

## Does Tangible Clue influence on Perceived Risk and Overall Satisfaction? : Focused on the Customers at Family Restaurants in South Korea

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**ABSTRACT:** The purpose of this study was to investigate tangible clues influence on perceived risk and overall satisfaction of customers at family restaurant in South Korea. In this research overall CFA and SEM were employed to analyze the data. Tangible clues were divided to 3 factors and perceived risk to 6 factors. Tangible clue 1 'physical evidence', had negative(−) influence on financial risk( $p < 0.01$ ), performance risk( $p < 0.01$ ) and psychological risk( $p < 0.001$ ). Tangible clue 2 'employee' affected negatively(−) time risk( $p < 0.001$ ), performance risk( $p < 0.001$ ), psychological risk( $p < 0.01$ ) and social risk( $p < 0.001$ ). And tangible clue 3 'service process' influenced negatively(−) physical risk( $p < 0.01$ ), time risk( $p < 0.05$ ), financial risk( $p < 0.001$ ) and performance risk( $p < 0.01$ ). And among customer's perceived risks, 3 factors(time risk $\sim p < 0.001$ , performance risk $\sim p < 0.001$ , social risk $\sim p < 0.001$ ) influenced negatively(−) their overall satisfaction. Through these results, it appears that customers perceive various tangible clues and risks at family restaurants. And they are likely to satisfy or dissatisfy according to their perceived risks. As a result, food service companies need to research various customers' perceived risks as important marketing strategy, and reduce them for increase and induction of customers' satisfaction.

**Keywords:** tangible clue, perceived risk, overall satisfaction, family restaurant, South Korea

### INTRODUCTION

Consumer's perception is the core idea that encourage their trust and loyalty for specific brand among corporation's various marketing strategies. And this is appearing various types according to consumer's personality, lifestyle, individual value, perceived risk, marketing strategy and the other valuables (Chang & Wu 2012).

Consumer's perception about their satisfaction and behavior after purchasing is affected much by their perceived risk. Because service offerings have

large intangibility in natural, consumers are unable to assess the purchase outcome prior to experience. And they perceive specified risks about their dissatisfaction in service organizations (Laroche et al 2004; Manuela & Sicilia 2013). In other words, it means that consumers feel various risks at buying process on account of service's intangibility. So service corporations are making diverse efforts to support tangible clues to reduce perceived risk of consumer. Tangible clues generally suggested to be composed of service process, participants, physical evidence among dif-

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ferent classification (Gary & Rosa 2013).

Meanwhile, researches about perceived risk are fulfilled in the field of economics, psychology, decision making, insurance, management and public policy to the present. Perceived risk has been a popular area of research within consumer psychology for over three decades. In general, risk perception is thought as arising from unanticipated and uncertain consequences of a dissatisfied and unpleasant nature resulting from the purchasing of product and service (Klerck & Sweeney 2004; Pi & Sangruang 2011). As the results of that research, it has proved that consumer's perceived risk influenced positively or negatively their purchasing behavior, satisfaction and loyalty (Shim & Lee 2011). However, there has been found few previous research about the case of food service industry. Hence, there is a need for developing a deeper understanding of the linkage among tangible clues, perceived risk and satisfaction. Especially the risk perception of customers about food service purchase appears differently in comparison with buying each of tangible goods and service (Zeithaml 2006). In other words, because restaurant is the complicated place that sells tangible food and intangible service together, it is expected more differentiated research results about risk perception of customer than purchasing service only of insurance, bank and mobile service. The purpose of this study is to investigate tangible clues' influence on perceived risk, and perceived risk's influence on overall satisfaction of customers at family restaurant in South Korea. It means whether tangible clue can reduce perceived risk of customers or not. And this current study hopes to contribute to suggest adopting the results for the food service corporations. Therefore it wishes theoretical and practical application for managers of hospitality industry.

