

.		
	(	)
.		
		:
.		-1
.		-2
.		-3

---

**Introduction :**

( )

( )

**Research Problem :**

)

( - - - -

:

**-1**

-2

:

The importance of research

:

:

.

:

.

**Research Objectives :**

:

**.1**

**.2**

**.3**

**.4**

---

**Research Hypotheses :**

:

:

:H1

:

:H2

:

:H3

**Research Variables :**

:

:

:

: Search Terms

:

:Quality

:

:

:

(ISO) . :  
( ) :

:service  
) .  
(.25 2003

:Quality of Service  
" (DYASON & JAYA) .  
(.40 2004 )"

: Customer Satisfaction  
  
(Kotler, 2006, p.144)

### Research Methodology

.( )

#### Research Sample and Society :

) ( ) :  
( ) :  
)  
(" - - ")

)

.(

:

$$\frac{\sqrt{\frac{\sigma^2 (t-1)}{n}}}{\sigma} \quad \text{الخطأ المسموح به = الدرجة المعيارية}$$

0.5

:

.(1.96) %5

.%5

.%95

$$\frac{0,25}{384} \times 2(1.96)^2 = 2(\%5)$$

(150)

:

30

( - - )

### Literature Review

:

(Determineofretail

:

quality) service

(Ngaygen and Le,2007,P15,16)

:

-1

-2

( retailer service Measure the qualityof)

:

(Siu and Cheung,2001,P88,96)

200

:

:

(1

.

(2

.

:

(The evaluation of the retail service quality for U.S and Korean customers)

:(Kim and Jin,2001,P223,230)

.

:

:

.1

.2

.

.3

( - ):

The Concept of a Service-Quality Information System)—(Listening to the Customer

(Leonard L. Berry &A. Parasuraman,1997,p8)

:

.



:

( )

:

**in stores service quality dimensions the concept of the development of the importance of First,**

( )

( )

:

**and dimensions quality of service the definition of Second,**

"

"

( LOVELOCK,2002,P48)

.(Adrian palmer,2011p286 )

"

(KOTLER1997&STEVEN1990)

) ."

(.40 2004

:

(Christine, 2007,P336)

)

" "

:

( 16 2003 ) .

(Gronoroos,1996 P41 )

:  
(<http://islamfin.go>) .



(1-1)

:

customer satisfaction increase the level of Third,

( )

( )

: (Belin,2002,p107) (Christine, 2007,p339 )

" : ( 71 2002 )

(Zeithimal et Coll,1999p.73) .

:

:

increasing the level of customer in dimensions the quality of service the role of Fourth, satisfaction:

200

% 71

(LoveLock,2002,p48 )

:

(1

(2

(3

(4

(5

(6

:

>



: -2

(2)

%30.7	43	
%69.3	97	
%100	140	

:

.(%30.7) (43)  
 (%69.3) (97)

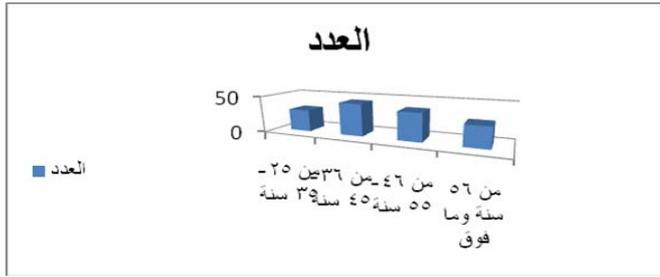
: . 3

:(3)

%21.5	30	35 -25
%31.4	44	45-36
%27.1	38	55-46
%20.0	28	56
%100	140	

:

45-36  
 .%27.1 55-46 %31.4  
 56 %21.5 35 -25  
 : .%20.0



(2-1)

:

: -4

( 4 )

%23.6	33	
%30.0	42	
%21.4	30	
%25.0	35	
%100	140	

:

(%30.0)

(42)

(%25.0)

(%23.6)

(33)

(%21.4)

2 -1

:

.1

( )

1

( 5 )

	Pearson			Pearson	
0.000	0.978**	Y1	0.000	0.982**	X1
0.000	0.975**	Y2	0.000	0.978**	X2
0.000	0.982**	Y3	0.000	0.990**	X3
0.000	0.984**	Y4	0.000	0.984**	X4
0.001		**			
			0.000	0.984**	Z1
			0.000	0.969**	Z2
			0.000	0.987**	Z3
			0.000	0.972**	Z4
			0.000	0.988**	C1
			0.000	0.970**	C2
			0.000	0.957**	C3
			0.000	0.987**	C4

"18SPSS " :

:s Alpha'Cronbach .2

s Alpha'Cronbach

1 (1-0)

( 1 ) 1

:

(6)

0.988	4	
0.984	4	
0.982	4	
0.985	4	
0.996	16	

"18SPSS " :

0.982

0.988

. 0.19

: 3 -1

: 1 -3 -1

"

"

"

"

: (7) .

