

# 博士學位論文



濟州大學校 大學院

經營學科

梁來眞

2006年 6月

指導教授 金 炯 吉

梁 來 眞

論文 經營學 博士學位 論文 提出 .

2006 年 6 月

梁來眞  經營學 博士學位 論文 認准 .

審査委員長 \_\_\_\_\_

委 員 \_\_\_\_\_

委 員 \_\_\_\_\_

委 員 \_\_\_\_\_

委 員 \_\_\_\_\_

濟州大學校 大學院

2006 年 6 月

# A Study on Factors of Initial Trust and Trusting Intention in Internet Stores

- A comparison between Korean and Chinese consumers -

Raejin Yang

(Supervised by Professor Hyung - Gil Kim)



A THESIS ..... FULFILLMENT  
OF THE REQUIREMENTS FOR THE DEGREE OF  
DOCTOR BUSINESS ADMINISTRATION

2006 . 6 .

DEPARTMENT OF BUSINESS ADMINISTRATION  
GRADUATE SCHOOL  
CHEJU NATIONAL UNIVERSITY

ABSTRACT .....	v
1 .....	1
1 .....	1
2 .....	5
3 .....	6
2 .....	8
1 .....	8
1. ....	8
2. ....	9
2 .....	16
1. ....	16
2. ....	18
3 .....	28
1. ....	28
2. ....	34
3. ....	39
4 .....	52
1. ....	52
2. ....	56
3. ....	58
3           가 .....	60
1 .....	60
2       가 .....	62
1. ....	62
2. ....	65
3. ....	66
4. ....	68



3	.....	69
1.	.....	69
2.	.....	70
3.	.....	71
4.	.....	72
5.	.....	74
4	.....	75
1.	.....	75
2.	.....	76
4	.....	77
1	.....	77
1.	.....	77
2.	.....	78
3.	.....	79
2	.....	80
1.	.....	80
2.	.....	81
3 가	.....	85
1.	.....	85
2. 가	.....	87
3.	.....	98
5	.....	100
1	.....	100
2	.....	104
	.....	105
1.	.....	105
2.	.....	110
	.....	122



< >

< 2-1>	.....	10
< 2-2>	.....	18
< 2-3>	.....	23
< 2-4>	.....	24
< 2-5>	.....	27
< 2-6>	.....	41
< 2-7>	.....	47
< 2-8>	( ).....	55
< 2-9>	( ).....	56
< 4-1>	.....	77
< 4-2>	.....	78
< 4-3>	.....	79
< 4-4>	.....	81
< 4-5>	.....	82
< 4-6>	( ).....	83
< 4-7>	( ).....	83
< 4-8>	( ).....	84
< 4-9>	( ).....	85
< 4-10>	가 .....	88
< 4-11>	.....	94
< 4-12>	.....	96
< 4-13>	.....	96
< 4-14>	.....	97



< >

< 1 - 1>	.....	7
< 2 - 1> Salisbury(2001)	.....	12
< 2 - 2>	.....	14
< 2 - 3> (TRA)	.....	31
< 2 - 4> (TPB)	.....	32
< 2 - 5> (TAM)	.....	33
< 2 - 6> Fung and Lee(1999)	- .....	35
< 2 - 7> Deelmann and Loos(2002)	.....	36
< 2 - 8> Kim and Tadisina(2003)	.....	37
< 2 - 9>	.....	40
< 2 - 10> McKnight(2002)	.....	43
< 2 - 11> Kim and Prabhakar(2000)	.....	44
< 2 - 12>	.....	46
< 2 - 13> Kim and Tadisina(2005)	.....	48
< 2 - 14> (2003)	.....	50
< 2 - 15> (2006)	.....	51
< 2 - 16> 2001 - 2005 C2C	.....	54
< 3 - 1>	.....	61
< 4 - 1> ( )	.....	86
< 4 - 2> ( )	.....	87

# ABSTRACT

## A Study on Factors of Initial Trust and Trusting Intention in Internet Stores

- A comparison between Korean and Chinese consumers

Raejin Yang

Department of Business Administration

Graduate School

Cheju National University

Supervised by Professor Hyoung - Gil Kim



Many precedent studies discussed that trust plays a critical role in stimulating consumer purchase over the Internet and consumers are not be able to patronize Internet stores that fail to create a sense of trust. Trust is more important in online purchase than in offline purchase because sellers might be considered fly - by - night as there are fewer assurances for consumers that the retailer will stay in business for some time.

At the beginning stage with an e - vendor, consumers forms initial trust. Initial trust is regarded as a critical factor for many e - businesses to succeed in the B2C markets, especially startups, because it creates initial relationships with customers. Initial trust refers to trust in an unfamiliar trustee, a relationship in which the actors do not yet have credible, meaningful information about, or affective bonds with each other. Many researchers have treated trust as multidimensional concept. Therefore, this study investigates the

initial trust constructed by 2 dimensions, which are company's competence and company's goodwill.

A unique feature of this study is the examination of initial trust in E-commerce context by comparing Korean and Chinese consumers. An empirical study was conducted to test the proposed model using data from consumers in Korea and China. A total of 460 participants from each country (235 from Korea and 225 from China) were used.

As for the model of this study, the suggested antecedents of initial trust are company profile, website quality, perceived legal assurances, perceived technical assurances, personal trust tendency, personal innovativeness. The consequence of initial trust is trusting intention. The scales to test the hypotheses were developed or adopted from previous studies with minor modifications.

The result shows that Korean and Chinese consumers have different traits of forming initial trust. In both cases, the company profile had an impact on the initial trust. This implies that consumers depend on the company profile at the beginning stage of the relationship because they have no cognitive experience with the e-vendor. In case of Korean consumers, company profile had only impact on the initial trust of company's goodwill. This indicates there are other factors of forming initial trust of company's competence, which allows startups build initial trust relations with potential customers.

Another meaningful finding from the study is that there is a difference between Korean and Chinese consumers in terms of personal tendency affecting initial trust. In case of Korean consumers, personal trust tendency influenced on the initial trust but in Chinese consumers, personal innovativeness did on the initial trust. Thinking of the reason, online transaction system is regarded as an innovative technology to Chinese consumers, but not to Korean consumers. In this respect, e-vendors targeting Chinese consumers have to try to

let them feel the safety and easiness of adopting E - commerce.

Trusting intension was statistically proved to be the consequence of initial trust. Also initial trust had a mediating effect between trust factors and trusting intention. Therefore e - vendors have to try to build initial trust and maintain the trust with customers.

In future study, more various factors of intial trust need to be discussed and more sophiscated model developed. Also the measurement of initial trust need to be practiced in more controlled atmosphere to draw more proper result.



# 제 1 장 서 론

## 제 1 절 문제의 제기 및 연구 목적

전세계적으로 인터넷이 보급된 이래로 사용율이 계속적으로 증가하는 가운데, 전자상거래의 규모도 꾸준히 증가하고 있다. 전세계 전자상거래 시장은 2005년 9억 6천만달러에서 오는 2009년엔 13억달러 규모로 확대될 전망이다. 이중 아·태 지역시장은 매우 빠르게 성장하고 있다.<sup>1)</sup>

국내의 경우, 통계청이 발표한 바에 따르면, 2006년 2월까지 사이버 쇼핑물 거래액은 999.5억여원으로, 사이버 쇼핑물 거래량이 지속적으로 증가하고 있다고 한다.<sup>2)</sup>

80년대 후반부터 고속성장을 하고 있는 중국도 총 인터넷 사용자 수가 2005년 12월 말 기준으로 1억1천1백만명을 기록하였고, 2005년 전자상거래 거래액은 2004년에 비해 50%가 증가한 740억 유엔에 달했으며, 온라인으로 물건을 사는 온라인 구매자의 숫자는 2004년보다 6백만명이 증가한 2천 2백만명을 기록하였다.<sup>3)</sup>

지금은 구매자들이 인터넷을 통해 24시간 전세계 어느 곳에서나 온라인 거래가 가능하고 되었고, 이에 따라 기업의 입장에서는 국제마케팅의 필요성이 과거 어느 때보다 중요하게 제기되고 있다. 특히, 급속도로 성장하고 있는 중국의 인터넷 시장에서 경쟁적 우위를 점하기 위한 국내 기업들의 다양하고 차별화된 마케팅 노력들이 필요한 실정이다. 국제마케팅의 관점에서 볼 때, 한국과 중국시장의 유사점과 차이점이 소비자행동에 미치는 영향을 파악하여 적절한 마케팅 믹스를 개발할 필요가 있다. 하지만, 일부

1) 아이뉴스24, “전자상거래 전망”, <http://news.myfolder.net/IT/Story.html?sn=168400>, 2005. 11. 16.

2) 통계청, “2006년2월 사이버쇼핑물통계조사 결과”, <http://www.nso.go.kr/nso2005/pds/list/list/index.jsp>, 2006.

3) 中国互联网络信息中心, “中国互联发展状况统计报告”, <http://www.cnnic.net.cn/en/index/index.htm>, 2006.

가

,

가

가

, 가

가

4)

7

5)

40%가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

6)

가

7)

- 
- 4) , , “B2C”, , 13 , 4 , 2003, pp.49 - 59.
  - 5) Chinatechnews, <http://www.chinatechnews.com/index.php?action=show&type=news&id=3792>, April 10, 2006.
  - 6) , “ (B - to - C)”, , 13 , 2 , 2002, p.208.
  - 7) , , “”, , 6 , 2 , 2004, pp.23 - 54.

. Kalakota and Whinston(1996)<sup>8)</sup>

가

.<sup>9)</sup> Peterson et al.

(1997)<sup>10)</sup>

가

(Initial trust)가

가



가

가

가

가

.<sup>11)</sup>

---

8) R. Kalakota and A. B. Whinston, *Frontiers of Electronic Commerce*, Addison - Wesley, 1996, pp. 20 - 34.

9) , , pp.23 - 54.

10) R. Peterson, S. Balasubramanian, and B. Bronnernerberg, "Exploring the Impicaitons of the Internet for Consumer Marketing", *Journal of the Academy of Marketing Science*, Vol. 25(4), 1997, pp.329 - 346.

11) , " 가 ", <http://iems.net/index.html>, 2005.

가?

가

가?

2

가

가?



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY



가

SPSS 14.0

AMOS 6.0

3

가

5

1

2

3

가

4



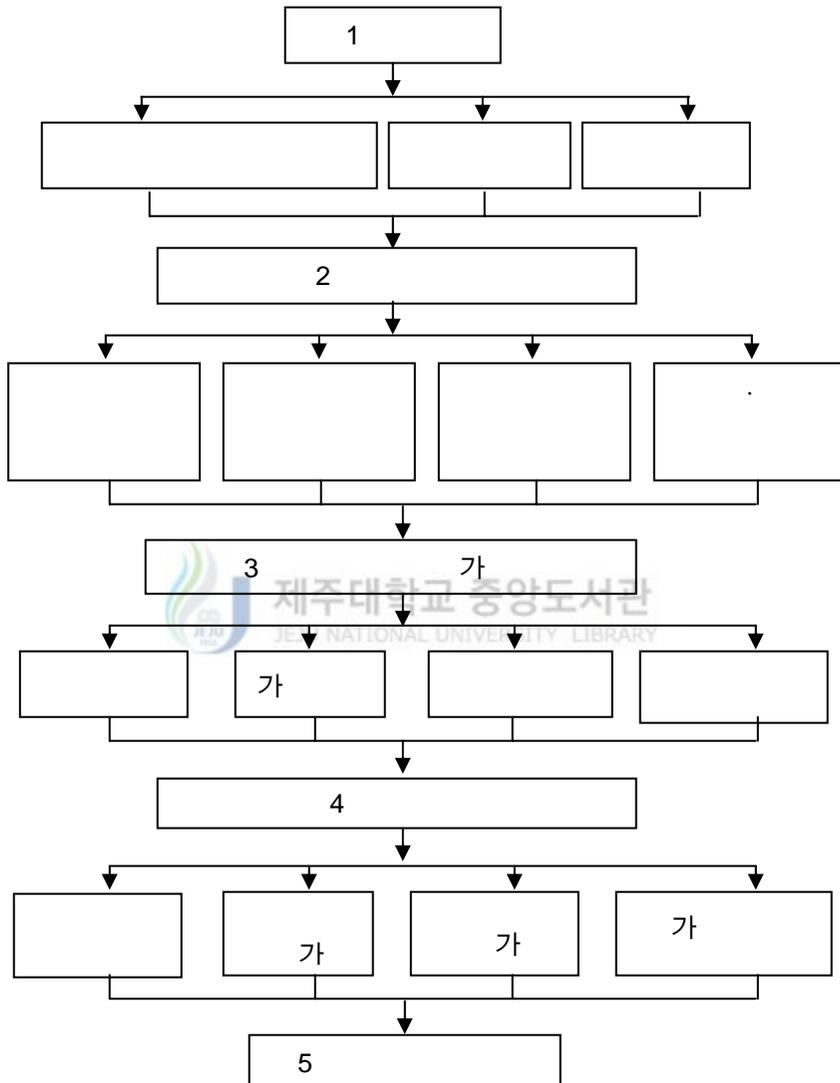
제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

5

< 1 - 1 >

< 1-1 >



1

1.

Kalakota and Whinston(1996)<sup>12)</sup>

가

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

가

가

---

12) R. Kalakota, and A. B. Whinston, op. cit, pp. 20 - 34.

13)

가

가 14)

15)

2.

1)



가

Salam et al. (1998)<sup>16)</sup>

가

가

가

가

- 
- 13) S. L. Jarvenpaa, and P. A. Todd, "Consumer Reactions to Electronic shopping on the World Wide Web", *International Journal of Electronic Commerce*, Vol. 1(2), 1997, pp.59 - 88.
  - 14) M. C. Roy, D. Oliver and A. Benoit, "The Impact of Interface Usability on Trust in Web Retailers", *Internet Research: Networking Applications and Policy*, Vol. 11(5), pp.388 - 398.
  - 15) P. Ratnasingham, "The Importance of Trust in Electronic Commerce", *Internet Research: Networking Applications and Policy*, Vol. 8(4), 1998, pp.313 - 321.
  - 16) A. F. Salam, H. R. Rao, and C. C. Pegels, "Information Content of Corporate Web Pages as Advertising Media: Are Corporations Effectively Informing Consumers?", *Communications of the ACM*, 1998, p.337.



		가
		,
		가
		, 가
		가

: S. L. Jarvenpaa and P. A. Todd, "Consumer Reactions to Electronic shopping on the World Wide Web", *International Journal of Electronic Commerce*, Vol. 1(2), 1997, pp.59 - 88.

2)



(TAM:

Technology Acceptance Model) ,

가

Ratnasingham(1998)<sup>18)</sup>

가

Salisbury et al.(2001)<sup>19)</sup>

(TAM)

18) P. Ratnasingham, op. cit., pp. 313 - 321.

19) W. D. Salisbury, R. A. Pearson and A. W. Pearson, "Perceived security and World Wide Web purchase intention", *Industrial Management and Data Systems*, Vol. 101(4), 2001.