### *Tangible Clues*

On buying service goods, consumer is confused on account of intangible characteristics. Intangibility is a meaning that which cannot be easily defined, formulated or grasped mentally and the lack of physical evidence (Brent et al 2011). In the study of relations among service marketing mix(7ps), perceived quality and satisfaction, Bitner (1990) proposed tan-

gible clues influenced consumer's satisfaction and loyalty. Yelkur (2000) suggested that tangible clue was composed of physical evidence, place, participants and service process. And this affected positively or negatively consumer's satisfaction, creation of new customer and retention of loyalty. However, Laroche et al (2004) asserted that service had 3 kinds of perceived risk which were physical intangibility, generality, and mental intangibility. And intangibility influenced positively consumer's perceived risk. Namely, this means that tangible clue is possible to reduce their perceived risk. Zeithaml et al (2006) proposed that physical evidence, service process and employee differentiated service corporation's marketing strategy from existing marketing strategy. And these tangible clues reduced consumer's perceived risk due to intangibility in service. In this study service process, employee and physical evidence were adopted as variables of tangible clue through following previous literature from Rafiq & Ahmed (1995), Zeithaml et al (2006).

### *Perceived Risk*

Perceived risk is an important concept in the social sciences with abundant and deep previous literature. And it has been researched focused on the evaluation about buying decision, selection and buying behaviors (Pi & Sangruang 2011). Perceived risk means the degree of various risks at purchasing process and consumer's perception of special brand. And it has much influence on the consumer's perception of buying decision (Pires et al 2004; Martin & Camarero 2009). Researchers conceptualized risk which has two components namely, uncertainty and consequence. Uncertainty means a possibility which is arousing unexpected results. And consequence is importance by itself and risk degree.

Jacoby & Kaplan (1972) fulfilled the study of perceived risk was made up of social, psychological, physical, financial and performance risk (Dowling & Staelin 1994; Pi & Sangruang 2011). After this research suggested to confirm 5 perceived risks affected significantly overall perceived risk, Booker performed extended study to add time risk, and asserted result that time risk influenced other perceived risks. Through the compared study about

manufactured goods with service in perceived risk, Murray & Schalteer (1990) proposed overall service quality heighten perceived risk (quoted from Laroche et al 2004). Meantime, according to enlarged study of Mitchell & Hogg (1999) with product category risk and specific risk, it was found that higher product category risk was lower allowed risk, and significant difference was between product category risk and specific risk by individual income. Perceived risk is viewed as an individual and subjective expectation about purchasing behavior (Chang & Wu 2012).

Buy the way, perceived risk is conceptualized generally as follows. According to the previous literature, physical risk can be defined as the potential loss of bodily harmfulness and injury after buying behavior due to safety of service and products (Stone & Gronhaug 1993; Srivastav & Sharma 2011). Psychological risk is the latent loss of self-image and self-concept as the purchasing behavior (Mitchell & Greatedorex 1993; Pi & Sangruang 2011). And financial risk means the potential loss of money related with the process of information search, purchasing and buying results (Mitchell & Hogg 1999; Chang & Wu 2012). Social risk is the definition as the potential loss of honor, esteem, respect, special concern and friendship from other people (Shim & Lee 2011). At last, time risk can mean the potential loss of time and effort related to service and products (Martin & Camarero 2009).

While there are studies of relations among various valuables~information search method, intangibility, brand, quality, etc except for tangible clues and perceived risk (Pi & Sangruang 2011). In this study, we argue that tangible clues are antecedent to the perceived risk. Therefore we followed Ziethaml et al (2006) proposed tangible clues could reduce consumer's perceived risk due to intangibility in service. And because Laroche et al (2004) suggested intangibility affected positively perceived risk, adversely this means tangible cues can have negative influence on it.

