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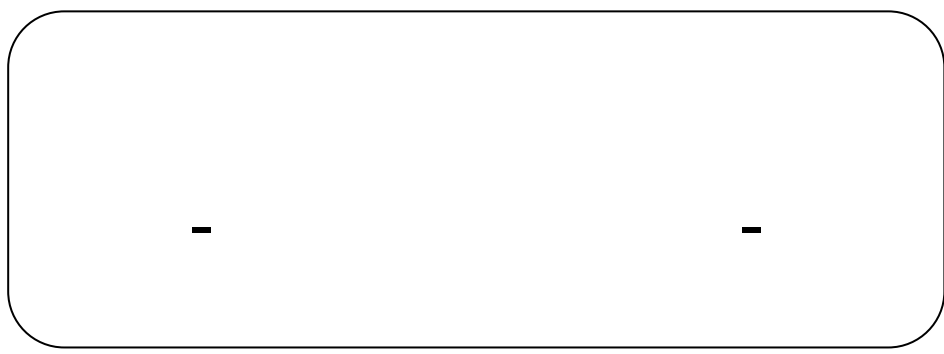
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128		3-3
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136		12-3
137		13-3
139		14-3
141	(ServQual)	15-3
141	(ServPerf)	16-3
142	(Weighted ServPerf)	17-3
143		18-3
143		19-3
145	(Model Summary of Multiple Regression)	20-3
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147	(Coefficients Analysis)	22-3

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27		4-1
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31		6-1
36		7-1
44	Service	8-1
46		9-1
47		10-1
67		1-2
74	(PZB,1985,1988)	2-2
76	.	3-2
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83		5-2
88	(PZB,1985)	6-2
92	(Extended Model of Service Quality).	7-2
95	.	8-2
102		9-2
105	(The Multilevel Model).	10-2
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167	(PZB,1988)	01
170	(PBZ,1991)	02
174	(PZB,1994b)	03
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(Parasuraman , Zeithaml and Berry, 1985)
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(Cronin and Taylor,1992) (ServPerf)



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:(2007) Ana Oliveira –Brochado and Rui Cunha Marques -

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. (Higher Education Performance) Hedperf

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:(2007) Izah Mohd Tahir and Nor Mazlina Abu Bakar -

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:(2008) B.T.Shaikh,N.Mobeen,S.L.Azam and F.Rabbani -

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:(2008) Maria Aparecida Gouvêa and Ana Carolina Raduan Masano -

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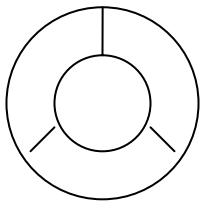
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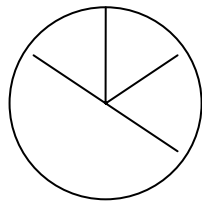
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¹ -Seglin,Jeffrey (1990),Cours Pratiques de Marketing en 12 Leçons ,Inter Editions,Paris ,P. 12.

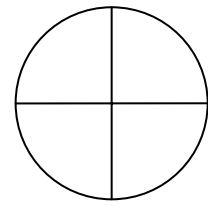
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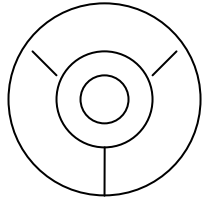
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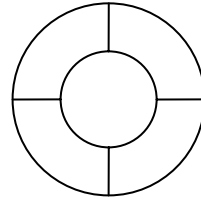
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(Kotler,1997).¹

» : (AMA,1975)

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(2005)

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² -Pras,Bernard (1999),Faire de la Recherche en Marketing ,Vuibert,Paris, P.298.

.«¹

» : (2004)

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»:(AMA,2007)

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»: (Kotler,2006)

.«⁵

¹ -Seglin,Jeffrey,Op.Cit.,P.9.

²-Kotler,p.,Keler,K.I.,Manceau,et D.,Dubois,B.(2006),Marketing Management,12^{ème} Edition,Pearson Education ,Paris,P. 6.

³ -American Marketing Association (2008),The American Marketing Association Releases New Definition for Marketing,P.1.
(<http://www.Marketingpower.com/AboutAMA/Documents/American%20Marketing%20Association%20Releases%20New%20definition%20for%20Marketing.pdf>) (20/09/2008).

.7 - - : (2004) -⁴

⁵-Kotler et al.,Op.Cit.,P. 6.

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(Brand)

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(Relationship Marketing)

(Webster,1992)

¹-Kotler et al.,Op.Cit.,P. 7.

(Achroli and Webster, 1992)¹.

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(Supply Chain)

(Delivery Value

System)

¹ -Pras, Bernard (1999), Op. Cit, P.338.

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(Kotler et al.,2006)

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» : Theodore Levitt (Marketing myopia)

¹ -Kotler et al.,Op.Cit.,PP.32-33.

² - Ibid,PP.17-27.

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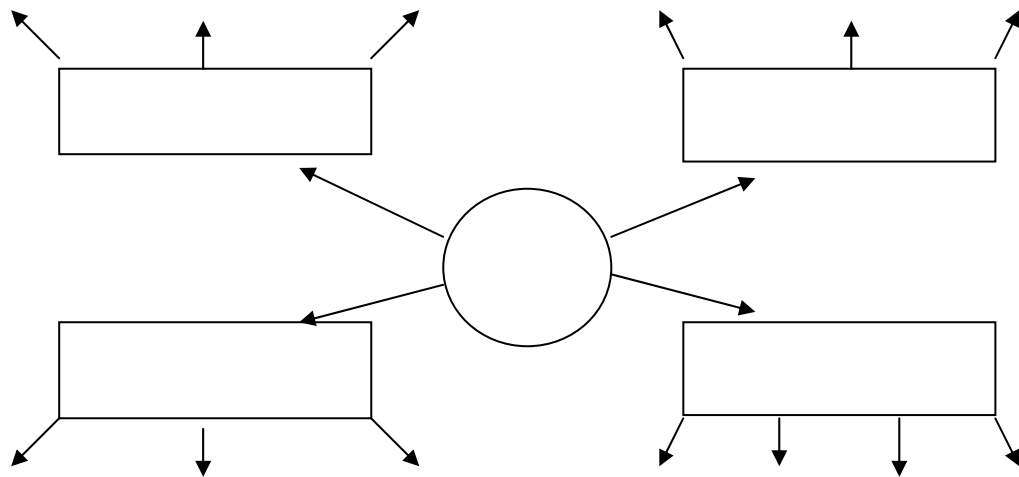
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Seglin,Jeffrey (1990),Op.Cit.,P.18.:

(Le Marketing Holiste) :

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Kotler et al.,Op.Cit.,P.22.:

(Un Marketing Relationnel): -1

(Customer
(Partner Relationship Relationship Management)
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(Christopher ;Payne and Ballantyne,1991)¹

(One to One)

(Un Marketing Intégré): -2

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(Synergie)

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¹ -Pras,Bernard,Op.Cit.,P.342.

(Un Marketing Omniprésent en Interne): -3

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(Un Marketing Socialement Responsable): -4

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(Le marketing Industriel) :

(Business to Business)

(B to B)

(Kotler et al.,2006)

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¹ -Védrine,Sylvie,Martin (2003),Initiation au Marketing : les Concepts-clés,Edition d'Organisation,Paris,PP.337-361.
² -Kotler et al.,Op.Cit.,PP.433-434.

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(Le marketing d'Achat) : -2

(Le Marketing Amont) (Le Marketing Achat)

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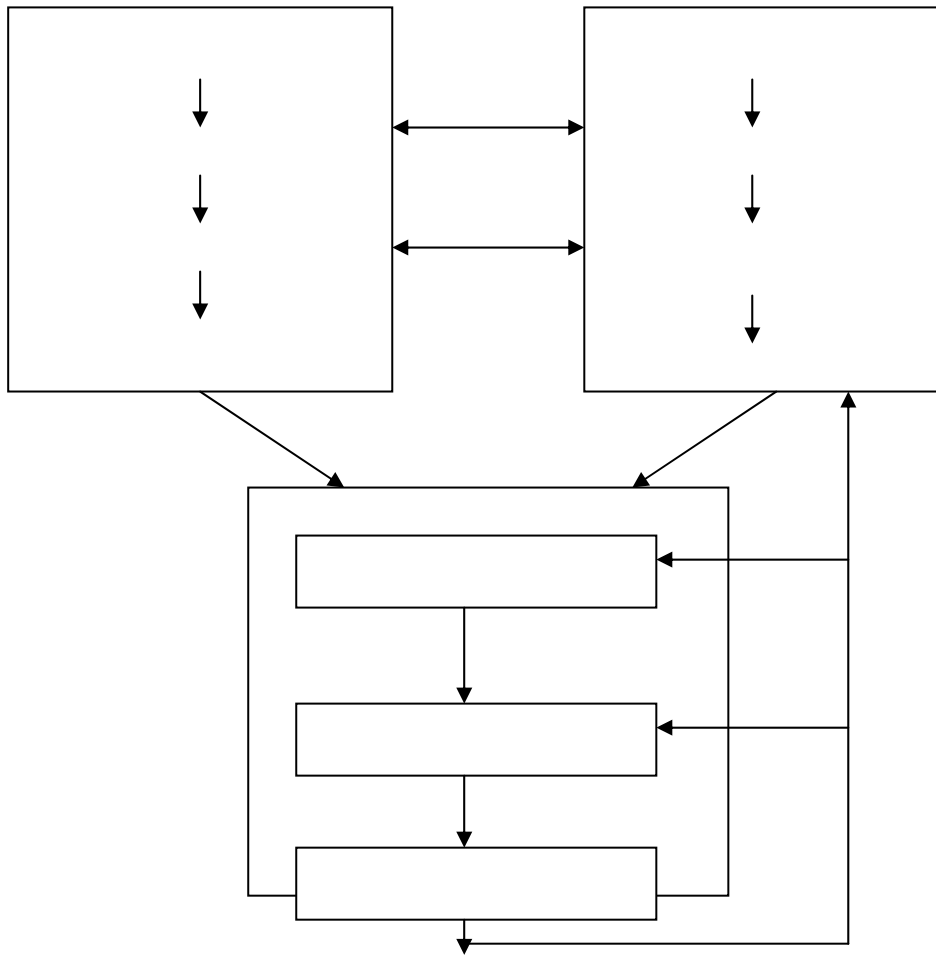
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(Système d'Informations

Fournisseurs)

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Védrine, Sylvie, Martin, Op. Cit., P.344. :

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(Le Marketing des Services) :

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(Le marketing Social) : -1

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(Le marketing Public) : -2

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Ibid.p.354.

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» : (AMA,1960)

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»: (Judd,1964)

» : (Lovelock,1983) «

: (Lovelock,1999) ²«

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) () » : (Vargo and Lusch,2004)

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» : (Grönroos,2006)

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» : (Kotler et al.,2006)

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¹ -Cook,David,P.,Goh,Chon-Hunt, and Chung,Chen,H.(1999),Service Typologies: a State of the Art Survey, Production and Operations Management, Vol.8,N°.3,P.319.

² -Vargo,Stephen,L., and Morgan,Fred,W.(2005),Services in Society and Academic Thought: an Historical Analysis, Journal of Macro Marketing,Vol.25,N°.1,P.49.

³-Lovelock,C.H., and Wright,K.Lauren (1999) ,Principles of Service Marketing and Management,2nd Ed,Prentice Hill,P.6.

⁴ -Vargo,Stephen,L., and Lusch Robert,F.(2004),The Four Service Marketing Myths: Remnants of Goods Based, Manufacturing Model, Journal of Service Research,Vol.6,N°.4,P.326.

⁵ -Grönroos.C.(2006),Adopting a Service Logic for Marketing, Marketing Theory,Vol.6,N.°3, P.323.

⁶ -Kotler et al.,Op.Cit .,P.462.

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(Kotler et al.,2006)

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¹ - Ibid,PP.462-463.

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(Service Process Matrix) :	Schmenner,R.W.,1986
- -	
()	Mersha,T.,1990
	Chase,R.B., and Hayes,1990
- Service Product-Service Process Matrix	Kellogg,and Nie,1995

Rohit,Verma, and Boyer,Kenneth,K.,(2000),Service Classification Management Challenges,Journal of :
Business Strategies,Vol.7,Issue,1,P.6.

(Lovelock,1983)

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(lovelock)

¹ - Ibid., P.7.

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(Lawrence, F. Cunningham, Young, Clifford, E., Ulaga Wolfgang, and ,

¹Monkyu, Lee, 2004)

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» : (Cunningham et al., 2004)

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(The main service and peripheral services)

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(The service package)

:(Normann, 1991)³

(Auxiliary services or

(The main or core service)

(Facilitator

(Peripheral services)

extras)
services).

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¹ -Baida et al., Op.Cit., P.466.

² -Ibid., P.467.

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«(Molecular Model)

(Shostack, G.Lynn,1977)

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(Total Market Entity) "

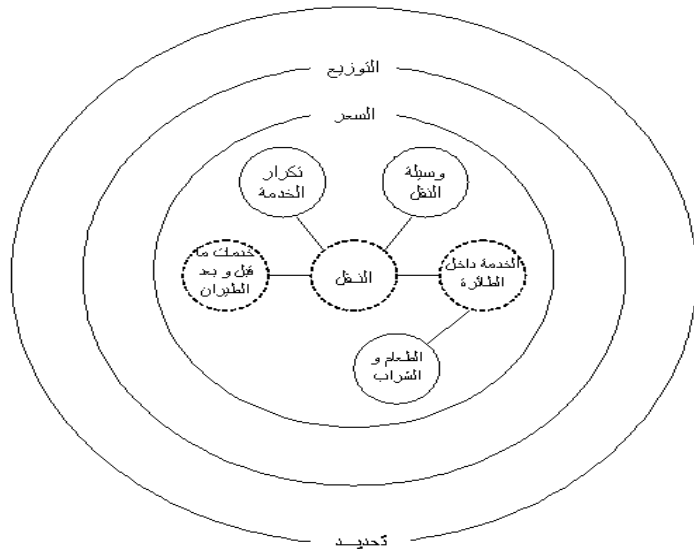
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Ibid., P.76.:

○ : عناصر ملموسة
○ : عناصر غير ملموسة
مكانة الخدمة التسويقية
التقييم على أساس الدلائل

¹ -Lovelock,C.H., and Wright,K.Lauren,Op.Cit.,P.142.

