

(servperf),
352 460
. spss

Abstract

Service quality is becoming more critical for banks to maintain their market shares. This paper use SERVPERF scales for measuring service quality in group of banks.

The instrument includes 23 items that belong to the five dimensions of SERVPERF. The present study was focused in Constantine city and data on only perceptions measures were collected from 460 banks customers.

After analyses of data by SPSS, the results show that customers have negative views about service quality in this sample of banks. And indicated that age and educational skills of customers have a difference significances regarding to their evaluation of service quality.

This paper also investigates the difference in significance between the instrument's dimensions. This is supposed to help managers focus their attention on the service quality dimension that matters most to customers.

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(lending function)

(safe keeping function

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1347.5

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2004

%90

2003

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- (occasional sample) -

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parrasuramam et A1 1988

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 - . 0.9998: .3
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352

%76.52

SPSS

servperf

1992 (Cronin and Taylor)

. 2006

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1990

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(francis.buttle.1996)

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. (2004.

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servqual

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	:	.5

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cronin and)

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(servperf) 1992 (Taylor

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(2002.)
(cronin and Taylor) (servperf)

%97

servperf servqual
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(parassuraman et al.1989)

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(2004.
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(2005.

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% 21.7

%78.3

% 99.4

					% 33.5
% 9.7				% 15.1	% 29
% 3.1	% 4.5				
				% 2.6	% 1.4
% 6.6			% 47.1	4.5	
			% 11.3		
		% 9	% 11		
% 3.8		% 4.5	% 6.6		
	"	"			
22.999	14.000		% 38.7	% 4.5	
% 17.6		31.999	23.000		% 21.7
% 7.8		50.000		% 12.7	13.999
			40.999		32.000
		% 1.4		49.999	41.000
		39-30			% 65.1
			29-18		% 20.7
% 4.4	1	% 9.8		59-50	
				60	

: 1

%78.3	274		
%21.7	76		
%99.4	348		
%0.6	2		
%2.6	9		
%1.4	5		
%15.1	53		
%29	102		
%9.7	34		
%33.5	118		
%4.5	16		
%3.1	11		
%1.58	4		
%47.1	163		
%6.6	23		
%11.3	39		
%3.8	13		
%9	31		
%11	38		
%4.6	16		
%6.6	23		
%17.6	61	13.999	
%38.7	134	22.999 – 14.000	
%21.7	75	31.999 – 23.333	
%7.8	27	40.999 – 32.000	
%1.4	5	49.999- 41.000	
%12.7	44	50.000	
%20.7	77	29-18	
%34	118	39-30	
%31.6	108	49-40	
%9.8	34	59- 50	
%3.5	12	69-60	
%0.9	3	70	

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(2)

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1.29	3.037		1
1.257	3.003		2
1.27	2.83		3
1.218	3.173		4
1.21	3.179		5
1.07	3.509		6
1.159	3.094		7
1.092	3.253		8
1.116	3.196		9
1.077	3.449		10
0.996	3.581		11
1.209	3.137		12
1.181	2.792		13
1.171	2.966		14
1.237	3.028		15
1.252	2.932		16
1.063	3.259		17
1.032	3.661		18
0.928	3.689		19
1.137	3.222		20
1.159	2.952		21
1.253	2.575		22
1.049	3.464		23

(4)

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2.243

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p-value	X2	
0.000	52.314	1
0.000	89.446	2
0.000	101.023	3
0.000	103.951	4
0.000	112.773	5
0.000	101.884	6
0.000	143.852	7
0.000	159.058	8
0.000	100.280	9
0.000	276.514	10
0.000	240.854	11
0.000	284.746	12
0.000	360.232	13
0.000	340.243	14
0.000	321.260	15
0.000	317.610	16
0.000	317.260	17
0.000	357.623	18
0.000	241.188	19
0.000	260.429	20
0.000	274.474	21
0.000	300.997	22
0.000	254.425	23

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1.3

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p-value	X2	
0.631	28.771	1
0.221	37.811	2
0.368	34.086	3
0.098	42.691	4
0.152	40.187	5
0.504	31.266	6
0.167	39.596	7
0.143	40.556	8
0.097	42.767	9
0.000	128.850	10
0.000	104.875	11
0.000	111.872	12
0.000	124.299	13
0.000	125.946	14
0.000	115.59	15
0.000	126.958	16
0.000	126.965	17
0.000	129.319	18
0.000	118.603	19
0.000	133.855	20
0.000	116.393	21
0.000	124.197	22
0.000	124.655	23

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(0.01)

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p-value	X2		
0.248	28.284		1
0.394	25.227		2
0.808	17.896		3
0.655	20.721		4
0.168	30.514		5
0.662	20.606		6
0.581	21.973		7
0.456	24.093		8
0.034	38.032		9
0.000	92.663		10
0.000	86.976		11
0.000	108.564		12
0.000	90.515		13
0.000	103.708		14
0.000	99.564		15
0.000	111.248		16
0.000	100.666		17
0.000	99.295		18
0.000	96.973		19
0.000	112.058		20
0.000	92.055		21
0.000	97.496		22
0.000	94.688		23

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(0.01)

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p-value	X2	
0.856	92.531	1
0.625	102.720	2
0.326	114.084	3
0.184	121.067	4
0.416	110.473	5
0.652	101.712	6
0.199	120.193	7
0.856	92.492	8
0.832	93.840	9
0.016	172.469	10
0.506	134.097	11
0.634	128.791	12
0.433	137.136	13
0.931	111.510	14
0.953	108.798	15
0.507	134.056	16
0.227	146.971	17
0.172	150.414	18
0.528	133.189	19
0.278	144.197	20
0.633	128.836	21
0.578	131.137	22
0.986	101.587	23

(0.05) (0.01)

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servperf

1992 (Cronin and Taylor)

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.1 (1999).

.2 0 .2004

.3 (2002).

.4 : 256-240 .()

.5 : (03/07/2006) .17-01 [http://site.voila.fr/laboratoul]

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