(7)

	0.000	0.971**	

0.001

\*\*

./0.971/

:(8 )

( 8 )

**Model Summary**

Std. Error of the Estimate	Adjusted R Square	R Square	R	Model
1.16772	.942	.942	.971 <sup>a</sup>	1 Dimension0

a. Predictors: (Constant),

R

R<sup>2</sup>

F

(9 )

**ANOVA<sup>b</sup>**

Sig.	F	Mean Square	df	Sum of Squares	Model
.000 <sup>a</sup>	2240.079	3054.513	1	3054.513	1Regression
		1.364	138	188.173	Residual
			139	3242.686	Total

a. Predictors: (Constant )

b. Dependent Variable: ( )

(10)

**Coefficients<sup>a</sup>**

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
.000	6.416		.301	1.929	1(Constant)
.000	47.329	.971	.020	0.937	

a. Dependent Variable:

"18SPSS "



./0.991/

:( 12)

(12 )

Model Summary

Std. Error of the Estimate	Adjusted R Square	R Square	R	Model
.65284	.982	.982	.991 <sup>a</sup>	1 dimension0

a. Predictors: (Constant

R

**R<sup>2</sup>**

F

(13 )

ANOVA<sup>b</sup>

Sig.	F	Mean Square	df	Sum of Squares	Model
.000 <sup>a</sup>	7470.308	3183.870	1	3183.870	1Regression
		.426	138	0.426	Residual
			139		Total

a. Predictors: (Constant

b. Dependent Variable:

(14)

Coefficients<sup>a</sup>

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
.903 .000	-.122- 86.431	.991	.186 .012	-.023- 1.016	1(Constant)

a. Dependent Variable:

"18SPSS " :

0.000 F  
 %98  $R^2=0.982$  0.05  
 )  $Y=a+bz$   
 ) -0.23- ( 14 )  
 $Y=0.023 + 1.016Z + 1.016$  (

R=0.991

3 -3 -1

(15)

(15)

	0.000	0.986**	

0.001

\*\*

. /0.986/

:(16)

(16)

**Model Summary**

Std. Error of the Estimate	Adjusted R Square	R Square	R	Model
.77453	.974	.974	.987 <sup>a</sup>	1 dimension0

a. Predictors: (Constant),

R

$R^2$

F

(17)

**ANOVA<sup>b</sup>**

Sig.	F	Mean Square	df	Sum of Squares	Model
.000 <sup>a</sup>	5267.352	3159.899	1	3159.899	Regression
		.600	138	82.787	Residual
			139	3242.686	Total

a. Predictors: (Constant),

b. Dependent Variable:

(18)

**Coefficients<sup>a</sup>**

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
.076	1.789		.217	.388	(Constant)
.000	72.577	.987	.014	1.006	1

a. Dependent Variable:

"18SPSS " :

0.000

F

$R^2=0.974$

0.05

.( )

%97

.388

( 18)

$Y=a+bc$

$Y=0.383+1.006C$

( )

1.006

$R = 0.987$

"

:

"

"

"

:

:

.1

.2

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

(1)

:

:

√

*	*	*	*
		35 -25 45-36 55-46 56	

:

:

(5)	(4)	(3)	(2)	(1)		
%	%	%	%	%	x.	
						X1
						X2
						X3
						X4
					z	
						Z1
						Z2
						Z3
						Z4

					c .	
						C1
						C2
						C3
						C4
					y:	
						Y1
						Y2
						Y3
						Y4

	:	
	:	-A
"		-1
24	"	
		.2003 88
(	)	-2
		.2004 :
. 2002		-3
.2003 :		-4
	:	
	:	-A

1- Belin.A, *La mesure de la satisfaction client dans les marques industrial mastère marketing et communication commercial, écolesuperieur de commerce de toulouse, Juillet, 2002.*

2- Monique Zollinger et Eric Lamarque, *Marketing et strategies de la banque, 3eme edition Dunod, Paris, 1999.*

1- Christine T. Ennew and Nigel Waite *Financial Services Marketing, An International Guide to Principles and Practice Copyright , 2007 Elsevier Ltd. All rights reserved ,Printed and bound in Great Britain .*

2- Gronroos S., " *Quality V. customer satisfaction* ", *Journal of marketing* ,Vol 6,1996 .

3- Christine T. Ennew and Nigel Waite *Financial Services Marketing,An International Guide to Principles and Practice Copyright , 2007 Elsevier Ltd. All rightsreserved Printed and bound in Great Britain.*

4- Adrian palmer, *service marketing, sixth edition ,McGraw-Hill(UK) ,2011.*

5- Christopher H Lovelock, LAUREN Wright, *Principles of Service Marketing and Management / Edition2, Prentice Hall United States 2002.*

6- Kotler, Phillip,P.andKeller,K.L(2006), "*Marketing Management* ", *Prentice-hall,12th Edition.*

: -B

1- Leonard L. Berry &A. Parasuraman ,*Listening to the Customer — The Concept of a Service-Quality Information System,texas A &M UNIVERSITY, Journal of the Academy of Marketing Science,1997.*

- 2- Sheetal B. Sachem and Harsh V. Verma, Relative Importance of Service Quality Dimensions: A Multisectoral Study, 2004.
- 3- Nguyen, Dang Duy Nhat. And Le, Nguyen Hau., "Determinants of Retail Service Quality - A study of supermarkets in Vietnam", *Journal of Science & Technology Development* (10) No. 8, 2007.
- 4- Siu, Noel Y. M., Cheung, Jeff Tak-Hing "A Measure of Retail Service Quality", *Journal of Marketing Intelligence & Planning*, Vol. 19, Issue., (2001).
- 5- Kim, Soyoung, Jin, Byoung-ho, "Validating the retail service quality scale for US and Korean customers of discount stores: an exploratory study", *Journal of Services Marketing* 7(2)(2002).
- 6- Reena Rai, Arpita Khare, Ceeba Parveen *Journal of Retail & Leisure Property* (2010) **9**, 303-317. doi:10.1057/rfp.2010.14

: -C

<http://islamfin.go-forum.net/login?redirect>