² -Shostack,G.L.(1977),Breaking Free From Marketing, Journal of Marketing, Vol.41, N°.2,P.74.
(<http://csb.ge/buba/files/sm/Breaking%20From%20Product%20Marketing.pdf>) (02/11/2008).

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(Eiglier & Langeard)²

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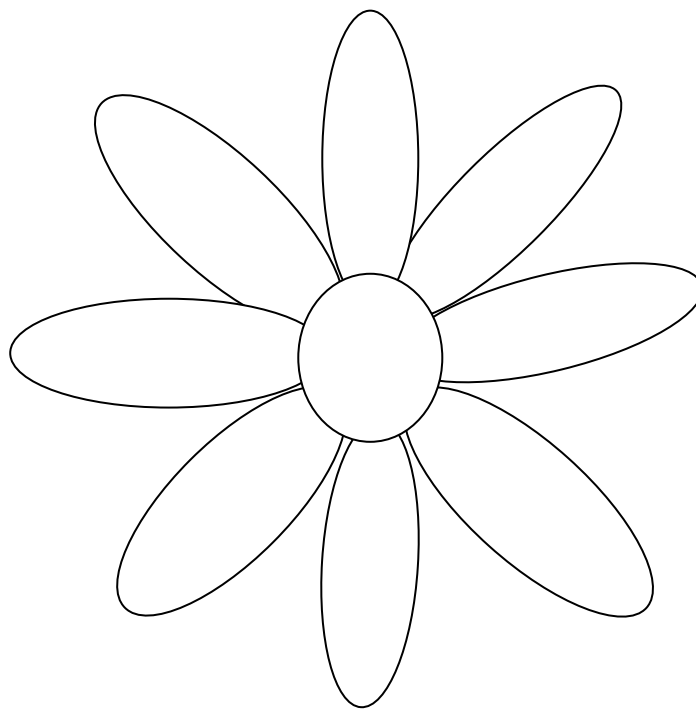
¹ -Ibid.,P.78.

² -Lovelock,C.H., and Wright,K.Lauren,Op.Cit.,P.143.

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Idem. :

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:(Facilitating supplementary services):

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(Enhancing supplementary services) :

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¹ -Ibid.,P.144.

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(Borden,Neil,1954)

(Mixer of Ingredients) ¹.

(Culliton,James,1948)

.²

(Product planning) -1

(Pricing) -2

(Branding) -3

(Channels of Distribution) -4

(Personnel Selling) -5

(Advertising) -6

(Promotion) -7

(Packaging) -8

(Display) -9

(Servicing) -10

(Physical Handling) -11

(Finding and Analysis) -12

» :

(Mccarthy,1964)

«³

: 4 P'S

(Promotion) (Place) (Price) (Product) -

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(Constantidines, 2006)

(Consumer Marketing) :

(Retail (Services Marketing) (Relationnel Marketing)

¹ -Borden,Neil (1984),The Concept of Marketing Mix, Journal of Advertising Research, Classics,Vol. II,P.7.

² - Ibid.,P.9.

³ -Goi,Chai,Lee (2005),Marketing Mix: A Review of 'P', Journal of Internet Banking and Commerce, Curtin University of Technology ,P.1.

:

() (Industrial Marketing) Marketing)
 .(Electronic Marketing)¹
 : -2

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: 4 P'S Participants - Physical Evidence - Process -) ()	Booms and Bitner,1981
- - - -		Brunner,1989
: - - -		Fryar,1991
: - - - -	: *	* Heuvel,1993
: - - - -		Beckwith,2001

Ibid.,PP.418-420.:

¹ -Constantinides,E.(2006),The Marketing Mix Revisited : Towards the 21st Century Marketing, Journal of Marketing Management ,University of Twente, Netherlands,P.409.

	(Lovelock and Wright,1999)	
(Integrated Service	(8 P'S)	
		Management)
		: ¹
)	(Products Elements) :	-1
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	(Place,Cyber Space, and Time) :	-2
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	(Process) :	-3
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	(Productivity and Quality)	-4
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	(People) :	-5
	:(Promotion and Education)	-6
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()	(Physical Evidence) :	-7
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	(Price and other User Outlays)	-8
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	(Service Marketing Triangle) (SMT)	:3-2-2-I

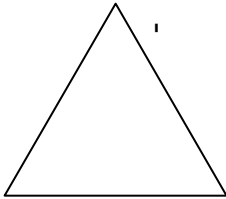
(Grönroos,1990)

.(Brown and Bitner,2006)² (Kotler,1994)

¹ -Lovelock,C.H.,and Wright,K.Lauren,Op.Cit.,PP.13-15.

² -Fisk,Raymond,P.(2008),Epilogue : Untangling the Employee-Customer Interface for Services, Journal of Management and Organisation, Vol.14, Issue 2,P.219.

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Ibid.,P.220.:

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(Sasser and Arbeit,1976 ;

Berry,1981;Greene et al.,1994;Cahill,1996 ;Hult et al.,2000)

(Piercy and Morgan,1991)

(Grönroos,1985 ;Heskett,1987 ;Grönroos,1994 ;Pfeffer and
Veiga,1999 ;Conduit and Mavondo,2001).

¹ -Hwang,Ing-San,and Chi,Der-Jang (2005),Relationships Among Internal Marketing, Employee Job Satisfaction and International Hotel Performance:An Empirical Study, International Journal of Management, Vol.22,Nº.2, P.286.

(Joseph,1996) :

(Cooper and Cronin,2000)

(Baket et al.,1994) :

(Pitt and Foreman,1999 ;Cahill,1996)

(Greene et ()
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(Kotler,2000)

al.,1994)

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» : (Grönroos,2006)

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(Grönroos,1984)

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(Brown and Bitner,2006)

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¹ -Ibid.,P.285.

² -Grönroos,C.,Op.Cit.,P.321.

³ -Grönroos,C. (1984),A Service Quality Model and its Marketing Implications, European Journal of Marketing, Vol.18,N° 4,P.39.

⁴ -Fisk,Raymond,P.,Op.Cit.,P.220.

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(Zeithaml, Parasuraman and Berry, 1985)¹

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1983 1963

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(Regan, 1963)

(Sasser, Olsen and Wyckoff, 1978)

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) (Simultaneity)

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(Inseparability)²

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(Zeithaml et al., 1985)

*(I.H.I.P.)

(I.H.I.P.)

(Judd, 1964 ; Rathmell, 1966, 1974)

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(Adam Smith 1776/1969)

(Wealth of Nations)

() (Immatériel)

(Say 1803/1964)

(Simultaneity)

¹ -Zeithaml, Valarie, A., Parasuraman, A., and Berry, L.L. (1985), Problems and Strategies in Services Marketing, Journal of Marketing, Vol.49, P.34.

² -Lovell, C.H., and Gumesson, Evert, (2004), Whither Services Marketing ? in Search of a New Paradigm and Fresh Perspectives, Journal of Service Research, Vol.7, N°.1, P.23.

(Intangibility, Heterogeneity, Inseparability, Perishability)

(I.H.I.P.) *

(Chmberlin,1933,1962)
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(Robinson,1933,1969)
(Perfect and Imperfect Competition)

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(Intangibility) : - 1

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(Bateson,1979)²
(Shostack,1977)
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» : (Rust,Zahorik and Keiningham,1996)⁴

»: (Lovelock,1991) ««

» : (Zeithaml and Bitner,1996) ««

(Webster's New World Dictionary,1994) «

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(Breivik and Troye,1996)

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¹ -Lovelock,C.H.,and Gummesson,Evert,Op.Cit.,PP.24-25.

² -Idem.

³ -Shostack ,G.L.,Op.Cit.,P.73.

⁴ -Banwari,Mittal (1999),The Advertising of Services: Meeting the Challenge of Intangibility, Journal of Service Research, Vol.2,N°.1,PP.100-101.

(Abstractness) :

(Generality VS. Specificity) :

(Specific)()

(Darby and Karni,1973) (Nonsearchibility) :

.(Credence)() (Experience) (Search) :

(Banwari, Mittal,1999)

(Inseperability) : -2

(Beaven and ¹

Scotti,1990;Zeithaml and Bitner,2003)

*(Normann)

(The Moment of Truth)

¹ -Vargo,S.L., and Lusch,R.F,Op.Cit.,P.329.
1978

(Heterogeneity) () -3

(Heterogeneity) (Pride and Ferrell,2003)

) (Variability) (Kotler,2003)

. ¹ (Inconsistency) (Kerin et al.,2003) (

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(Perishability) : -4

(Management of Demand)

(Perishability) (Inventory) (Kerin et al.,2003)

» : (Gummesson,2000)

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¹-Lovelock,C.H., and Gummesson,E.,Op.Cit.,P.28.

²-Lovelock,C.H. and Wright,K.L.,Op.Cit,P.12.

³-Vargo,S.L., and Lusch,R.F.,Op.Cit.,P.331.

:

(NonOwnership) : -5

(Judd,1964,Rathmell,1974)

(Rental/Access)

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() (Rented Goods and Services) -

: (Place and Space Rentals) -

(Labor and Expertise Rentals) :

:(Physical Facility Access and Usage) -

.() (Network Access and Usage) -

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(Pine and Gilmore,1999) ««

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(O’Sullivan and Spangler,1998)²

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(Functional Clues) : (Haeckel et al.,2003)³

(Human Clues) (Mechanic Clues)

(What) ' ' :

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(How)

¹- Knustson,Bonnie,J.,and Beck,Jeffrey,A.(2003),Identifying Dimensions of the Experience Construct: Development of the Model ,Journal of Quality Assurance in Tourism,Vol.4,N.°34,P.24.
² -Ibid.,P.26.
³-Berry,L.L.,Eileen,A.Wall, and Carbone,P.Lewis,(2006),Service Clues and Customer Assessment of the Service Experience:Lessons from Marketing, Academy of Management Perspectives,PP.44-45.

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: -3-3-2-I

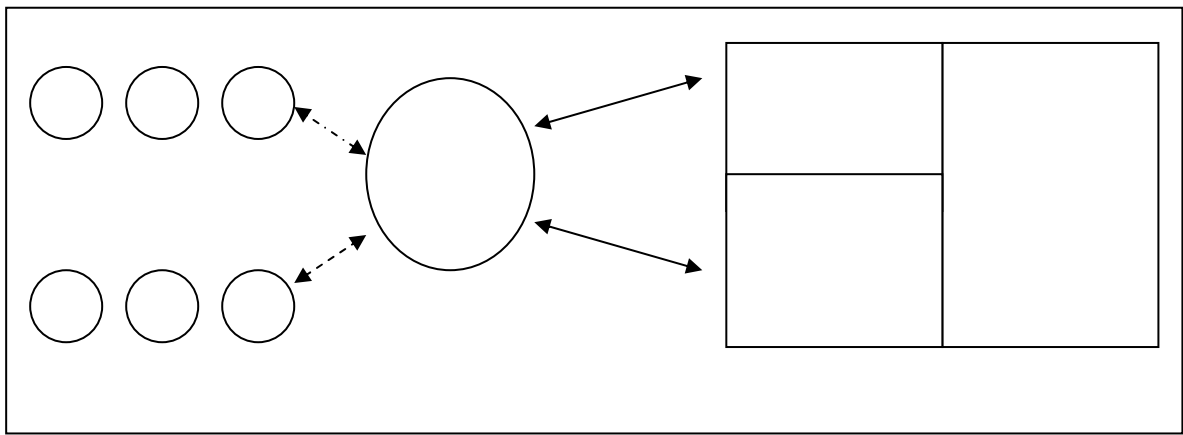
:
(Servuction)

(Service (Eiglier and Langeard,1987)

Encounter)

(Servuction)

Servuction -8.1



Lovelock,C.H., and Wright,K.L.,Op.Cit.,P.60.:

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¹-Gumesson,E. (2007),Exit Services Marketing-Enter Service Marketing, Journal of Customer Behaviour,Vol. 6, N.º2,PP.122-123.

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: (Servicescapes) (Bitner,1992)

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(Back-

(Support Staff)

(Backstage)

(Backroom)

Office)