Gefen(2000)<sup>21)</sup> (Familiar -  
ity), 가 가

가



4)

(Featherman(2001))<sup>22)</sup>,  
( (2004))<sup>23)</sup>,

---

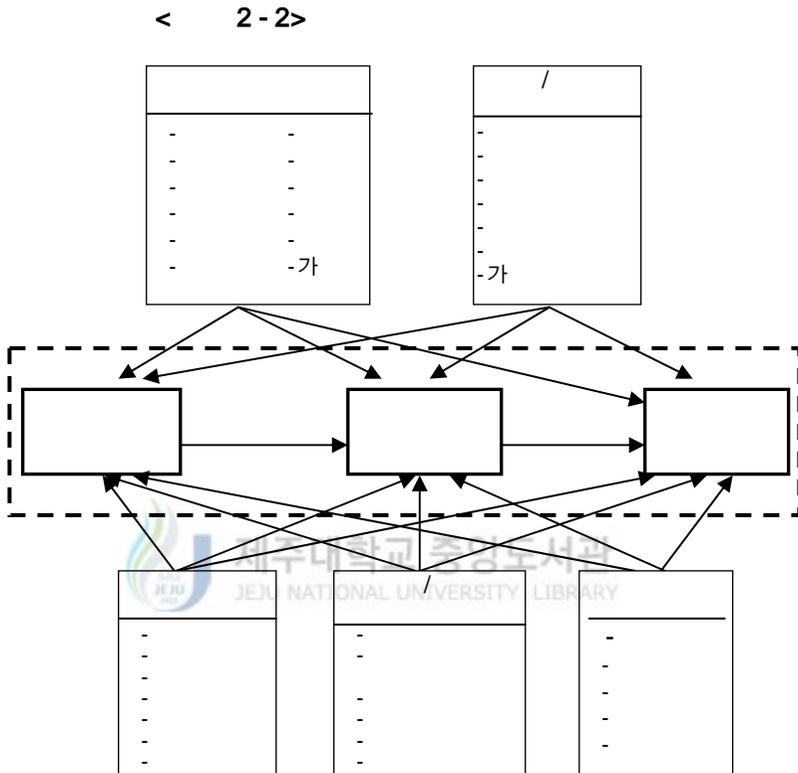
21) D. Gefen, "E - commerce: the role of familiarity and trust", *The International Journal of Management Science*, Omega 28, 2000, pp.725 - 737.

22) M. Featherman, "Extending the Technology Acceptance Model by Inclusion of Perceived Risk," *Proceedings of Seventh Americas Conference on Information Systems*, 2001, pp.758 - 760.

23) , " B2C ",  
, 13 , 2 , 2004, pp.173 - 193.

(Pavlou(2001))<sup>24)</sup>

< 2 - 2 >



: C. M. K. Cheung, L. K. Zhu and T. Chan, "Online Consumer Behavior: A Review and Agenda for Future Research", *proceeding of 16<sup>th</sup> Bled eCommerce Conference*, 2003, pp.194 - 218.

Fishbein(1967)<sup>25)</sup>

Oliver(1980)<sup>26)</sup>

- (Expectation - Confirmation model)

- 
- 24) P. A. Pavlou, "Institution - Based Trust in Interorganizational Exchange Relationship: the Role of Online B2B Marketplace on Trust Formation", *Journal of Strategic Information Systems*, Vol. 11, 2002, pp.215 - 243.
  - 25) M. Fishbein, *Attitude and Prediction of Behavior*, New York: John Wiley, 1967, pp.477 - 492.
  - 26) R. L. Oliver, "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions", *Journal of Marketing Research*, Vol. 17, 1980, pp.460 - 469.

(Intention), (Adoption),  
(Continuance)

5

/  
가

가

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY



Schneiderman (2000)<sup>31)</sup>

, 3 ,  
가

Tan and Thoen (2001)<sup>32)</sup>

가

가 가

(2002)<sup>33)</sup>

(B - to - C)



---

31) B. Schneiderman, "Designing trust into online experiences", *Communications of the ACM*, Vol. 43(12), 2000, pp.57 - 59.

32) Y. Tan and W. Theon, "Toward a Generic Model of Trust for Electronic Commerce", *International Journal of Electronic Commerce*, Vol. 15(2), 2001, pp.61 - 74.

33) , , p.223.

< 2-2>

(2002)	,
Friedman et al.(2000)	3 , 가 .
Schneiderman (2000)	3 , 가 .
Bhattacharya et al. (1998)	), ( ,
Rousseau et al. (1998)	가
Mayer et al. (1995)	
Morgan and Hunt (1994)	,
Moorman et al. (1993)	.

: 가

2.

1)

(2002)<sup>34)</sup>

가

가

( ),



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

(1)

가

가

가

---

34) , p.223.

Gefen(2000)<sup>35)</sup>

and Dhillon(2003)<sup>36)</sup> 가, . Chen

(2005)<sup>37)</sup>

가 가

가

(2)



Mukherjee and Nath(2003)<sup>38)</sup> 가

가 가

Vatanasombut(2001)<sup>39)</sup> 가

가

Sultan et al.(2002)<sup>40)</sup>

35) D. Gefen, op. cit., pp.725 - 737.

36) S. C. Chen and G. S. Dhillon, "Interpreting Dimensions of Consumer trust in e-commerce", *Information Technology and Management*, Vol. 4, 2003, pp.303 - 318.

37) " ", 2005.

38) A. Mukherjee and P. Nath, "A Model of Trust in Online Relationship Banking", *International Journal of Bank Marketing*, Vol. 21(1), 2003, pp.5 - 15.

39) B. Vatanasombut, "Factors Affecting Retention of Customers Who are Users of Computerized Applications on the Internet: The Case of Online Banking", Ph.D. Dissertation, Clarmont University, California, 2001.

40) F. Sultan, G. L. Urban, V. Shankar and I. Bart, "Determinants and Consequences of Trust in e-Business," Working Paper, MIT, Cambridge, 2002.

(fulfillment),

Yoon(2002)<sup>41)</sup>

가

4가

(2000)<sup>42)</sup>

가



(3)

(2004)<sup>43)</sup>

---

41) S. J. Yoon, "The Antecedents and Consequences of Trust In Online - Purchase Decisions," *Journal of Interactive Marketing*, Vol. 16(2), 2002, pp. 47 - 63.

42) " ", , 29 , 3 , 2000.

43) " ", , 2003.



< 2 - 3 >

		Menon et al.(1999), Cheung and Lee(2000), Lee and Turban(2001), Chen and Dhillon(2003), Kim et al. (2003)
	( , )	Gefen(2000), Schneiderman(2000), Kim et al.(2001), Shankar et al.(2002), Sultan et al.(2002), Chen and Shillon(2003), Corbitt et al.(2003), Kim et al.(2003)
		Menon et al.(1999), Kim et al.(2003)
		Shankar et al.(2002), Yoon(2002)
		Cheskin and SA(1999), Menon et al. (1999), Jarvenpaa et al.(1999), Shankar et al.(2002), Kim et al.(2003)
		Shankar et al.(2002), Chen and Dhillon(2003)
		Zarrel and Lambert(1970), Kim et al.(2001), Yoon(2002)
		Cheskin and SA(1999), Schneiderman (2000), Yoon(2002), Kim et al.(2003)
		Cheskin and SA(1999), Shanker et al. (2002), Chen and Dhillon(2003)
		Shankar et al.(2002), Kim et al.(2003)
	( )	Sultan et al.(2002), Kim et al.(2003), Keat and Mohan(2004)
	가	Vatanasombut(2001), Mukherjee and Nath(2003)
		Chen and Dhillon(2003)
		Murphy and Blessinger(2003)
		Cheskin and SA(1999), Cheung and Lee(2000), Shankar et al. (2002), Kim et al. (2003)
		Cheung and Lee(2000), Shankar et al. (2002), Kim et al. (2003)
		Cheung and Lee(2000), Schneiderman, (2000), Kim et al.(2001), Pavlou(2002)
		Pavlou(2002), Murphy and Blessinger(2003)

: X. Zhang and Q. Zhang, op. cit., p.205, .

< 2-4> .

< 2-4>

		(2003), (2004), (2004), (2005), (2003), (2003), (2004)
	( )	(2003), (2003)
		(2004), (2006)
		(2002), (2003), (2005)
		(2005), (2006)
		(2003), (2003), (2003), (2004), (2004), (2005), (2005), (2006)
		(2003), (2003), (2004), (2006)
		(2003)
		(2001), (2002), (2003), (2004)
		(2001), (2002), (2004), (2005)
		(2001), (2002), (2003), (2003), (2005)
		(2003), (2005)
		(2003), (2003), (2004)
3		(2003), (2003), (2005), (2006)

: 가

2)

가  
(2003)<sup>45)</sup> B2C

가  
(2005)

가



(2002)<sup>46)</sup> 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

(2003)<sup>47)</sup>

(2005)<sup>48)</sup>

(2003)<sup>49)</sup>

가

---

45) , “B2C

” , 13 , 4 , 2003, pp.49 - 59.

46) , “ ” , 가 가 , 2002.

47) , “ ” , 2003.

48) , “ ” , 15 , 3 , 2005, pp.187 - 207.

49) , “ ” , , 2003.

가  
(2004)<sup>50)</sup> 가  
가  
가  
Morgan and Hunt(1994)<sup>51)</sup>  
Berry  
and Parasuraman(1991)<sup>52)</sup>  
가 제주대학교 중앙도서관 JEJU NATIONAL UNIVERSITY LIBRARY  
(2005)<sup>53)</sup> 가  
가  
(2003)<sup>54)</sup> 가

---

50) " " 가 , 2004.  
51) R. Morgan and S. Hunt, op. cit., pp. 20 - 38.  
52) Leonard Berry and Parasuraman, *Marketing Services: Competing Through Quality*, New York: Free Press, 1991.  
53) " " e - Loyalty , 05 , 2005, pp. 235 - 248.  
54) " " , 2003, p.84.

, (2005)<sup>55)</sup> 가 , , 가

< 2-5>

< 2-5>

	Donny and Cannoan(1997), Gefen(2000), (2000), Jarvenpaa et al.(1999), Mayer et al.(1995), (2001), (2003), (2003), (2005), (2005), (2005)
	Li et al.(1999)
	(2002), (2003)
( )	Morgan et al.(1994), (2003), (2004), (2005), (2005)
	Gefen(2000)
( )	(2005), Morgan et al.(1994), (2005)
, ,	Jarvenpaa et al.(1999), Mayer et al.(1995), (2005), Shanker et al.(2002), (2002), (2003), (2003), (2005), (2004)
	Schoenbachler et al.(2002)
/ ), (	Schoenbachler et al.(2002), Shanker et al.(2002), (2002), (2003), (2004), (2005), (2005)

: 가

55) , “ , 14 , 1 , 2005, pp.227 - 249.

3

1.

1)



56)

57)

$( ) = (\text{reward}) - (\text{cost})$
---

---

56) G. Homans, *Social Behavior*, New York: Harcourt, Brace and World, 1961, pp. 371 - 378.

57) P. Blau, *Exchange And Power In Social Life*, New York: John Wiley and Sons, 1964, pp.88 - 91.



3)

Fishbein Ajzen(1975)<sup>60)</sup>  
(Ajzen and Fishbein)  
(belief), (attitude), (intention) (behavior)

가  
가  
(behavioral decision)

(belief)  
, (attitude) 가

가



(Subjective Norm)

가

가

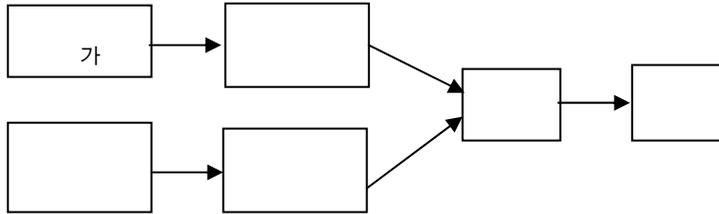
<sup>61)</sup>

---

60) M. Fishbein and I. Ajzen, *Belief, attitude, intention and behavior: An Introduction to theory and research*, Addison - Wesley, 1975.

61) " " , 1997.

< 2-3> (TRA)



: Ajzen and Fishbein, *Understanding Attitude and Predicting Social Behavior*, Englewood Cliffs, N.J.: Prentice Hall, 1980, p.84.

Planned Behavior)  제주대학교 중앙도서관 (Theory of  
JEJU NATIONAL UNIVERSITY LIBRARY

4)

(TRA)

. Ajzen(1985)<sup>62)</sup>

(perceived behavioral control) 가 ,

Ajzen(1991)<sup>63)</sup>

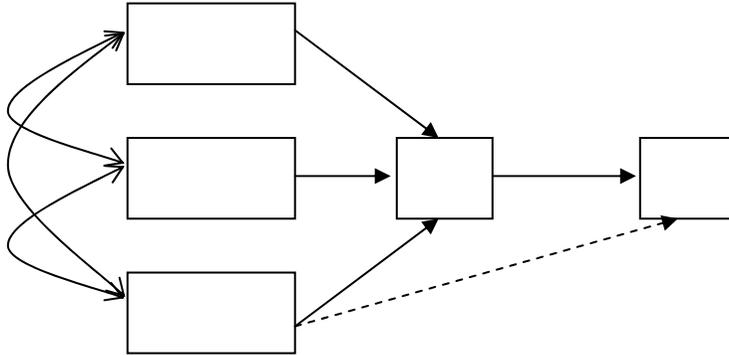
3가

< 2-4>

62) I. Ajzen, "From intentions to actions: A theory of planned behavior", *Action control: From cognition to behavior*, 1985, pp.11 - 39.

63) I. Ajzen, "The theory of planned behavior", *Organizational Behavior and Human Decision Processes*, Vol. 50(2), 1991, pp.179 - 211.

< 2-4> (TPB)



: Ajzen, I., "The theory of planned behavior", *Organizational Behavior and Human Decision Processes*, Vol. 50(2), 1991, pp.179 - 211.



(continuum)

4)

(TAM: Technology Acceptance Model)

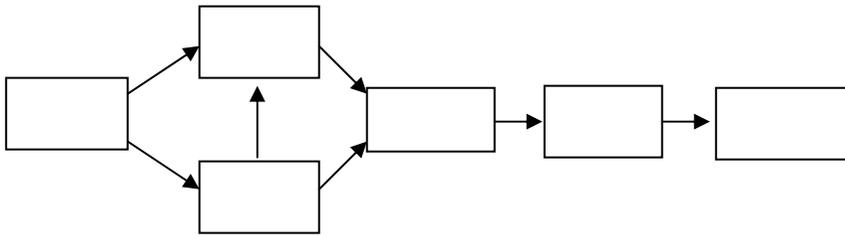
가

(TAM) (TRA)  
 Davis(1989a)<sup>64)</sup> . Davis

64) F. D. Davis, R. P. Bagozzi and P. R. Warshaw, "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models", *Management Science*, Vol. 35(8), 1989, p.984.

< 2 - 5 >

< 2 - 5 > (TAM)



: F. D. Davis, R. P. Bagozzi, and P. R. Warshaw, "User Acceptance of Computer Technology: A Comparison of Two Theoretical Models", *Management Science*, Vol. 35(8), 1989, p.984.