Meanwhile, the reason why intangibility, heterogeneity, perishability, inseparability and variability exist in properties of service, services tend to be perceived as riskier to buy than manufactured goods (Pi & Sangruang 2011). That is, consumers may feel low-

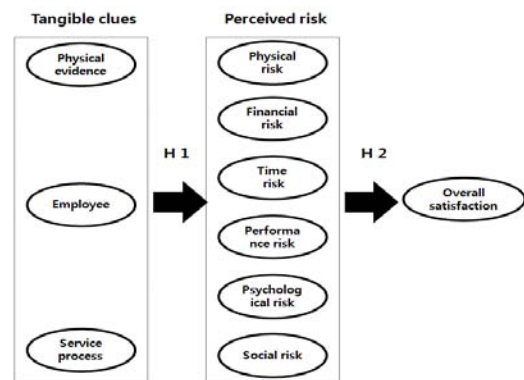


Figure 1. Research model.

er confidence and higher uncertainty in the making decision. Therefore, the aim of this research was understanding whether tangible clues have significant influence on the perceived risk and satisfaction or not (Figure 1).

#### *Tangible Clues, Perceived Risk and Satisfaction*

While intangibility is generally thought to the cause of perceived risk. a few research about relationships between 3 factors of tangible clues and six dimensions of perceived risk have been found. Namely, the major hypothesis is that tangible clue does influence negatively(−) the perceived risk.

Hypothesis 1 : Tangible clues influence negatively(−) the perceived risk.

Measurement of satisfaction has been performed by various researchers. Generally it is realized by transaction~specific approach method, overall satisfaction and accumulated satisfaction. The transaction-specific approach method means consumption at the latest point of specified time. This has definite weakness of frequent and extreme variation by recent conditional variables. On the other hand, overall satisfaction and accumulated satisfaction is the consideration method of consumer's satisfaction through accumulated evaluation about various aspects of special goods (Xuemei & Moutinho 2011).

Perceived risk means the degree of risk that consumer feels in the purchasing process and decision. This affected significantly behavior such as satisfaction and loyalty (Chang & Wu 2012). Bobbitt & Dabholkar (2001) and Brent et al (2011) suggested

psychological risk had the most negative influence on the consumer's satisfaction in the purchasing through internet. And another study was that higher social risk induces lower satisfaction (Pi & Sangruang 2011). Therefore, we suggested following hypothesis 2, how six kinds of perceived risk affect customer's satisfaction.

Hypothesis 2 : Perceived risk influence negatively(−) customer's overall satisfaction.

## RESEARCH METHODS

### *Instrument and Survey Procedures*

Subject of investigation was customers at three family restaurants~TGI Friday, Vips and Ashley in Seoul city and Busan city of South Korea. A list of questions is composed of tangible clue~15 items, perceived risk~24 items and overall satisfaction~3 items.

Self-administered questionnaires were completed by a convenience sample of 900 restaurant's customers in 2 cities. Surveys with written comments were encouraged during the completion of the questionnaire, and they were collected immediately upon completion. 817 sample~lists of questions were adopted without 83, faulty and insufficient samples among total of 900 visiting customers.

At first, 100 questionnaires were pre-tested with adult customers at 3 family restaurants from November 1<sup>st</sup> to December 15<sup>th</sup> in 2014 year. After those adjustment and supplementation, main research of 900 questionnaires performed from January 1<sup>st</sup> to February 30<sup>th</sup> in 2015 year. The questionnaires were divided into 3 family restaurants in each city(total 6 places in 2 cities).

### *Measurement*

All measurement were based on the previous research-tangible clues to perceived risk, and perceived risk to satisfaction (Laroche et al 2004; Chang & Wu 2012). And 7~point scales were used.

Tangible clues were composed of items from physical evidence, service process and employee of participants. We used customer's perceived performance of tangible clues after visiting family restaurants. And these items were measured by strongly

disagree(1 point), normally agree(4 point) and strongly agree(7 point).

And perceived risk was made up of items namely, 6 factors~physical risk, time risk, financial risk, performance risk, psychological risk and social risk. The perceived risk scales were adapted from them developed by Laroche et al (2004), Martin & Camarero (2009) and Shim & Lee (2011). The scales demonstrated fine reliability and Validity in previous research. These items were measured by strongly disagree(1 point), normally agree(4 point) and strongly agree(7 point). And these all items are presented in Table 1. At last, measurement of customer's overall satisfaction was 3 items. This measured by strongly disagree(1 point), normally agree(4 point) and strongly agree(7 point).