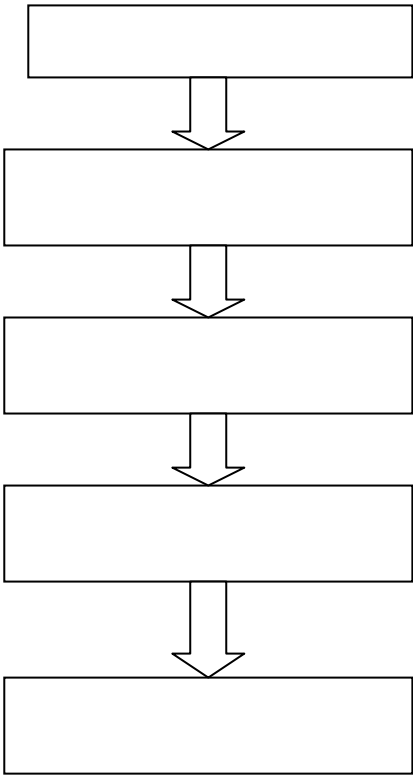
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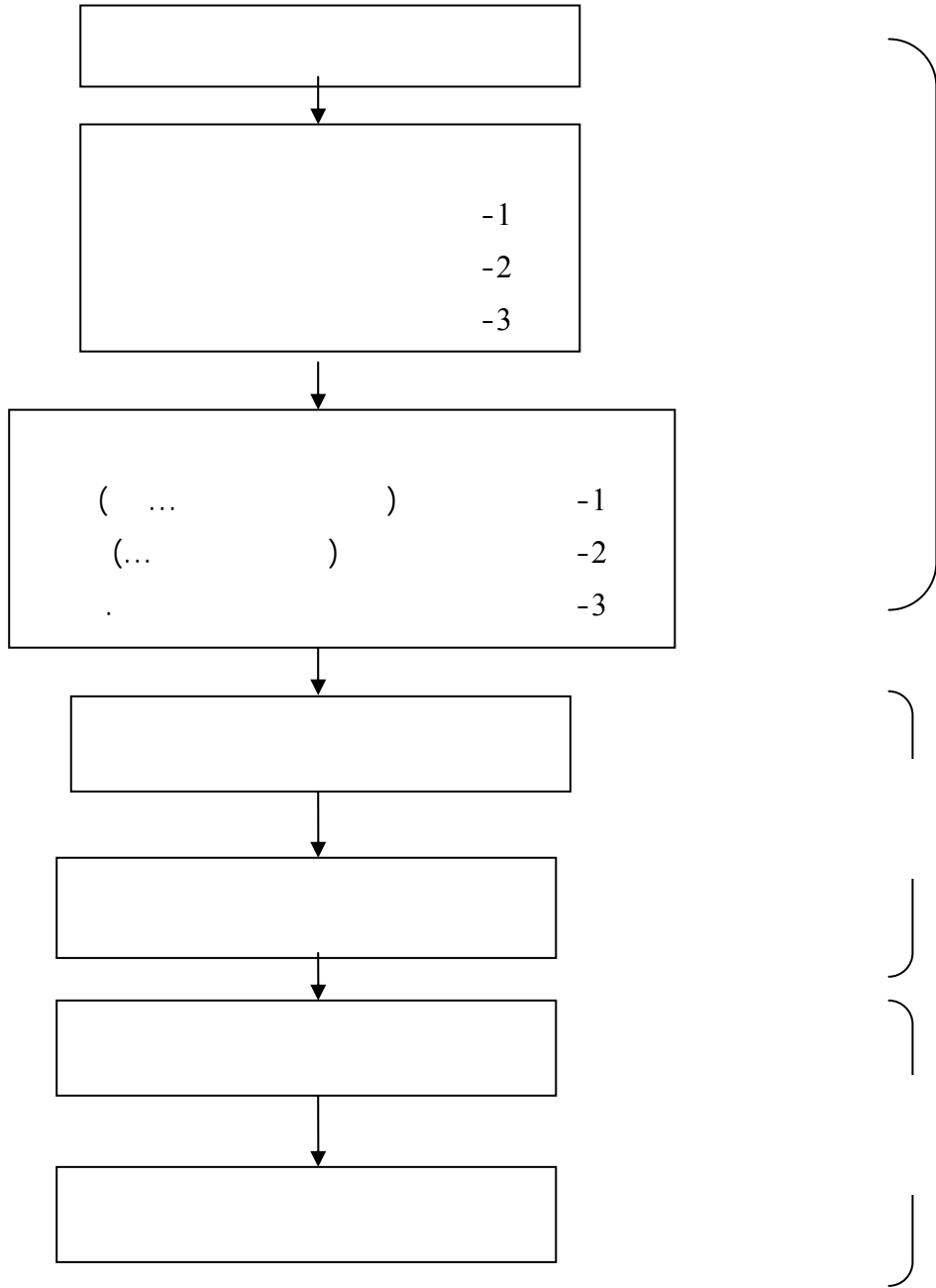
-9.1



Kotler et al.,Op.Cit.,P.229. :

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-10.1



Lovelock;C.H., and Wright,K.L.,Op.Cit.,P.88.:

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-1-3-I

-1 -1-3-I

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»: (Marsh,1985)

»: ««

_____ : (2001) -¹

.52

»: (Hodages,1986) ««

. «¹

»:

. «²

(1992)

(Rosenberg,1977)

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: -2-2-3-I

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-4-2-3-I

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-5-2-3-I

(Consumerism)

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-6-2-3-I

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»: (Kotler et al.,2006)

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(2007) -¹

²-Kotler et al.,Op.Cit.,P.430.

.262-256

(2006) -³

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(Quality Inspection Stage):

-1-1-1-II

(Quality Control Stage):

-2-1-1-II

(Dale Besterfield)

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(Quality Assurance):

-3-1-1-II

(Total Quality Management):

-4-1-1-II

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(2007) :
.50-49

:2-1-II

: **-1-2-1-II**

(1980) :
.¹ (Qualitas)

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:(American Society for Quality) -1

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.² -

.7 -1

² -Kai, Yang, and El-Haik, Basem (2003),Design for Six Sigma: A Roadmap for Product Development,McGraw-Hill,New York, P.2.

	(Juran,1999)	-2
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"	"	" -
	"	" -
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	" "	
"	" (Philip Crosby,1979)	-3
2"	" (Kaoru Ishikawa,1984)	-4
"	": (AFNOR)	-5
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"	2000 ISO 2000	-6
	"4	

¹ -Juran,Joseph M., and Godfrey, A. Blanton (1999),Juran's Quality Handbook, 5th ED, McGraw-Hill, New York, PP. 2.1-2.2.
² - Détrie,Phillippe (2001),Conduire une Démarche Qualité ,4^{ème} ED, Editions d'Organisation, Paris, P. 20.
³ -Brassart, U., and Panazol,J.M.(1992), Lexique de Marketing et Techniques Commerciales, Hachette Technique, Paris, P.177.
⁴ -Seddiki, Abdallah (2003), Management de la Qualité: de l'inspection a l'esprit kaizen,Office des Publications Universitaires, Alger, P. 23.

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:2.2

	(Customer-based) -1
	(Manufacturing-based) -2
	(Product-based) -3
	(Value-based) -4
	(Transcendent) -5

.17 (2006) :

: -2-2-1-II

(David A.Garvin,1988)

:3.2

:	Performance Features Conformance Reliability Durability Service Response Aesthetics Reputation

Kai,Yang, and El-Haik,Basem, Op.Cit.,P. 3.:

: -3-2-1-II

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": (AFCERQ) -1

"1

¹ -Brassart, U., Panazol, J.M., Op.Cit., P. 177.

": (Crosby,1969) -2

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": (British Standards Institute) -3

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": (Feigenbaum) -4

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: „3 (1993)) -5

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(2007) -1

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«(2002)»

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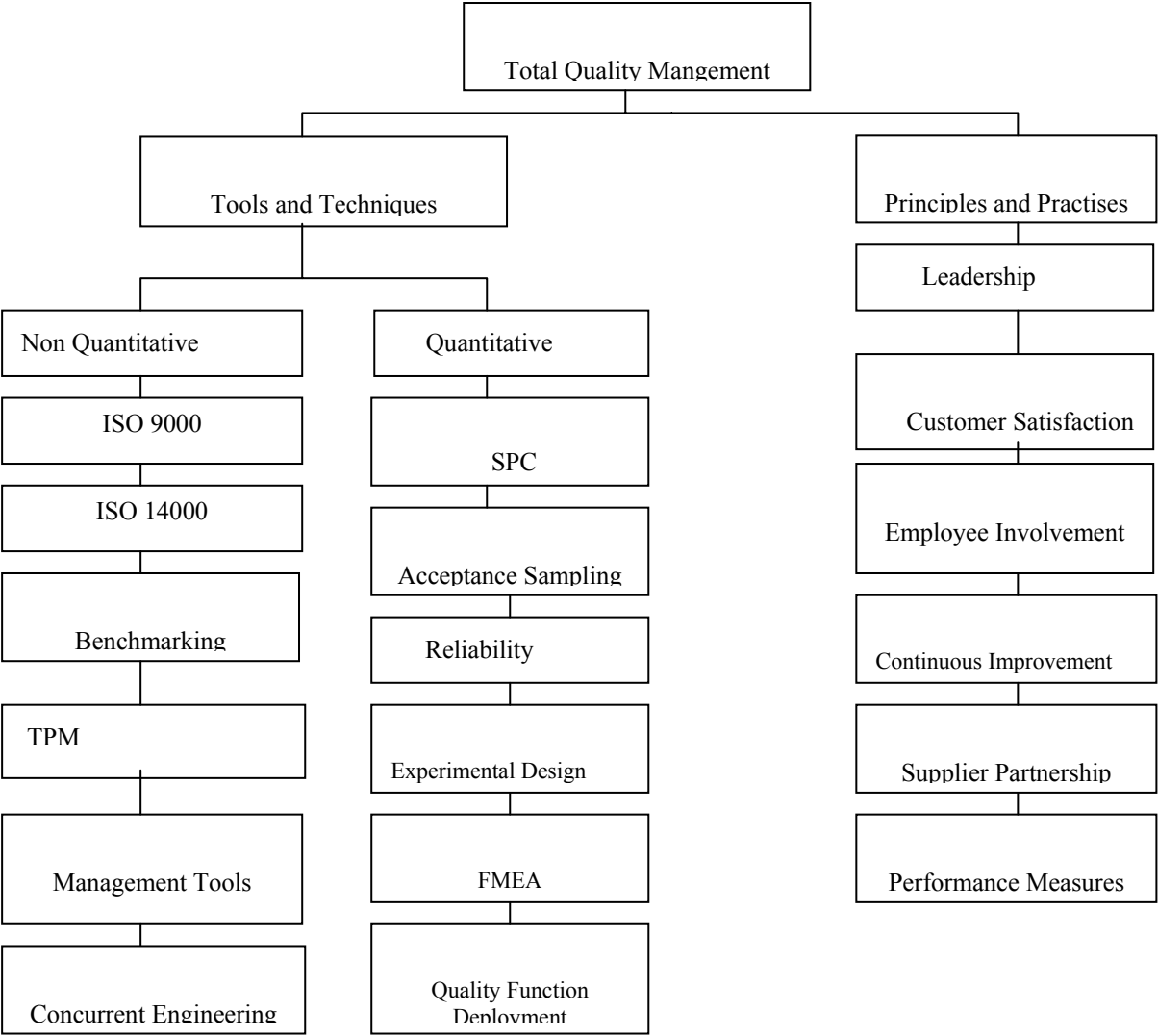
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(Besterfield,2001)

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: (Statistical Process Control) •

: (Acceptance Sampling) •

:(Reliability) •

:(Experimental Design) •

: (FMEA) •

: (Quality Function Deployment) •

(/)

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– ISO : ISO14000 ISO 9000 •

ISO ISO 9000

14000

: (Benchmarking) •

:(Total Productive Maintenance) •

(Affinity Diagram) :(Management Tools) •

(Prioritization (Tree Diagram) (Interrelationship Diagram)

(Process Decision Chart) (Matrix Diagram) Matrices)

(Activity Network Chart) .

:(Concurrent Engineering) •

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":(Grönroos,1984)

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² - Grönroos,C.,Op.Cit., P.37.

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	:	¹ (Grönroos,1984)	
	:	:(Technical Quality)	-
		:(Functional Quality)	-
		:(Corporate Image)	-
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		(Parasuraman et al.,1985)	
	:		
(Securities Brokerage)	(Credit Card)	(Retail Banking)	
(Focus	(Product Repair and Maintenance)		
	²	Group)	
		:(Reliability)	-1
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		:(Responsiveness)	-2
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:		:(Competence)	-3
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¹- Grönroos,C.,Op.Cit., PP. 38-39.

²- Parasuraman,A.,Zeithaml, Valarie A., and Berry, Leonard L.,Op.Cit.,P. 47.

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:(Access)	-4
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:(Courtesy)	-5
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:(Communication)	-6
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:(Credibility)	-7
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:(Security)	-8
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(PZB,1988)

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:(Tangibles) -1

:(Reliability) -2

:(Responsiveness) -3

:(Security) -4

:(Empathy) -5

²(Dagger and Sweeney,2007)

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:(Interaction) -1

:(Outcome) -2

:(Expertise) -3

:(Atmosphere) -4

:(Tangibles) -5

:(Timeliness) -6

:(Operation) -7

¹ - Parasuraman,A.,Zeithaml, Valarie A., and Berry, Leonard L.(1988), Servqual : A Multiple Item Scale for Measuring Consumer Perceptions of Service Quality, Journal of Retailing, Vol.64, N°.1, P. 23.

² -Dagger,Tracey S., and Sweeney, Jullian C.(2007), Service Quality Attribute Weights: How do Novice and Longer-term Customers Construct Service Quality Perceptions ?, Journal of Service Research, Vol.10, N° .1, PP. 37-38.

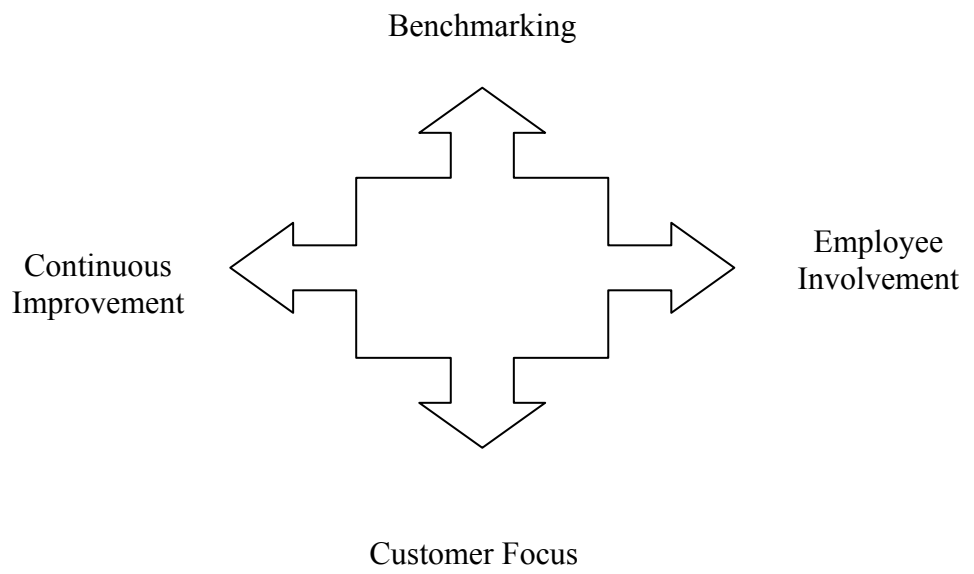
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.133

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(Participative Management)

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(Customer

Orientation

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(Industry

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Leaders)

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-2-2-II

: (Customer Satisfaction)

-1-2-2-I

¹(Edvardsson et al.,2000)

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":(Hunt,1977)

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"2

":(Westbrook,1980)

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¹ -Ueltschy,Linda C.,Laroche,Michel,Tamalia,Robert D., and Yannopoulos,Peter (2004), Cross-Culturel Invariance of Measures of Satisfaction and Service Quality, Journal of Business Research, Vol.,57,P. 902.

