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(872)

SERVQUAL

:

**Research Objective**

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(Donnelly *et al.*, 1995)

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**Statement of Research**

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.2009/4/5

2008/10/27

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(Parasuraman *et al.*, 1988) .3  
.4

**Literature Review**

(Parasuraman *et al.*, 1988)  
(Bahia and Nantel, 2000)  
(Bank )  
(SERVQUAL-BSQ-)  
(Brady and Cronin, 2001)  
(Perce Servqual)

(Parasuraman and Zeithaml)

**Service Quality**

(Gronroos)  
)  
) (Parasuraman  
(Gronroos)

(Jabnoun and Al-Tamimi, 2003) (Parasuraman *et al.*, 1985)

(22) 30 (Parasuraman *et al.*, 1988; Cronin and Taylor, 1994; Cui *et al.*, 2003; Zeithaml *et al.*, (Sasser *et al.*, 1978), 2006; Teas, 1994) (Lehtinen and Lehtinen, 1982)

( ) (SERVQUAL) (Gronroos, 1984)

.( )

Functional Quality -1

( ) Technical Quality -2

(2003 )

(Parasuraman *et al.*;1998; Parasuraman *et al.*, 1985)

) (2000)

(Ehigie, 2006) ( )

(Ismail *et al.*, 2006)

(Tsoukatos and Rand, 2006)

(Boshoff and Tai, 1996)

(Wong and Sohal, 2003)

(Bloemer *et al.*, 1999)

(Reimer and Kuehn, 2005)

(Lymperopoulos *et al.*, 2006)

(Bhat, 2005)

(Buzzell and Gale, 1987)

(Al-Tamimi and Jabnoun, 2006)

(Parasuraman *et al.*, 1988)

:(Zeithaml *et al.*, 2006)

Reliability : **.1** (Bei and Chiao, 2006)

Responsiveness **.2** (Caruana, 2002)

(Ball *et al.*, 2004)

Assurance : **.3**

(Cristobal *et al.*;2007)

Tangibles : **.4**

.Image Ettributes

32 (Lumpkin *et al.*, 1985)  
(Ghosh, 1990)

Empathy ( ) .5

(Koo, 2003)

(Bourlakis *et al.*, 2006)

(13)

(Morschett *et al.*, 2005)

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(Jain and Etgar, 1977)

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Internet

Banking Services

Boulding Kenneth

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(Petridou *et al.*,

(Jankins, 2007).

2007)

(Lindquist,

(Stafford, 1996)

1974)

.(1 )

(Bhat,

2005)

.(Bourlakis *et al.*, 2006)

(Al-Tamimi and

(Bhat, 2005)

Jabnoun, 2006)

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(Hensen and Deutscher, 1977)

.( )

(Edris and Almahmeed, 1997)

(Attitudinal)

(word of

.mouth)

(Gounaris and

.Stathakopoulos, 2004; McMullan, 2005)

(Cowling and Westhead, 1996)

(behavioral

loyalty)

(McMullan, 2005)

(reasoned action)

(Petridou *et al.*, 2007)

(Fishbein, 1980)

(2003 )

(Shopper Loyalty)

willingness

**Loyalty :**

(Baker *et al.*, .

2002; Sirohi *et al.*, 1998; Zeithamle *et al.*, 1996)

(Day, 1969)

(Oliver, 1980)

.(Dick and Basu, 1994)

(Bloemer and .

Ruyter, 1998)

(Hamel, 1996)

Oliver

(McMullan, 2005)

Fishbien

(Johen, 1991)

(Bayus, 1992)

.(Gounaris and Stathakoulos, 2004)

(Word-Of-Mouth)

(Hallowell, R., 1996)

Stochastic

deterministic

(Bontis *et al.*, 2007)

(Bloemer and Ruyter, 1998)

(Al-Awadi, 2002)

(Ball *et al.*, 2004)

(Karatepe and Ekiz, 2004)

(Liang

and Wang, 2007)

:(Lanning, 1998)

(Hard-Core Loyalty)

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(Ndubisi, 2007)

)

(Split Loyalty)

.2

(

(Hsieh and Li, 2008)

(Shifting Loyalty)

.3

(Switcher Loyalty)

.4

(Leverin and Liljander, 2006)

(Patterson, 2007)

(Martensen, 2007)

( )

(2006)

(Nguyen *et al.*, 2007)

