448

“ " " ” “ ”
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210046
210046

1.

2018 8 42 , 2018
6 4.8552 60.6%

13YJA860024 KYCX17_
1198

448

2.

TAM

[1] 1

[2] 2

[3] 3 [4] 4

[5]

[6]

[7]

[8]

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[1] Yi-Shun Wang, Yu-Min Wang, Hsin-Hui Lin, Tzung-I Tang, Determinants of User Acceptance of Internet Banking: An Empirical Study , *International Journal of Service Industry Management*, 2003,14(5), pp.501-519 Hsu, C. L., Lu, H. P. Why Do People Play Online Games? An Extended TAM with Social Influences and Flow Experience , *Information & Management*, 2006, 41(7), pp.853-868.

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2006 2322-2339

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3

[5] 282
2009 7
2018 2

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2015 3

[7] 2007 5

[8] TAM 2015 6

1.

1 Engel Kollat & Blackwell[1]

2 1 2 3 4 5 6 [2] 7 8 9

2.

1

1

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[1] Engel, Kollat & Blackwell, *Consumer Behavior,* New York: Holt Rinehart & Winston, 1968.

[2] -

460 458 448 97.81%

44.9%

55.1% 16.7% 56.9% 26.4% [1]

1.

2 3 4

2

73.7%

2

			1	2	3	4	
			133 66.1%	44 21.9%	20 10.0%	4 2.0%	201 100.0%
			197 79.8%	40 16.2%	9 3.6%	1 0.4%	247 100.0%
			330 73.7%	84 18.8%	29 6.5%	5 1.1%	448 100.0%

1 2 3 4

3

			1	2	3	4	
			20 10.0%	41 20.4%	23 11.4%	117 58.2%	201 100.0%
			78 31.6%	53 21.5%	18 7.3%	98 39.7%	247 100.0%
			98 21.9%	94 21.0%	41 9.2%	215 48.0%	448 100.0%

1 1 2 1~2 3 2~3 4 3

3

48.0% 3

42.9% 2 2

3

9.2%

3 1

10.0%

3

39.7% 1 31.6%

4

			1	2	3	4	5	
			98 48.8%	53 26.4%	31 15.4%	9 4.4%	10 5.0%	201 100.0%
			169 68.5%	48 19.4%	19 7.7%	7 2.8%	4 1.6%	247 100.0%
			267 59.6%	101 22.5%	50 11.2%	16 3.6%	14 3.1%	448 100.0%

1 1 2 1~2 3 2~3 4
3~4 5 4

4

17.9%

1 1~2 22.5% 2

1

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[1]

68.5% 48.8%

2.

73.7%

6

			1	2	3	4	5	
			28	22	13	7	5	75
			37.3%	29.3%	17.3%	9.3%	6.7%	100.0%
			168	53	25	5	4	255
			65.9%	20.8%	9.8%	2.0%	1.6%	100.0%
			74	27	12	5	5	118
			60.7%	22.8%	10.1%	4.2%	4.2%	100.0%
			267	101	50	16	14	448
			59.6%	22.5%	11.2%	3.6%	3.1%	100.0%

1 1 2 1~2 3 2~3 4 3~4
5 4

Cronbach s Alpha 0.871 0.7 [1] KMO 0.860 0.5 [2] Bartlett Sig 0.000

a. 1 5 61.245% [3] Hinkin 0.4 0.4 [4] 5 0.4 14 7 14 7

7

	1	2	3	4	5
	.535	-.023	.187	.041	.385
	.040	.063	.007	.154	.779
	.233	.053	.738	.120	.212
	.046	.738	.208	.083	.073
	.119	.755	.160	.069	.037
	.295	.750	.141	.062	.066
	.197	.668	.073	.216	.265
	.606	.075	.354	.240	-.101
	.811	.242	.134	-.025	.041
	.813	.213	.095	.062	.058
	.666	.219	.043	.075	.277
	.068	.188	.111	.779	-.177
	.342	.035	.189	.693	.131
	-.097	.045	.007	.690	.248

X_1

X_2 X_3

X_4

X_5

b.

8

	X_1
	X_5
	X_2
	X_3
	X_4

8 SPSS

X_1 X_2

X_4

X_1=0.212× +0.244× +0.299× +0.295× +0.262×

X_2=0.229× +0.356× +0.386× +0.366×

X_4=0.443× +0.462× +0.398×

2 Cronbach s Alpha 0.718 0.7 KMO 0.5 Bartlett Sig 0.000

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[1] Cuieford Cronbach s Alpha 0.7

[2] Kaiser KMO 1 KMO 0.5

[3] Malhotra 1 60%

[4] Hinkin, T. R., Tracey, J. B., The Service Imperative:Factors Driving Meeting Effectiveness , *Cornell Hotel and Restaurant Administration Quarterly*, 1997, 44, pp.17-26.

Y =0.567× +0.567×

3

5 X_1 X_2

X_3 X_4 X_5

Y

H1 X_1 Y

H2 X_2 Y

H3 X_3 Y

H4 X_4 Y

H5 X_5 Y

9 F

		df		F	Sig
	155.645	5	31.129	47.224	.000
	291.355	442	.654		
	447.000	447			

10

	B( )	T	Sig	
X_1	.334	7.199	0.000	H1
X_2	.090	1.964	0.050	H2
X_3	.166	2.664	0.626	H3
X_4	.248	5.937	0.000	H4
X_5	.028	0.487	0.008	H5
	-.614			

9 10

$Y=-0.614+0.334\times X_1+0.090\times X_2+0.166\times X_3+0.248\times X_4+0.028\times X_5$

9 10% F=47.224 P<0.100

10 P 10% 3

P 10%

1 2 4 5

2.

1

44.9% 55.1%

11 1

8

6 Mann−Whitney U
7 Mann−Whitney U
8 Mann−Whitney U
9 Mann−Whitney U

H6 X_1

H7 X_2

H8 X_4

H9 X_5

11

5% X_1 X_5 P

0.005 0.030 0.05 6 9 1 X_1

X_5 X_2

X_4 P 0.097 0.141 0.05 2 X_2

X_4

[1]

2

16.7% 56.9% 26.4%

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[1]

2018 1

2.“ ”

3.“ ” Æ % ╤ Æ % ڪ DZ ɩ