² -Wallin,Tor Andreassen, and Lervik,Line (1999),Perceived Relative Attractiveness Today and Tomorrow as Predictors of Future Repurchase Intention, Journal of Service Research,Vol.2,Nº.2,P. 165.

"	":(Oliver,1981)	-3
":	(Rust and Oliver,1994)	-4
"1	":	
"2	(Cronin and Taylor,1994)	-5
"	":(Lovelock and Wright,1999)	-6
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"4	":(Kotler et al.,2006)	-7
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(Transaction-Specific Satisfaction)		
	(Cumulative Customer Satisfaction) ⁵	

(The /

(Attribution (The Equity Theory) Expectancy-Disconfirmation Theory)

(Dissonance Theory) (The value-Percept Theory) Theory)

- (The Comparison Level) (The Contrast Theory)

(The Evaluative Congruity Theory) (Importance-Performance Theory)

.⁶(Yi,1990)

¹ -Petrick,James F.(2004),The Roles of Quality,Value,and Satisfaction in Predicting Cruise Passenger's Behavioral Intentions, Journal of Travel Research, Vol.42,N^o.4, P. 397.

² - Cronin,J.J.,and Taylor,S.A.(1994), Op.Cit.,P.126.

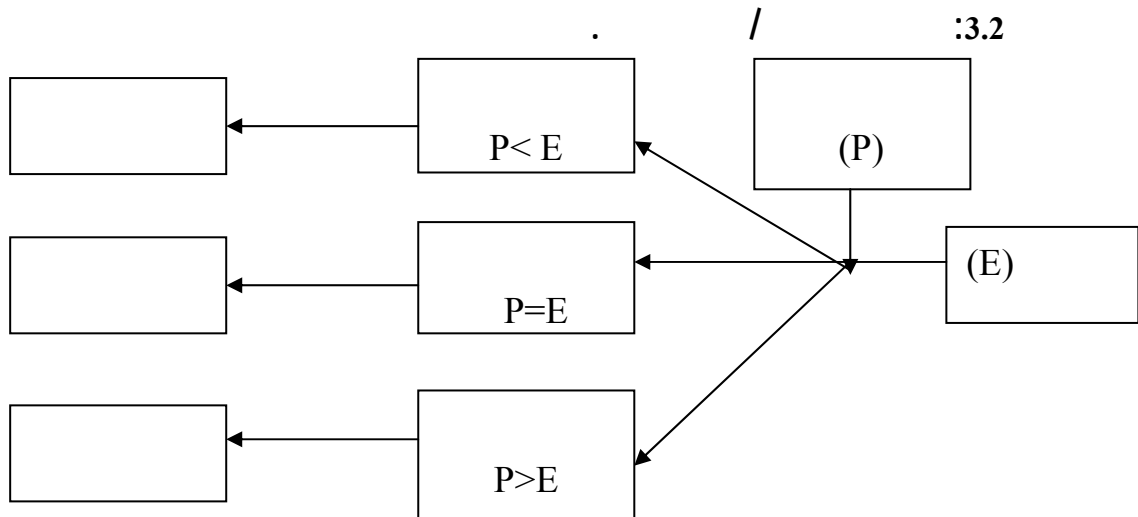
³ -Lovelock,C., and Wright,K.L.,Op.Cit., P.87.

⁴ - Kotler,p.,Keler,K.I.,Manceau,D.,Dubois,B.,Op.Cit., P.172.

⁵-Sheau,Yap Fen, and Lian, Kew Mei (2007),Service Quality and Customer Satisfaction: Antecedents of Customer Re-patronage Intentions, Sunway Academic Journal,Vol.4, P. 61.

⁶ -Yüksel, Atila, and Yüksel,Fisun (2001),The Expectancy-Disconfirmation Paradigm: A Critique, Journal of Hospitality and Tourism Research, Vol.25,N^o.2, P. 107.

(Oliver,1980) (Expectancy-Disconfirmation Paradigm)(EDP) /



Bordia,Sarbari,Wales,Lynn, and Pittam,Jeffrey (2006),The Role of Student Expectation in Tesol:Opening A Research Agenda,Tesol in Context, Journal of ACTA, Vol.16,N°.1,P. 12.

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(Customer Loyalty)

-2-2-2-II

"1 (Fornell et al.,1996)
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 2(Gremler and Brown,1996)
 (Cognitive (Attitudinal Loyalty) (Behavioral Loyalty)
 Loyalty).
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 (Day,1969)
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 "2
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 (Oliver,1997)
 "4

¹ -Gustafsson,Anders, and Johnson,Michael D.(2004),Determining Attribute Importance in A Service Satisfaction Model, Journal of Service Research,Vol.7,N°.2,P. 125.
²-Gremler,D.Dwayne, and Brown,W.Stephen (1996),Service Loyalty: its Nature,Importance, and Implications,in Advancing Service Quality: a Global Perspective,Bo Edvardson,Stephen W.Brown,Robert Johnson,and Eberhard E.Scheuing,eds.New York:St.John's University, International Service Quality Association,PP.172-173.
³ -Ibid,P. 173.
⁴ -Xiaoyun,Han,Kwortnik Jr.,Robert J., and Chunxiao,Wang (2008),Service Loyalty: An Integrative Model and Examination Across Service Contexts, Journal of Service Research, Vol.11,N°.1.,P. 23.

" : (Lovelock and Wright,1999)

"1

" : (Kotler et al.,2006)

"2

³(Zeithaml,Berry and Parasuraman,1996)

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⁴(Spreng and Singh,1993)

(Bitner,1990 ;Carmen,1990 ;Boulding

5

et al.,1993 ;Spreng and Mackoy,1996)

(Cronin and

(Which the Antecedent)

Taylor,1992)

(Parasuraman , Zeithaml and Berry , 1994)

¹-Lovelock,C.,and Wright,K.L.,Op.Cit., P.104.

²- Kotler,p.,Keler,K.I.,Manceau,D.,Dubois,B.,Op.Cit.,P. 185.

³-Zeithaml,Valarie A.,Berry,L.L., and Parasuraman,A.(1996),The Behavioural Consequences of Service Quality,Journal of Marketing,Vol.60,N° .2,P. 38.

⁴-Namkung,Young, and Jang,SooCheong (Shawn)(2007),Does Food Quality Really Matter in Restaurants ? Its Impact on Customer Satisfaction and Behavioural Intentions, Journal of Hospitality and Tourism Research, Vol.31,N° .3,P. 391.

⁵-Sheau,Yap Fen, and Lian, Kew Mei,Op.Cit.,P. 62.

(PZB,1988) .

)¹

(PZB,1988)²

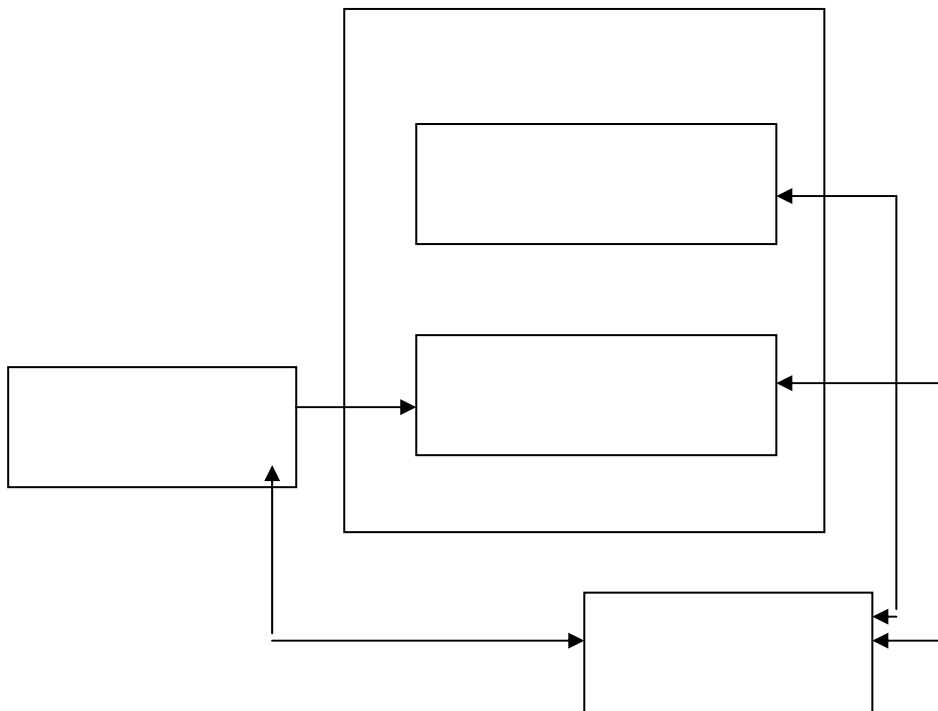
(Desires or Wants)

(Should offer)

(Would offer)

(Predictions)

:4.2



Zeithaml, V.A., Berry, L.L., and Parasuraman, A., (1993), The Nature and Determinants of Customer Expectations of Service, Journal of the Academy of Marketing Science Vol.21, N.°1, P.8.

¹-McCollough, Michael A. (2000), The Effect of Perceived Justice and Attributions Regarding Service Failure and Recovery on Post-recovery Customer Satisfaction and Service Quality Attitudes, Journal of Hospitality and Tourism Research, Vol.24, N.°4, P. 427.

²- Parasuraman, A., Zeithaml, Valarie A., and Berry, Leonard L., Op.Cit., P 17.

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:4.2

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Sheau, Yap Fen, and Lian, Kew Mei, Op.Cit., P. 62 :

(Fullerton and Taylor, 2002)

(Satisfaction as :

(Non-Linear Effects (Satisfaction as Moderator) Mediator
(Non-Linear Effects of Satisfaction) of Service Quality)

¹

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¹-Fullerton, Gordon, and Taylor, Shirley (2002), Mediating, Interactive, and Non-linear Effects in Service Quality and Satisfaction with Services Research, Canadian Journal of Administrative Sciences, Vol. 19, N^o. 2, PP. 126-127.

(Moderate)

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(Customer Delight)

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(Fullerton and Taylor,2002)

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(Petrick,2004)

(Namkung et al.,2007)

(Sheau et al.,2007)

(PZB,1994)

(Cronin and Taylor,1992)

(Gremler and Brown,1996)

)(Switching costs) :

(Interpersonal ¹

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Bonds)

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²(Oakland,1995)

(Crosby,1984)

(Pearson,1999)

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³(PZB,1985)

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(PZB,1985)

¹- Gremler,D.Dwayne, and Brown,W.Stephen,Op.Cit.,P. 174.

,(2002)

²

(www.moeforum.net/vb1/uploaded/80_1182447633.zip) (15/02/2009).

³- Parasuraman,A.,Zeithaml, Valarie A., and Berry, Leonard L.,Op.Cit.,P. 48.

(/)
()

(Seth,N.,

19¹ Deshmukh,S.G., and Vrat,P.,2005)

:1-3-II

-1-1-3-II

(ServQual) (Service Quality)

(Perceptions-Minus- (The Gaps Model) :

(Different Scores) . Expectations)

1985 (Parasuraman,Zeithaml and Berry)

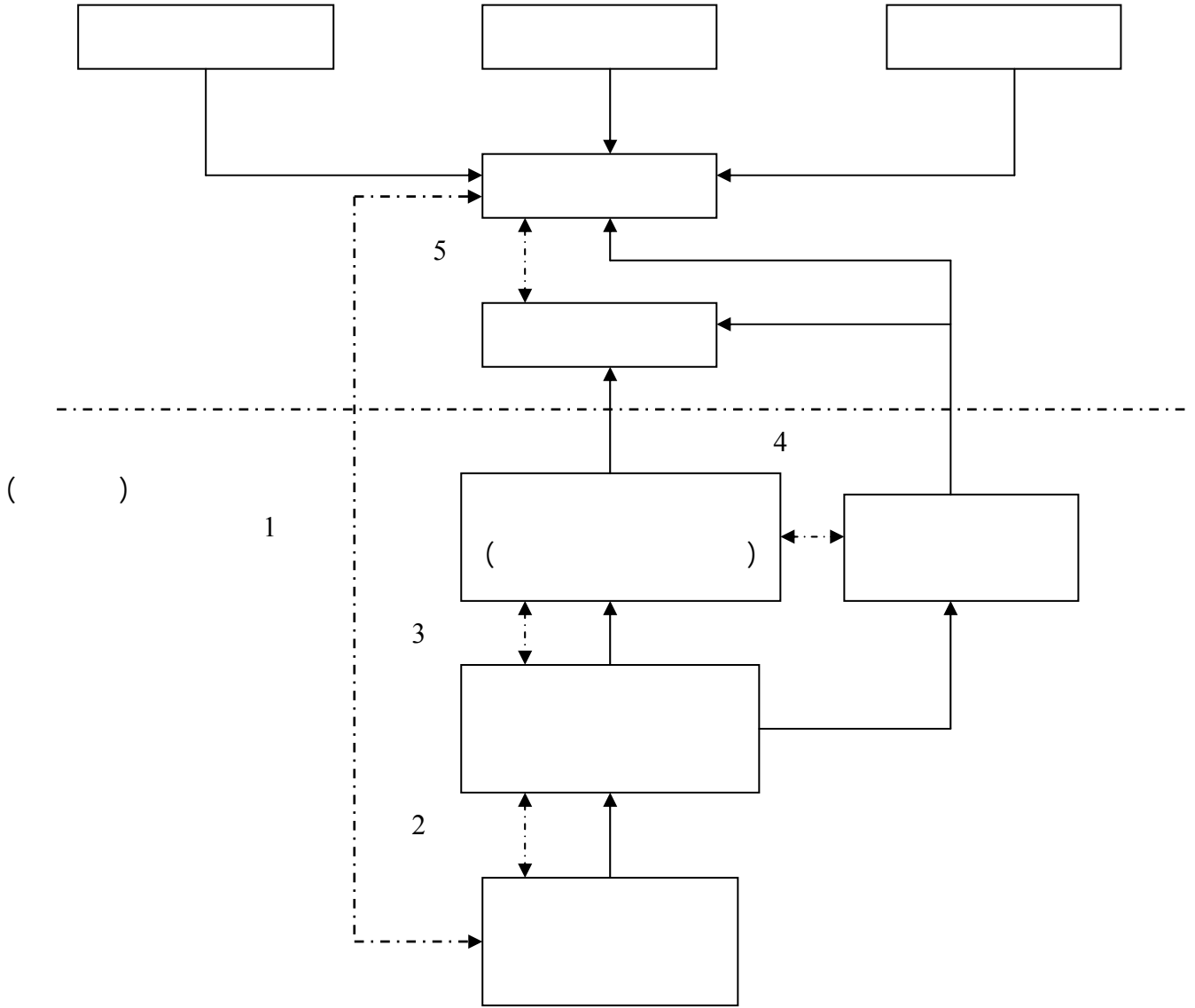
)

(

¹ - Seth,N., Deshmukh,S.G., and Vrat,P.(2005),Service Quality Models: a Review, International Journal of Quality and Reliability Management, Vol.22,N°9,P.915.