( )

(Hedonic)

:

(Carpenter

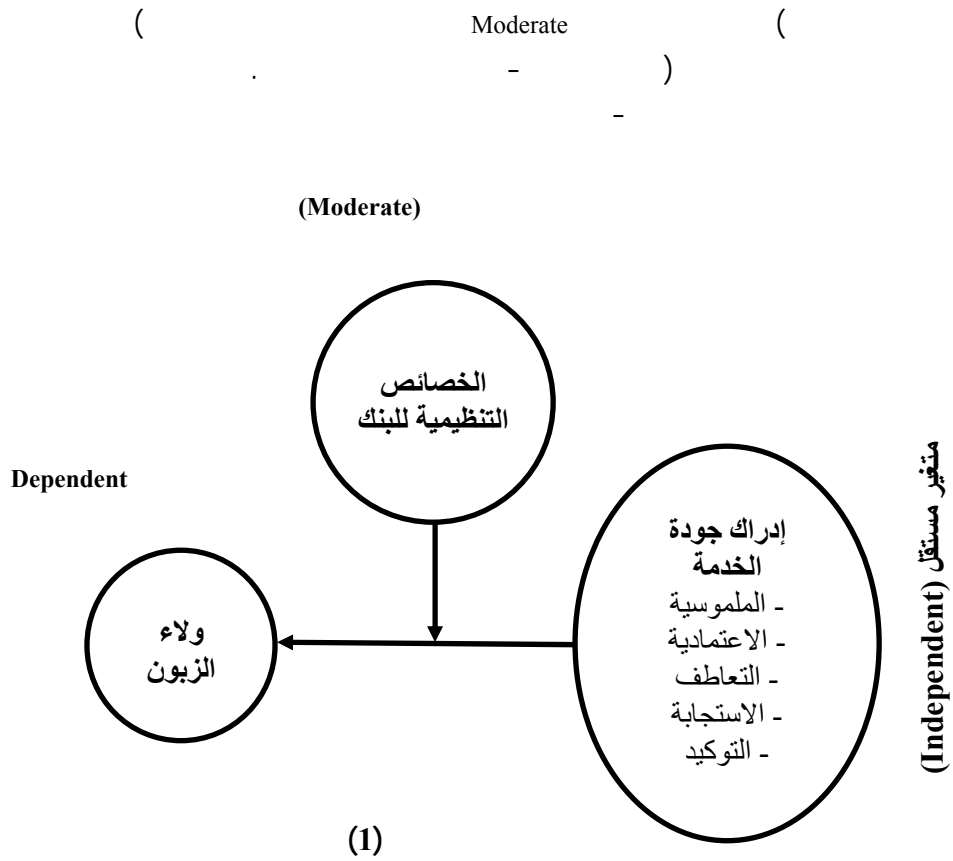
and Fairhurst, 2006)

(word -of-

) SERVQUAL

(Koo, 2003)

.mouth)



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: H<sub>1</sub>

-  
-

:

Reliability

H<sub>1a</sub>

:

H<sub>1b</sub>

Assurance

(Bei and Chiao, 2006;

Ehigie, 2006; Wong and Sohal, 2003)

:

H<sub>1c</sub>

Tangibility

( )

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- ( : H<sub>1d</sub>

Empathy

H<sub>1e</sub>

Responsiveness

(Jenkins, 2007; Edris and Almahmeed, 1997)

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H<sub>2b</sub>

Moderate \*

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- \*\*

H<sub>2</sub>

- ( )

(Bhat, 2005; Al-Tamimi and

Jabnoun, 2006; Edris and Almahmeed, 1997; Petridou *et al.*, 2007)

Moderate variables

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:

(Jenkins, (

:

H<sub>2c</sub>

2007; Edris and Almahmeed, 1997; Cowling and Westhead, 1996)

:

)

:

H<sub>2a</sub>

(H<sub>A</sub>)

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.(24 12 )



(univariate analysis of variance) (14) (23) (9)

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(Liand Calanton, 1998; Lu, *et al*, 2005; Tsoukatos and Rand, 2006; Tsai and Huang, 2008) .2

**Validity** .3

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((7) ) ( ) .6

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( )

( ) (1000)

Reliability (Cronbach Alpha) (.1 )

(%90) (900)

(30)

Alpha=.87

870

(.2 )  $\alpha=.87$   $\alpha=.68$

Significant

means level :

