

(166)

Abstract: The aim of the study is to measure the service quality of the banking system in Gaza strip and to determine the importance of the service quality items. Adding to that, the study measures the relationship between banking service quality and client's satisfaction. The sample of the study includes (166) questionnaires. The study concludes that understanding the client's expectations is very important to provide better banking service quality as well as achieving client's satisfaction. Furthermore, the measurement of service quality and the client's perception of the service is considered the main approach for the development and improvement of the banking service quality. In addition, the findings also show a significant relationship between the client's satisfaction and the provided service quality. In addition, the client's continuous dealing with banks and their loyalty depends mainly on the understanding of the provided service quality.

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(96) (35) (131)

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(88)

(11) (50)

(2003)

.(2002) (8)

(1.072)

(3.624)

%30

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.(Cronin and Taylor:1992)

.(Howcroft,1991; Cronin and Taylor,1992; Taylor and Baker,1994)

%40

(Grubbs

%25 (Raddon,1987)

.and Reidenbech,1991)

.(Newman and Cowling,1996)

(Steriou and

(Parasuraman:1985)

.Stavrinides,2000)

:

22 (Parasuraman:1988)

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(Servqual)

. : -1
 . : -2
 . : -3
 . : -4
 . : -5
 (22)

(Parasuraman:1988,1991)

(Parasuraman:1988,1991)

: (Servqual)

(Dabholkar et. al,1996; Hussey:1990; Nielson and Host, 2000; Engelland et. al., 2000; Getz et. al., 2001).

(Carman, 1990; Babakus and Boller, 1992; Cronin and Taylor, 1992; 1994; Teas,1993,1994; Brown et. al., 1993; Chase and Stewart, 1994 Kwan and Lee, 1994; Blanched and Galloway, Natarajan et. al.,1999).

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1992 : -1

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1994 : -2

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1998 : -3

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1998 : -4

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627

1000

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2003 : -5

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1994:Avkiran -1

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(691)

(factor analysis)

(17)

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1999:Stanley, and Tyler -2

(16)

(27)

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2003 : Cui -3

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Parasuraman

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1998 : Nielson -4

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1997 : Voukelatos, and Kangis -5

163

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1996 : Cowling and Newman -6

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.(26)

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2000 :Nantal and Bahia -7
360
115
-4 -3 -2 -1 : 6
-6 -5
1998 : Bejou -8
568 1994

2000 :Addams and Allred -9
143
(14) (11)

%50

2003 : Sureshchardar -10
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(150)

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1997 :Athanassopoulos -11

(2200) .(680)

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1999 : Naser -12

(300) (206)

2001 :Allred -13

(22) (108)

(115)

1997 : Yavas -14

(200) (156)

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2000 : Lassar -15
(300)

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2500

1998 : Bloemer -16

() ()

1998 : Almassawi and Metawa -17
400

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2002 : Al Tamimi and Jabnoun -18
480 800
462 18
(Servqual.)

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(Bakakus and Boller: 1992)

(Cronin and Taylor: 1992)

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.(Parasuraman et al: 1988, 1991)

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Parasurman

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(Cronin and Taylor 1992)

(servperf)

(5)

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          (200)          .
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          (          )          .3
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          )          (Enter)          .4
          (Stepwise
          .
          .5
          :

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(K_S)

(1.077)

(%5)

(0.196)

(1)

(1)

0.78

(0.74 - 0.15)

0.25

(0.82 - 0.74)

.0.93

(1)

0.75	0.69	
0.76	0.65	
0.74	0.51	
0.81	0.25	
0.82	0.74	
0.93	0.78	
0.85	0.56	

Construct

convergent

Validity

discriminant

(2)

...

