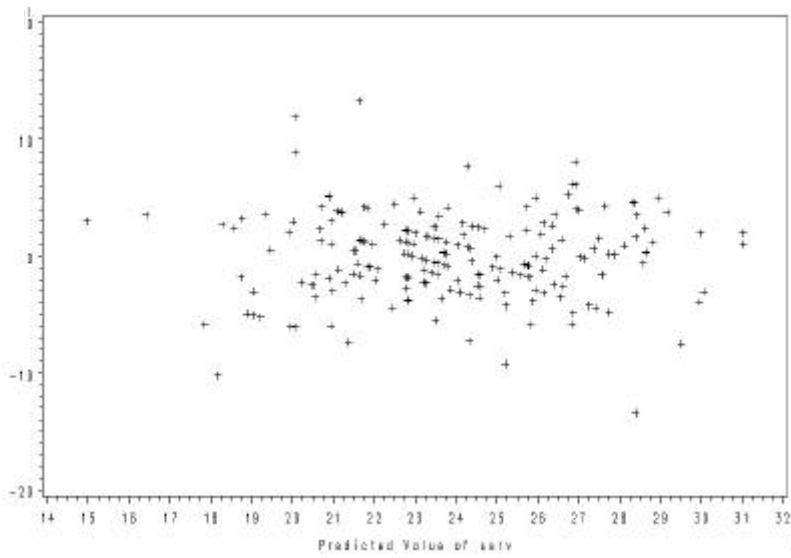
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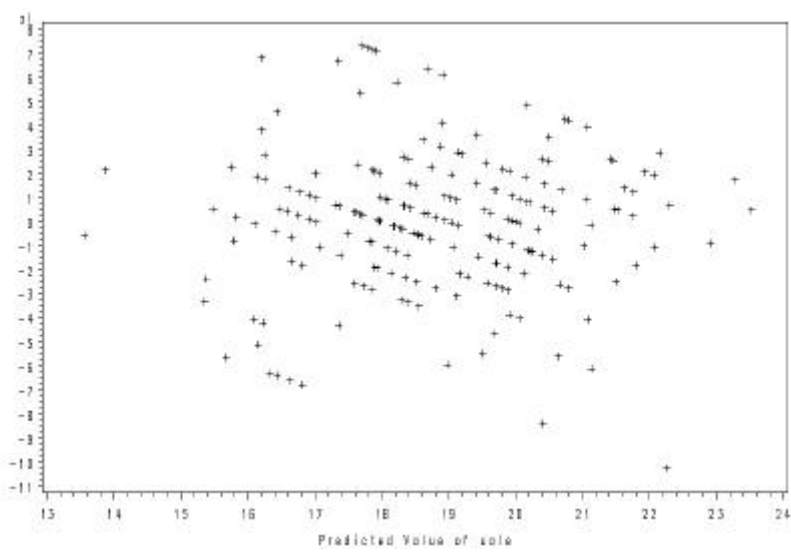
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CRM 가
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CRM

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CRM

CRM

(competitive advantage)

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4가 . CRM

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.38) CRM

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CRM CRM

가 ,

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CRM

CRM

“ ” “가 ” “

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. 가 CRM

“ ” “ ” “ (front-door

competition)” 가

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“ (back-office competition)”

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가 CRM

38)

가 . CRM

39).

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39) 'Stepwise

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< -16> CRM

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4 CRM

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40)

가

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40) CRM
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(PCA) 1

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 (Insight Technology Group) 2001 1 256
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 (Gartner Group) 2001 3 “
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- (CRM)」, <http://indu.sw.or.kr>, 2001.5.
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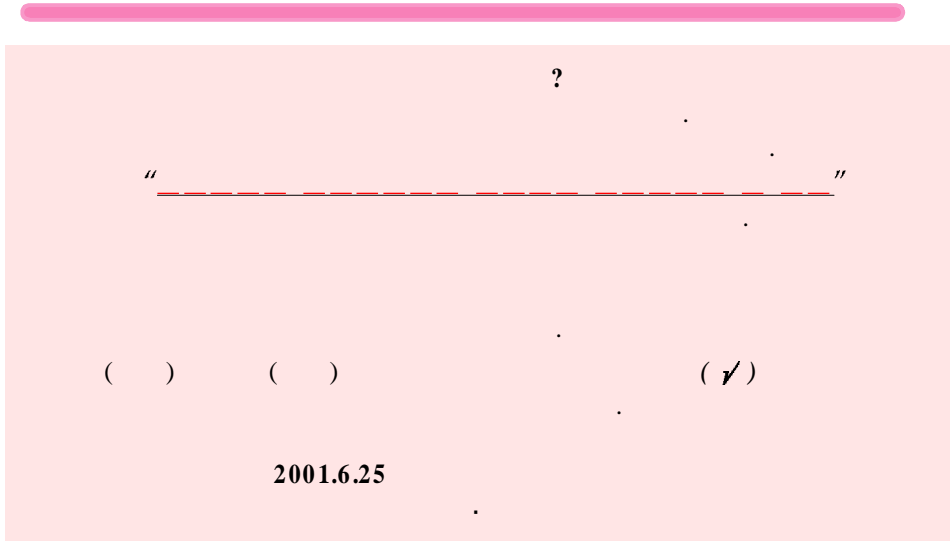
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< 1> CRM