(Dimitriades and Maroudas, 2007) ,(t-test)

(43) (18)

( $\chi^2$  ) ( )

(1354) (360)

Sig. $\leq$ .01

(1)

( )	(%)	) (		
200	20	2622		1
140	14	1804		2
110	11	1457		3
90	9	1252		4
88	8.8	1161		5
74	7.4	980		6
48	4.8	630		7
32	3.2	425		8
25	2.5	328		9
25	2.5	327		10
24	2.4	317	/	11
22	2.2	296	HSBC	12
20	2.0	259		13
18	1.8	237		14
18	1.8	237		15
16	1.6	212		16
15	1.5	195		17
13	1.3	178		18
9	0.9	120		19
5	0.5	60		20
4	0.4	49		21
2	0.1	19	(*)	22
2	0.1	17	(*)	23
1000	100	13182		

3

(\*)

(\*)

t

(2)

X <sup>2</sup>	t	Alpha α	**
622	50	0.87	** ( )
382	44	0.78	
100	34	0.82	
58	45	0.73	
48	32	0.80	
115	54	0.75	
76	36	0.68	

.Sig ≤ 05

Sig ≤ 01

(X<sup>2</sup>, t, α)

(\*)

X<sup>2</sup>

t

α

(\*\*)

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2005  
 Itemizd  
 ( - ) Category  
 .( ..2 1 )  
 ( ) ) :  
 ( ) ( ) :  
 (7) .( ) )  
 interval scale  
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(Nicholls *et al*, 1995; Petridou *et al*, 2007; (4) (3)  
 Lympelopoulos *et al*, 2006)

(Devlin and Ennew, 2005)  
 provider retail  
 ) macroeconomic (4) .service banking  
 (2003 2001

(22) (SERVQUAL)  
 (Parasuraman, *et al*,  
 1988; Parasurman, *et al*, 1994)  
 (6 )

(Cornin and Taylor, 1994; Finn and 1988  
 Lamb, 1991; Johnson*etal*, 1995; McDougal and Levesque,  
 1994; Parasuraman *et al*, 1994; Teas, 1994; Buttle, 1996,  
 ) Yavas, 2007) scale  
 (validity ( )  
 .(5 ( ) )

(Yavas and .  
 ) Benkenstein, 2007; ReimerandKuehn, 2005)  
 ( )  
 (\*)  
 ( ) categories  
 ( - )  
 (Aaker *et*

(Nguyen and Leblanc's, 2001; .  
 Bloemer and Ruyter, 1998)  
 (Andreassen, *et al.*, 1998)  
 .( )

5-1

(9-6)

13-10

18-14

empathy

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.27-23

.(4

reliability

assurance

tangibles

responsiveness

1-2

.(7)

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(.45

(6)

.(5.45)

(Petridou *et al.*, 2007; Yavas and Benkenstein, 2007;

.Parasuraman, *et al.*, 1988)

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(8)

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.SPSS

(H<sub>1</sub>) :

2-1

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(10)

(\*)

(Sig.=.000) (R<sup>2</sup>=.52) F=203

(Ehigie, 2006; Caruana, BeiandChiao, 2006; ( )  
 .2002; Wong and Sohal, 2003) r=.73

(3)

Dimensions Researcher's	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )	( )
Edris and Almahmeed, 1997	√	√	√	√		√	√	√		√	√	√				√
ReimerandKuehen, 2005								√								
Fisk, 1962							√		√	√	√					√
Lindquist, 1975							√	√	√	√					√	
DoyleandFenwick, 1975									√		√					
MazurskyandJacoby, 1986	√						√		√	√	√	√				
Morschett <i>et al</i> 2005							√		√	√	√			√		
BarichandSrinivasan, 1993							√		√	√		√				
Birtwistle <i>et al</i> , 1999									√		√	√	√			√
Lymperopoulos <i>et al</i> , 2006						√	√		√		√	√				
Arora et al. (1985);		√					√		√		√					
Laroche et al. (1986);							√					√				
Lee and Marlowe (2003)							√		√	√						
Devlin (2002b);							√			√						
Khazeh and Decker (1992);		√							√	√		√				
Devlin and Gerrard (2004)		√							√	√	√					
Devlin and Ennew (2005)					√						√					
Cowling andWesthead, 1996	√		√	√												
Divine and Lepistom, 1998							√				√	√				
HensenandDeutscher, 1977							√	√	√	√				√	√	
Yavas <i>et al</i> , 2004					√						√					
Petridou <i>et al</i> , 2007	√	√				√	√	√								
Denton and Chan (1991)						√	√									
Bhat, 2005				√												
Al-TamimiandJabnoun, 2006				√												
Stafford, 1996						√										