(sig.0.001)

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(2)

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(2)

						-	
						1.00	-
					1.00	*0.597	-
				1.00	*0.703	*0.612	
			1.00	*0.726	*0.677	*0.651	
		1.00	*0.583	*0.746	*0.612	*0.532	
	1.00	*0.848	*0.856	*0.903	*0.853	*0.783	
1.00	*0.797	*0.628	*0.668	*0.738	*0.681	*0.671	

(Sig. 0.001)

*

(21)

(3)

Factor analysis

0.828	0.825	-1	:
0.441	0.769	-2	
0.498	0.806	-3	
0.389	0.683	-4	
0.708	0.840	-5	: :
-0.113	0.889	-6	
0.460	0.934	-7	
0.609	0.821	-8	
0.846	0.725	-9	:
0.749	0.892	-10	
0.777	0.821	-11	
0.809	0.735	-12	
0.669	0.751	-13	:
0.223	0.877	-14	
0.745	0.815	-15	
0.894	0.821	-16	
0.501	0.806	-17	:
0.679	0.913	-18	
0.710	0.814	-19	
0.497	0.855	-20	
0.531	0.768	-21	

(3)

(9)

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(16)

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22

100

(4)

	0.212	
	0.211	
	0.207	
	0.197	
	0.172	

(4)

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) / (

(enter)

(stepwise)

(servperf.) (6) (5)

(servqual.)

%67 (servperf.)

(5)

(servqual)

(Servqual)				
	R2		R2	
0.00	0.103	0.00	0.108	
0.00	0.259	0.00	0.263	
0.00	0.362	0.00	0.371	
58.555		19.844		F
0.513		0.329		
00.0		00.0		

...

% 66
 (servqual.)
 %37
 . %36
 (6) (5)
 %14
 %10.3 %10.8
 %25.9 %26.3
 . %16.6

(6)
(servperf)

(Servperf)				
	R2		R2	
		0.00	0.14	
		0.00	0.14	
		0.00	0.166	
		0.00	0.1323	
		0.00	0.126	
0.00	0.661	0.00	0.671	
0.819		140.416		F
0.819		0.679		
0.00		0.00		

(6)

:

(2)

(sig 0.00)

0.797

(sig 0.00)

(2)

0.848

.0.628

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"(2000 - 1999)	" (2002)	.1
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"	" (2003)	.3
	(2004)	.4
	2004/8/31	
:	" (1994)	.5
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	" (1998)	.6
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	" (1998)	.8
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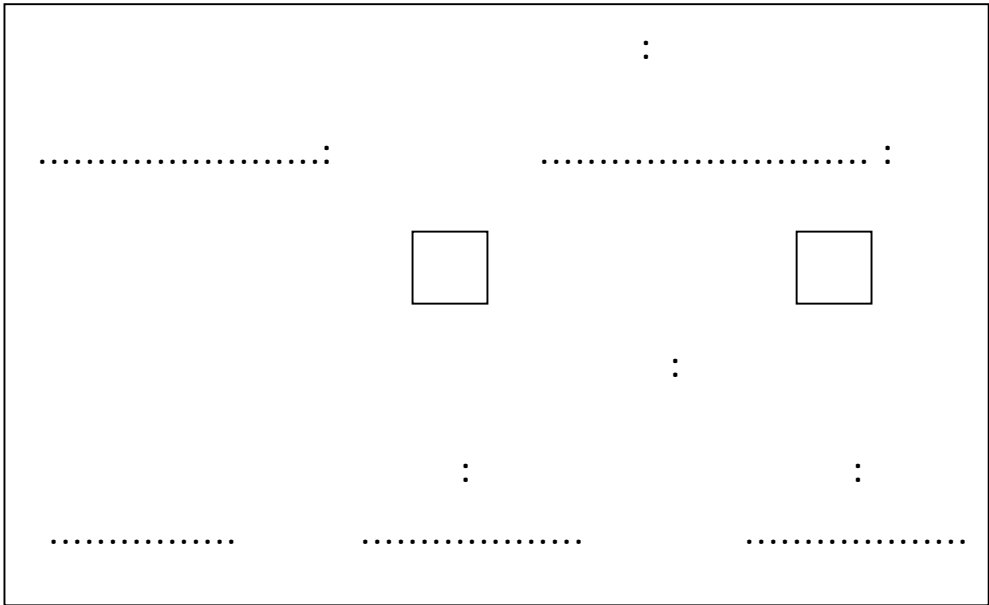
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