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%80

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%78.2

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		*			
% (***)			%		
78.6	103	131	25	2622	
78.6	70	89	17	1804	
78.0	57	73	14	1457	
77.7	49	63	12	1252	
77.5	45	58	11	1161	
78.8	37	47	9	980	
80.6	25	31	6	630	
75.0	12	16	3	317	() ABC
73.3	11	15	2.8	296	() HSBC
100	3	3	.2	17	()
78.2	412	526	100	10536	

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526 × (÷)

(.002) 3 (**)

[78.6=131 ÷ 103] ÷ : (***)

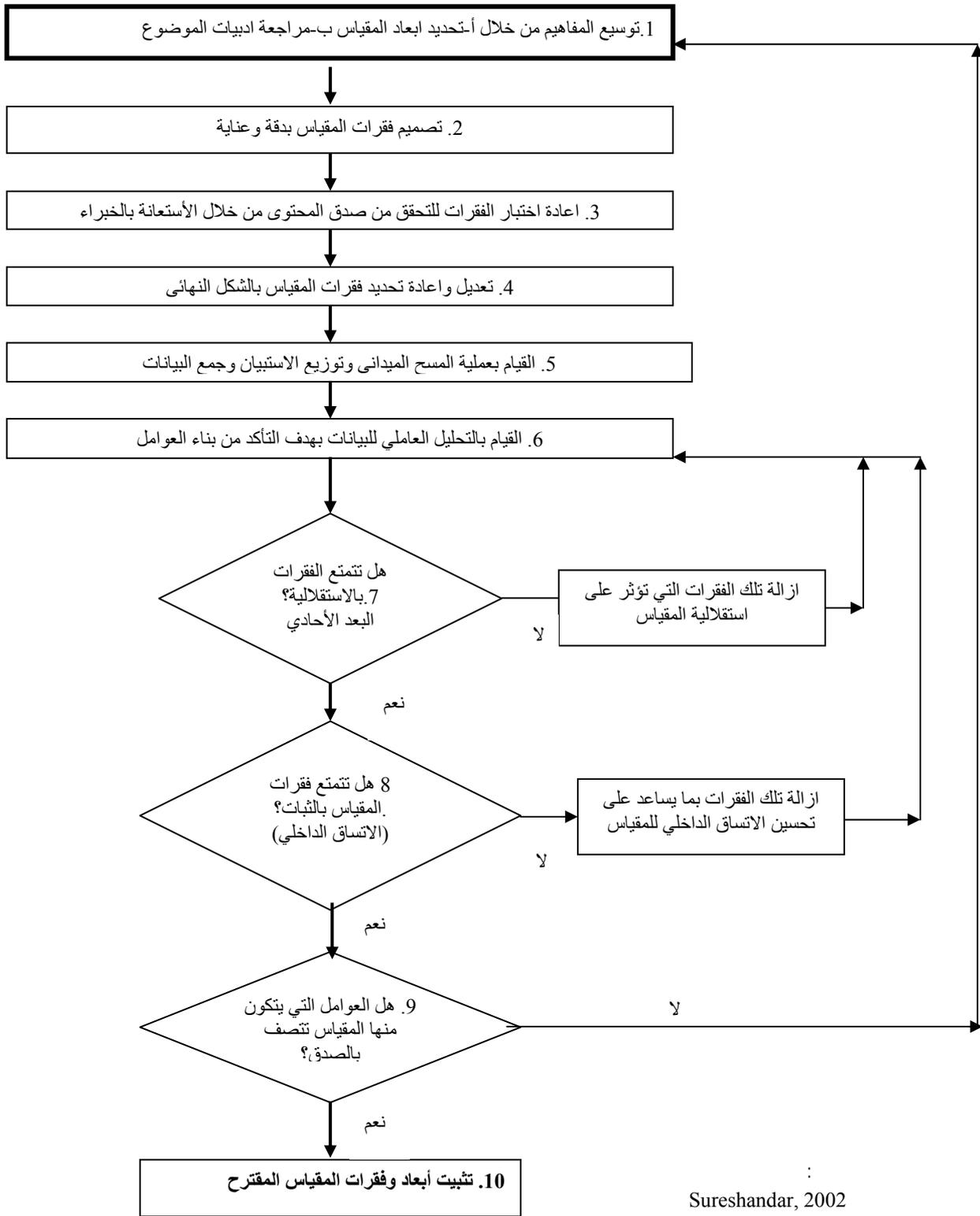
1996)

Wood &) (Sureshandar, dal,2002)
(Winston,2007

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(Kim & Mueller,1978) .