(Behavioral Intension)

Davis(1989b)<sup>65)</sup>

66)

65) F. D. Davis, "Perceived usefulness, perceived ease of use, and user acceptance of information technology", *MIS Quarterly*, Vol. 13(3), 1989, pp.319 - 340.

66) S. C. Chen, "Consumer acceptance of virtual stores: A theoretical model and critical success factors for virtual stores", Doctoral Dissertation, Memphis, 2000.

2.

1)

가

가 . - ,  
 가 가 ,  
 가  
 67)

가가

가가

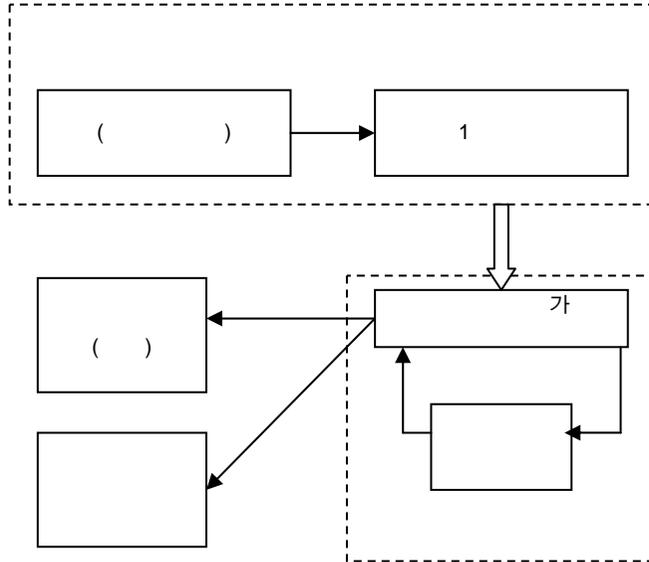


제주대학교 중앙도서관  
 <2-6> NATIONAL UNIVERSITY LIBRARY

---

67) R. K. K. Fung and M. K. O. Lee, "EC - trust (trust in electronic commerce): exploring the antecedent factors", *the 5<sup>th</sup> Americas Conference on Information Systems*, 1999, pp.517 - 519.

< 2 - 6> Fung and Lee(1999) -



: R. K. K. Fung, and M. K. O. Lee, "EC-trust: exploring the antecedent factors", *Information Systems*, 1999, pp.517 - 519.

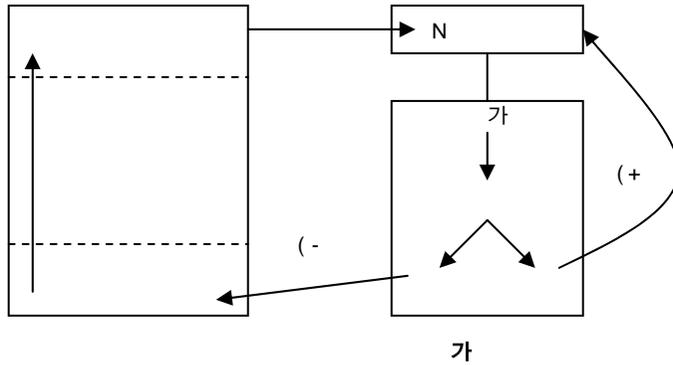
가가 . Deelmann and Loos(2002)<sup>68)</sup>

7>

< 2 -

68) T. Deelmann and P. Loos, "An Examination of the Nature of Trust in Buyer - Seller Relationships", *Journal of Marketing*, Vol. 61, 1997, pp.35 - 51.

< 2 - 7> Deelmann and Loos(2002)



: T. Deelmann and P. Loos, “2002 Trust Economy: Aspects of Reputation and Trust Building for SMEs in E - business”, *Eighth Americas Conference on Information Systems*, 2002.

2)



Shapiro et al. (1992)<sup>69)</sup> ,  
 가 가 /  
 (deterrence/calculus) ,  
 , 가 (identification)  
 Bauer(2002)<sup>70)</sup> , 가  
 . 가  
 , 가 (transference) ,  
 가 3 가

69) D. L. Shapiro, B. H. Sheppard and L. Cheraskin, “In Theory: Business on a Handshake”, *Negotiation Journal*, Vol. 8(4), 1992, pp.365 - 377.

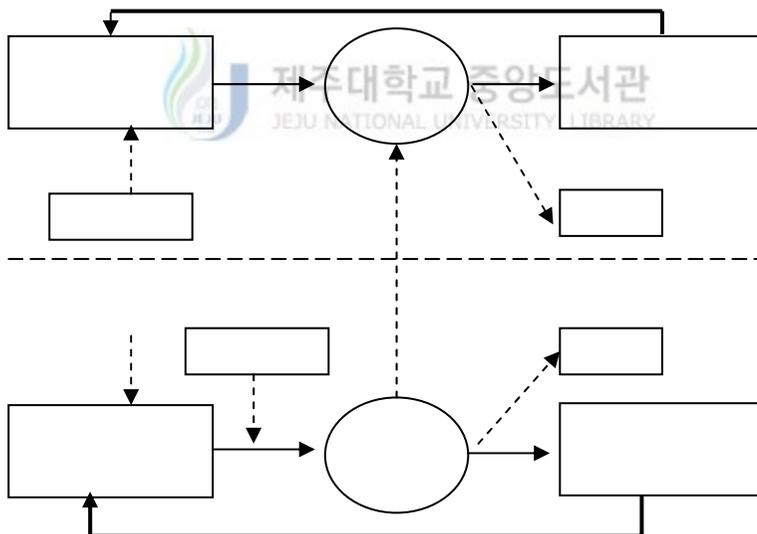
70) H. H. Bauer, M. Grether and M. Leach, “Building Customer Relations Over the Internet”, *Industrial Marketing Management*, Vol. 31(2), 2002.

Kim and Tadisina(2003)<sup>71)</sup>

E -

가

< 2 - 8> Kim and Tadisina(2003)



: E. Kim and S. Tadisina, "Customers' Initial Trust in E - Business: How to Measure Customers' Initial Trust", *Ninth Americas Conference on Information Systems*, 2003, pp.35 - 41.

71) E. Kim and S. Tadisina, "Customers' Initial Trust in E - Business: How to Measure Customers' Initial Trust", *Ninth Americas Conference on Information Systems*, 2003, pp.35 - 41.

McKnight et al. (2000)<sup>72)</sup>

2

(exploratory stage) (commitment stage)

(2001)<sup>73)</sup>



72) D. H. McKnight, L. L. Cummings, and N. L. Chervany, "Trust in E-Commerce Vendors: A Two-Stage Model", *Proceedings of the 21<sup>st</sup> International Conference on Information Systems*, 2000, pp.532 - 536.

73) " , 14 2 , 2001. "

가 ,  
가 .

3.

McKnight et al.(1998)<sup>74)</sup>

, Kim and Tadisina(2005)<sup>75)</sup> McKnight



가

76)

1)

(1) McKnight et al. (2002)

McKnight, et al.(1998)<sup>77)</sup> (TRA)

---

74) D. H. McKnight, L. L. Cummings, and N. L. Chervany, "Initial Trust Formation In New Organizational Relationships", *Academy of Management Review*, Vol. 23(3), 1998, pp.473 - 490.

75) E. Kim and S. Tadisina, op. cit., pp.1 - 10.

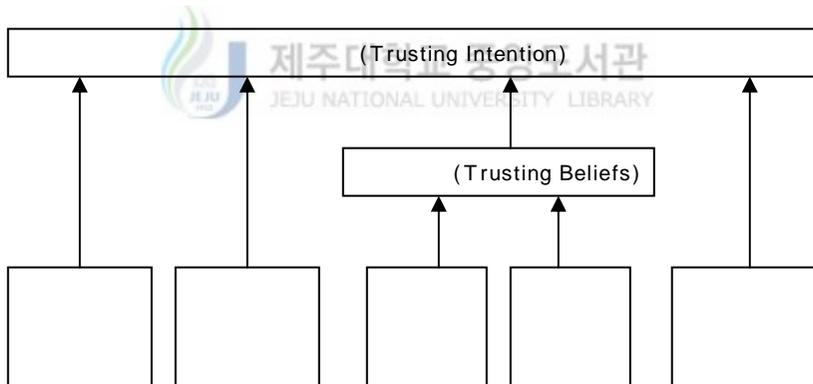
76) P. M. Doney and J. P. Cannon, "An Examination of the Nature of Trust in Buyer - Seller Relationships", *Journal of Marketing*, Vol. 61, 1997, pp.35 - 51.

77) D. H. McKnight, L. L. Cummings and N. L. Chervany, op. cit., pp.473 - 490.

(TPB) , ,  
 4 (trusting intention) (trusting beliefs)  
 가 , ,

78) , , ,  
 가 . 79) < 2 - 9>

< 2 - 9>



: D. H. McKnight, L. L. Cummings and N. L. Chervany, "Initial Trust Formation In New Organizational Relationships", *Academy of Management Review*, Vol. 23(3), 1998, p.475, .

78) S. C. Currall and T. A. Judge, "Measuring trust between organizational boundary role persons", *Organizational Behavior and Human Decision Processes*, Vol. 64, 1995, pp.151 - 170.  
 79) R. C. Mayer, J. H. Davis, and F. D. Schoorman, "An integrated model of organizational trust", *Academy of Management Review*, Vol. 20, 1995, pp.709 - 734.

(TPB) McKnight(1998)<sup>80)</sup>

가 . - - -

. Mcknight

McKnight and Chervany(2002a)<sup>81)</sup>

'( - - )

2 - 6>

< 2 - 6>


: D. H. McKnight, N. L. Chervany, "What Trust Means in E - Commerce Customer Relationships: An Interdisciplinary Conceptual Typology", *International Journal of Electronic Commerce*, Vol. 6(2), 2002, pp.35 - 39.

가

80) D. H. McKnight, L. L. Cummings and N. L. Chervany, op. cit., pp.473 - 490.

81) D. H. McKnight and N. L. Chervany, "What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology", *International Journal of Electronic Commerce*, Vol. 6(2), 2002, pp.35 - 39.

가 , 가

가 , ,

McKnight (2002b)<sup>82)</sup>

, , ,

(Trusting Belief) <sup>83)</sup>

가

가 (trustworthiness) 가

가 , 가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY < 2 - 10 >

McKnight (2002b)<sup>84)</sup>

, 16 4

, 4 가

, 3

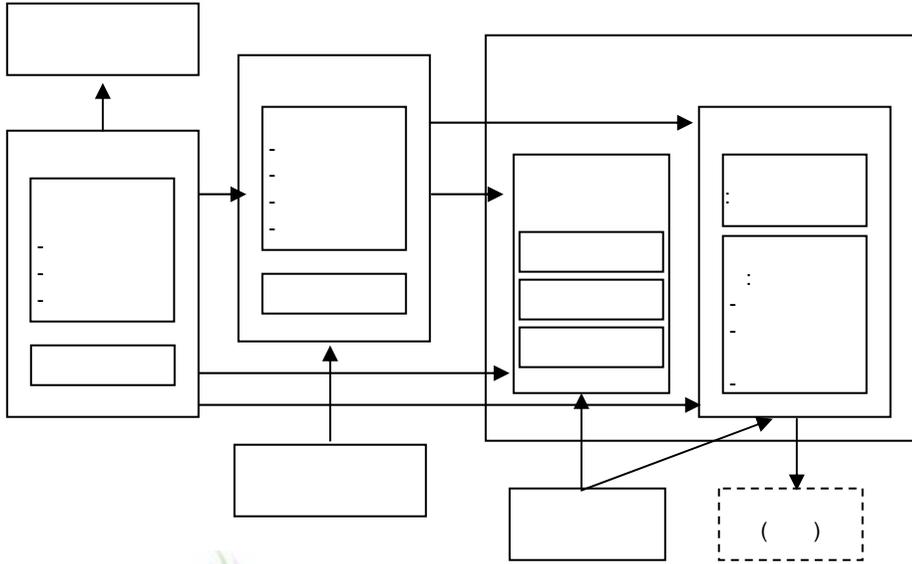
---

82) D. H. McKnight, V. Choudhry and C. Kacmar, "Developing and Validating Trust Measures for e-Commerce: An Integrative Typology", *Information Systems Research*, Vol.13(3), 2002, pp.334 - 359.

83) E. Kim, and S. Tadisina, op. cit., pp.1 - 10.

84) D. H. McKnight, V. Choudhry and C. Kacmar, op. cit., pp.334 - 359.

< 2 - 10> McKnight(2002)



: D. H. McKnight, V. Choudhry and C. Kacmar, “Developing and Validating Trust Measures for e - Commerce: An Integrative Typology”, *Information Systems Research*, Vol. 13(3), 2002, pp.334 - 359.

(2) Kim and Prabhaker(2000)

Kim and Prabhaker(2000)<sup>85)</sup>

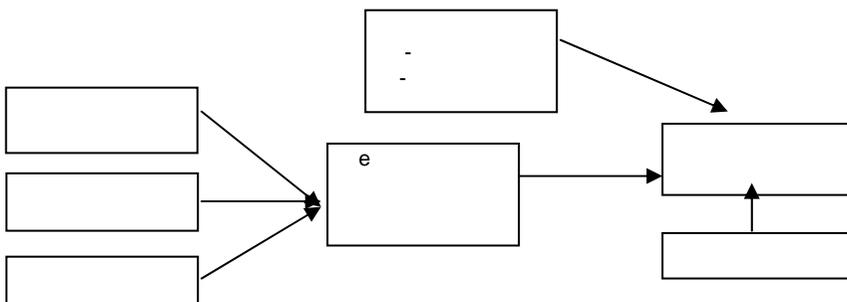
가 , 가 , 가  
 , ,  
 , ,  
 , ,  
 e -

85) Kyu Kim and Prabhakar Bipin, “Initial Trust and Adoption of B2C e - Commerce: The Case of Internet Banking”, *ICIS proceedings, Brisbane, Australia*, 2000, pp.537 - 544.

e-  
가  
가 e- 가  
e-  
가 e-  
가  
가  
가  
가



< 2 - 11> Kim and Prabhakar(2000)



: Kim, Kyu and Prabhakar Bipin, “Initial Trust and Adoption of B2C e-Commerce: The Case of Internet Banking”, *ICIS proceedings*, Brisbane, Australia, 2000, p.540.

