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.(electronic commerce)

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(customer value)

(computerized networks)

(service

quality)

(O'Brien, James A., 1999: 318)

.2005/12/4

2005/5/3

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Research Importance

Research Problem

(e-commerce)

(communications protocols)
/

(retail

.clients)

(industrial revolution)

(management revolution)

(Whitely,

.David, 2000:161)

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(information economy)

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(

-3

-4

Research Methodology .2

:
(communications) (information)
(internet) (technology)

Research Objectives :

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-2

(Statistical Package for Social Sciences
(Factor Analysis) (SPSS))

Discussion and Analysis .3

Research Hypotheses :

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-2

(Pauhkuri, Markus, 1999:3)

(technical factors) : - 1
 (expandability) (reliability)
 (effectiveness)
 (maintainability of the system)
 (transmission (congestion waiting
 .quality)

(human factors) : -2
 (stability of service quality)
 (waiting (availability)
 (fault clearance times) times)
 (subscriber's information) (service quality)
 .(stability of operation of the system) :

(destination)

available (packet loss probability) bandwidth

(service level : agreement) (Sun ,Wei, 1999: 2)

(negative quality) (Iseminger, David, 1999:10)

(positive

(value) quality)

(Elsenspeter, Robert C.

and Toby J.Velte, 2001:250)

bandwidth

(internal customers)

(external customers)

(convenience)

(responsiveness)

(assurance)

(reliability)

(timelines)

(Iyer

Jayaraman, 1997:3)

(Ellsworth and

Ellsworth, 1997:3)

(SLA)

(telecommunication)

(Alem, 2003:4) :

(informational) :

(Virtual Private Networks

(VPN))

(communicative)

(transactional)

:(142:2003)

)

(199 :2003

(e-business models)

.(Lawrence, Elaine et al., 1998:52)

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.(Conformance to Requirements)

(bank management)

(Shareholders)

(employees)

()

(subsystem)

70

. 420

(factor analysis)

(Cooper and Chindler,

.2001:591)

(Matrix Correlation)

(Principal Component Analysis)

(Total Variance Explained)

(Initial Eigenvalues)

(Rotation)

(Loadings)

(Johnson and (Component Score)

Wichern, 1998:515)

(2) :
 (59.782%)
 (38.626%) (190) 1% = 190=2/ (1-20)20 = 2/ (1-
 (6.289%) (9.488%) (100%)
 .(5.379%)

() (1)

(3) (1) :
 (5) (4) (3) (2)

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() (1)

(Factor

Loadings)

(Varimax with Kaiser

(0.30)

.Normalization)

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.(140 :1986

(4)

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(38.626%)

:

(35)

(2004)

.(Syria card)

Analysis N	Std. Deviation	Mean	
420	.86	4.40	INFO
420	.79	4.50	SYS
420	.71	4.49	INTEG
420	.71	4.48	BMIS
420	.67	4.43	BRIS
420	.69	4.52	COMM
420	.69	4.46	COMSYS
420	.72	4.48	COMNET
420	.82	4.32	ENCS
420	.81	4.32	ELCS
420	.74	4.41	INBS
420	.72	4.49	TECH
420	.75	4.43	SOFT
420	.76	4.43	HARD
420	.73	4.41	DATA
420	.63	4.49	PROC
420	.81	4.40	INT
420	.80	4.38	EBANK
420	.85	4.15	HBANK
420	.88	4.20	VBANK

(2)

		Rotation Sums of Squared Loadings			Extraction Sums of Squared Loadings			Initial Eigenvalues	
Cumulative %	% of Variance	Total	Cumulative %	% of Variance	Total	Cumulative %	% of Variance	Total	Component
18.224	18.224	3.645	38.626	38.626	7.725	38.626	38.626	7.725	1
35.234	17.011	3.402	48.113	9.488	1.898	48.113	9.488	1.898	2
47.975	12.740	2.548	54.402	6.289	1.258	54.402	6.289	1.258	3
59.782	11.807	2.361	59.782	5.379	1.076	59.782	5.379	1.076	4
						64.503	4.721	.944	5
						68.566	4.063	.813	6
						72.135	3.569	.714	7
						75.452	3.317	.663	8
						78.393	2.942	.588	9
						81.152	2.758	.552	10
						83.651	2.500	.500	11
						86.059	2.408	.482	12
						88.277	2.218	.444	13
						90.389	2.112	.422	14
						92.318	1.929	.386	15
						94.137	1.819	.364	16
						95.893	1.756	.351	17
						97.508	1.614	.323	18
						98.813	1.305	.261	19
						100.000	1.187	.237	20