(Afifi & Clarke, 1984) (Minhas & Jacobs,



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(Scale)

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(Akter et al,2008, ()

Cronin, & Taylor,1992, Brady & Cronin Jr.,2001)

:(2)

2002	Naude et al,2003	Ewing& Caruana 1999	Pervaiz et al,2003	Foreman & money 1995	Caruana&calleya, 1998	()	()
	√	√		√	√	√	.1
√	√	√	√	√	√	√	.2
√		√	√		√	√	.3
√	√	√	√	√	√	√	.4
			√			√	.5

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validity)

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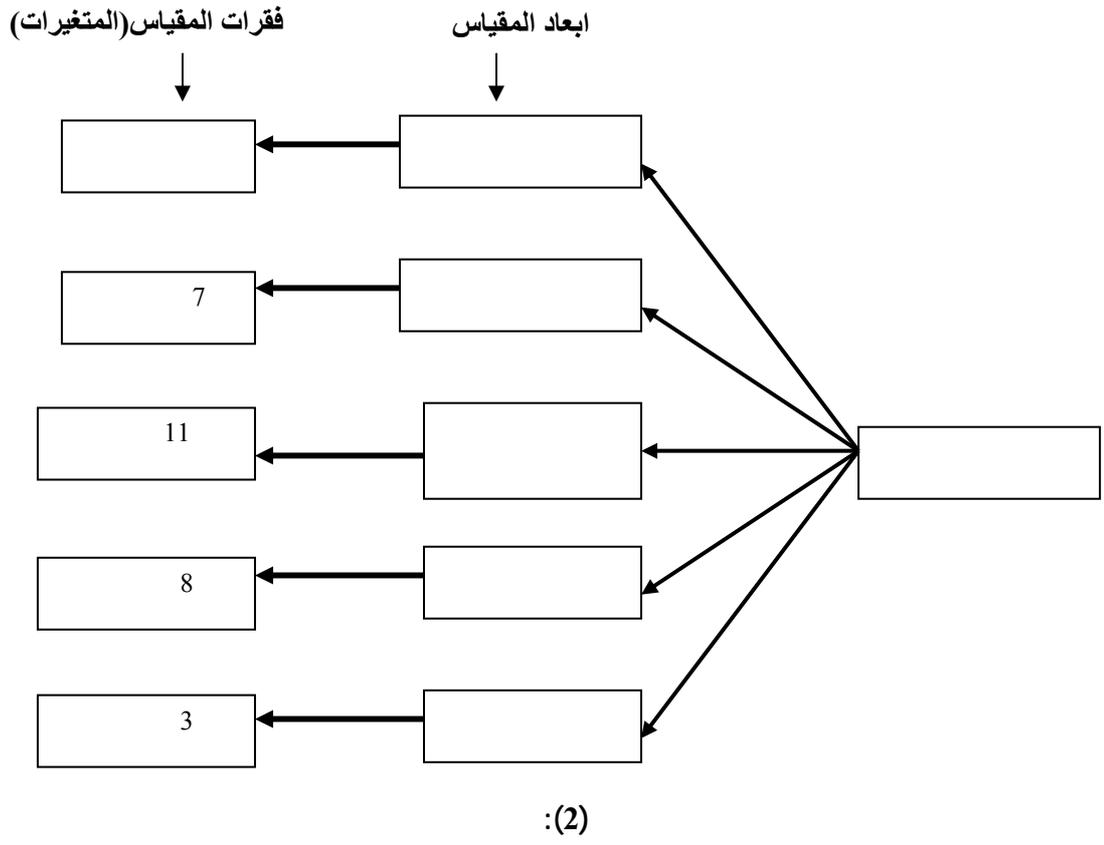
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(Sureshandar 2002).