(3) Paakki(2004)

Paakki(2004)<sup>86)</sup>

(McKnight(2002), Kim and Tadisina(2005))

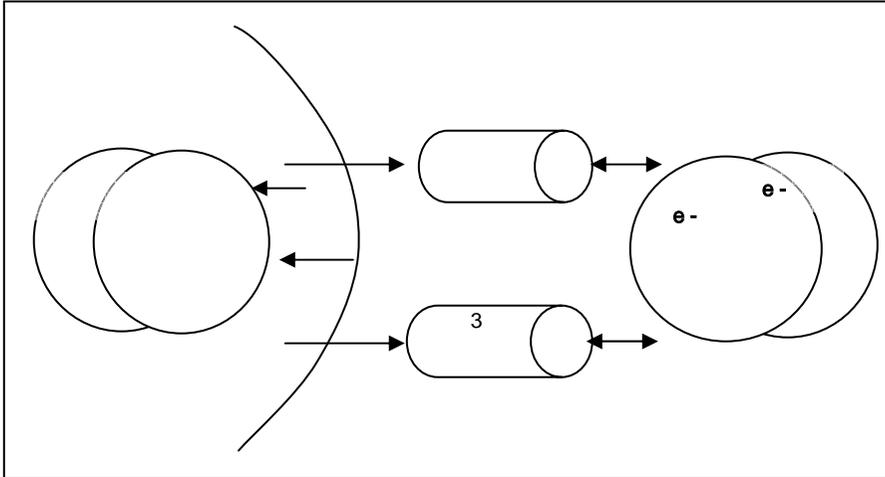
가 가 가 가 가 e -



3 3 < 2 - 12> Paakki

가 가

86) Minna - Kristina Paakki, "Framework for Consumer Related Trust Issues in E - Commerce", *Frontiers of E - Business Research*, 2004, pp.332 - 339.



: Paakki, Minna - Kristina, "Framework for Consumer Related Trust Issues in E-Commerce", *Frontiers of E-Business Research*, 2004, pp.332 - 339.

2)

(1) Kim and Tadisina(2005)

McKnight(2002)<sup>87)</sup>가

, Kim and Tadisina(2005)<sup>88)</sup>

(behavioral intention)가

(trusting belief)

(trusting attitude)

87) D. H. McKnight, V. Choudhry and C. Kacmar, op. cit., pp.334 - 359.

88) Kim and Tadisina, op. cit., pp.1 - 10.

가

)

가

( ), ( ), ( )

< 2-7>

< 2-7>

	(trusting belief)	(trusting attitude)	(trusting intention)
	(Initial trust)	(Robust trust)	(Contingent trust)

: E. Kim and S. Tadisina, "Factors Impacting Customers' Initial Trust in E-business: An Empirical Study", *Proceedings of the 38<sup>th</sup> Hawaii Int'l Conference on System Sciences*, 2005.

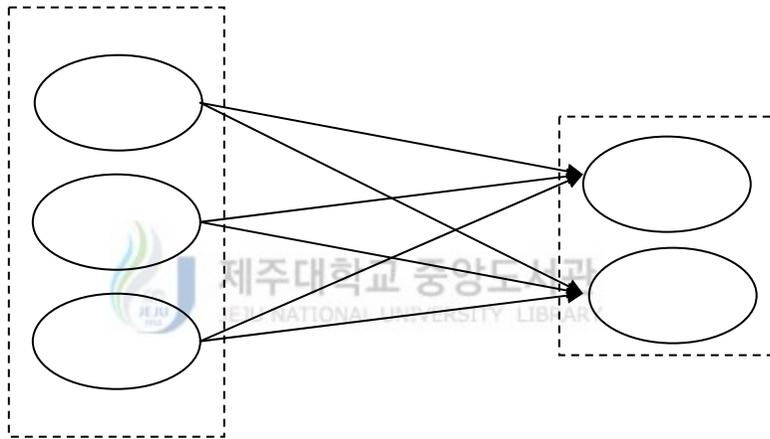
Kim and Tadisina(2005)<sup>89)</sup>

89) Ibid., pp.1 - 10.

2

< 2 - 13 >

< 2 - 13 > Kim and Tadisina(2005)



: Ibid., p. 3.

, 4 e -

가

e -

4

가

, 3

가

(2) (2003)

(2003)<sup>90)</sup>

가

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

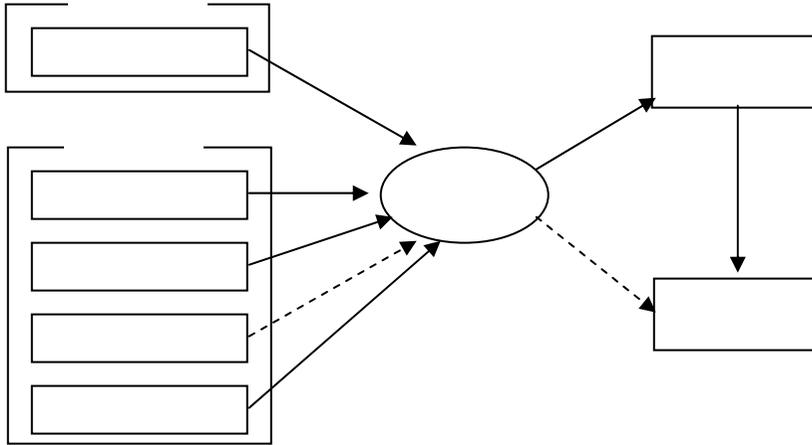
가

가 < 2 - 14 >

---

90) , p. 45.

< 2-14> (2003)



: , “ (Initial Trust)

, 2003.



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

(3) (2006)

(2006)<sup>91)</sup>

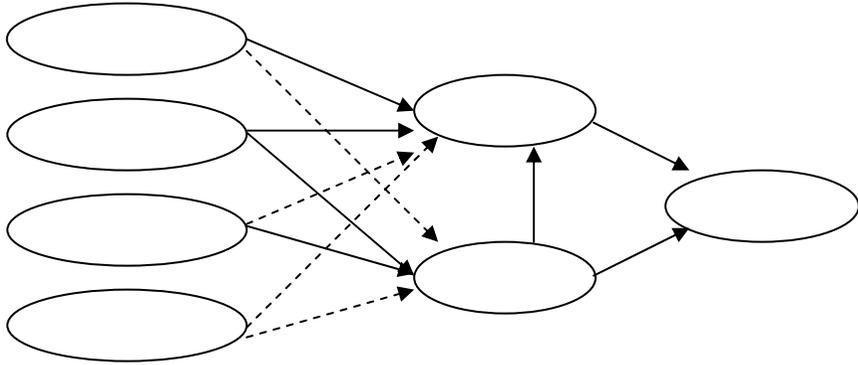
91)

“

”

, 28, 1, 2006, p.186.

< 2 - 15> (2006)



: , “ ” , 28 , 1 , 2006, p.186.



“ ”92) 가

(4) (2004) (2004)<sup>93)</sup> 가

, 가 , ,

92) , p.188.  
93) , “ ” , 15 , 5 , 2004, pp.459 - 478.

가

4

1.

가

2005



제주대학교 중앙도서관 가 PC

3 (9 )

(15 )

가 (24 )

가

(3 )

가 (1 )

가

CATV 가

(3 )

가

50

가 (8%)

15% 가

.<sup>94)</sup>

2006 2

999,5

가

40

.<sup>95)</sup>

가

가

16.9%

2.6%

가

가

94) , 2005 가 , http://www.nca.or.kr/, 2005.  
95) , http://www.nca.or.kr/.

북 지역은 극히 미진한 상태이다.<sup>96)</sup>

하지만 상해와 북경을 중심으로 대도시 인터넷 사용자들의 증가로, 중국의 총 인터넷 사용자 수는 2005년 12월 말까지 하여 1억 1천 1백만 명으로, 이는 전세계 9억 7천만 인터넷 인구의 15.2%를 차지하는 숫자이며, 그 중 브로드밴드(ADSL) 사용자가 세계 2위에 달하는 6천 4백만 명을 초과하고 인터넷이 가능한 컴퓨터대수는 5천만대에 달하였다.

중국의 전자상거래 발전은 다른 산업부문과 마찬가지로, 지역에 따라 커다란 차이가 있지만, 북경, 상해 등 일부 대도시와 경제적 수준이 높은 연해지방은 이미 손색이 없는 정보통신 인프라를 구축해 놓은 상태이며, 해당 지역 주민들의 구매력도 상당한 수준이기 때문에 이 지역을 중심으로 하는 전자상거래 시장의 발전 잠재력은 매우 양호하다.<sup>97)</sup>

중국 상무부의 발표에 따르면 2005년 전자상거래 거래액수는 740억 유엔에 달했고, 이것은 2004년에 비해 50% 증가한 액수이다. 온라인으로 물건을 사는 온라인 구매자의 숫자는 2천 2백만 명이고, 2004년보다 6백만 명이 증가하였다.

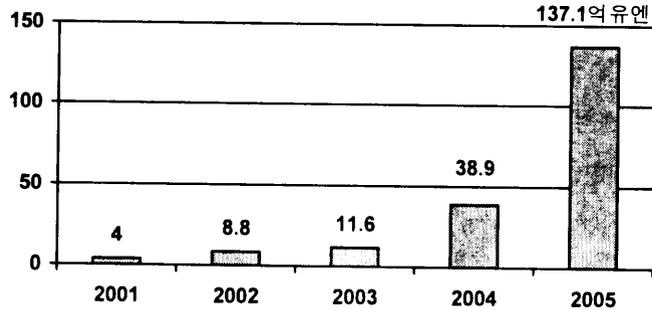
C2C 전자상거래의 경우는, 2003년까지만 해도 그 거래액이 미미한 수준이었지만, 다음의 <그림 2-16>이 보여 주듯이, 2004년부터 급격히 성장하고 있는 추세이다.<sup>98)</sup>

96) 中国新闻网, “中国网上消费总规模已超1000亿元”, 2006.

97) 김철진, 박찬주, “중국 인터넷시장 진출 현황과 고려사항에 관한 연구”, 慶北專門大學論文集 第23集, 2004, pp. 159-209.

98) “我国去年电子商务交易7400亿网民总数超1.1亿”, 南方日报, 2006, 4, 19.

<그림 2-16> 2001-2005년 중국 C2C전자상거래시장 거래액



자료: 中国互联网络信息中心, “中国互联发展状况统计报告”,  
<http://www.cnnic.net.cn/en/index/index.htm>, 2006.

인구특징과 인터넷 쇼핑 측면에서, 한국의 경우, 최근 1년내 인터넷 쇼핑 이용 여부는 남자가 47.4%, 여자가 55.7%로 쇼핑 이용의 비교적 고른 분포를 보이고 있고, 지역별 분포도 대체적으로 고른 분포를 보이고 있다. 하지만, 연령면에서 20대가 71.4%로 다른 연령대보다 월등히 많은 회수를 보이고 있다. 이를 구체적으로 살펴보면, 대학생이 68.9%, 대졸 이상이 62.4%를 보이고 있어, 대체로 고학력자들이 인터넷쇼핑을 많이 이용하는 것으로 나타났다.<sup>99)</sup>

중국의 경우도, 인터넷 사용자층이 주로 젊은 층에 집중되어 있는데 35세 이하의 인터넷 사용자가 거의 80%를 유지하고 있다. 2006년 2월까지의 지불결제 수단별 거래액 구성비를 살펴보면 신용카드가 67.3%로 가장 큰 비중을 차지하고, 다음으로는 온라인 입금이 28.8%, 전화화폐가 0.9%로 나타났다.<sup>100)</sup>

현재 중국의 전자상거래의 안전인증 문제는 이 분야의 발전을 방해하는 주요한 요인으로 작용하고 있다. 중국의 언론보도에 따르면 중국 전자상거래 웹사이트 중 90%가 보안측면에서 문제점을 가지고 있으며, 40% 이상이 해커의 침입에 대해 무방비 상태인 것으로 드러나기도 했다. 또한 중국

99) 한국인터넷진흥원, “최근1년내 인터넷 쇼핑 이용여부”, <http://www.nida.or.kr/>, 2005.

100) 통계청, “2006년2월 사이버쇼핑물통계조사 결과”, 2006.

가 가 ‘

, , 101)

B2C C2C ,

,

(On - line Ordering & Off - line Payment) 가

, Pay - pal

가 .

가 가

가 가

가 가

. < 2 - 8> ,

,



< 2 - 8> ( )

---

▪	61.5%
▪	( ) 36.1%
▪	25.8%
▪	18.2%
▪	3.5%
▪	0.9%

---

)

: Ibid., <http://www.cnnic.net.cn/en/index/index.htm>.

---

101) , , pp. 159 - 209.

< 2-9>

Whinston(1996)<sup>102)</sup> Kalakota and

< 2-9> ( )

	6.8%	33.9%	39.8%	15.0%	4.5%
	4.7%	18.7%	43.7%	25.2%	7.7%
	4.3%	20.2%	44.6%	23.0%	7.9%
	5.2%	25.4%	47.4%	18.2%	3.8%
	4.8%	22.7%	47.7%	19.2%	5.6%
	5.5%	22.7%	45.4%	19.3%	7.2%
	14.1%	46.6%	34.0%	4.3%	1.0%
	5.0%	40.7%	47.3%	6.4%	0.6%

: Ibid., <http://www.cnni.c.net.cn/en/index/index.htm>.

2.

가 , 가

가 가 가  
103)

102) R. Kalakota and A. B. Whinston, op. cit., pp.595 - 628.

103) “ 가 ” , 13 , 5 , 2002, pp. 97 - 116.



(2005)<sup>108)</sup> , , 가

가 ,

가

가 , 가  
가

3.



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

(2003)<sup>109)</sup>

가 , ,  
가 ,  
가 , 가  
가

---

108) , “ ” , 8 , 3  
, 2005, pp. 103 - 122.

109) “ ” ,  
” , “ ” , 2003.

가

(2003)<sup>110)</sup>

(2003)<sup>111)</sup>

(2004)<sup>112)</sup>



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

---

110) , “ ”,  
 , 2003.  
 111) , “ ”, pp.49 - 59.  
 112) , “ B2C ”,  
 , 13 , 2 , 2004, pp.173 - 193.

### 3 가

, ,

가 .

1



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY CENTRAL LIBRARY

McKnight et al.(2002b)<sup>113)</sup>

, Kim and Tadisina(2005)<sup>114)</sup> ,

. ,  
, ,

. , ,

(intention)

(Attitude)

(Davis et al.

(1989)<sup>115)</sup>; Venkatesh and Davis(1996)<sup>116)</sup>; Venkatesh(1999)<sup>117)</sup>)

---

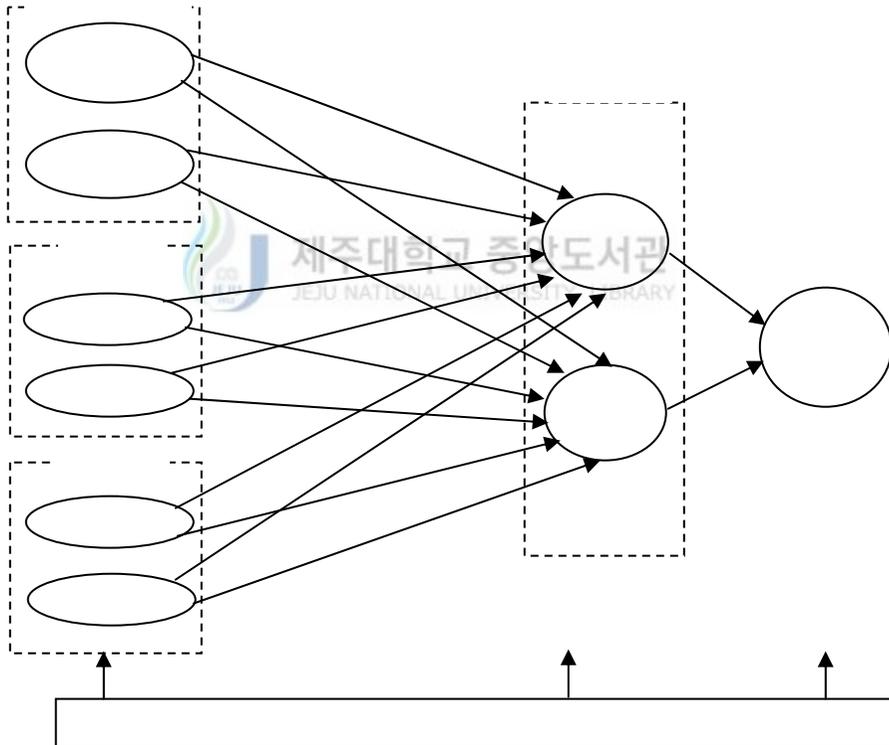
113) D. H. McKnight, V. Choudhry, and C. Kacmar, op. cit., pp.334 - 359.