(3)

				0.524	SYS	0.706	INBS	1
						0.694	COMSYS	2
						0.692	BMIS	3
						0.685	BRIS	4
						0.666	ELCS	5
						0.654	INT	6
						0.652	TECH	7
						0.648	EBANK	8
						0.640	PROC	9
						0.630	COMNET	10
						0.623	SOFT	11
						0.607	HARD	12
						0.601	HBANK	13
						0.601	ENCS	14
						0.587	DATA	15
						0.586	VBANK	16
						0.571	COMM	17
						0.545	INTEG	18
						0.487	INFO	19

() (4)

0.797	INTEG	0.745	COMM	0.848	VBANK	0.738	SOFT	1
0.783	SYS	0.680	HARD	0.790	HBANK	0.686	TECH	2
0.625	INFO	0.610	PROC	0.709	ENCS	0.683	COMSYS	3
		0.517	COMNET	0.646	INBS	0.678	ELCS	4
				0.532	EBANK	0.567	BRIS	5
				0.449	INT	0.561	BMIS	6
						0.492	DATA	7

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.(23 :2002

(150)

(Mobile A.T.M.)

(Debit, Charge and Credit Cards)

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.(13 :2003

(9.488%)

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.(20 :2003

(www.Real estate Bank-sy.com)

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 . (6.289 %) .(www.cbs-bank.com)
 . (Visa Card)
 (1996)
 (www.the housing bank com.jo)
 . (Internet
 (Mobile Bank) Banking)
) (Phone Bank) (Call Center)
 .(14 :1999 .(Virtual Branches) (Home Bank)
 (swift)
 .(7 :2001) (www.ahli.com)
 . (1995) (2001)
 (52) .(E-Com Card)
 (2000)
 :
 (Internet Banking) (IVR)
 .(SMS) (WAP)
 (www.Bankofjordan.com)
 (portal website)
 . (www.arabbank.com)
 . (Swift)
 (2003) " :
 ."

(Frame Relay)

(5 :2002)

(Data (DB2 (2003 Warehouse)

(5.379%) :

(System Development Life Cycle/Rational)

(31 :2003)

(NCR)

(Unix)

(Windows)

(C++)

(Oracle)

(Cobol)

(5 :2001)

(Windows)

(IBM)

(25) (2005-2003)

(Delphi)

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(ICBS)

.(17 :2003)

.3

(2002)

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.(11 :2002

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-4

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The Factors Affecting the Globalization of Banking Service Quality through the INTERNET: Comparative Field Study on Some Syrian and Jordanian Banks

*Ra'ad H. Al-Sarn and Abdul-Latif Abdul-Latif**

ABSTRACT

Electronic banking providers within internet networks tend to introduce the customers as many banking services. Therefore, the banks need to know what the customers really want and expect from them. However, in an electronic environment, it was almost impossible to monitor and record data with the global customers. The fact is that the electronic environment allows electronic banking providers to capture an enormous amount of information about customer behavior during the process of electronic service delivery. However, the customers' requirements and wants allow managing the quality of internet banking services in global electronic environment. This research paper introduces a study of factors affecting the globalization of bank service quality through internet networks: a comparative field study between some Syrian and Jordanian banks.

Keywords: Globalization, service quality, bank services, bank information, communication networks, internet network, bank technologies, internet banking.

* Department of Business Administration, Faculty of Economics, Damascus University, Damascus, Syria. Received on 3/5/2005 and Accepted for Publication on 4/12/2005.