31-29

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(1991) .

t

(Cronbachalpha)

(Berry,1981) (Gronroos,1981)

- Schneider &)
 (Bowen, 1983 (Berry, 1981)
- (Berry,
 1984)
 (Cowell, 1984)
- (Johnson et al, 1986) Varey,)
 (1995
 (Quester and Kelly, 1999)
- (Kotler and Armstrong, 1991) (Hart, 1995, and Schlesinger 1994)
- (Ballantyne, 1995) Rafik and Ahmed,)
 (1993
- (Bekkers & Van Hasstrecht, 1993) Cahill,)
 (1996
 (Hogg et al, 1998))
- (Pride & Ferrell, 2003) (George, 1990)
- (Kenneth & Baack, 2004)

(1995)

(Kotler & Keller, 2006)

()

(Varey, 1995)

(Vision)
(strategy Development)

(2002)

(Cahill, Dennis, 1995)

210

(Gronroos)

(1981)

.(Barry & parasuraman)

(Ahmed & Rafiq,1995)

Diffusion of (Rogers) (R&D) Innovations ()
(Vision)
() (R&D) (External Customers)
() learning) (organization)
(Johnston, 2001)
(Bak, 1994)
Service Culture
Wasmer, Bruner, & Gordon 1991)
Service Planning Team
Performance Gap
()
(Gupta, & Rogers, 1991)

(33)

(Naude, 2003)

Internal Market Research

Foreman)

(IMO)

) and Money

.(Gronroos), (Berry)

(281)

(Lings and Brooks,1998)

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(12)

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(Foreman and Money, 1995)

(Stepwise)

(Sergeant & Asif, 1998)

1500

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(Davis, 2001)

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(Rafiq and Ahmed, 2000)

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(Broady–Preston, and Steel, 2002)

(Ewing And Caruana, 1999)

(2001)

(HR)

Service Perspective
Service Delivery

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(496)

(155)

(135)

(Dennis & Winston, 2003) (26)
 (2000) Page Wong (Foreman & Money)
 Items (99) (Huselid)

Factor

Analysis
 (Wong & Page) (Caruana and Calleya, 1998)
 Denis & Winston (99)
 (23)
 Oblimin
 (0.70)

23 99

(Sureshandar & Anantharaman, 2002)

(15)
 (41)
 (20) (24)
)
 (Factor Analysis)

43 (51) (452)
 (277) Affective Commitment

.%60
 ()
 41
 SERVQUAL
 .1988 Parasuraman

Reliability
(CronbachAlpha=.97)

(Minhas & Jacobs, 1996)

(3)

(2000)
(33)

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(33)

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(Dlubodun, 2000)

7

5

28

t

(5.44)

χ^2
(sig.≥.01)

%77

(9)

(5)

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(31)

Factor)

(Analysis

(Dennis & Winston, 2003, Sureshandar & Anantharaman, 2002, Minhas & Jacobs, 1996, Dlubodun,2000, Foreman&Moneym1995, Ewing& Caruana, 1999, Cronin, J & Taylor,1992).

t

(3)

						:(3)	
Sig	*	Sig	t	*			
0	634.44	0	29.86	1.083	5.5947	(cronbachalpha=.87) :
0	480.33	0	27.435	1.1601	5.5680	.	Vision -1
0	347.95	0	28.793	1.1430	5.6214	.	-2
0	297.34	0	20.07	1.285	5.2710	(cronbachalpha =.90)	: :
0	277.20	0	19.864	1.4137	5.3835		-3
0	175.38	0	12.368	1.8642	5.1359		-4
0	253.50	0	15.861	1.7208	5.3447	.	-5
0	256.68	0	21.086	1.4112	5.4660		-6
0	137.36	0	12.437	1.5608	4.9563		-7
0	270.20	0	21.786	1.2483	5.3398		-8
0	326.35	0	28.29	.956	5.3328	(cronbachalpha =.92)	: :
0	215.47	0	13.350	1.3286	4.8738		-9
0	178.86	0	23.656	1.2621	5.4709		-10
0	194.40	0	22.710	1.2105	5.3544		-11
0	337.18	0	25.800	1.2183	5.5485		-12
0	427.22	0	24.530	1.1850	5.4320		-13
0	329.86	0	21.822	1.1649	5.2524		-14
0	352.45	0	21.211	1.1242	5.1748		-15
0	268.29	0	23.430	1.2154	5.4029		-16
0	246.36	0	27.149	1.1106	5.4854		-17
0	220.91	0	35.76	.889	5.5675	(cronbachalpha =.92)	: :
0	394.45	0	31.247	1.1541	5.7767	.	-18
0	258.36	0	31.491	1.1201	5.7379		-19
0	245.95	0	30.018	1.1784	5.7427		() -20
0	283.31	0	31.816	1.0623	5.6650		-21