(PZB,1985)

:5.2



Parasuraman,A.,Zeithaml, Valarie A., and Berry, Leonard L.,Op.Cit.,P 44. :

(External

Measurement)

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(Internal Measurement)

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:	(ZBP,1988) ¹	:	
:	*(Marketing Research Orientation)(-)	:	-1
		:	-
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:	:(Upward Communication)(-)	:	-2
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	(Levels of Management) *(+)	:	-3
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		:	-
:	:(Management Commitment to Service Quality)(-)	:	-1
		:	-
		:	-
		:	-
	:(Goal Setting)(-)	:	-2
		:	-
	:(Task Standardization) (-)	:	-3
		:	-

¹-Zeithaml,V.A.,Berry,L.L., and Parasuraman,A.(1988),Communication and Control Processes in the Delivery of Service Quality, Journal of Marketing, Vol.52,PP. 38-44.

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(-) -*

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:(Perception of Feasibility)(-)	-4
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. ¹ (Service Performance Gap)	-
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:(Team Work)(-)	-1
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:(Employee-Job Fit)(-)	-2
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:(Technology-Job Fit)(-)	-3
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:(Perceived Control)(-)	-4
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	-
(Predictability of Demand).	-
:(Supervisory Control Systems)(-)	-5
()	-

¹-Zeithaml, V.A., Berry, L.L., and Parasuraman, A., Op.Cit., P. 41.

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	:(Role Conflict)(+)	-6
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		-
	:(Role Ambiguity)(+)	-7
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:	:(Horizontal Communication)(-)	-1
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	:(Propensity to Overpromise)(+)	-2
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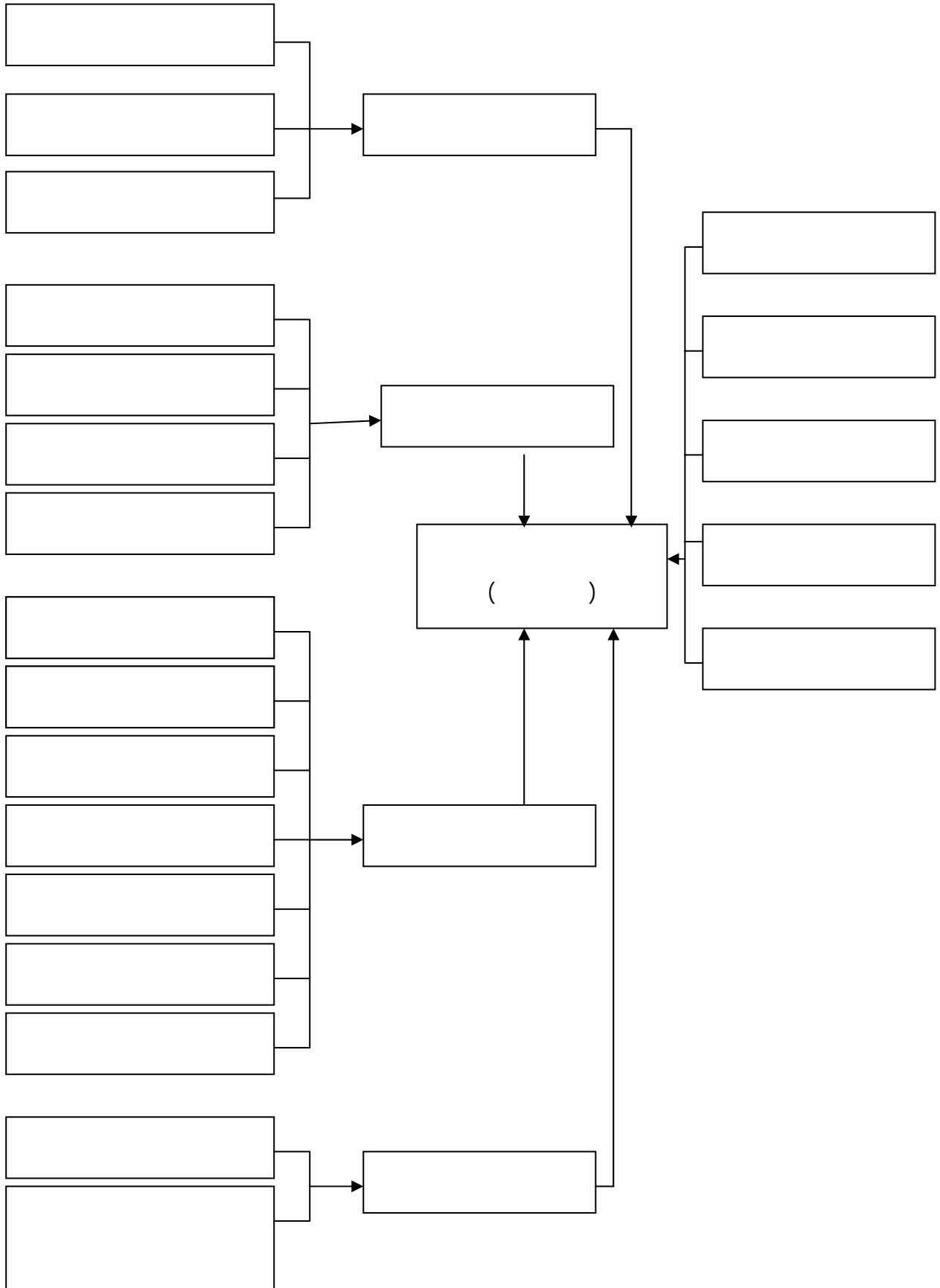
¹Gap 5= F(Gap1,Gap2,Gap3,Gap4) :

1988 (ZBP)

¹- Parasuraman,A.,Zeithaml, Valarie A., and Berry, Leonard L.,Op.Cit.,P. 46.

(Extended Model of Service Quality).

:6.2



: () 1985

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: 1988 (PZB)

(Quality Determinants)

(Item,)

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$$Q=P-E..... (1)$$

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:Q

:P

:E

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(PZB) 1991

(Reliability and ()

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Validity)

(Should) " " -

(" " :)

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(Will) " "

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¹-Adapted from/Parasuramn,A., Berry,L.L.,Zeithaml,V.A.(1991),Refinement and Reassessment of the Servqual Scale, Journal of Retailing, Vol.67,N° 4,PP. 422-424.

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(PZB,1991)

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(Weighted Servqual)

$$SQ=W(P-E)\dots\dots(2)$$

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(2) 1991

1993 (ZBP)

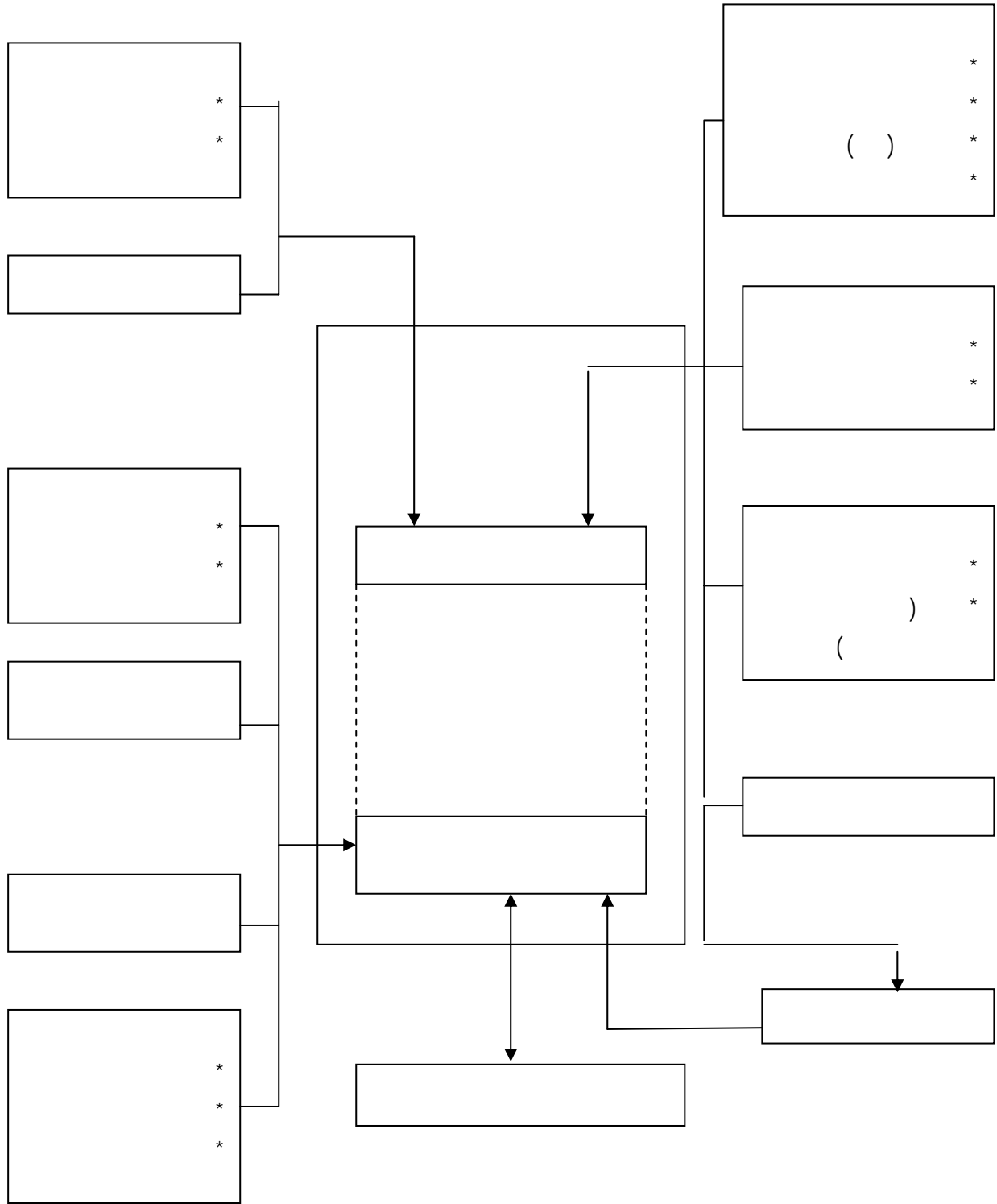
(Zone of Tolerance)

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(Desired Service)

.(Adequate Service)

:7.2



Zeithaml, V.A., Berry, L.L., Parasuraman, A., Op.Cit., P. 5.:

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	(ZBP,1993)	:	-1
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		:	-3
		:	-4
	1994 (PZB)		
	1994 (ZBP,1993)		
(PZB ,1994)			
	¹ (Measure of Service Superiority , MSS) "		"
(Measure of Service Adequacy,MSA) "			"
	(PZB,1994)		
(Direct Measures		(Different Scores)	
		² of Service Quality)	
	:(Three-Column Format)		-1
	:(Two-Column Format)		-2

¹-Parasuraman,A.,Zeithaml,V.A.,Berry,L.L.(1994b),Alternatives Scales for Measuring Service Quality: A comparative Assesment Based on Psychometric and Diagnostic Criteria, Journal of Retailing, Vol.70,Nº.3,P. 204.
²- Ibid, PP. 204-205.

:(One-Column Format)

-3

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) (PZB,1994b)

.(3

1991 (PZB)

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-1-1-3-II

¹(Cronin and Taylor,1992)

²(Lacobucci et al.,1994)

(Cronin and Taylor,1994)

/

.(Construct Validity) .

³(Cronin and Taylor,1994)

(Boulding, Kalra, Staelin and Zeithaml)

(Zeithaml)

:

(Peter,Churchill,Brown,1992) (Babakus and Boller,1992) (Babakus and Mangold,1992).

:

⁴(Andersson,1992)

:

¹-Adapted from/Cronin,J.J., and Taylor,S.(1994).Op.Cit.,P.125.

²-Coulthard,Lisa J.Morisson,(2004),Measuring Service Quality: A Review and Critique of Research Using Servqual,International Journal of Market Research,Vol.46,Quarter 4,P.484.

³-Cronin,J.J., and Taylor,S,Op.Cit., P. 126.

⁴- Coulthard,Lisa J.Morisson,Op.Cit.,P. 482.

() (PZB) :

()

(PZB) :

(Mangold and Babakus,1992;Cronin & Taylor,1992;Richard and Allaway,1993) :

(Its Dimensionality)

(PZB,1985,1988)

:

(Babakus & Mangold,1989;Reidenbach & Sandifer- Smallwood,1990; Finn & Lamb,1991; Saleh & Ryan,1992;Babakus & Boller,1992;Babakus & Mangold,1992;Bouman & Van der Wiele,1992;Headley & Miller,1993;Vandamme & Leunis,1993).

(Peter et al.,1993)

(Bouman & Van der Wiele,1992)

100

(Smith,1995)

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¹

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² (Tan and Foo,1999)

()

¹-Adapted from/Ibid,PP. 482-487.

²-Tan,Lin Pey, and Foo,Schubert (1999),Service Quality Assessment: A Case Study of a Singapore Statutory Board Library,Singapore Journal of Library and Information Management,Vol.28, P. 12.