(4)

1-Birtwistle <i>et al</i> , 1999	1-Divine and Lepisto, 1998
2-Doyle and Fenwick, 1975	2-Cowling and Westhead, 1996
3- Morschett <i>et al</i> , 2005-	3-Hsiu-Ling <i>et al</i> , 2007
4-Fisk, 1962	4- Lee and Marlowe, 2003
5-Nguyen and Leblanc, 2001	5- Laroche <i>et al</i> , (1986) ,
6. Marks, 1976	6-Khazeh and Decker, 1992
7-Mazursky and Jacoby, 1986	7-Devlin and Ennew, 2005
8-Byoungcho and Jin, 2006	8- Devlin and Gerrard, 2004
9- Arnold and Reynolds, 2003	9- Arora <i>et al</i> , 1985
10- Nguyen <i>et al</i> , 2007)	10- Jenkins, 2007
11-Dawson <i>et al</i> , 1990	
12- Sirgy <i>et al</i> , 2000	
13-Ghosh, 1990	
14-Koo, 2003	
15- Bloemer and Odekerken- Schroder, 2002	
16-Wakefidd and Baker, 1998	
17- Bloemer and Ruyter, 1998	
18- Morschett <i>et al</i> , 2005	

.\*

(5)

6=90-76 5=75-61 4=60-46 3=45-31 2=30-16 1= 15 7 = 90	:( ) 7-1
5=1500-1201 4=1200=901 3=900-601 2=600-301 1= 300 9= 2401 8=2400-2101 7 =2100-1801 6= 1800-1501	9-1 : ( )
5=75-61 4=60-46 3=45-31 2= 30-16 1= 15 7=100 6=1001-76	7-1 : ( )
-1201 4=1200-901 3=900-601 2=600-301 1= 300 6= 1500 5=1500	( ) 6-1
2= 1=	2-1

(Scale)

(\*)

(6)

Dimensions Researcher	Reliability	Assurance	Tangibles	Empathy	Responsiveness
Parasuraman, <i>et al</i> , 1988	√	√	√	√	√
Petridou <i>et al</i> , 2007	√	√	√		
Yavas <i>et al</i> , 2004	√	√	√	√	√
YavasandBenkenstein, 2007	√	√	√	√	√
Yavas, 2007	√	√	√	√	√
Jabnoun, 2006andAl-Tamimi,	√	√	√	√	√
Kara <i>et al</i> , 2005	√	√	√	√	√
GettyandGetty, 2003	√		√		√
Kang and James, 2004	√	√	√	√	√
ReimerandKuehn, 2005	√	√	√	√	√
Reynoso and Moore, 1995	√		√		
Lings and Brooks, 1998	√				√
Chaston, 1994	√	√	√	√	√
Yong and Varble, 1997	√	√	√	√	√
Edvardsson <i>et al</i> , 1997	√	√	√	√	√

(7)

Items Researcher					
Yavas, <i>et al</i> , 2004		√	√	√	
Kim, <i>et al</i> , 2001	√		√	√	
Go'mez, <i>et al</i> , 2006	√	√	√		
Andreassenand Lindestad, 1998		√	√		
Ehigie, 2006	√	√	√	√	
GuenziandPelloni, 2004		√	√		
ChiouandShen, 2006	√		√	√	
Leverinand Liljander, 2006		√	√	√	√
YuandDean, 2001	√	√	√	√	√
Beerli, <i>et al</i> , 2004		√	√	√	
Macintosh, 2007	√	√	√	√	

( ) (8)

( + )								* /
45	1032	28.7	62	864	5	19	168	) (
846	19452	1311	1235	17285	154	241	2167	) (
31	713	44.7	33	463	8.5	27	250	( )
573	13182	41.5	854	11931	8	136	1251	

(\*)

(9)

				/
1.244	5.4945	1.009	6.0000	
.9943	5.5077	1.2553	5.6000	
1.0505	5.8764	.6461	6.1667	
1.1126	5.6456	6252.	6.0417	( )
1.1673	5.2198	7318.	6.0333	
1.2226	5.3489	7429.	6.0000	
.9139	5.5197	.7021	5.9683	