(CRM)













(CRM) 가 , () , 가 , 가 , 가 , 가





가 가 (02-368-4233/ 4183 /)

5 ✓

< -3>




1. CRM () .	
2. .	
3. CRM TFT .	
4. CRM .	
5. CRM .	
6. CRM (,) 가 .	
7. CRM 가 .	
8. CRM .	
9. CRM / / / .	
10. CRM .	






< -4> (II)

1. CRM .	
2. (II) , 가 .	
3. / / /AS .	
4. () (가) () .	





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 (가) ()


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2. ()	
3. ()	








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8. e-	

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1. (, .)	
2. (, ,)	
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4. ()	

5. (,)	
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< -3>

1. (loyalty)	
2. ()	
3.	
4.	
5. 가 .	
6.	
7.	

< -4 >

1. ()	
2. (가) 가 ()	
3. 가 (cross-selling) 가 ()	
4.	
5.	

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1. :
2. :
3. (II) .
4. e-mail : < >

(KIDI)

96-1	1996.4.	가	/	,
96-2			/	, 1997.2.
96-3			/	, , 1997.3.
96-4			/	, ,
	, 1997.3.			
96-5			/	, , 1997.3.
96-6			/	, ,
	, 1997.3.			
96-7	1997.3.		(I) :	/ , , ,
96-8		가	:	/
		, ,	, 1997.3.	
96-9			/	, , , 1997.3.
97-1			/	, , , , 1997.5.
97-2			/	, , , 1997.11.
98-1		M&A	:	M&A
		/ ,	, 1998.1.	
98-2	1998.2.		/	, , ,
98-3			/	, , ,
	, 1998.2.			
98-4			() :	
	/ ,		, 1998.3.	
98-5			/	, , , 1998.3.
98-6			:	/ ,
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98-7	/	,	, 1998.6.
98-8	, 1998.10.	/	,
99-1	/	,	, 1999.2. () :
99-2	1999.3.	/	,
99-3	/	,	, 1999.3. :
99-4	,	, 1999.3.	/
99-5	/	,	, 1999.3. (Survival Analysis) .
99-6	, 1999.7.	:	/
99-7		/	, 1999.12.
99-8		/	, 1999.12.
2000-1	2000.3.	가	/
2000-2	ART		/
2000-3			/
2000-4		/	, . 2000.3.
2000-5	, 2000.3.		/
2000-6			/
2000-7		가	/
2000-8			/
2000-9	10 2000.11.		/
2000-10			/

2001-1		/	,	,	20001.1.
2001-2	OECD 가			/	,
	,		,		2001.1.
2001-3	2001.1.			/	,
2001-4		/	,	,	2001.3.
2001-5	2001.3.	/	,	,	,
2001-6	2001.4.			/	,

96-1				/	,	,
	,		,			1996.2.
96-2						1996.2.
96-3	1996.10.			/	,	,
96-4	1996.12.	/	,	,	,	,
96-5		/				1997.3.
97-1	(IIS)	(33)				1997.7.
97-2	(PIC)	(18)				1997.9.
98-1		(I) /				1998.2.
98-2	가 가	/				1998.3.
98-3						/
						1998.3.
98-4		M&A		/		,
						1998.8.
98-5	MAI			/		,
	1998.8.					,
98-6		/				1998.10.
98-7		() :				/
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99-1	() :	/	, 1999.1.
99-2		/	, 1999.3.
99-3	, 1999.3.		/
99-4	/	, 1999.6.	
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