### *Data Analysis Method*

The model were tested by structural equation procedure proposed by Laroche et al (2004) and Chang & Wu (2012). SPSS 18.0 package program and AMOS 5.1 were adopted to analyze the data. With using the maximum-likelihood estimation method to examine the fit of models to their respective observed variance-covariance metrics, we used confirmatory factor analysis in AMOS software.

At first, we performed confirmatory factor analysis(CFA) to evaluate construction of validity and to identify reliability of tangible clue, perceived risk and satisfaction. In the second place, we tested the SEM(path analysis) from tangible clues to perceived risk(H1) and from perceived risk to overall satisfaction(H 2). The result of empirical model is presented in Figure 2.

## RESULTS AND DISCUSSION

### *CFA of Tangible Clue, Perceived Risk and Overall Satisfaction*

CFA(Confirmatory Factor Analysis) of tangible clue, perceived risk and satisfaction was used to test the adequacy of the measurement model. And it was summarized in Table 2. According to the result, adequacy numerical indexes were  $\chi^2=32.275$ ,  $p=0.000 < 0.05$ , GFI=0.917, AGFI=0.912, PGFI=0.425, NFI=0.903 and RMR=0.159. It appeared good adequacy to show RMR over 0.05, and all of GFI, AGFI, NFI near

Table 1. The components of tangible clue and perceived risk

Tangible clue	Physical evidence	Elegance of interior Beauty of exterior appearance Cleanness of restaurant Confusion degree of restaurant Quality & condition of background music Space for children's rest Smoking area and its atmosphere
	Employee	Ability of complaint treatment Etiquette & kindness Knowledge about products & service External appearance & tidiness
	Service process	Convenience of reservation alteration & cancel Promptness of complaint treatment Satisfaction of food offering & service speed Management policy of restaurant
Perceived risk	Physical risk	Because of much fat, family restaurant' foods are harmful to the health. Family restaurant's foods are the cause of digestive trouble. I worry about family restaurant's foods for diet control. Family restaurant's foods are the cause of adult diseases or fatness.
	Time risk	Food's service speed is slow. It's long waiting time at this restaurant. I worry about distance to family restaurant is too long. Speediness of complaint treatment is slow.
	Financial risk	Due to lack of personal expenses, I worry about payment at restaurant. Food's price is generally more expensive than other restaurant. Beverage's price is generally more expensive than other restaurant. I will control myself to use family restaurant for money problem.
	Performance risk	Contrary to my expectation, menu and service were not perfect. Because of insufficient quantity, I felt expensive food's price. On food's remaining, I felt regrettable using restaurant. Menu and actual food were often different.
	Psychological risk	Because of confused atmosphere, I felt unpleasant. Because of employee's over-kindness, I felt fretful. Because food isn't suit my taste, I felt unhappy. Because of employee's unkindness, I felt angry.
	Social risk	If using family restaurant, I feel that my colleagues remind me of a unsubstantial person. If using family restaurant, I feel that my colleagues remind me of a person with spend-thrift habits. If using family restaurant, I feel that my colleagues remind me of a person without sense of economy. If using family restaurant, I feel that my colleagues remind me of a boaster.

1. Although  $\chi^2$  was under 0.05, the most parts of adequacy numerical indexes had validity on account of near 1. Therefore reliability and validity of this study were confirmed.