(H<sub>1b</sub>) :

2-1-2

(H<sub>1a</sub>) :

2-1-1

Assurance

Reliability

(11)

(r=.56) ( )  
(R<sup>2</sup>=.32)

(H<sub>A</sub>)

(r=.64)

(B=.67)

(F=400)

(R<sup>2</sup>=.41)

(Sig≥.01)

(t=20)

(B=.78)

(H<sub>1c</sub>) :

:2-1-3

(t=24.7)

(F=.61)

Tangibility



(10)

B	T	F	R	R <sup>2</sup>	
(*)	(*)	203	.73	.52	(H <sub>1</sub> ) :
.78	25	**610	.64	.41	(H <sub>1a</sub> ):
.67	20	**400	.56	.32	(H <sub>1b</sub> ):
.56	17	**294	.5	.25	(H <sub>1c</sub> ):
.71	26	**697	.66	.44	(H <sub>1d</sub> ):
.60	21	**460	.58	.34	(H <sub>1e</sub> ):

Sig.≤.01 df=872

(\*\*) t, B

(\*)

[sig. ≤.05]

(R<sup>2</sup>=.44)

(11)

(B=.71)

(t=26)

(F=697)

(Sig≥.01)

(r=.50) ( )

(H<sub>1e</sub>) :

:2-1-5

(B=.56)

(R<sup>2</sup>-.25)

Responsiveness

(t=17.2) (F=294)

(Sig≤.01)

(10)

(R=.58)

(R<sup>2</sup>=34)

(Ismail *et al.*, 2006; Wong

(B=.60)

and Sohal, 2003)

(F=460)

(sig.≤.01)

(H<sub>1d</sub>) :

2-1-4

(H<sub>A</sub>)

(t=21)

Empathy

(H<sub>2</sub>) :

2-2

(r=.66)

( )



(univariate analysis of variance)

SERVQUAL ( )

(Aaker *et al*, 1995)

2 1 )

( )

(12)

(F=23.612)

Moderate

( )

( )

(sig.=.000)

( ) ( )

moderate

**tow way ANOVA (12)**

**H<sub>2c</sub>**

	df	F	Sig.
Corrected Model	872	96.417	.000.
Intercept	1	43734.505	.000.
	1	13.866	.000.
	870	97.740	.000.
*	1	23.612	.000.

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-2

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( )

( )		( ) 2008	( )		
5,129	2622	78	176		
687	237	13	101		( )
2,912	1804	35	100		
31,32	1252	53	82		
1,030	1161	48	66		
348	425	31	50		
933	980	48	45		
11,32	1457	30	40		
21,32	630	32	40		
645	328	20	40		
540	259	11	40		
141	317	18	34		( )
555	212	26	33		
742	327	30	30		
816	195	43	26		
247	237	8	20		
216.53	120	4	20		
102	19	4	20		
117	17	4	20		
506	296	9	14		HSBC
374	178	83	13		
211	60	34	10		
26	49	51	10		
19452.96	13182	713	1030		

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## **Modeling of the Relationship between Perception of Service Quality and Customer's Loyalty (Field Study of Commercial Banking Sector in Jordan)**

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### **ABSTRACT**

The study aims at testing a causal model of the relationship between banking service quality and customer's loyalty; moderated by organizational factors. The study also seeks to investigate the status of quality perception of Jordanian commercial banks services and the degree of customer's loyalty to these banks. A random sample of (872) banks customers was selected for the purpose of the study. SERVQUAL measure for service quality was applied for the purpose of the study, and certain statistical analysis methods, such as linear regression and ANOVA were used. The results showed a strong positive relationship between service quality and customer's loyalty to the bank which provided the service. The organizational factors had minor impact on the relationship between quality perception and customer's loyalty.

Research value and originality stems from the fact that it is an attempt to address the direct relationship between quality perception of service and loyalty, and the impact of demographic factors, as a moderator variable, on this relationship, which has never been investigated before.

**Keywords:** Banking Marketing, Service Quality, Customer's Loyalty, Commercial Banks, Jordan.

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\* Department of Marketing, University of Applied Sciences, Amman, Jordan. Received on 27/10/2008 and Accepted for Publication on 5/4/2009.