Sig	*	Sig	t	*		
0	418.15	0	34.710	1.0872	5.8592	-22
0	371.38	0	32.201	1.1352	5.8010	-23
0	332.95	0	36.428	1.0982	5.9709	-24
0	180.22	0	23.272	1.2363	5.4175	-25
0	223.27	0	10.211	1.2738	4.6408	-26
0	276.90	0	29.806	1.1438	5.6796	-27
0	191.77	0	15.298	1.2624	4.9515	-28
0	321.47	0	25.00	1.166	5.4369	(cronbachalpha =.92):
0	252.5	0	22.825	1.3037	5.4660	-29
0	282.13	0	24.980	1.2464	5.5340	-30
0	286.11	0	22.238	1.1963	5.3107	-31
0	24.97	0	32.40	.902	5.4406	(cronbachalpha =.97)() . (Sig.≤01) (*)

(4) .(Oluboden,2000) :

(4) (31)

(8-3) (principal components)

16 9) (KMO) validity criterion

(25 24 23 22 21 20 17

(0.30) (.50)

(5-2)

() *(KMO=.93)

.(4)

Kaiser-Meyer-Olkin(KMO) *

(KMO≥.50) .50 KMO

:(4)

5	4	3	2	()			
1.04	1.54	1.84	2.15	15.57			
3.37	4.96	5.93	6.95	50.24		(%71.4)	
			***	648	547		Vision
			***	719	615		
			483	670	697		
			547	626	751		
			576	673	842		
			453	686	738		
			319	645	575		
			387	751	737		
			***	728	624		
374				697	787		
370				691	808		
		337		687	785		
			364	684	753		
358				721	865		
		392		702	863		
			***	765	737		
			***	750	643		
	374			634	654		
		263		683	714		

(5)

Principal (31) (8-3)
 (Varimax Component (15 12)
 Rotation) (27 19)

28 26 18)

(31 30 29

(2004)
 1996), (Kim & :
 (Minhas & (Afifi & Clarke,1984) Mueller,1978) ()
 (1993 2002 (Jacobs,
 -1 (0.374-0.358)
 -2 (14 11 10)
 -3
 -4 (4)
 *(Eigenvalue)
 -5)
 (2004) ()
 (General Factor)
 (%71.4) (%71)
 25-17 10) %50 ()
 (Development) (27)
 (5.8) Eigenvalue squared loading
 (%18.224) ()
)
 (2004) (%20)

9
 (7) (0.50)
 (9-3) Reward Dimension
 (2 1)
 Vision Dimension

*

) (

:(5)

2.88	3.75	4.29	5.41	5.80				
9.31	12.11	13.86	17.46	18.72	(%71.4)			
			504	547		Vision	-1	
			531	615			-2	
			761	697			-3	
			805	751			-4	
			852	842			-5	
			778	738			-6	
			589	575			-7	
			708	737			-8	
			534	624			-9	
739				787			-10	
756				808			-11	
672				785			-12	
	715			753			-13	
	822			865			-14	
	824			863			-15	

656		737		-16
	502	643		-17
	744	654		-18
	776	714		-19
			()	-20
	737	732		-21
	665	670		-22
	717	765		-23
	615	579		-24
	720	768		-25
	571	709	" "	-26
			" "	-27
655		625		-28
	544	565		-29
700		659		-30
				-31
784		819		-32
761		793		-33
732		741		-34

((Naude, etal, 2003),(Forman & Money,1995))
 (Caruana & Calleya, 1998) ()
 (5) ()
 Varimax Rotation Ewing & Caruana, 1999),

	Eigenvalue	()	()	()	()
	(5.413)	()	()	()	()
	%17.461	()	()	()	()
(Pirvaiz, et al, 2003, 2002, Davis, 2001, Ewing & Caruana, 1999)					
				Leadership Dimension	
				()	
Eigenvalue	(5)	()	()	()	
	(3.754)	()	()	(30.31 29 28 26)	
(%12.110)				(31-29)	
				(26)	
				(education)	
(0.72)	()	()	()	()	
	(5)	()	()	()	(28)
	(5)	()	()	(Eigenvalue = 4.299)	
				(5)	(%13.868)
				(12 10.11)	
				(%9.813)	
	(2.888)	Eigenvalue	()	()	
Communalities					
()				(16 -13)	
(26)	()	()	()	()	