(Carmen,1990)

() (Smith,1995)
PZB)- -

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" " " "

6 2

(Smith,1992a,1992b)

(7 1)

: -2-3-II

: -1-2-3-II

(ServPerf)

(Service Performance)

. (Performance-based)

(Perceptions Only)

:

(Joseph Cronin and Steven Taylor)

1992

(Cronin and Taylor,1994)

()

(Cronin and Taylor,1992)

:¹

- = :

(-) = :

¹-Stewart,Robinson (1999),Measuring Service Quality : Current Thinking and Future Requirements,Marketing Intelligence and Planning,Vol.17,Issue 1,P. 23

= :

* = :

(Cronin and Taylor,1992)

.()

(Cronin and Taylor,1992)

. (PZB,1991)

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-2-2-3-II

(-) ¹ (Llosa et al.,1998)

-

(45) ²(PZB,1994)

(%6) (%39)

(Shared

Method Variance).
(PZB,1994)

(Diagnostic value)

. R²

¹- Coulthard,Lisa J.Morisson,Op.Cit.,P. 485.

²-Parasuraman,A.,Zeithaml,V.A.,Berry,L.L.(1994a),Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Further Research, Journal of Marketing,Vol.58,P. 114.

:

:5.2

	R ²	R ²	
	0.48 0.39 0.45 0.48	0.47 0.37 0.42 0.35	Cronin and Taylor,1992
	0.44	0.35	Babakus and Boller,1992
	0.40	0.45	Brown,Curchill and Peter,1992
	0.74 0.73 0.72 0.86	0.51 0.55 0.54 0.60	PZB,1994
	0.81	0.48	Dabholkar,Shepherd And Thorpe,2000

Page Jr,Thomas J, and Spreng,Richard A. (2002),Difference Score versus Direct Effects in Service Quality Measurement, Journal of Service Research,Vol.4,N°.3,P. 185

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-3-3-II

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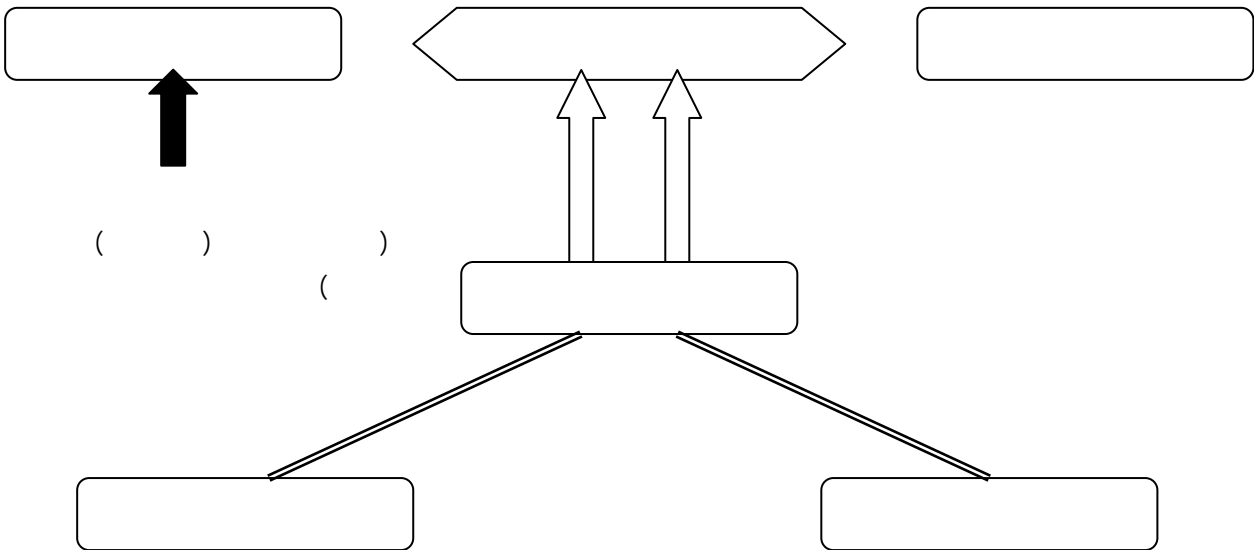
-1-3-3-II

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(Grönroos,1984)

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What ?

How ?

Grönroos,C.,Op.Cit.,P. 40. :

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(The Evaluated Performance (EP) and :

-2-3-3-II

Normed Quality (NQ) Models)

(Teas,1993)

) : : :
 (: : :
 . : :
 ()
 (Consumer's Ideal Product Features)

:¹

$$Q_i = -1 \left[\sum_{j=1}^m W_j \sum_{k=1}^{n_j} P_{ijk} |A_{jk} - I_j| \right] \dots\dots\dots(3)$$

- i : Q_i
- j : W_j
- j k I : P_{ijk}
- J k : A_{jk}
- j : I_j
- :m
- .J :n_j

Q_i (1-)

(Teas,1993)

$$Q_i = -1 \left[\sum_{j=1}^m W_j |A_{ij} - I_j| \right] \dots\dots\dots(4)$$

- : I_j W_j Q_i
- .i : J : A_{ij}

(Classic Ideal Point)

¹-Teas,R.Kenneth,(1993),Expectations,Performance Evaluation,and Consumer's Perceptions of Quality, Journal of Marketing, Vol 57, N°.4,P. 22.

() I (I) (E)
 (Teas,1993)
 (Excellence Norm)

Qe
 . m
 (Normed Qi i
 :¹ (Normed Quality) Quality Gap)
 NQi = [Qi – Qe].....(5)

:
 i : NQi
 :Qe
 :

$$NQ_i = \sum_{j=1}^m W_j (A_{ij} - A_{ej}) \dots\dots\dots(6)$$

. j : A_{ej}
 " " " " " "

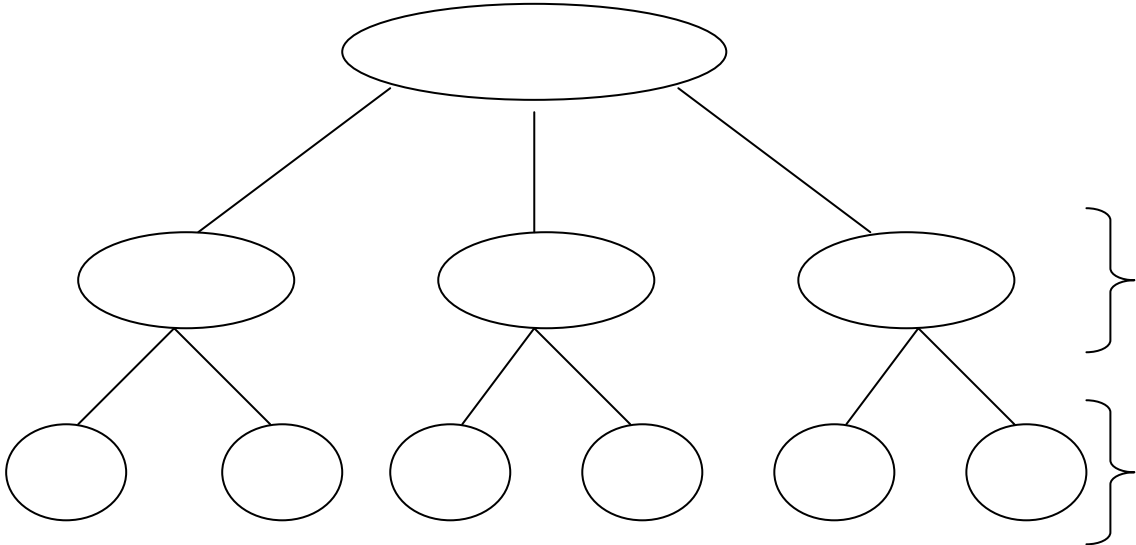
(Hierarchical Approach): -3-3-3-II

(Retail 1996 (Dabholkar,Thrope and Rentz) Service

¹- Ibid,P. 23.

(The Multilevel Model).

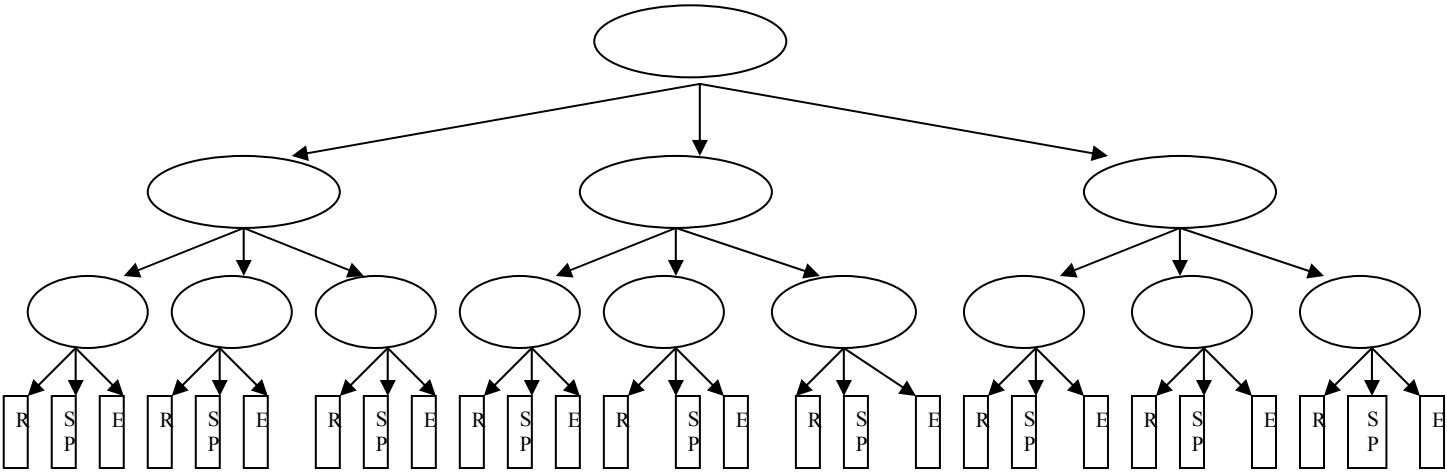
:9.2



Brady, Michael K., and Cronin, J.J. (2001), Some New Thoughts on Conceptualizing Perceived Service Quality : A Hierarchical Approach, Journal of Marketing, Vol.65, P. 35.

(Brady and Cronin, 2001)

:10.2



- () Reliability :R
- () Responsiveness :SP
- () Empathy :E

Ibid., P. 37. :

(Brady and Cronin,2001)

()

:

: (Outcome Quality) -1

:

(Waiting time) (Tangibles) (Valence)

: (Physical Environment Quality) -2

: (Servicescape) (Bitner,1992)

(Ambient Conditions) (Design) (Social Factors)

:(Interaction Quality) -3

. (Attitude) (Behavior) (Expertise) :

(Brady and Cronin ,2001)

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(Brady and Cronin,2001)

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(Banque AL-Baraka D'Algérie) :

-2-1-1-III

1991	20				
		¹ 1991	14	10/90	
			2.500.000.000		
					1991
(Dallah Al-Baraka)		(BADR)			
	² % 56	2006			% 50
					%44
20	2006	17	2003	10	
		23			2008
⁴ 2006	1.032.039.426	³ 2003	250		
1.191.488.748	2006	% 34	⁵ 2007	1.369.527.297	
	.2007	% 102	⁶ 2008		

¹-présentation de la banque. (www.albaraka-bank.com/presentation.html). (09/11/2008).

.4 2006 -²

.9 2003 -³

.7 ' 2006 -⁴

.العالم 2007 %34 -⁵

(www.abg.bh/arabic/pdf/PRS_20080408_AR.pdf) (12/11/2008).

.2008 %102 -⁶

(12/11/2008).www.abg.bh/arabic/pdf/PRS_20080909_ar.pdf(

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(Monétique) :

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(Carte de Retrait Albaraka)

(7/ 7 24/ 24)

(Assistance) :

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(Epargne et Placement) :

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(Livret Epargne)

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;(www.albaraka-bank.com)

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(<http://www.albaraka-bank.com/bankingislamique.htm>).

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.(4)
) (Parasuraman et al. 1991)
(Cronin and Taylor,1992). (

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(Parasuraman et al.1991)¹

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100

.(55 51)

(Parasuraman et al.1991)

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(56)

¹ - Parasuraman,A.,Berry,L.L., and Zeithaml,V,Op.Cit.,PP.446-449.

(Teas R.Kenneth, 1993)¹

. / :

(57)

.(Paaige K.Turner and Robert L.Krizek 2006)²

(58)

(Zeithaml et al.,1996)³

VII IV V III II

) (1)

IIIV III II (5

V (5) (1)

VI (5) (1)

¹ -Teas,K.R.,Op.Cit.,P 32.

² - Turner, Paaige K., and.Krizek, Robert L.(2006),A Meaning-centred Approach to Customer Satisfaction, Management Communication Quarterly,Vol.20,N°2,P.143.

³ - Zeithaml,V.,Berry,L.L., and Parasuraman,A.,Op.Cit., P. 38.

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- .(One way ANOVA) -
- (Matrix Correlation) -
-) (/)
- (/
- .
- (Kolmogrov-Smirnov) -
- .
- (Principal Component (Factor Analysis) -
- Analysis)
- (Measure of Sampling K-M-O (Kaiser-Meyer-Olkin)
- (Bartlett's Test of Sphericity) (BTS) . (MSA) Adequacy)
- (Cronbach Alpha) -
- .Paired t-test -

- - :

: -2-3-3-III

: -1

(K-S one sample
22)

-

test)

(22

:1-3

	Z				Z		
0.000	2.991	1	29	0.000	5.207	1	7
0.000	2.883	2	30	0.000	5.249	2	8
0.000	3.584	3	31	0.000	5.207	3	9
0.000	3.701	4	32	0.000	4.978	4	10
0.000	4.147	5	33	0.000	4.625	5	11
0.000	3.557	6	34	0.000	4.928	6	12
0.000	3.724	7	35	0.000	4.725	7	13
0.000	3.772	8	36	0.000	4.858	8	14
0.000	3.564	9	37	0.000	4.826	9	15
0.000	3.803	10	38	0.000	5.053	10	16
0.000	4.409	11	39	0.000	5.064	11	17
0.000	3.721	12	40	0.000	4.908	12	18
0.000	3.508	13	41	0.000	4.728	13	19
0.000	3.773	14	42	0.000	4.928	14	20
0.000	3.803	15	43	0.000	4.767	15	21

- - :

0.000	3.858	16	44	0.000	5.245	16	22
0.000	3.601	17	45	0.000	5.134	17	23
0.000	2.783	18	46	0.000	4.908	18	24
0.000	2.559	19	47	0.000	4.956	19	25
0.000	3.368	20	48	0.000	4.873	20	26
0.000	2.650	21	49	0.000	4.987	21	27
0.000	3.395	22	50	0.000	4.816	22	28

) 0.05 (

0.05 :

-2

(Parasuraman et al.,1991)

(Kaiser-Meyer-Olkin) (KMO)

(Bartlett's Test of

(Measure of Sampling Adequacy) (MSA)

Sphericity) (BTS)

- - :

	K-M-O	:2-3
0.759	Kaiser-Meyer-Olkin	
2093.226		
231		
0.000		

.SPSS :

0.6 0.759 K-M-O

.(¹ Kaiser ,1974)

0.000

0.05

(Identity Matrix)

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(Factor Analysis)

(Hotteling,Harold,1933)² (Principal Component Analysis)

(Varimax)

(Kaiser Normalisation)

.