*Testing the Structure Equation Model*

Table 2. CFA about tangible clue, perceived risk and overall satisfaction

Factors	Variables	Confirmatory factor analysis				
		Estimate	S.E.	C.R.	p	
Tangible clue	Physical evidence	v1	0.660	0.070	9.353	0.000
		v2	0.861	0.063	13.012	0.000
		v3	1.000	-	-	-
		v4	0.955	0.701	13.923	0.000
		v5	0.850	0.070	11.891	0.000
		v6	0.812	0.063	13.221	0.000
		v7	0.537	0.054	10.010	0.000
	Employee	v8	0.920	0.062	12.752	0.000
		v9	0.800	0.062	11.251	0.000
		v10	1.000	-	-	-
		v11	0.866	0.108	12.907	0.000
	Service process	v12	1.000	-	-	-
		v13	0.833	0.080	10.221	0.000
		v14	0.351	0.064	5.456	0.000
		v15	0.705	0.054	12.542	0.000
Perceived risk	Physical risk	v16	0.778	0.052	14.811	0.000
		v17	0.895	0.054	16.702	0.000
		v18	1.000	-	-	-
		v19	0.821	0.052	12.323	0.000
	Time risk	v20	0.700	0.046	16.512	0.000
		v21	0.911	0.048	19.654	0.000
		v22	0.958	0.070	11.837	0.000
	Financial risk	v23	1.000	-	-	-
		v24	0.641	0.050	12.701	0.000
v25		0.970	0.621	19.231	0.000	
Overall satisfaction	Performance risk	v26	0.927	0.049	17.589	0.000
		v27	1.000	-	-	-
		v28	1.000	-	-	-
	Psychological risk	v29	0.837	0.045	14.881	0.000
		v30	0.874	0.064	16.110	0.000
		v31	0.963	0.053	14.911	0.000
	Social risk	v32	0.751	0.071	10.372	0.000
		v33	0.869	0.074	11.869	0.000
		v34	1.000	-	-	-
		v35	0.778	0.070	11.360	0.000
Overall satisfaction	Social risk	v36	0.862	0.062	13.855	0.000
		v37	1.000	-	-	-
	v38	0.941	0.072	12.782	0.000	
	v39	0.618	0.073	8.455	0.000	
	v40	1.000	-	-	-	
	v41	0.833	0.052	14.791	0.000	
	v42	0.633	0.031	3.145	0.000	

$\chi^2=32.275, p<0.05, GFI=0.917, AGFI=0.912, PGFI=0.425, NFI=0.903, RMR=0.159$

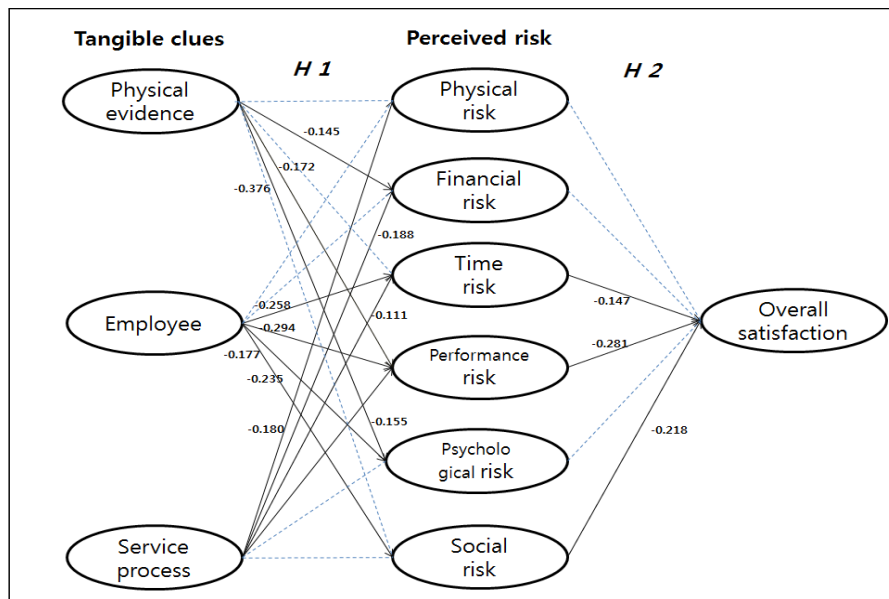


Figure 2. The last analysis-diagram of model.

In order to research the results of the models, we performed the structural equation model (Figure 2). Owing to the weakness of first analysis's adequacy, second analysis with adjustment of index limitation to 4. And good result showed like  $\chi^2=7.012$ ,  $p=0.231(>0.05)$ ,  $GFI=0.945(=1.0)$ ,  $AGFI=0.923(=1.0)$ ,  $PGFI=0.309$ ,  $NFI=0.910(=1.0)$ ,  $RMR=0.042(<0.05)$ ,  $RMSEA=0.000(<0.05)$ .