	(6)	(9)	:	:
-1)	()	(9)	:	:
	()	(5)		
				Varimax Rotation
				(6)
(Caruana & Calleya, 1998, Pervaiz, et al, 2003, Ewing & Caruana, 1999, Naude, et al, 2003)				(Eigenvalue)
				(Cumulative)
()				(%68.104)
(10)				(%3.38) (2003
(Caruana & Calleya, 1998, Pervaiz, et al, 2003, Ewing & Caruana, (2002) 1999, Naude, et al, 2003)				(.5)
				()
				()
				(%18.265)
				(%18.119) (
internal communication				(%17.677) (

()
 (5)
 29,28,26) (5 4) (30.31 (16 -10) ()
 (Pervaiz, et al, Ewing & Caruana,
 .2003)) 1999, Davis, 2001, Pervaiz, etal, 2003)
 .(2002

:(6)

4	3	2	1			
4.35	5.48	5.61	5.66			
14.04	17.67	18.11	18.26		(%68.104)	
			530	536		Vision
			558	604		-1
						-2
			762	691		-3
			785	695		-4
			836	799		-5
			783	734		-6
						-7
			622	546		-8
			731	728		-9
			571	586		-10
	685			647		-11
	725			671		-12
	754			744		

4	3	2	1	
	773			721 -13
	752			737 -14
	747			739 -15
	625			666 -16
		482		599 -17
				:
		745		652 -18
		777		707 -19
				()
		734		731 -20
		655		670 -21
		712		765 -22
		603		573 -23
		712		768 -24
		555		703 -25
665				624 -26
		521		527 -27
691				649 -28
				:
770				803 -29
				:
748				779 -30
				:
710				717 -31

(25 23 20 19 18) :

(15 14 13 12 11)
(0.70))
(.

(0.7)

(Dennis & Winston, 2004) (0.7)
(0.3) 2003,

(18) ()
(5) (5) (.70)
(3) (5)
()
(.7)
(0.7)
(8 6 5 4 3)

Rewards Dimension

- - :(7)

4	3	2	1
4.35	5.48	5.61	5.66
14.04	17.67	18.11	18.26

(%68.104)

762	691	-3
785	695	-4
836	799	-5
783	734	-6
731	728	-8

4	3	2	1		
	725		671		-11
	754		744		-12
	773		721		-13
	752		737		-14
	747		739		-15
		745	652		-18
		777	707	()	-19
		734	731		-20
		712	765		-22
		712	768		-24
770			803		-29
748			779		-30
710			717		-31

(2

(8)

(. (7)

(8)

(Pervaiz, etal,203) (2002)

()

18 31

(vision)

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Pervaiz, et al, (2002,)
 .(2003) (Foreman &
 (Pervaiz, et al, 2003) Money, 1995) (Caruana & Calleya, 1998)
 (Ewing & Caruana, 1999) (Naude, et al, 203)
 (8) (2002)
 .(Pervaiz, et al, 2003)
 internal communications

: (8)

2002		Naude et al, 2003		Ewing & Caruana 1999		Pervaiz et al, 2003		Foreman & money 1995		Caruana & Calleya, 1998			
		2	√	2	√			2	√	2	√		
2	√	5	√	6	√	4	√	5	√	6	√	5	√
8	√					6	√					5	√
2	√	8	√	7	√	4	√	8	√	7	√	5	√
						3	√					3	√
12		15		15		17		15		15		18	

(Pervaiz, et al, 2003) (2002,) (Caruana &
 Calleya, 1998) (Ewing & Caruana, 1999)
 (Foreman & (Naude, et al, 203)
 (Pervaiz, et al, 2003) (15) Money, 1995)
 :

(Sureshandar, et

al,2002)

(.70)

(7

)

(Carman, J.M., .