114) Kim and Tadisina, op. cit, pp.1 - 10.

115) F. D. Davis, R. P. Bagozzi, and P. R. Warshaw, op. cit., pp.982 - 1003.

116) V. Venkatesh, and F. D. Davis, "A Model of the Antecedents of Perceived Ease of Use: Development and Test", *Decision Sciences*, Vol. 27(3), 1996, pp. 451 - 481.

< 3-1 >



117) V. Venkatesh, "Creation of Favorable User Perceptions: Exploring the Role of Intrinsic Motivation", *MIS Quarterly*, Vol. 23(2), 1999, pp. 239 - 260.

2 가

2

(competence) (goodwill) . McKnight  
et al.(2002b)<sup>118)</sup> , 32 15

, Gefen et al.(2003)<sup>119)</sup> B2C ,

, 가 . Kim and

Tadisina(2005)<sup>120)</sup> 2

가 3

2

. McKnight et  
al.(2002)<sup>121)</sup>



1.

1)

Jarvenpaa et al.(1997)<sup>122)</sup>

118) D. H. McKnight, V. Choudhry, and C. Kacmar , op. cit., pp.334 - 359.

119) D. Gefen, E. Karahanna and D. W. Straub, op. cit., pp.51 - 90.

120) Kim and Tadisina , op. cit, pp.1 - 10.

121) D. H. McKnight, V. Choudhry, and C. Kacmar , op. cit., pp.334 - 359.

122) S. L. Jarvenpaa and P. A. Todd, op. cit., 1997, pp.59 - 88.

가 가

가

가

가 <sup>123)</sup>

, Kim and Tadisina(2005)<sup>124)</sup>

가



H1:

H2:

2)

(2006)<sup>125)</sup>; (2004)<sup>126)</sup>,

---

123) , “ :  
 ” , 2003.  
 124) Kim and Tadisina, op. cit, pp.1 - 10.  
 125) , p.186.  
 126) , pp.173 - 193.

Kim and Tadisina(2005)<sup>127)</sup>

가

가

Fung and Lee(1999)<sup>128)</sup>

가



가

가

H3:

H4:

---

127) Kim and Tadisina , op. cit, pp.1 - 10.

128) Fung and Lee, op. cit., pp.517 - 519.

2.

Kim and Prabhakar(2000)<sup>129)</sup>

가 가

Paakki(2004)<sup>130)</sup>

가

가

가

가

가

가

3

3

가

3

Star(1995)<sup>131)</sup>

가

McKnight et al.(2002b)<sup>132)</sup>

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

H5:

H6:

H7:

129) Kim and Prabhakar, op. cit., pp.537 - 544.

130) M. Paakki, op. cit., pp.332 - 339.

131) S. L. Star, *The Cultures of Computing*, Blackwell Publishers, 1995, p. 282.

132) D. H. McKnight, V. Choudhry, and C. Kacmar, op. cit., pp.334 - 359.

H8:

3.

Hofstede(1980)<sup>133)</sup>

McKnight et al.(1998)<sup>134)</sup>

가

Mayer et al. (1995)<sup>135)</sup>



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

et. al. (2000)<sup>136)</sup>

, Gefen(2000)<sup>137)</sup>

. McKnight

가

---

133) G. Hofstede, *Culture's consequences*, Beverly Hills, CA: Sage, 1980.

134) D. H. McKnight et al., op. cit., pp.473 - 490.

135) R. C Mayer, Davis, J. H., and Schoorman, F.D., "An integrated model of organizational trust", *Academy of Management Review*, 20, 1995, pp.709 - 734.

136) D. H. McKnight et al., op. cit., pp.532 - 536.

137) Gefen, op. cit., pp.725 - 737.

H9:

H10:

Jarvenpaa et al. (2000)<sup>138)</sup>

가

가



H11:

H12:

---

138) S. L. Jarvenpaa, N. Tractinsky, and V. Michael, "Consumer Trust in an Internet Store", *Information Technology and Management*, Vol. 1(1), 2000, pp. 45 - 71.

4.

McKnight et al. (2002b)<sup>139)</sup> 가



15

(Disposition to Trust) -  
 (Institution - Based Trust) - (Trusting Belief) -  
 (Trusting Intentions)

(2003)<sup>140)</sup>

2가

가

가

(Fung and Lee,  
 (1999)<sup>141)</sup>; Deelmann and Loos, (2002)<sup>142)</sup>; Shapiro et al, (1992)<sup>143)</sup>;

139) D. H. McKnight et al., op. cit., pp.334 - 359.

140) , p. 47.

141) Fung and Lee, op. cit., pp.517 - 519.

142) T. Deelmann and P. Loos, op. cit., pp.35 - 51.

143) D. L. Shapiro, B. H. Sheppard and L. Cheraskin, op. cit., pp. 365 - 377.

Kim and Tadisina, (2003)<sup>144)</sup>

, (2003)<sup>145)</sup> B2C

- -

.

,

가

.

H13:

.

H14:

.

3



1.

1)

. Jarvenpaa(2000)<sup>146)</sup>가

가

가

,

가

.

가

.

가

144) Kim and Tadisina, op. cit., pp. 35 - 41.

145) , , p.207 - 233.

146) S. L. Jarvenpaa, N. Tractinsky and V. Michael, op. cit. pp. 45 - 71.

7

2)

가



2.

1)

- 
- 147) E. Kim and S. Tadisina, op. cit., pp. 1 - 10.
- 148) G. Levine, "Ten steps to building a successful web site", *Bobbin* 40 (8), 1999, pp. 61-63.
- 149) M. M. Mistic and K. Johnson, "Benchmarking: a tool for web site evaluation and improvement", *Internet Research*, Vol. 9(5), 1999, pp. 383-392.
- 150) C. Liu and K. Arnett, "Exploring the factors associated with web site success in the context of electronic commerce". *Information and Management*, Vol. 38, 2000, pp. 23 - 33.
- 151) A. M. Aladwani, and P. C. Palvia, "Developing and validating an instrument for measuring user - perceived web quality", *Information and Management*, Vol. 39(6), 2002, pp. 467 - 476.

152)

7

2)

7

3.

1)



153)

Gefen(2000)<sup>154)</sup>

7

2)

---

152) D. H. McKnight et al., op. cit., pp.334 - 359.

153) Kyu Kim and Bipin Prabhakar, op. cit., p. 5.

154) Gefen, op. cit., pp.725 - 737.

가

155)

가

가

가

156)

7

4.



가

McKnight et al. (1998)<sup>157)</sup>

Kim and Tadisina(2005)<sup>158)</sup>

가

e-

가

가

155) , p.186.

156) G. Zaltman and C. Moorman, "The importance of personal trust in the use of research", *J. Advertising Res.*, Vol. 28(5), 1988, pp.16 - 24.

157) D. H. McKnight et al., op. cit., pp.473 - 490.

158) Kim and Tadisina, op. cit., p.2.

(2003)<sup>159)</sup>

, , ,

. 가

, 가 가 ,

2 7 .

1)



e- 가 ,

3 7

2)

, Kim and Tadisina (2005)가

, , 4 7

---

159) , , p.32.

5.

가

and Judge(1995)<sup>161)</sup>

McKnight et al.(2002)<sup>162)</sup>

7



---

160) D. H. McKnight et al., op. cit., pp.334 - 359.

161) S. C. Currall and T. A. Judge, "Measuring trust between organizational boundary role persons", *Organizational Behavior and Human Decision Processes*, Vol. 64, 1995, pp.151 - 170.

162) D. H. McKnight et al., op. cit., pp.334 - 359.

4

1.

< 3 - 1 >

8가

7

< 3 - 1 >

	 제주대학교 중앙도서관 JEJU NATIONAL UNIVERSITY LIBRARY			
	McKnight et al.(2002) Jarvenpaa and Tractinsky (1999) Fung and Lee(1999)	I: 1 I: 2 I: 3 I: 4	4	
	Kim(2005) Salisbury et al. (2001) (2005) Shanker et al.(2002) Gefen et al.(2003)	I: 5 I: 6 I: 7 I: 8 I: 9 I: 10 I: 11	7	
	McKnight et al. (2000)	II: 21 II: 22	2	
	Rotter(1967), Gefen(2000), Lee and Turban(2001) . (2004)	III: 23 III: 24 III: 25 III: 26	4	
	Naveen and Adriana(1999) (2005)	III: 27 III: 28 III: 29 III: 30	4	
	/	Morgan and Hunt (1994), (2003)	I: 12 I: 13	3

			I: 14	
		Kim et al.(2005) . (2004)	I: 15 I: 16 I: 17 I: 18	4
		Jarvenpaa et al.(2000), Salisbury et al.(2001)	I: 19 I: 20	2
	1 1 가	Bellman, et al.(1999), , (1999), Li, Kuo, and Russel (1999)	IV: 1 IV: 2 IV: 3 IV: 4 IV: 5 IV: 6	6

2.

150  
100 250 가 240 가 ,  
150 100 , 250 가  
231 가  
10 ( 4 , 6 ) 460 ( 235 ,  
225 ) 가  
2006 4 24 5 8 2  
(Wuxi)

, 1 가 5  
4

4

1

1.

< 4 - 1> < 4 - 2>

61.3%, 38.7%, 41.8%, 58.2%

가 100 200  
 41.3% 가 3000 - 4000  
 가 24% 가

< 4 - 1>

		( )	(%)	( )	(%)
		91	38.7	94	41.8
		144	61.3	131	58.2
가	100 (1000 )	44	18.7	15	6.7
	101 - 200 (1001 - 2000 )	97	41.3	38	16.9
	201 - 300 (2001 - 3000 )	52	22.1	44	19.6
	301 - 400 (3001 - 4000 )	20	8.5	54	24.0
	401 - 500 (4001 - 5000 )	10	4.3	26	11.6
	501 - 600 (5001 - 6000 )	5	2.1	20	8.9
	601 (6000 )	7	3.0	28	12.4
		235	100	225	100

)

2.

< 4-2>

< 4-2>

		( )	(%)	( )	(%)
	1-2	13	5.5	91	40.4
	3-4	81	34.5	64	28.4
	5-6	77	32.8	54	24.0
	7	64	27.2	16	7.1
	30	9	3.8	48	21.3
	30 - 1	51	21.7	59	26.2
	1 - 2	101	43.0	63	28.0
	2	74	31.5	55	24.4
1	1-3	10	4.3	85	37.8
	4-6	43	18.3	28	12.4
	7-9	79	33.6	54	24.0
	10	50	21.3	46	20.4
	10	53	22.6	12	5.3
1	5 (100 )	24	10.2	53	23.6
	5-10 (100-300 )	44	18.7	29	12.9
	11-20 (301-600 )	56	23.8	53	23.6
	21-30 (601 )	29	12.3	90	40.0
	31-50	25	10.6		
	51-100	36	15.3		
	101	21	8.9		
		235	100	225	100

)

< 4-2>

7

27.2%

7.1%

3.

t-

< 4-3>

< 4-3>

t-

	가				t-
		235	4.14	1.10	3.366 <sup>a</sup>
		225	4.51	1.21	
		235	4.52	0.10	2.26 <sup>b</sup>
		225	4.73	1.02	
		235	4.14	1.30	2.763 <sup>a</sup>
		225	4.50	1.53	
		235	4.11	1.32	3.40 <sup>a</sup>
		225	4.56	1.50	
		235	4.63	1.10	1.490
		225	4.80	1.25	
		235	4.82	1.17	0.656
		225	4.75	1.09	
		235	4.55	1.05	1.572
		225	4.76	1.22	
		235	4.53	1.05	1.447
		225	4.67	1.13	
		235	4.64	1.17	0.338
		225	4.67	1.28	

)a; p<0.01, b; p<0.05, c; p<0.1



< 4 - 4 >

			Cronbach's $\alpha$
	4	4	0.8329
	7	7	0.8708
	2	2	0.7235
	4	4	0.8224
	4	4	0.8049
	3	3	0.8058
	4	4	0.8273
	3	3	0.7753

Cronbach's  $\alpha$  가

가

0.6

2.



(VERIMAX)

Eigen value 1.0

가

0.4

가

0.374 0.146

< 4 - 5 >

< 4-5>

				Eigen Value		
		4	4	5.626	37.70	0.741 0.681 0.765 0.594
		7	5	1.054	6.44	0.637 0.602 0.722 0.604 0.374 0.416 0.146
		2	2	1.567	6.08	0.758 0.750
		4	4	3,963	4.24	0.757 0.731 0.689 0.472
		4	4	1,298	3.54	0.580 0.750 0.827 0.768
	/	3	3	2.164	3.20	0.674 0.682 0.651
		4	4	2.635	2.87	0.648 0.640 0.664 0.569
		2	2	2.237	2.74	0.846 0.778

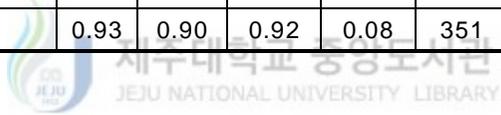
AMOS6.0

< 4-6> < 4-7>

< 4-6>

( )

	GFI	AGFI	NFI	RMR	$\chi^2$	df.	p
	0.99	0.93	0.94	0.03	5.23	2	0.07
	0.98	0.94	0.97	0.03	20.0	5	0.11
	0.97	0.94	0.97	0.06	132	75	0.00
	0.99	0.92	0.97	0.07	7.54	2	0.02
	0.99	0.93	0.97	0.03	5.82	2	0.05
	0.97	0.83	0.93	0.10	15.4	2	0.00
	0.99	0.98	0.99	0.03	5.34	11	0.91
	0.95	0.90	0.93	0.13	38.0	13	0.00
	0.94	0.89	0.91	0.16	53.9	19	0.00
	0.99	0.98	0.99	0.03	3.80	6	0.70
	0.98	0.95	0.96	0.06	21.0	13	0.07
	0.93	0.90	0.92	0.08	351	276	0.00



< 4-7>

( )

	GFI	AGFI	NFI	RMR	$\chi^2$	df	p
	0.99	0.93	0.94	0.03	5.23	2	0.08
	0.98	0.94	0.97	0.03	20.0	5	0.11
	0.97	0.94	0.96	0.07	129	75	0.00
	0.99	0.92	0.97	0.07	7.55	2	0.02
	0.99	0.93	0.97	0.03	5.82	2	0.05
	0.97	0.83	0.93	0.10	15.4	2	0.00
	0.98	0.96	0.98	0.08	14.3	11	0.22
	0.95	0.90	0.93	0.13	38.3	13	0.00
	0.94	0.89	0.91	0.12	53.9	19	0.00
	0.99	0.96	0.98	0.05	7.57	6	0.27
	0.98	0.95	0.96	0.06	21.0	13	0.07
	0.93	0.90	0.92	0.08	351	276	0.00

Anderson and Gerbing(1988)<sup>163)</sup>  
 (Modification Index)  
 가 10  
 가  
 $\chi^2=351.2$ , GFI=0.932, AGFI=0.897, NFI=0.921,  
 RMR=0.08

< 4-8> ( )  
 제주대학교 중앙도서관  
 JEJU NATIONAL UNIVERSITY LIBRARY

1							
.678	1						
.650	.816	1					
.302	.374	.403	1				
.395	.479	.433	.404	1			
.400	.473	.402	.307	.338	1		
.650	.646	.722	.320	.430	.371	1	
.500	.552	.595	.263	.344	.384	.584	1

( 0.01 )

163) J. C. Anderson and D. W. Gerbing, "Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach", *Psychological Bulletin*, Vol. 103(3), 1988, pp. 411 - 423.