(Eigen Value) (Factor Loadings)

¹ -Jusoh,rusita (2008),Environmental Uncertainty, Performance, and the Mediating Role of Balanced Scorecard Measures Use : Evidence from Malaysia, International Review of Business Research Papers,Vol.4,N.° 2,P. 122.
² -Gervini,Daniel, and Rousson,Valentin (2003),Criteria for Evaluating Dimension-Reducing Components for Multivariate Data, P.1.(<http://www.uwm.edu/~gervini/dimred.pdf>) (16/02/2009).

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: 3-3

34.773	34.773	7.650	0.882 0.813 0.810 0.810 0.797	21 19 18 20 22	
49.715	14.942	3.287	0.880 0.826 0.815 0.746	2 3 1 4	
59.660	9.944	2.188	0.884 0.660 0.516 0.493	10 11 13 12	
67.315	7.655	1.684	0.852 0.778 0.738 0.737 0.478	9 8 6 5 7	
73.228	5.913	1.301	0.851 0.841 0.692 0.536	15 14 16 17	

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:			%74
	7.65	19,18,20,22 21	:
			%35
	3.287	2,3,1,4	:
			%15
	2.188	10,11,13,12	:
			%10
%8	1.684	9,8,6,5,7	:
			:
	1.301	15,14,16,17	
			%6
			:

-	-	:
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-3

(Internal Consistency)

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*(Cronbach Alpha).

:4-3

0.8898	0.9532	4	
0.7657	0.9098	5	
0.8294	0.8998	4	
0.7612	0.8646	4	
0.9054	0.9209	5	
0.9078	0.9529	22	

%60

-4

(Discriminant

(Convergent Validity)

Validity)

SPSS

$$\alpha = \frac{k}{k - 1} \left[1 - \frac{\sum s_i^2}{s^2} \right]$$

*
:K :α
 : $\sum s_i^2$
 : s_i^2

- - :

:5-3

						1.000	
					-	**0.966	
				-	**0.721	**0.725	
			-	**0.818	**0.608	**0.597	
		-	**0.646	**0.782	**0.603	**0.629	
	-	**0.762	**0.428	**0.583	**0.364	**0.377	
1.000	**0.744	**0.658	**0.432	**0.518	**0.363	**0.384	

.01 **
.SPSS :

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0.01

(5 -3)

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(5 -3)

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-1-4-III

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(%)		
71.9	87	
28.1	34	
100	121	

87

%71.9 34 %28.1

:7-3

(%)		
12.4	15	30-18
38	46	40-31
24	29	50-41
18.2	22	60-51
4.1	5	70-61
3.3	4	70 <
100	121	

(46) 40 31 % 38
 30 18 % 12.4 50 41 (29)% 24
 %7.4 60 60 51 % 18.2

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(%)		
34.7	42	
43.8	53	
21.5	26	
100	121	

.

:

% 34.7 (53)

% 43.8

.(26)

%21.5 (42)

:

:9-3

(%)		
44.6	54	
27.3	33	
9.9	12	
8.3	10	
5.8	7	
4.1	5	
100	121	

.

:

% 44.6

(33) % 27.3

(54)

،%8.3

، % 9.9 :

%28.1

،%4.1

% 5.8

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:10-3

(%)		
5.8	7	
16.5	20	
30.6	37	
47.1	57	
100	121	

:

(57) %47.1
 (20) % 16.5 (37) %30.6
 .%5.8

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:11-3

(%)		
14.9	18	22999-14000
41.3	50	31999-23000
24.8	30	40999-32000
9.1	11	49999-41000
9.9	12	50000<
100	121	

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23000 %41.3
 %14.9 40999 32000 %24.8 31999
 . 41000 % 19 22999 14000

-2-4-III

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:12-3

0.4659	4.7603	1	7
0.4612	4.7686	2	8
0.4659	4.7603	3	9
0.4695	4.7190	4	10
0.6131	4.6612	5	11
0.5391	4.7107	6	12
0.6353	4.6777	7	13
0.6060	4.6860	8	14
0.5632	4.6860	9	15
0.5000	4.7273	10	16
0.5358	4.7190	11	17
0.5806	4.7190	12	18
0.5751	4.6942	13	19
0.5391	4.7107	14	20
0.6060	4.6860	15	21
0.4914	4.7769	16	22
0.5814	4.7521	17	23
0.5806	4.7190	18	24
0.5660	4.7190	19	25
0.5072	4.7107	20	26
0.5164	4.7273	21	27
0.5977	4.7107	22	28
0.0359	4.7182		

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[5 4.2]

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0.6831	4.0909	1	29
0.8689	3.9421	2	30
0.8659	3.9835	3	31
0.8962	3.8843	4	32
0.8563	3.7273	5	33
1.0175	3.5041	6	34
0.9135	3.4711	7	35
0.9377	3.5785	8	36
0.8584	3.6777	9	37
0.8367	3.6364	10	38
0.7666	3.6198	11	39
0.8732	3.5785	12	40
0.9138	3.4793	13	41
0.7416	4.000	14	42
0.7171	3.9504	15	43
0.8150	3.9504	16	44
0.6820	3.7686	17	45

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0.9835	3.4628	18	46
1.0056	3.4132	19	47
0.8404	3.6116	20	48
1.0056	3.4132	21	49
0.8069	3.5455	22	50
0.4966	3.6950		

. :

[4.2 3.4]

. : : "

(Parasuraman et al.,1991)

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0.000	8.9053	0.6994-	4.7603	4.0909	1
0.000	9.2420	0.8265-	4.7686	3.9421	2
0.000	8.6900	0.7768-	4.7603	3.9835	3
0.000	9.0902	0.8347-	4.7190	3.8843	4
0.000	9.7544	0.9339-	4.6612	3.7273	5
0.000	11.5264	1.2066-	4.7107	3.5041	6
0.000	11.9283	1.2066-	4.6777	3.4711	7
0.000	10.9116	1.1075-	4.6860	3.5785	8
0.000	10.8032	1.0083-	4.6860	3.6777	9
0.000	11.3790	1.0083-	4.7273	3.6364	10
0.000	12.8302	1.0909-	4.7190	3.6198	11
0.000	11.9640	1.1405-	4.7190	3.5785	12
0.000	12.3773	1.2149-	4.6942	3.4793	13
0.000	8.5268	0.7107-	4.7107	4.000	14
0.000	8.6185	0.7356-	4.6860	3.9504	15
0.000	9.5531	0.8265-	4.7769	3.9504	16
0.000	12.0902	0.9835-	4.7521	3.7686	17
0.000	12.0990	1.2562-	4.7190	3.4628	18
0.000	12.4476	1.3058-	4.7190	3.4132	19
0.000	12.3168	1.0991-	4.7107	3.6116	20
0.000	12.7871	1.3141-	4.7273	3.4132	21
0.000	12.7713	1.1652-	4.7107	3.5455	22
0.000	22.6194	1.0231-	4.7181	3.6950	

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) 1.0231-

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0.05

(Paired t-test)

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(Stepwise Multiple Regression)

(5-3)

0.9

0.966

(Multicollinearity)¹

(Tolerance

(Variance Inflation Factor) (VIF)

Factor).

¹ - Garson,David G.(2009), Multiple Regression.
 (<http://faculty.chass.ncsu.edu/garson/PA765/regress.htm#multicollinearity>) (15/02/2009).

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15.384

SPSS*

0.2

0.065

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:15-3

.(ServQual)

		β		B	
0.001	3.316	0.323	0.383	1.271	
0.010	2.619	0.267	0.389	1.018	
0.038	2.103	0.200	0.464	0.975	

Adjusted R²=0.509
Sig=0.000

R=0.722
D.W.=1.881

R²=0.521
F= 9.932

.

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:16-3

.(ServPerf)

		β		B	
0.000	4.191	0.361	0.059	0.247	
0.000	3.732	0.321	0.068	0.252	

Adjusted R²=0.619
Sig=0.000

R=0.790
D.W.=1.9

R² =0.625
F=31.855

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‘Tolerance=1-R2:

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:R²

‘VIF=1/Tolerance=1/1-R²:

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:18-3

	F				
0.000	16.513	2370.579	4	9482.314	
		143.555	600	86133.025	
			604	95615.339	

.SPSS :

16.513 F
600 4 0.05 2.4063

0.05

:

:19-3

2	15.50	23.53	
1	13.13	25.78	
3	8.22	17.61	
4	9.46	17.40	
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0.000	5.730		0.256	1.466	() 2
0.000	6.227	0.579	0.067	0.415	
0.022	2.329	0.216	0.101	0.236	

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APPENDIX

THE SERVQUAL INSTRUMENT^a

DIRECTIONS: This survey deals with your opinions of _____ services. Please show the extent to which you think firms offering _____ services should possess the features described by each statement. Do this by picking one of the seven numbers next to each statement. If you strongly agree that these firms should possess a feature, circle the number 7. If you strongly disagree that these firms should possess a feature, circle 1. If your feelings are not strong, circle one of the numbers in the middle. There are no right or wrong answers—all we are interested in is a number that best shows your expectations about firms offering _____ services.

- E1. They should have up-to-date equipment.
- E2. Their physical facilities should be visually appealing.
- E3. Their employees should be well dressed and appear neat.
- E4. The appearance of the physical facilities of these firms should be in keeping with the type of services provided.
- E5. When these firms promise to do something by a certain time, they should do so.
- E6. When customers have problems, these firms should be sympathetic and reassuring.
- E7. These firms should be dependable.
- E8. They should provide their services at the time they promise to do so.
- E9. They should keep their records accurately.
- E10. They shouldn't be expected to tell customers exactly when services will be performed. (-)^b
- E11. It is not realistic for customers to expect prompt service from employees of these firms. (-)
- E12. Their employees don't always have to be willing to help customers. (-)
- E13. It is okay if they are too busy to respond to customer requests promptly. (-)
- E14. Customers should be able to trust employees of these firms.
- E15. Customers should be able to feel safe in their transactions with these firms' employees.
- E16. Their employees should be polite.

- E17. Their employees should get adequate support from these firms to do their jobs well.
- E18. These firms should not be expected to give customers individual attention. (—)
- E19. Employees of these firms cannot be expected to give customers personal attention. (—)
- E20. It is unrealistic to expect employees to know what the needs of their customers are. (—)
- E21. It is unrealistic to expect these firms to have their customers' best interests at heart. (—)
- E22. They shouldn't be expected to have operating hours convenient to all their customers. (—)

DIRECTIONS: The following set of statements relate to your feelings about XYZ. For each statement, please show the extent to which you believe XYZ has the feature described by the statement. Once again, circling a 7 means that you strongly agree that XYZ has that feature, and circling a 1 means that you strongly disagree. You may circle any of the numbers in the middle that show how strong your feelings are. There are no right or wrong answers—all we are interested in is a number that best shows your perceptions about XYZ.

- P1. XYZ has up-to-date equipment.
- P2. XYZ's physical facilities are visually appealing.
- P3. XYZ's employees are well dressed and appear neat.
- P4. The appearance of the physical facilities of XYZ is in keeping with the type of services provided.
- P5. When XYZ promises to do something by a certain time, it does so.
- P6. When you have problems, XYZ is sympathetic and reassuring.
- P7. XYZ is dependable.
- P8. XYZ provides its services at the time it promises to do so.
- P9. XYZ keeps its records accurately.
- P10. XYZ does not tell customers exactly when services will be performed. (—)
- P11. You do not receive prompt service from XYZ's employees. (—)
- P12. Employees of XYZ are not always willing to help customers. (—)
- P13. Employees of XYZ are too busy to respond to customer requests promptly. (—)
- P14. You can trust employees of XYZ.
- P15. You feel safe in your transactions with XYZ's employees.
- P16. Employees of XYZ are polite.

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- P17. Employees get adequate support from XYZ to do their jobs well.
P18. XYZ does not give you individual attention. (-)
P19. Employees of XYZ do not give you personal attention. (-)
P20. Employees of XYZ do not know what your needs are. (-)
P21. XYZ does not have your best interests at heart. (-)
P22. XYZ does not have operating hours convenient to all their customers. (-)

* A seven-point scale ranging from "Strongly Agree" (7) to "Strongly Disagree" (1), with no verbal labels for the intermediate scale points (i.e., 2 through 6), accompanied each statement. Also, the statements were in random order in the questionnaire. A complete listing of the 34-item instrument used in the second stage of data collection can be obtained from the first author.

^b Ratings on these statements were reverse-scored prior to data analysis.

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able when it is used periodically to track service quality trends, and when it is used in conjunction with other forms of service quality measurement.” (PZB 1988, p. 31)

APPENDIX: MODIFIED SERVQUAL INSTRUMENT**Expectations Section**

DIRECTIONS: Based on your experiences as a customer of telephone repair services, please think about the kind of telephone company that would deliver excellent quality of repair service. Think about the kind of telephone company with which you would be pleased to do business. Please show the extent to which you think such a telephone company would possess the feature described by each statement. If you feel a feature is *not at all essential* for excellent telephone companies such as the one you have in mind, circle the number “1”. If you feel a feature is *absolutely essential* for excellent telephone companies, circle “7”. If your feelings are less strong, circle one of the numbers in the middle. There are no right or wrong answers—all we are interested in is a number that truly reflects your feelings regarding telephone companies that would deliver excellent quality of service.