1990)

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.(9)

F=26.87

:

Sig.=.000

.(Sig.=.000)

(9)

F

Sig F Alpha

.00 26.87 .94 %77.15

.00 7.77 .91 %2.724 3.868

.845 .767

-1

.864 .850

-2

.915 .884

-3

.862 .780

-4

.837 .686

-5

.00 18.42 .87 %26.56 3.701

.794 .675

-6

.826 .717

-7

.882 .834

-8

.882 .826

-9

F				
Sig	F	Alpha		
				-10
.00	18.47	.90	%19.97	3.594
				-11
				-12
				-13
				-14
				-15
.00	17.90	.92	%15.13	2.724
				-16
				-17
				-18

varimax rotation

(9)
(cronbach-alpha)

(Alpha ≥ .87)

(9)

.60

.1

.2

(18)

(5.44)

.3

(7)

.7

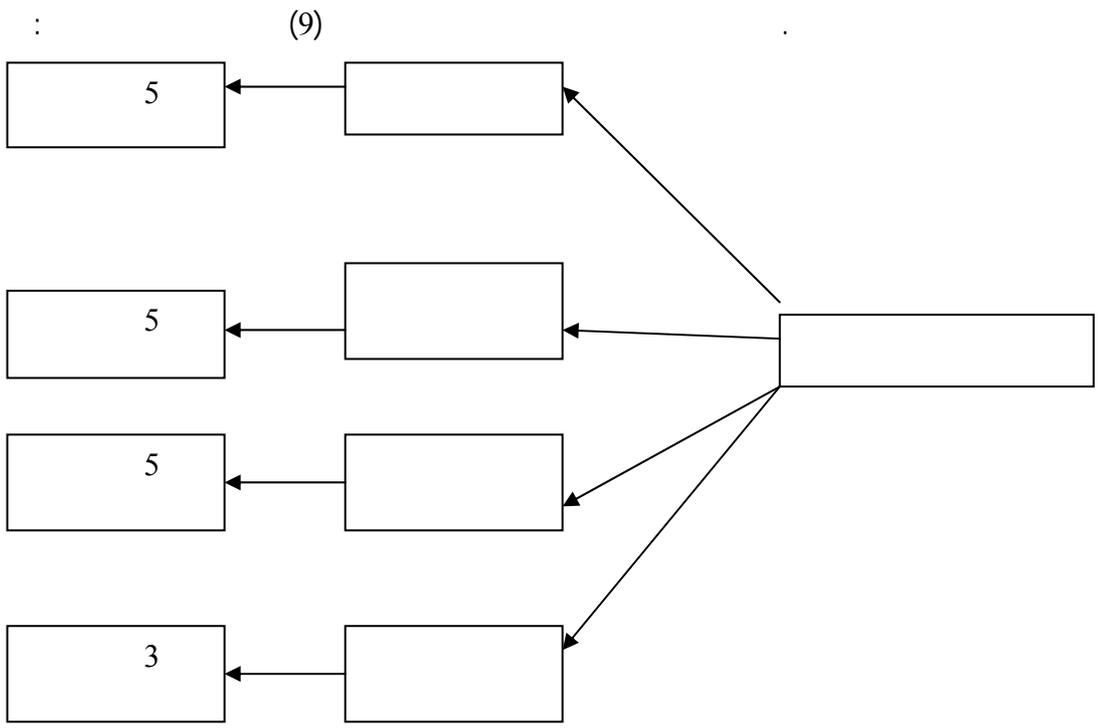
.4

.8

.5

.6

.9



- .1
- .2
- (2003)
- www.sarambite.com .95-69 (2002)
- (1993)
- (1991)
- 2
- SPSS**
(2002)
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Testing of Applicability of Internal Marketing Measure to Jordanian Business Environment (Analytical Study of Internal Marketing Dimensions at Jordanian Commercial Banks)

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ABSTRACT

This study aims to investigate to what extent commercial banks are committed to internal marketing concept, and to identify how close or far is the internal marketing measure tested in Jordan from other measures applied by others in other environments.

The study reached clear answers for the research questions, which confirmed banks' commitment (10 banks) to internal marketing, and that its four dimensions (rewards, communications, employees' training and development, and leadership and managerial support) were very close to significant international measures applied elsewhere.

The study provided a number of recommendations, including urging banks' management to nurture service-oriented culture with respect to bank's vision and its importance in directing employees' behaviors; more stress was placed on certain marketing concepts related to service-oriented culture; the important role of downward communication and leadership style and their impact on directing employees' behavior toward serving the Final customer.

KEYWORDS: Internal Marketing, Factor Analysis.

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