< 4-9>

( )

1							
.356	1						
.362	.748	1					
.348	.477	.462	1				
.346	.551	.481	.313	1			
.324	.523	.424	.331	.617	1		
.460	.627	.632	.419	.483	.400	1	
.389	.554	.597	.268	.482	.436	.572	1

) 0.01

가



, < 4-8> < 4-9>

3 가

1.

,  $\chi^2=269.8(df=181, p=0.00)$ , GFI=0.909, AGFI=0.873, NFI=0.902, RMR=0.06,  $\chi^2=225.7(df=177, p=0.008)$ , GFI=0.919, AGFI=0.885, NFI=0.905, RMR=0.08

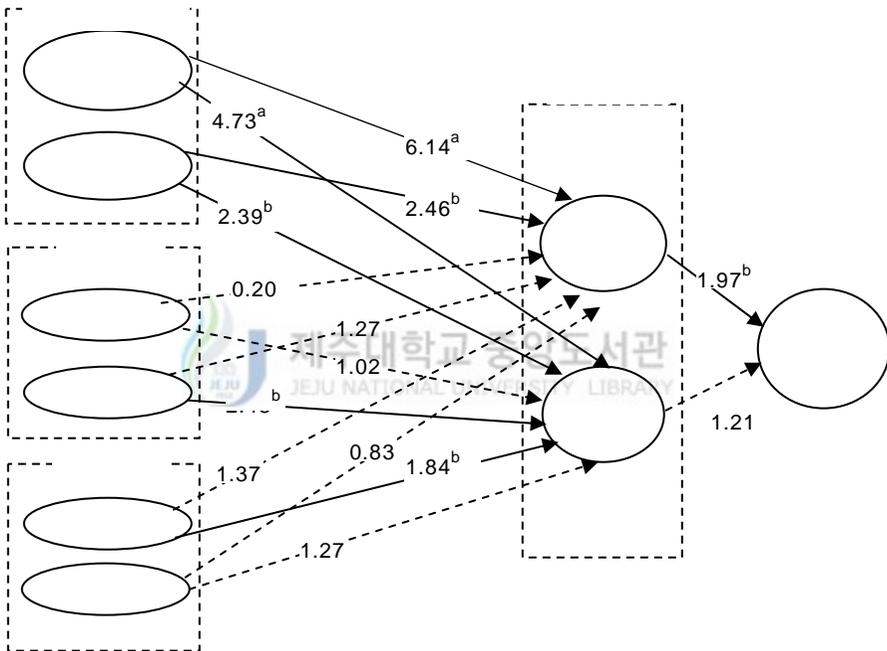
,  $\chi^2$  p 0.05  
 GFI NFI가 0.9, AGFI가  
 가 0.8 (GFI≥0.9, AGFI≥0.9, RMR≤0.05, NFI≥0.9)

가

< 4-1> < 4-2>

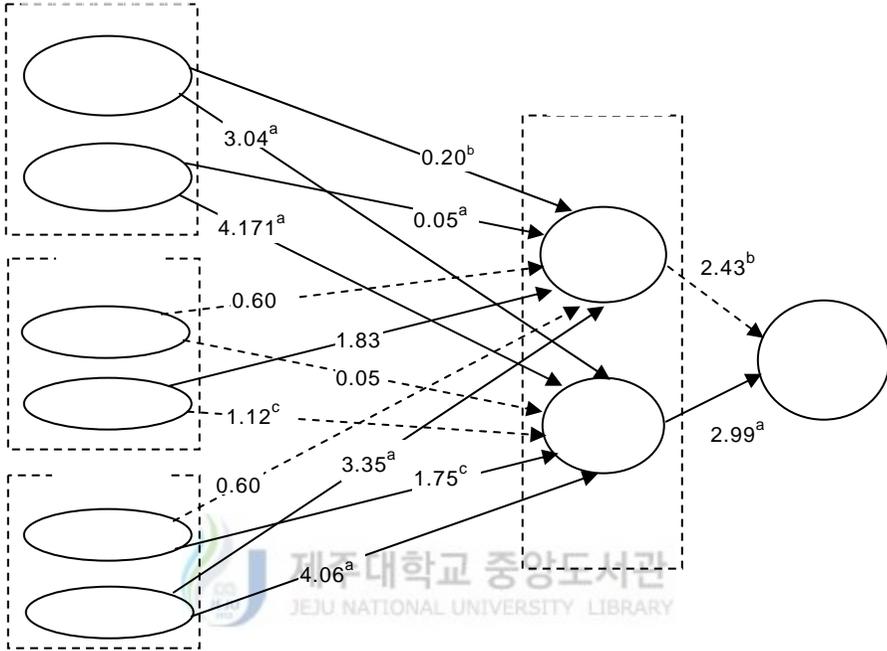
가

< 4-1> ( )



- 1) t
- 2) a;  $p < 0.01$ , b;  $p < 0.05$ , c;  $p < 0.1$
- 3)

< 4-2> ( )



- 1) t
- 2) a;  $p < 0.01$ , b;  $p < 0.05$ , c;  $p < 0.1$ )
- 3)

2. 가

가

가 가  
 < 4-10> 가

< 4 - 10>

가

가	( · )		가	t
H1	(ξ <sub>1</sub> ) -> (η <sub>1</sub> )	γ <sub>11</sub>	0.176	2.464 <sup>b</sup>
			0.545	3.911 <sup>a</sup>
H2	(ξ <sub>1</sub> ) -> (η <sub>2</sub> )	γ <sub>12</sub>	0.189	2.386 <sup>b</sup>
			0.459	4.171 <sup>a</sup>
H3	(ξ <sub>2</sub> ) -> (η <sub>1</sub> )	γ <sub>21</sub>	0.677	6.139 <sup>a</sup>
			0.405	2.419 <sup>b</sup>
H4	(ξ <sub>2</sub> ) -> (η <sub>2</sub> )	γ <sub>22</sub>	0.516	4.726 <sup>a</sup>
			0.402	3.040 <sup>a</sup>
H5	(ξ <sub>3</sub> ) -> (η <sub>1</sub> )	γ <sub>31</sub>	0.008	0.198
			0.035	0.603
H6	(ξ <sub>3</sub> ) -> (η <sub>2</sub> )	γ <sub>32</sub>	0.047	1.022
			0.002	0.048
H7	(ξ <sub>4</sub> ) -> (η <sub>1</sub> )	γ <sub>41</sub>	0.057	1.274
			0.095	1.827 <sup>c</sup>
H8	(ξ <sub>4</sub> ) -> (η <sub>2</sub> )	γ <sub>42</sub>	0.119	2.430 <sup>b</sup>
			0.046	1.115
H9	(ξ <sub>5</sub> ) -> (η <sub>1</sub> )	γ <sub>15</sub>	0.090	1.369
			0.042	0.601
H10	(ξ <sub>5</sub> ) -> (η <sub>2</sub> )	γ <sub>25</sub>	0.136	1.835 <sup>c</sup>
			0.096	1.754 <sup>c</sup>
H11	(ξ <sub>6</sub> ) -> (η <sub>1</sub> )	γ <sub>16</sub>	0.045	0.832
			0.298	3.349 <sup>a</sup>
H12	(ξ <sub>6</sub> ) -> (η <sub>2</sub> )	γ <sub>26</sub>	0.077	1.268
			0.288	4.604 <sup>a</sup>
H13	(η <sub>1</sub> ) -> (η <sub>3</sub> )	β <sub>13</sub>	0.452	1.970 <sup>b</sup>
			1.162	2.439 <sup>b</sup>
H14	(η <sub>2</sub> ) -> (η <sub>3</sub> )	β <sub>23</sub>	0.202	1.206
			1.612	2.993 <sup>a</sup>
$\chi^2=269.8, df=181, p=0.00, GFI=0.909, AGFI=0.873, NFI=0.902, RMR=0.06( )$ $\chi^2=225.7, df=177, p=0.008, GFI=0.919, AGFI=0.885, NFI=0.905, RMR=0.08( )$				

) a; p<0.01, b; p<0.05, c; p<0.1

1)

0.176(t=2.464)  
 <가 1> , 가 0.545 (t=3.911)  
 <가 1> . ,

0.189(t=2.386)  
 <가 2>가 , 가 0.459(t=4.171)  
 <가 2>가 .



가  
 가 ,  
 가 ,

(transference)

가 .

2)

0.176(t=2.464)  
 <가 3> , 0.402(t=3.040)

<가 3>

0.515(t=4.726)

<가 4>가

가 0.459(t=3.040)

<가 4>가

Kim and

Tadisina(2005)<sup>164)</sup>

, Paakki(2004)<sup>165)</sup>가

가

가



3)

0.008(t=0.198)

<가 5>가

가

0.035(t=0.693)

<가

5>가

0.047(t=1.022)

<가 6>

가

0.002(t=0.048)

<가

164) Kim and Tadisina, op. cit., pp. 1 - 10.

165) M. Paakki, op. cit., pp. 332 - 339.

6>

가

4)

가 0.057(t=1.274)

<가 7>

가

0.095(t=1.827)

<가 7>

가 0.019(t=2.430)

<가 8>

가

0.046(1.115)

<가 8>

5)

가 0.090(t=1.369)  
<가 9>가  
0.042(t=0.601) <가  
9>가  
가 0.136(t=1.835)  
<가 10> 가 0.096(t=1.754)  
<가 10>



가

6)

가 0.045(t=0.832)  
<가 11> 가 0.298(t=3.349)  
<가 11>  
가 0.077(t=1.268)  
<가 12>가 가 0.288(t=4.604)  
<가 12>가

7)



가

0.452(t=1.970)

<가 13>

가 1.162(t=2.439)

<가 13>

가

가 0.202(t=1.206)

<가 14>

가 1.612(t=2.993)

<가 14>가

가

가

8)

가

t

AMOS

6.0

t |±1.96|

가

166)



( · )	t		
(ξ <sub>1</sub> ) -> (η <sub>1</sub> )	2.924*	0.614	1.075
(ξ <sub>1</sub> ) -> (η <sub>2</sub> )	1.138	-	-
(ξ <sub>2</sub> ) -> (η <sub>1</sub> )	1.321	-	-
(ξ <sub>2</sub> ) -> (η <sub>2</sub> )	1.525	-	-
(ξ <sub>3</sub> ) -> (η <sub>1</sub> )	0.646	-	-
(ξ <sub>3</sub> ) -> (η <sub>2</sub> )	1.421	-	-
(ξ <sub>4</sub> ) -> (η <sub>1</sub> )	1.566	-	-
(ξ <sub>4</sub> ) -> (η <sub>2</sub> )	1.276	-	-
(ξ <sub>5</sub> ) -> (η <sub>1</sub> )	3.015*	0.362	0.862
(ξ <sub>5</sub> ) -> (η <sub>2</sub> )	.1763	-	-
(ξ <sub>6</sub> ) -> (η <sub>1</sub> )	1.563	-	-
(ξ <sub>6</sub> ) -> (η <sub>2</sub> )	1.093	-	-

) \* : p<0.05

166)

, 「AMOS

」, SPSS

, 2004, p.441.

0.614, 1.075

(2002)<sup>167)</sup>

가

가

가

0.362, 0.862

가

가



9)

가

가

가

가

가

R<sup>2</sup> 가 < 4 - 12>

47.3%, 39.6%

167) , pp. 97 - 116.

< 4 - 12>

		Total R <sup>2</sup>		Incremental R <sup>2</sup>	
1		.250	.276	.250	.276
2		.444	.352	.194	.076
3		.464	.365	.020	.013
4		.472	.378	.008	.013
5		.473	.396	.001	.018

( = , p<0.05)

25.6% . < 4 - 13> 48.8%,



< 4 - 13>

		Total R <sup>2</sup>		Incremental R <sup>2</sup>	
1	( )	.422	.230	.422	.230
2	( )	.488	.256	.066	.026

( = , p<0.05)

< 4 - 14>

< 4-14>

		Total R <sup>2</sup>		Incremental R <sup>2</sup>	
1		.250	.276	.250	.276
2		.444	.352	.194	.076
3		.464	.365	.020	.013
4		.472	.378	.008	.013
5		.473	.396	.001	.018
6	( )	.510	.403	.037	.007
7	( )	.545	.409	.006	.006

( = , p<0.05)

54.5%, 40.9%



가 가

가

3.

2

2

2



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

,  
,  
,  
.  
가  
가  
,



1

가

가



가

가

가 가

가

가

가

가

가

2가

가

가

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

가

가

(transference)  
(關係)가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가 . , LG

가

가



2

가

4

가

가

가

가



제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

가

가

가

1.

- “ ”, , 14 , 2 , 2001.
- “ ”, , 15 , 3 , 2005, pp.187 - 207.
- “ (TAM) ”, , 13 , 1 , 2003, pp.142 - 169.
- “ ”, , , 2005.
- “ ”, , 2004, p.24.
- “ ”, , 13 , 5 , 2002, pp. 97 - 116.
- “ ”, , 15 , 3 , 2004, pp.181 - 205.
- “ ”, , , 2002, p.31.
- “ ”, , 13 , 4 , 2002, pp.281 - 308.
- “ ”, , , 2001, p.11.

北專門大學論文集 第23集, 2004, pp. 159 - 209.

3, 2, 2003, pp.187 - 204.

(signals)  
21, 1, 2002, pp.63 - 77.

8, 3, 2005, pp. 103 - 122.

B2C  
13, 2, 2004, pp.173 - 193.

제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY, 2004.

가  
1992, pp.209 - 228.

(Initial Trust)  
2003.

가, <http://iems.net/index.html>, 2005.

2003.

1998, pp.127 - 136.