Note: Each of the statements was accompanied by a 7-point scale anchored at the ends by the labels “Strongly Disagree” (= 1) and “Strongly Agree” (= 7). Intermediate scale points were not labeled. Also, the headings (TANGIBLES, RELIABILITY, etc.), shown here to indicate which statements fall under each dimension, were not included in the actual questionnaire.

TANGIBLES

- E1. Excellent telephone companies will have modern-looking equipment.
- E2. The physical facilities at excellent telephone companies will be visually appealing.
- E3. Employees of excellent telephone companies will be neat-appearing.
- E4. Materials associated with the service (such as pamphlets or statements) will be visually appealing in an excellent telephone company.

RELIABILITY

- E5. When excellent telephone companies promise to do something by a certain time, they will do so.

- E6. When customers have a problem, excellent telephone companies will show a sincere interest in solving it.
- E7. Excellent telephone companies will perform the service right the first time.
- E8. Excellent telephone companies will provide their services at the time they promise to do so.
- E9. Excellent telephone companies will insist on error-free records.

RESPONSIVENESS

- E10. Employees of excellent telephone companies will tell customers exactly when services will be performed.
- E11. Employees of excellent telephone companies will give prompt service to customers.
- E12. Employees of excellent telephone companies will always be willing to help customers.
- E13. Employees of excellent telephone companies will never be too busy to respond to customer requests.

ASSURANCE

- E14. The behavior of employees of excellent telephone companies will instill confidence in customers.
- E15. Customers of excellent telephone companies will feel safe in their transactions.
- E16. Employees of excellent telephone companies will be consistently courteous with customers.
- E17. Employees of excellent telephone companies will have the knowledge to answer customer questions.

EMPATHY

- E18. Excellent telephone companies will give customers individual attention.
- E19. Excellent telephone companies will have operating hours convenient to all their customers.
- E20. Excellent telephone companies will have employees who give customers personal attention.
- E21. Excellent telephone companies will have the customers' best interests at heart.
- E22. The employees of excellent telephone companies will understand the specific needs of their customers.

Perceptions Section

DIRECTIONS: The following set of statements relate to your feelings about XYZ Telephone Company's repair service. For each statement, please show the extent to which you believe XYZ has the feature described by the statement. Once again, circling a "1" means that you strongly disagree that XYZ has that feature, and circling a "7" means that you strongly agree. You may circle any of the numbers in the middle that show how strong your feelings are. There are no right or wrong answers—all we are interested in is a number that best shows your perceptions about XYZ's repair service.

TANGIBLES

- P1. XYZ has modern-looking equipment.
- P2. XYZ's physical facilities are visually appealing.
- P3. XYZ's employees are neat-appearing.
- P4. Materials associated with the service (such as pamphlets or statements) are visually appealing at XYZ.

RELIABILITY

- P5. When XYZ promises to do something by a certain time, it does so.
- P6. When you have a problem, XYZ shows a sincere interest in solving it.
- P7. XYZ performs the service right the first time.
- P8. XYZ provides its services at the time it promises to do so.
- P9. XYZ insists on error-free records.

RESPONSIVENESS

- P10. Employees of XYZ tell you exactly when services will be performed.
- P11. Employees of XYZ give you prompt service.
- P12. Employees of XYZ are always willing to help you.
- P13. Employees of XYZ are never too busy to respond to your requests.

ASSURANCE

- P14. The behavior of employees of XYZ instills confidence in customers.
- P15. You feel safe in your transactions with XYZ.
- P16. Employees of XYZ are consistently courteous with you.
- P17. Employees of XYZ have the knowledge to answer your questions.

EMPATHY

- P18. XYZ gives you individual attention.
- P19. XYZ has operating hours convenient to all its customers.

P20. XYZ has employees who give you personal attention.

P21. XYZ has your best interests at heart.

P22. Employees of XYZ understand your specific needs.

Point-Allocation Question

DIRECTIONS: Listed below are five features pertaining to telephone companies and the repair services they offer. We would like to know how important each of these features is to *you* when you evaluate a telephone company's quality of repair service. Please allocate a total of 100 points among the five features *according to how important each feature is to you*—the more important a feature is to you, the more points you should allocate to it. Please ensure that the points you allocate to the five features add up to 100.

- | | |
|---|-------------------|
| 1. The appearance of the telephone company's physical facilities, equipment, personnel, and communications materials. | _____ points |
| 2. The ability of the telephone company to perform the promised service dependably and accurately. | _____ points |
| 3. The willingness of the telephone company to help customers and provide prompt service. | _____ points |
| 4. The knowledge and courtesy of the telephone company's employees and their ability to convey trust and confidence. | _____ points |
| 5. The caring, individualized attention the telephone company provides its customers. | _____ points |
| TOTAL POINTS ALLOCATED | 100 points |

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Fourth, the apparent upward bias in the direct-measure ratings of MSS also exists in results reported in other studies that have used both direct and difference-score measures of service quality (Brown et al. 1993; Liljander and Strandvik 1992). Furthermore, based on a review of customer satisfaction studies using direct measures, Peterson and Wilson (1992) have documented a consistent pattern of potentially inflated ratings. Thus, direct measures seem to have a persistent tendency to overstate customers' assessments. Research aimed at understanding the causes of this phenomenon and estimating the extent of upward bias it produces would be helpful in reducing the bias, or at least correcting for it in interpreting direct-measure ratings.

Finally, this study's findings warrant additional research on the dimensionality of the SERVQUAL items, an issue that has produced mixed results in previous studies and has already generated debate (see, for example, Brown et al. 1993; Cronin and Taylor 1992; Parasuraman et al. 1991; Parasuraman et al. 1994a). The overall findings reveal considerable interdimensional overlap, especially among responsiveness, assurance, and empathy. Parasuraman et al. (1991) have speculated about possible reasons for similar overlaps observed in earlier studies, and have proffered directions for future research on this issue. The present study's findings reiterate the need to understand the underlying causes and managerial implications of the empirical correlations among the dimensions.

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APPENDIX 1

Three Alternative Service Quality Measurement Formats Included in the Pretest Questionnaires

Note: Final versions of the three formats are in Appendix 2. Only one illustrative item is shown for each format.

THREE-COLUMN FORMAT

DIRECTIONS: We would like to get your impressions about how well XYZ Bank performs relative to your expectations. Please think about two different levels of expectations:

Desired Service Level—the level of service performance you believe an excellent bank can and should deliver; and

Adequate Service Level—the minimum level of service performance you would consider acceptable.

For each of the following attributes, please indicate: (a) your *desired service level* on that feature by circling one of the nine numbers in the *first* column; (b) your *adequate service level* by circling one of the nine numbers in the *second* column; and (c) your *perception of XYZ Bank's performance* by circling one of the nine numbers in the *third* column. There are no right or wrong answers—all we are interested in are three ratings on each attribute that best represent your *desired service level*, *adequate service level*, and *perception of XYZ Bank's performance*.

Note: Your desired service level is the level of performance you believe an excellent bank can and should deliver.

Your adequate service level is the minimum level of service performance you would consider acceptable.

	My Desired Service Level		My Adequate Service Level		My Perception of XYZ's Performance				
	Low	High	Low	High	Low	High			
1. Modern-looking equipment	1	2	3	4	5	6	7	8	9

TWO-COLUMN FORMAT

DIRECTIONS: Based on your experiences with XYZ Bank, think about the quality of service XYZ Bank offers compared to two different levels of service:

Desired Service Level—the level of service performance you believe an excellent bank can and should deliver; and

Adequate Service Level—the minimum level of service performance you would consider acceptable.

For each of the following attributes, please indicate: (a) how XYZ Bank's performance compares with your *desired service level* by circling one of the nine numbers in the *first* column; and (b) how XYZ Bank's performance compares with your *adequate service level* by circling one of the nine numbers in the *second* column. There are no right or wrong answers—all we are interested in are two ratings on each feature that best represent your perception of XYZ Bank's performance compared to your *desired service level* and your *adequate service level*.

Note: Your desired service level is the level of performance you believe an excellent bank can and should deliver.

Your adequate service level is the minimum level of service performance you would consider acceptable.

	XYZ Bank's Performance Compared to My Desired Service Level Is:					XYZ Bank's Performance Compared to my Adequate Service Level Is.												
	Much Lower	The Same			Much Higher	Much Lower	The Same			Much Higher								
1. Modern-looking equipment	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9

One-Column Format

Part I:

DIRECTIONS: Based on your experiences with XYZ Bank, think about the quality of service XYZ Bank offers compared to the level of service you desire. Please compare your perception of XYZ Bank's performance on each of the following attributes against the performance level you believe an excellent bank *can and should* deliver (i.e., your *desired service level*). There are no right or wrong answers—just circle the number that you feel reflects your perception of how XYZ Bank's performance compares with your desired service level.

Note: Your desired service level is the level of service performance you believe an excellent bank can and should deliver.

	XYZ Bank's Performance.								
	Falls Way Short of My Desired Service Level			Meets My Desired Service Level			Far Exceeds My Desired Service Level		
1 Modern-looking equipment	1	2	3	4	5	6	7	8	9

Part II:

DIRECTIONS: Based on your experiences with XYZ Bank, think about the quality of service XYZ Bank offers compared to the level of service you would consider adequate. Please compare your perception of XYZ Bank's performance on each of the following attributes against the *minimum* level of performance you would consider acceptable (i.e.,

your *adequate service level*). There are no right or wrong answers—just circle the number that you feel reflects your perception of how XYZ Bank’s performance compares with your adequate service level.

Note: Your adequate service level is the minimum level of service performance you would consider acceptable.

	XYZ Bank's Performance:								
	Falls Way Short of My Adequate Service Level			Meets My Adequate Service Level			Far Exceeds My Adequate Service Level		
	1	2	3	4	5	6	7	8	9
1. Modern-looking equipment									

APPENDIX 2

Final Versions of the Three Alternative Service Quality Measurement Formats

Note: All formats are for the auto insurer and only one illustrative item is shown in each.

Three-Column Format

We would like your impressions about _____’s service performance relative to your expectations. Please think about the two different levels of expectations defined below:

MINIMUM SERVICE LEVEL – the *minimum* level of service performance you consider adequate.
DESIRED SERVICE LEVEL – the level of service performance you desire.

For each of the following statements, please indicate: (a) your *minimum service level* by circling one of the numbers in the *first* column; (b) your *desired service level* by circling one of the numbers in the *second* column; and (c) your perception of _____’s service by circling one of the numbers in the *third* column.

	My Minimum Service Level Is		My Desired Service Level Is:		My Perception of _____'s Service Performance Is:																							
	Low	High	Low	High	Low	High																						
When it comes to . . . 1 Prompt service to policyholders	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	N

Two-Column Format

Please think about the quality of service _____ offers compared to the two different levels of service defined below:

MINIMUM SERVICE LEVEL – the *minimum* level of service performance you consider adequate.
DESIRED SERVICE LEVEL – the level of service performance you desire.

For each of the following statements, please indicate: (a) how _____'s performance compares with your *minimum service level* by circling one of the numbers in the *first* column; and (b) how _____'s performance compares with your *desired service level* by circling one of the numbers in the *second* column.

When it comes to ...	Compared to My <i>Minimum</i> Service Level _____'s Service Performance Is.					Compared to My <i>Desired</i> Service Level _____'s Service Performance Is.														
	Lower	The Same			Higher	No Opinion	Lower	The Same			Higher	No Opinion								
1. Prompt service to policyholders	1	2	3	4	5	6	7	8	9	N	1	2	3	4	5	6	7	8	9	N

One-Column Format

Please think about the quality of service _____ offers compared to your *desired service level*—the level of performance you believe an auto insurance company *can and should deliver* (i.e., the level of service you desire).

For each of the following statements, circle the number that indicates how _____'s service compares with your desired service level.

DESIRED SERVICE LEVEL – the level of service performance you desire.

_____ 's Service Performance Is:

When it comes to ...	<i>Lower</i> Than My Desired Service Level			<i>The Same As</i> My Desired Service Level				<i>Higher</i> Than My Desired Service Level		No Opinion
1. Prompt service to policyholders	1	2	3	4	5	6	7	8	9	N



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Résumé :

Cette recherche vise à clarifier le concept de qualité dans les services bancaires, et sa relation à la satisfaction du client et sa fidélisation, ainsi que pour exposer les différents modèles de mesure de la qualité de service.

Au début nous avons effectué une recherche documentaire et une autre sur Internet, à partir de laquelle nous étions en mesure d'accéder à une riche documentation qui englobe la majorité des aspects du sujet.

Ensuite nous avons élaboré un questionnaire pour mesurer la qualité du service conformément à ce qui était mentionnée dans le côté théorique. Le questionnaire a été distribué aux clients de la banque Al-Baraka d'Algérie dans la ville de Constantine Agence (406).

Après la récupération et le tri des questionnaires distribués, ils ont été analysés statistiquement en utilisant le programme SPSS, ce qui nous a permis de vérifier la validité des hypothèses d'étude.

Les résultats obtenus confirment le rôle actif que joue les modèles de mesure de la qualité du service dans l'identification des points d'amélioration et de développement et à combler les lacunes, les résultats ont aussi montré que la satisfaction du client quant aux services qui lui sont fournis permet de préserver et d'augmenter sa fidélisation.

Mots clés : Service, Qualité, Qualité du Service, Satisfaction du Client, Fidélisation du Client, Mesure de la Qualité de Service, le ServQual, le ServPerf.

Abstract:

This research aims to clarify the concept of quality in banking services and its relationship to customers' satisfaction and loyalty, as well as to review the various measuring service quality models.

In the beginning we conducted a documentary research and another on the Internet, from which we were able to have access to a rich documentation covering the most aspects of the subject.

Then we have elaborated a questionnaire to measure service quality according to what was mentioned on the theoretical side. The questionnaire was distributed to Al-Baraka bank clients in Constantine city -branch 406-.

After retrieval and sorting of the distributed questionnaires, a statistical analysis, by the use of SPSS program has been led to verify study hypotheses.

The results confirm the active role of measurement models of service quality in identifying areas needing improvements and development, and address the gaps, the results also showed that customer satisfaction with the service provided is the basis of increasing and maintaining his loyalty.

Keywords: Service, Quality, Service Quality, Customer Satisfaction, Customer Loyalty, Service Quality Measurement, ServQual, ServPerf.