The first hypothesis (H 1) means that the three factors of tangible clue influence significantly the six dimensions of perceived risk. This hypothesis proved to be supported in that some tangible clues affected significantly parts of perceived risk. Physical evidence affected negatively (–) financial risk (estimate = –0.145, C.R. = –3.211,  $p=0.001$ ; performance risk (estimate = –0.172, C.R. = –3.215,  $p=0.001$ ), and psychological risk (estimate = –0.376, C.R. = –7.200,  $p=0.000$ ). We can infer that physical evidence reduce the psychological, performance and financial risk to buy foods with service at family restaurant in this research's result. Specifically, it proved that physical evidence had significantly the most negative influence on the psychological risk. As perception of risk is felt individually on account of different and intangible character of service, it is related to the uncertainty in the mental and psychological representation of service (Brent et al 2011). Meanwhile, regardless of whether the ser-

vice or products have a physical presence or not, it is a theory that consumer who are unable to develop a mental representation of service or products will have difficulty evaluating them (Guan 2010).

Buy the way, employee influenced negatively (–) time risk (estimate = –0.258, C.R. = –4.688,  $p=0.000$ ; performance risk (estimate = –0.294, C.R. = –5.501,  $p=0.000$ ); psychological risk (estimate = –0.177, C.R. = –3.392,  $p=0.001$ ), and social risk (estimate = –0.235, C.R. = –4.215,  $p=0.000$ ). On researching this result, we grasped that tangible clues from employee affected the most negatively performance risk. According to the previous research, it proved that employee's performance of service (ability of complaint treatment, etiquette and kindness, knowledge about products or service and external appearance or tidiness) induced customer's satisfaction (Pierre et al 2000; Jing & Mitchell 2013). And Karl et al (2003) presented that a primary factor about employee effected perceived risk of customer's purchasing decision and satisfaction in the hospitality industry.

At last, service process had negative influence on physical risk (estimate = –0.180, C.R. = –3.176,  $p=0.001$ ; time risk (estimate = –0.111, C.R. = –2.009,  $p=0.044$ ); financial risk (estimate = –0.188, C.R. = –3.371,  $p=0.000$ ); and performance risk (estimate = –0.155, C.R. = –2.909,  $p=0.004$ ). In the research between intangibility and

Table 3. Influence of tangible clue on perceived risk

Tangible clue	Result		Estimate	S.E.	C.R.	p
	Perceived risk					
Physical evidence	Physical risk		0.018	0.057	0.317	0.751
	Financial risk		-0.145	0.056	-3.211	0.001**
	Time risk		-0.073	0.055	-1.321	0.186
	Performance risk		-0.172	0.052	-3.215	0.001**
	Psychological risk		-0.376	0.053	-7.200	0.000***
	Social risk		-0.018	0.056	-0.315	0.753
Employ	Physical risk		-0.026	0.057	-0.453	0.651
	Financial risk		-0.087	0.056	-1.566	0.117
	Time risk		-0.258	0.055	-4.688	0.000***
	Performance risk		-0.294	0.053	-5.501	0.000***
	Psychological risk		-0.177	0.052	-3.392	0.001**
	Social risk		-0.235	0.056	-4.215	0.000***
Service process	Physical risk		-0.180	0.057	-3.371	0.001**
	Financial risk		-0.188	0.056	-3.371	0.000***
	Time risk		-0.111	0.055	-2.009	0.044*
	Performance risk		-0.155	0.053	-2.909	0.004**
	Psychological risk		-0.073	0.052	-1.409	0.159
	Social risk		-0.057	0.056	-1.026	0.305

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

perceived risk (Laroche et al 2004; Chang & Wu 2012), researchers argued that intangibility of service generated the perceived risk of customer's purchasing. And they persisted mental intangibility had the most significant effect on financial risk. Specially, on this study, service process had significantly the most negative influence on the financial risk. This means that service process has various factors of tangibility, and they influence positively customer's feel-

ing of mental assurance on buying food items at family restaurant without supposition of uncertain consequence and financial loss. At last, Hypothesis 1 was partially supported.