(B - to - C)

”, , 13 , 2 , 2002, pp.207 - 233.

, “  
- ”,  
7 , 5 , 2005, pp.501 - 508.

, “ ”, LG , 2003

, “ ”  
, 2003.

, “  
- ”,  
12 , 2 , 2001,  
pp.121 - 123.

, “ 가 가

2002.  제주대학교 중앙도서관  
JEJU NATIONAL UNIVERSITY LIBRARY

, “  
- ”,  
, 2003.

, “ ”,  
, 1998.

, “  
” , , 2003.

, “B2C  
” , 13 , 4 , 2003, pp.49 -  
59.

, “  
” , ,  
2003.

“  
” , 29 , 3 , 2000.

“  
가  
” , 5 , 3 , 2003.

“  
” ;  
” , 14 , 1 , 2004.

“  
”  
, 2003.

“  
” , 2004.

“  
” , 15 , 5 , 2004, pp.459 - 478.

“  
가  
” , 2005.

“  
” , Nobuko Tsutsumi, “  
- .  
” ,  
2000 , 2000.

“  
e - Loyalty  
” , 05  
, 2005, pp. 235 - 248.

“  
” , 2001,  
pp.663 - 673.

“  
” , 19 , 1 , 2006, pp.205 - 224.

“ ”, 14, 1, 2005, pp. 227 - 249.

“ ”, 6, 2, 2004, pp.23 - 54.

“ ”, 15, 2, 2005, pp. 23 - 49.

“B2C / ”, 2006.

“ ”, 2003.

“ ”, 2005.

“ ”, 1997.

“ ”, 28, 1, 2006, p.186.

“ ”, 2003, p.84.

“ ”, 15, 2, 2005, pp.1 - 25.

“ 가 ”, 13, 5, 2004, pp.97 - 117.



, “  
 ”, , 11 , 2 , 2000, pp. 375 - 396.  
 , “2006 2 ”,  
<http://www.nso.go.kr/nso2005/pds/list/list/index.jsp>, 2006.  
 , “ 1 ”,  
<http://www.nida.or.kr/>, 2005.  
 , 『2005 가 』 , <http://www.nca.or.kr/>, 2005.

2.

#### 1) Books

Ajzen and Fishbein, *Understanding Attitude and Predicting Social Behavior*, Englewood Cliffs, N. J. : Prentice Hall, 1980.

Berry, Leonard and Parasuraman, *Marketing Services: Competing Through Quality*, New York: Free Press, 1991.

Bettman, J. R., *An Information Processing Theory of Consumer Choice*, Mass.: Addison - Wesley, 1979.

Blau, P., *Exchange And Power In Social Life*, New York: John Wiley and Sons, 1964.

Engel, J. F., Blackwell, R. D. and Miniard, P. W., *Consumer Behavior*, 8<sup>th</sup> edn., The Dryden Press, Fort Worth, 1995.

Fishbein, M, and I. Ajzen, *Belief, attitude, intention and behavior: An Introduction to theory and research*, Reading, Mass.; Don Mills, Ontario: Addison - Wesley Pub. Co., 1975.

- Gambetta, Diego, *Can We Trust?*, Trust: Making and Breaking Cooperative Relations, *Cambridge, MA*: Basic Blackwell, 1988.
- Henry, Assael, *Consumer Behavior; A Strategic Approach*, Houghton Mifflin, 2004.
- Hofstede, G., *Culture's consequences*, Beverly Hills, CA: Sage, 1980.
- Homans, G., *Social Behavior*, New York: Harcourt, Brace and World, 1961.
- Kalakota, R. and Whinston, A. B., *Frontiers of Electronic Commerce*, Addison - Wesley, 1996.
- Star, S. L., *The Cultures of Computing*, Blackwell Publishers, 1995.
- Skinner, B. F., *The Behavior of Organisms: An Experimental Analysis*, New York: Appleton Century Crofts, 1938.
- Zaltman, G., Duncan, R. and Holbek, J., *Innovations and organizations*. New York: Wiley, 1973.

## 2) Articles

- Ajzen, I., "The theory of planned behavior", *Organizational Behavior and Human Decision Processes*, Vol. 50(2), 1991, pp.179 - 211.
- Ajzen, I., "From intentions to actions: A theory of planned behavior", *Action control: From cognition to behavior*, 1985, pp. 11 - 39.
- Aladwani, A. M., and Palvia, P. C. "Developing and validating an instrument for measuring user - perceived web quality", *Information and Management*, Vol. 39(6), 2002, pp. 467 - 476.
- Anderson, J. C. and Gerbing, D. W., "Structural Equation Modeling in Practice: A Review and Recommended Two - Step Approach",

*Psychological Bulletin*, Vol. 103(3), 1988, pp. 411 - 423.

Bauer, H. H., Grether, M. and Leach, M., "Building Customer Relations Over the Internet", *Industrial Marketing Management*, Vol. 31(2), 2002.

Bhattacharya, R., T. Devinney, and M. Pillutla, "A Formal Model of Trust Based on Outcomes", *Academy of Management Review*, Vol. 23(3), 1998, pp.459 - 472.

Belanger, F., Hiller, J. S. and Smith W. J., "Trustworthiness in Electronic Commerce: The Role of Privacy, Security, and Site Attributes", *Journal of Strategic Information Systems* Vol.11, 2002, pp.245 - 270.

Blomqvist, K., "The Many Faces of Trust", *Scandinavian Journal of Management*, Vol. 13(3), 1997, pp.271 - 286.

Butler, P. and Peppard, J., "Consumer Purchasing on the Internet: Process and Prospective", *European Management Journal*, Vol. 16(5), p.604.

Calcanis, C., Patel, D. and Patel, S., "Trust Objects in Electronic Commerce Transactions", *OOIS 2002 LNCS 2425. Springer-Verlag.*, 2002, pp.31 - 39.

Chen, S. C., "Consumer acceptance of virtual stores: A theoretical model and critical success factors for virtual stores", doctoral Dissertation, Memphis, 2000.

Chen, S. C. and Dhillon, G. S., "Interpreting Dimensions of Consumer trust in e-commerce", *Information Technology and Management*, 2003, Vol. 4, pp.303 - 318.

- Cheung, C. and Lee, M. K. O., "Trust in Internet shopping: a proposed model and measurement instrument", *Proceedings of the 2000 America's Conference on Information Systems (AMCIS)*, 2000.
- Cheung, C. M. K., Zhu, L., Kwong, T., Chan, G. W. W., and Limayem, M., "Online Consumer Behavior: A Review and Agenda for Future Research", *Proceeding of 16<sup>th</sup> Bled eCommerce Conference*, Bled, 2003, pp.194 - 218.
- Chinatechnews, <http://www.chinatechnews.com/index.php?action=show&type=news&id=3792>, April 10, 2006.
- Clark, R., "Promises and Threats in Electronic Commerce", <http://www.anu.edu.au/people/RogerClarke/EC/Quantum.html>, 1997.
- Corbitt, B. J., Thanasankit, T., and Yi, H., "Trust and E-commerce: A study of consumer perceptions", *Electronic Commerce Research and Applications*, Vol. 2(3), 2003, pp.203 - 215.
- Cox, D. F., "Risk Handling in Consumer Behavior – An Intensive Study of Two Cases, Risk Taking and Information Handling in Consumer Behavior", *Harvard University Press*, Boston, 1967, pp.82 - 108.
- Csikszentmihalyi, L. and LeFevre, J. "Optimal Experience in Work and Leisure", *Journal of Personality and Social Psychology*, Vol. 56, 1989, pp.815 - 812.
- Currall, S. C. and Judge, T. A., "Measuring trust between organizational boundary role persons", *Organizational Behavior and Human Decision Processes*, 64, 1995, pp.151 - 170.
- Davis, F. D., Bagozzi, R. P., and Warshaw, P. R., "User Acceptance of

- Computer Technology: A Comparison of Two Theoretical Models”, *Management Science*, Vol. 35(8), 1989, p.982 - 1003.
- Davis, F. D., “Perceived usefulness, perceived ease of use, and user acceptance of information technology”, *MIS Quarterly*, Vol. 13(3), 1989, pp.319 - 340.
- Dayal, S., Landesberg, H. and Zeisser, M., “How to Build Trust Online”, *Marketing Management*, 1999, pp.64 - 69.
- Deelmann, T. and Loos, P., “An Examination of the Nature of Trust in Buyer - Seller Relationships”, *Journal of Marketing*, Vol. 61, 1997, pp.35 - 51.
- Ernst and Young, The Second Annual Ernst and Young Internet Shopping Study, <http://www.ey.com/global/ger.nsf/US/1999>, 1999.
- Featherman, M., “Extending the Technology Acceptance Model by Inclusion of Perceived Risk,” *Proceedings of Seventh Americas Conference on Information Systems*, 2001, pp.758 - 760.
- Fishbein, M., “Attitude and Prediction of Behavior”, New York: John Wiley, 1967, pp.477 - 492.
- Folks, V. S., “Recent Attribution Research in Consumer Behavior: A Review and New Directions”, *Journal of Consumer Research*, Vol.14, 1988, pp. 548 - 565.
- Frieman, Batya, Kahn, Peter H. and Howe, Daniel C., “Trust Online”, *Communications of the ACM*, Vol. 43(4), 2000.
- Fung, R. K. K. and Lee, M. K. O., “EC - trust (trust in electronic commerce): exploring the antecedent factors”, *the 5<sup>th</sup> Americas Conference on Information Systems*, 1999, pp.517 - 519.
- Gefen, D., “E - commerce: the role of familiarity and trust”, *The International Journal of Management Science*, Omega 28, 2000, pp. 725 - 737.
- Gefen, D, Karahanna, E. and Straub, D. W., “Trust and TAM in Online

- Shopping: An Integrated Model”, *MIS Quarterly*, Vol. 27(1), 2003, pp.51 - 90.
- Jacoby, J. and Kaplan, L., “The Component of Perceived Risk”, *Proceedings of 3<sup>rd</sup> Annual Conference of the Association for Consumer Research*, 1972, pp. 382 - 393.
- Jarvenpaa, S. L., and Todd, P. A., “Consumer Reactions to Electronic shopping on the World Wide Web”, *International Journal of Electronic Commerce*, Vol. 1(2), 1997, pp.59 - 88.
- Jarvenpaa, S. L., Tractinsky, N., and Michael V., “Consumer Trust in an Internet Store: Cross - Cultural Validation”, *Information Technology and Management*, Vol. 1(1), 1999.
- Jarvenpaa, S. L., Tractinsky, N., and Michael V., “Consumer Trust in an Internet Store”, *Information Technology and Management*, Vol. 1(1), 2000, pp. 45 - 71.
- Johnes, S., Wilikens, M., Philip, M., and Marcelo, M., “Trust Requirements in E - Business”, *Communication of The ACM*, Vol. 43(12), 2000, pp. 81 - 87.
- Kohtamaki, M., “The Nature of Trust in Inter - Organizational Relationships in Search of Dimensions of Trust”, Licentiate Thesis, University of Vaasa, 2003.
- Kim, Dan J., Ferrin, Donald L., and Rao, H. Raghav, “A Study of the Effect of Consumer Trust on Consumer Expectations and Satisfaction: the Korean Experience”, *ICEC'03*, 2003, pp. 310 - 315.
- Kim, D. J., Song, Y. I., Braynov, S. B. and Rao, H. R., “A B - to - C Trust Model for Online Exchange”, *7<sup>th</sup> Americas Conference on Information systems*, 2001, pp.784 - 787.
- Kim, E. and Tadisina, S., “Factors Impacting Customers’ Initial Trust in E - business: An Empirical Study”, *Proceedings of the 38<sup>th</sup> Hawaii Int’l Conference on Systems Sciences*, 2005.

- Kim, E. and Tadisina, S., "Customers' Initial Trust in E-Business: How to Measure Customers' Initial Trust", *Ninth Americas Conference on Information Systems*, 2003, pp. 35 - 41.
- Kim, Kyu and Bipin, Prabhakar, "Initial Trust and Adoption of B2C e-Commerce: The Case of Internet Banking", *ICIS proceedings, Brisbane, Australia*, 2000, pp. 537 - 544.
- Kim, M. S. and Ahn, J. H., "A Model for Buyer's Trust in the E-marketplace", *ICEC'05*, ACM, 2005, pp. 195 - 200.
- Kirmani Amna and Akshay Rao, "No Pain, No Gain: A Critical Review of the Literature on Signaling Unobservable Product Quality", *Journal of Marketing*, Vol.64, 2000, pp. 66 - 79.
- Lee, M. K. O. and Turban, E., "A trust model for internet shopping", *International Journal of Electronic Commerce*, Vol. 6(1), 2001, pp. 75 - 91.
- Levine, G., "Ten steps to building a successful web site", *Bobbin*, Vol. 40 (8), 1999, pp. 01-03.
- Liu, C., and Arnett, K., "Exploring the factors associated with web site success in the context of electronic commerce". *Information and Management*, Vol. 38, 2000, pp. 23 - 33.
- Mayer, R. C., Davis, J. H., and Schoorman, F. D., "An integrated model of organizational trust", *Academy of Management Review*, Vol. 20, 1995, pp.709 - 734.
- McKnight, D. H. and Chervany, N. L., "What Trust Means in E-Commerce Customer Relationships: An Interdisciplinary Conceptual Typology", *International Journal of Electronic Commerce*, Vol. 6(2), 2002, pp.35 - 39.
- McKnight, D. H., Choudhry, V., and Kacmar, C., "Developing and Validating Trust Measures for e-Commerce: An Integrative Typology", *Information Systems Research*, Vol. 13(3), 2002,

pp.334 - 359.

- McKnight, D. H., Cummings, L. L., and Chervany, N. L., "Trust in E - Commerce Vendors: A Two - Stage Model", *Proceedings of the 21<sup>st</sup> International Conference on Information Systems*, 2000, pp.532 - 536.
- McKnight, D. H., Cummings, L. L. and Chervany, N. L., "Initial Trust Formation In New Organizational Relationships", *Academy of Management Review*, Vol. 23(3), 1998, pp.473 - 490.
- Menon, N. M., Konana, P., Browne, G. J., and Balasubramanian, S., "Understanding trustworthiness beliefs in electronic brokerage usage", *Proceedings of the 20<sup>th</sup> International Conference on Information Systmes*, 1999, pp.552 - 555.
- Milan, Zafirovski, "Social Exchange Theory under Scrutiny: A positive Critique of its Economic - Behaviorist Formulations", *Electronic Journal of Sociology*, 2005.
- Miles, R. E. and Snow, C. C., "Causes of Failure in Network Organizations", *California Management Review*, Vol. 34, 1992, pp. 53-72.
- Misic, M. M., and Johnson, K., "Benchmarking: a tool for web site evaluation and improvement", *Internet Research*, Vol. 9(5), 1999, pp. 383-392.
- Mol, A. and Law, J., "Regions, Networks and Fluids: Anemia and Social Topology", *Social Studies of Science*, Vol.24, pp.641 - 671.
- Moorman, C., Deshpand, R., and Zaltman, G., "Factors Affecting Trust in Market Research Relationships", *Journal of Marketing Research*, Vol.57, 1993, pp.81 - 101.
- Mukherjee, A. and Nath, P., "A Model of Trust in Online Relationship Banking", *International Journal of Bank Marketing*, Vol. 21(1), 2003, pp.5 - 15.