The second hypothesis(H 2) means that various perceived risks have significant influence on the customer's overall satisfaction. Overall satisfaction was influenced negatively(-) by time risk~estimate=-0.147, C.R.=-3.219,  $p=0.000$ ; performance risk~esti-

Table 4. Influence of perceived risk on overall satisfaction

Tangible clue	Result		Variables	Estimate	S.E.	C.R.	p
	Way						
Physical risk				-0.037	0.045	-0.817	0.414
Financial risk				0.017	0.045	0.378	0.706
Time risk	→	Overall satisfaction		-0.147	0.046	-3.219	0.000***
Performance risk				-0.281	0.046	-6.219	0.000***
Psychological risk				0.008	0.046	0.183	0.855
Social risk				-0.218	0.045	-4.789	0.000***

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .



mate= $-0.281$ , C.R.= $-6.219$ ,  $p=.000$ , and social risk ~ estimate= $-0.218$ , C.R.= $-4.789$ ,  $p=.000$ . The time to buy or consume food items at family restaurant had significant influence on satisfaction. Namely, customer thinks the time as money, and especially the time to wait in the shop creates perception of the time risk (Leclerc et al 1995; Gary & Rosa 2013). And performance risk and social risk affected negatively(−) customer's satisfaction. Specially, in the purchasing on the internet line, financial, psychological and performance risk proved to have significant influence on the customer's satisfaction (Bobbitt & Dabholkar 2001; Youjae Yi et al 2013). Thus, Hypothesis 2 was partially supported.

## CONCLUSION

This study conducted the questionnaire survey of customers at family restaurants in Seoul city and Busan city of South Korea. And this research furnishes theoretical and practical contributions to the service marketing and strategy literature. The results of this research provide partial support for the 2 propositions. At first, theoretical application is as follows.

This research confirmed a significant strong effect of tangible clue on the perceived risk. According to the results of analysis from tangible clue to perceived risk, 'physical evidence' affected negatively financial risk, performance risk and psychological risk. And 'employee' influenced negatively time risk, performance risk, psychological risk and social risk. 'Service process' had negative influence on physical risk, time risk, financial risk and performance risk. In research between intangibility and perceived risk, researchers argued that intangibility of service generates the perceived risk of customer's purchasing. In proportion to this result, Hypothesis 1 showed to support partially that specified tangible clue affected significantly parts of perceived risk. The previous research presented the confirmation that strong mental representations and specific definitions of the products were critical to the making tangibility of services (Mittal 2002; Brent et al 2011). In the study with Laroche et al (2004), especially physical intangibility emerged as the least important dimension of overall intangibility, with significant impact emerging for

goods. And they persisted that consumer had more difficulty evaluating physical intangibility of service than goods (Chang & Wu 2012).

And overall satisfaction was influenced negatively by various perceived risks. The concept of time in service process is service duration. And this means the sum between customer's waiting time and the time for service performance was like as total time of service delivery and contact time with customer. Especially, customer's waiting time at the restaurant is the original source of service delivery process (Yan et al 2013; Brent et al 2011). Therefore, food service corporation needs to improve suitable management of customer's waiting time, service speed and speediness of complaint treatment. On purchasing service, customer feels generally performance, psychological and social risk in the various perceived risk. The perceived risk arises in the various cases. Consumers are highly involved with the purchasing process, when there is little information about the product category (Christo 2002; Pi & Sangruang 2011), the product is new, the price is high, and the product has little or no tangible clue. Therefore, this means that these causes of customer's perceived risk in purchasing process can be reduced by presentation of tangible clue, strengthening relation with customer and definite information about service and goods.