- Murphy, G. B. and Blessinger, A. A., "Perceptions of no-name recognition business to consumer e-commerce trustworthiness: the effectiveness of potential influence tactics", *Journal of High Technology Management Research*, Vol. 14(1), 2003, p.71 - 92.
- Novak, T. P. and Hoffman. D. L., "Marketing in Hypermedia Computer-Mediated Environments: Conceptual Foundations", *Journal of Marketing*, Vol. 60, 1996, pp.50 - 68.
- Novak, T. P., Hoffman, D. L. and Yung, Y. F., "Measuring the Flow Construct in Online Environments: A Structural Modeling Approach", *Working Paper*, Vanderbilt University.
- Oliver, R. L, "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions", *Journal of Marketing Research*, Vol. 17, 1980, pp.460 - 469.
- Orlikowski, W. J., "Using Technology and Constituting Structures: A Practice Lens for Studying Technology in Organizations", *Organization Science*, Vol. 11(4), 2000, pp.404 - 428.
- Paakki, Minna - Kristina, "Framework for Consumer Related Trust Issues in E-Commerce", *Frontiers of E-Business Research*, 2004, pp.332 - 339.
- Pavlou, P. A., "Institution - Based Trust in Interorganizational Exchange Relationship: the Role of Online B2B Marketplace on Trust Formation", *Journal of Strategic Information Systems*, Vol. 11, 2002, pp.215 - 243.
- Peterson, R., Balasubramanian, S., and Bronnernerberg, B., "Exploring the Implications of the Internet for Consumer Marketing," *Journal of the Academy of Marketing Science*, Vol. 25(4), 1997, pp.329 - 346.
- Ratnasingham, P., "The Importance of Trust in Electronic Commerce", *Internet Research: Networking Applications and Policy*, Vol. 8(4), 1998.

- Rose, G., Khoo, H. and Straub, D. W., "Current technological impediments to business - to - consumer electronic commerce", *Communications of AIS*, Vol. 1(16), 1999.
- Rotter, J., "A new scale for the measurement of interpersonal trust", *Journal of Personality*, Vol. 35, 1980, pp.1 - 7.
- Rousseau, D., Sitkin, S., Burt, R. and Camerer, C., "Not so different after all: A crossdiscipline view of trust", *The Academy of Management Review*, Vol. 23(3), 1998, pp.393 - 404.
- Roy, M. C., Oliver, D. and Benoit, A., "The Impact of Interface Usability on Trust in Web Retailers", *Internet Research: Networking Applications and Policy*, Vol. 11(5), pp. 388 - 398
- Salam, A. F., Rao, H. R., and Pegels C. C., "Information Content of Corporate Web Pages as Advertising Media: Are Corporations Effectively Informing Consumers?", *Communications of the ACM*, 1998, p. 337.
- Salisbury, W. David, Pearson, Rodney A. and Pearson, Allison W., "Perceived security and World Wide Web purchase intention", *Industrial Management and Data Systems*; Vol. 101(4), 2001.
- Schneiderman, B., "Designing trust into online experiences", *Communications of the ACM*, Vol. 43(12), 2000, pp.57 - 59.
- Shankar V. and Urban, G. L. and Sultan, F., "Online Trust: a Stakeholder Perspective, Concepts, Implications, and Future Directions", *Journal of Strategic Information Systems*, Vol. 11, 2002, pp.325 - 344.
- Shapiro, D. L., Sheppard, B. H., and Cheraskin, L., "In Theory : Business on a Handshake", *Negotiation Journal*, Vol. 8(4), 1992, pp. 365 - 377.
- Song, J. and Zahedi, F. M., "Web Design In E - Commerce: A Theory And Empirical Analysis", *Proceedings of the International Conference of Information Systems*, 2001, pp.205 - 220.

- Stewart, K. J., "Transference as a Means of Building Trust in World Wide Web Sites", *Proceedings of the twentieth International Conference on Information Systems*, December 1999, pp.459 - 464.
- Sultan, F., Urban, G. L., Shankar, V., and Bart, I., "Determinants and Consequences of Trust in e - Business," Working Paper, Sloan School of Management, MIT, Cambridge, 2002.
- Tan, S. J., "Strategies for reducing customer's risk aversion and internet shopping", *Journal of Consumer Marketing*, Vol. 16(2), 1999, pp. 163 - 180.
- Tan, Yao - Hua and Walter Thoen, "Toward a Generic Model of Trust for Electronic Commerce", *International Journal of Electronic Commerce*, Vol. 15(2), 2001, pp. 61 - 74.
- Trevino, L. K. and Webster, J., "Flow in Computer - Mediated Communication", *Communication Research*, Vol. 19(5), 1992, pp.573 - 593.
- Venkatesh, V., "Creation of Favorable User Perceptions: Exploring the Role of Intrinsic Motivation", *MIS Quarterly*, Vol. 23(2), 1999, pp. 239 - 260.
- Venkatesh, V. and F. D. Davis, "A Model of the Antecedents of Perceived Ease of Use: Development and Test", *Decision Sciences*, Vol. 27(3), 1996, pp. 451 - 481.
- Vatanasombut, B., "Factors Affecting Retention of Customers Who are Users of Computerized Applications on the Internet: The Case of Online Banking", Ph. D. Dissertation, Claremont University, California, 2001.
- Vijayarathy, L. R., "The Impact of Shopping Orientation, Product Types, and Shopping Aids on Attitude and Intention to Use Online Shopping", *Quarterly Journal of Electronic Commerce*, Vol. 2(2), 2001, pp.99 - 113.
- Yoon, S. J., "The Antecedents and Consequences of Trust In Online - Purchase Decisions," *Journal of Interactive Marketing*, Vol. 16(2), 2002, pp. 47 - 63.

- Yang, Y., Hu, Y., and Chen, J., “A Web Trust-Inducing Model for E-commerce and Empirical Research”, *ICEC'05*, ACM, 2005, pp.188-209.
- Zaltman, G. and Moorman, C., “The importance of personal trust in the use of research”, *J.Advertising Res.*, Vol. 28(5), 1988, pp.16-24.
- Zarrel, V. and Lambert, “Production perception: an important variables in pricing strategy”, *Journal of Marketing*, Vol. 34, 1970, pp.68-71.
- Zhang, X. and Zhang, Q., “Online Trust Forming Mechanism: Approaches and An Integrated Model”, *ICEC'05*, ACM, 2005, pp.201-209.
- Zimmerman. Hans-Dieter, “The Design of Future Telematic Systems for Private Customer”, *Electronic Markets*, Vol. 12, 1994, pp.11-12.
- “我国去年电子商务交易7400亿万网民总数超1.1亿”，南方日报，2006，4，19
- “中国网上消费总规模已超1000亿元”，中国新闻网，2006，2，6.
- 中国互联网络信息中心，中国互联发展状况统计报告”，  
<http://www.cnnic.net.cn/en/index/index.htm>，2006.
- 艾瑞市场咨询，“综合购物类网站排名”，[http://www.iwebchoice.com/html/class\\_id\\_19.html](http://www.iwebchoice.com/html/class_id_19.html)，2006.

?

2006 4

: :  
 T E L . : 016 - 691 - 6814  
 E - Mail : kch209@empal.com



I. \_\_\_\_\_ 4 \_\_\_\_\_ 가  
 \_\_\_\_\_ ,  
 1 7  
 ( : 1 - , 7 - )

- 1) : [www.woori.com](http://www.woori.com)
- 2) : [www.onket.com](http://www.onket.com)
- 3) KT : [www.ktmall.com](http://www.ktmall.com)
- 4) : [www.halfclub.com](http://www.halfclub.com)

	$\leftarrow \dots \dots \dots \rightarrow$
1.	1 2 3 4 5 6 7
2.	1 2 3 4 5 6 7
3.	1 2 3 4 5 6 7

4.	가	1	2	3	4	5	6	7
5.	.	1	2	3	4	5	6	7
6.	.	1	2	3	4	5	6	7
7.	.	1	2	3	4	5	6	7
8.	.	1	2	3	4	5	6	7
9.	.	1	2	3	4	5	6	7
10.	.	1	2	3	4	5	6	7
11.	( )	1	2	3	4	5	6	7
12.	.	1	2	3	4	5	6	7
13.	.	1	2	3	4	5	6	7
14.	.	1	2	3	4	5	6	7
15.	.	1	2	3	4	5	6	7
16.	.	1	2	3	4	5	6	7
17.	.	1	2	3	4	5	6	7
18.	.	1	2	3	4	5	6	7
19.	.	1	2	3	4	5	6	7
20.	.	1	2	3	4	5	6	7



II.

		←---- ----→						
21.	가	1	2	3	4	5	6	7
22.	.	1	2	3	4	5	6	7





# 问卷调查

《网上购物的前期信赖度和关注度对信赖意向的影响》



韓國 濟州大學校 大學院

梁來真

[kch209@empal.com](mailto:kch209@empal.com)

2006. 4

1. 请在下列网站中选择任一个未访问过的网站浏览，并在浏览后，根据下列描述针对该网站打分，并在后栏相应分数上打钩。

麦考林 : [www.m18.com](http://www.m18.com)

8848 : [www.8848.com](http://www.8848.com)

东方CJ : [www.ocj.com.cn](http://www.ocj.com.cn)

亦得 : [www.yide.com](http://www.yide.com)

调查内容	完全不符合←— 一般 —→完全符合
1. 该网站为国内知名网站。	1 2 3 4 5 6 7
2. 我很久之前就曾听说过该网站。	1 2 3 4 5 6 7
3. 该购物网站已经经营了较长的时间。	1 2 3 4 5 6 7
4. 该购物网站规模较大。	1 2 3 4 5 6 7
5. 该网站所经营的商品种类很多。	1 2 3 4 5 6 7
6. 该网站的页面设计很好。	1 2 3 4 5 6 7
7. 该网站对该产品有详细的介绍。	1 2 3 4 5 6 7
8. 该网站对商品的描述很实用。	1 2 3 4 5 6 7

9. 看起来在网站进行交易非常方便、快捷。	1 2 3 4 5 6 7
10. 该网站页面连接顺畅，速度很快。	1 2 3 4 5 6 7
11. 我在该网站能很容易的查找到商品或其他信息。	1 2 3 4 5 6 7
12. 我相信该网站提供优质的产品和服务。	1 2 3 4 5 6 7
13. 我相信该网站有能力提供安全可靠的交易。	1 2 3 4 5 6 7
14. 我相信该网站有足够的资源、能力提供高品质的产品、服务。	1 2 3 4 5 6 7
15. 我相信该网站一直都很真诚地对待客户。	1 2 3 4 5 6 7
16. 我相信该网站很关注客户对其满意度。	1 2 3 4 5 6 7
17. 我相信该网站提供的信息真实可靠。	1 2 3 4 5 6 7

18.我相信该网站努力致力于兑现对客户的承诺。	1	2	3	4	5	6	7
19.我有再次访问该网站的意向。	1	2	3	4	5	6	7
20.我可能会在该网站上购买商品。	1	2	3	4	5	6	7

## II. 以下问题是关于你在网上购物时的一般想法

21.我认为在中国，关于网上购物的相关法律较健全，能够解决在交易中出现的问題。	1	2	3	4	5	6	7
22.总的来说，中国的网络技术已经发展的足够支持网上交易。	1	2	3	4	5	6	7

## III. 以下问题是关于您的信賴倾向的调查

---

调查内容	完全不符合←— 一般 —→完全符合
23.我觉得人一般都是可以信赖的。	1 2 3 4 5 6 7
24.无特殊原因，我都会相信其他人。	1 2 3 4 5 6 7
25.我基本上相信人之初性本善。	1 2 3 4 5 6 7
26.我比较容易对其他人敞开心扉。	1 2 3 4 5 6 7
27.我喜欢购买时尚、前卫的产品。	1 2 3 4 5 6 7
28.我富于冒险精神。	1 2 3 4 5 6 7
29.我想尝试各种新的不同的工作。	1 2 3 4 5 6 7
30.我工作时总是尝试新的途径和方法。	1 2 3 4 5 6 7

IV. 下列是有关问卷调查者情况的问题

1. 您的性别是? ①男 ②女

2. 您的网龄?

①1-2年 ②3-4年 ③5年-6年 ④7年 以上

3. 您平均每天上网多长时间?

①少于半小时 ②半小时-1个小时(不包括)

③1个小时-2个小时(不包括) ④2个小时以上

4. 在过去一年中,你在网上购物有多少次?

①无 ②1-3次 ③4-6次 ④7-9次 ⑤10次以上

5. 您在最近1年内用于网上消费的金额?

①100元未滿

②100元 ~ 300元未滿

③300元 ~ 600元未滿

④600元以上

6. 您整个家庭每月的收入大约多少?

①1000元 未滿

②1000元 ~ 2000元未滿

③2000元 ~ 3000元未滿

④3000元 ~ 4000元未滿

⑤4000元 ~ 5000元未滿

⑥5000元 ~ 6000元未滿

⑦6000元 以上

## 감사의 글

이 논문을 마칠 수 있도록 모든 필요를 공급해 주신 하나님께 감사를 드립니다. 가끔씩 주저앉고 싶을 때마다 힘을 주시고 너무나 적절하게 도움의 손길들을 제공해 주심으로 인해 거의 불가항력적으로 한 장 또 한 장 써내려가다 보니, 마침내 이루었다는 한 마디를 할 수 있게 되었습니다.

지면으로나마 그동안 도움을 주셨던 분들께 감사를 드리고 싶습니다. 늘 부족한 이 제자를 끝까지 인내하여 주시고 밀어주신 김형길 지도교수님과 마지막까지 저에게 기회를 주신 고재건 심사위원장님, 바쁘신 중에도 세심하게 논문을 심사하여주신 고부연 제주발전연구원 원장님과 황용철 교수님, 연구내용을 꼼꼼하게 지도해 주신 김정희 교수님께 감사를 드립니다.

이 논문은 여러 분들의 도움이 있었기에 가능했습니다.

중국에서 자기 일을 마다하고 설문지 배포와 코딩을 도왔던 치연과 마오, 구조방정식 모형검증의 이해를 도와주시며 저에게 자상하게 이메일로 답변을 해주신 세명대학교 김계수 교수님과 온라인 쇼핑에 대한 사건들을 제공해준 중국 우시대학의 학생들, 바쁜 업무 중에도 제주지역과 서울지역의 설문조사를 도와주셨던 양성대님, 김경신님, 고대환님, 그리고 힘들 때마다 기댈 수 있는 어깨가 되어주었던 남편, 그 외에도 늘 기도와 격려로 저에게 많은 힘이 되어준 가족들과 교회식구들에게도 감사를 드립니다.

마지막으로 이 논문을 부족한 딸을 사랑과 염려로 길러 주셨고, 투병중에서도 늘 든든하게 어머니의 자리를 지켜가시는 사랑하는 문옥자님께 이 논문을 바칩니다.