In the second place, practical application is as follows. Physical evidences to reduce perceived risk of customer are composed of unique appearance of restaurant, differentiated interior, place for children and smoking area. Therefore food service corporations need to improve these variables properly. Meanwhile, Customers have stronger individual relations with service corporate and its employees, when they are likely to feel less perceived risk (Jing & Michell 2013). And they want to assist and support service corporate and employee through the positive expression of cooperation, protection and encouragement for them (Manuela & Sicilia 2013). Especially, because efforts with true service performance of employees influence positively repurchase and revisit of customers, food service corporations need to have best management for employee. Therefore, it is introduced continuous training, education and job satisfaction. Particularly it need to offer improvement of job environment, promotion, fair compensation

with salary and assistance of benefits such as health insurance, pensions and employee discounts.

At last, limitations and future research of this study is as follows. The first limitation of this study was the time when collecting and gathering the questionnaire from customers at each family restaurant. This means the considerable difference of the result according to the composition of the respondents (eg. the ratio of man vs. woman, housewife and special democratic category). Therefore, we decided the compound collection time of 2 parts, namely, lunch time for eating market's user owing to solve the physiological wants and dinner time for dining market's user in order to enjoy social and cultural needs. We performed questionnaire at PM. 2:00 to PM. 5:00 and PM. 7:00 to PM. 9:00 for 2 for two months.

Because of limited area collecting questionnaire in 2 cities. It means that this research may not be evaluated as the study for whole South Korea. Therefore, this study hopes to perform at various cities and areas in the future research.

The various forms exist in the hospitality industry, namely service sector, and each service sector has peculiar degree of tangibility, intangibility and other service's characters. Among the hospitality industry, the part of restaurant, while classified as a service, also has many tangible components such as the food, the packaging, and so on, namely means hybrid between tangibility and intangibility. This proposes the meaning that a significant difference of result is able to happen in same study with another service sector. Therefore, the continual research concerns the subject that the study of comparison with various service sectors needs to be carried out in the future.

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Received: 19 August, 2015  
Revised: 15 September, 2015  
Accepted: 15 October, 2015

## 유형적 근거가 지각된 위험 및 총만족에 미치는 영향 (패밀리레스토랑 고객을 대상으로)

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### 국문초록

본 연구는 패밀리레스토랑의 유형적 근거가 고객들의 지각된 위험 및 총만족에 미치는 영향을 알아보기 위한 것이었다. 자료 분석을 위하여 CFA와 SEM이 사용되었다. 유형적 근거는 3개의 요인으로, 지각된 위험은 6개의 요인으로 분석되었다. 분석결과, 유형적 근거 1 '물리적 증거'는 금전적 위험( $p < 0.01$ ), 성과적 위험( $p < 0.01$ ), 심리적 위험( $p < 0.001$ )에 부정적인 영향을 주었다. 유형적 근거 2 '종사원'은 시간적 위험( $p < 0.001$ ), 성과적 위험( $p < 0.001$ ), 심리적 위험( $p < 0.01$ ), 사회적 위험( $p < 0.001$ )에 부정적인 영향을 주었다. 한편 유형적 근거 3 '서비스 과정'은 신체적 위험( $p < 0.01$ ), 시간적 위험( $p < 0.05$ ), 금전적 위험( $p < 0.001$ ), 성과적 위험( $p < 0.01$ )에 부정적인 영향을 주었다. 그리고 지각된 위험 중에서 시간적 위험( $p < 0.001$ ), 성과적 위험( $p < 0.001$ ), 사회적 위험( $p < 0.001$ )은 고객의 총만족에 부정적인 영향을 주는 것으로 나타났다. 결국 본 연구의 결과를 통해 유형적 근거는 고객의 위험인지에 유의한 영향을 주었으며 또한 고객은 이에 따라 만족 혹은 불만을 하는 것으로 나타났다. 따라서 외식기업은 고객의 위험인지를 감소시키는 마케팅 전략으로써 뿐만 아니라 만족을 유도하는 중요한 대안으로써 유형적 근거를 지속적으로 관리할 필요가 있다.

주제어: 패밀리레스토랑, 유형적 근거, 지각된 위험, 총만족