

“ ”

* .

** .

-) .

(2003 2

()

.1

. - - - *

. - - - **

2009

.2

.1

.2

.3

Marketing Mix

Service Marketing Mix

Service / .1

Price .2

Place & Time/Distribution / .3

Promotion .4

Process .5

Productivity & Quality .6

People .7

Physical Evidence .8

Service Mix

...
" "

.1

Diversification of Services

2009

Banking Services

(202 2004) .

.2

.3

215

...

" "

:

.4

(Marketing Segmentation)

(203

).

(1989)

:

.1

.2

.3

2009

.4

.5

.6

.(

:

.1

.2

.3

.4

(2001)

:

.1

.2

.3

.4

.5

...

:

) ()

(

SPSS

.(Primary Data)

(Secondary Data)

:

. 2007

2005/10

(1967)

2009

()

(1032)

$$\begin{aligned} & \text{(13) :} \\ & \text{(8) (5) (5) / (12)} \\ & \text{.(6) (7) (10)} \\ & \text{()} \end{aligned}$$

()

(0.7964)

...

:(1)

(1)

70.2	724		
29.8	308		
100.0	1032		
13.4	138	25-20	
22.9	236	30-26	
15.1	156	35-31	
14.9	154	40-36	
33.7	348	40	
100.00	1032		
15.3	158		
27.1	280		
47.3	488		
10.3	106		
100.00	1032		
43.6	450		
35.3	364		
2.3	24		
15.7	162		
3.1	32		
100.00	1032		
9.5	98		
9.7	100		

2009

6.2	64		
9.7	100		
6.4	66		
8.7	90		
8.9	92		
12.8	132		
5.6	58		
10.1	104		
6.6	68		
5.8	60		
100.00	1032		
49.0	506	5-1	
41.3	426	10-6	
7.6	78	15-11	
2.1	22	15	
100.00	1032		
5.6	58		
7.9	82		
11.4	118		
68.8	710		
6.2	64		
100.00	1032		

...

: _____ :

.(2)

(2)

0.72	4.19		7	1
0.86	4.12		5	2
0.93			12	3
	3.96			
0.87	3.92		1	4
0.72	3.85		8	5
0.78	3.80		6	6
0.84	3.61		9	7
0.88	3.52		10	8
0.83			2	9
	3.24			
0.77	3.07		4	10
0.69			3	11
	3.05			
0.99	2.88		13	12
0.96	2.78		11	13
0.37	3.53			

2009

(7)

(4.19)

(2)

(5)

(4.12)

(11)

(2.78)

(2.88)

(13)

(3)

(3)

0.91	3.95		6	1
0.78	3.83		7	2
0.98	3.72		12	3
0.77	3.36		11	4
0.98	3.27		2	5

...

0.99	3.22		1	6
0.68	2.97		4	7
0.73	2.93		5	8
0.74	2.90		3	9
0.98	2.72		10	10
0.60	2.66		8	11
0.96	2.34		9	12
0.44	3.15			

(6)

(3)

(3.95)

(7)

(3.83)

()

(9)

(2.34)

(8)

(2.66)

15

30

2009

: _____ :

.(4) /

(4)

/

0.95	4.13		1	1
0.89	3.82		2	2
0.79	3.63		3	3
0.74	3.32		5	4
0.90	3.13		4	5
0.54	3.61			

(1)

(4)

(4.13)

(4)

(3.13)

...

: _____ :

.(5)

(5)

0.77	3.88		1	1
0.73	3.62		5	2
0.92	3.07		4	3
0.90	2.92		2	4
0.96	2.78		3	5
0.56	3.25			

(1) (5)
(3.88)

(3)

(2.78)

2009

: _____ :

.(6)

(6)

0.92	4.04		5	1
0.99	3.99		1	2
0.73	3.84		8	3
0.83	3.81		7	4
0.75	3.72		2	5
0.91	3.46		3	6
0.85	3.08		4	7
0.99	2.62		6	8
0.50	3.57			

(5)

(6)

(

)

(4.04)

(1)

(3.99)

...

(8)

(3.84)

(6)

(4)

(2.62)

(3.08)

(7)

(7)

0.77	3.77		1	1
0.66	3.66		9	2
0.88	3.56		4	3
0.99	3.54		3	4
0.96	3.54		2	5
0.78	3.46		10	6
0.91	3.34		6	7
0.85	3.14		7	8
0.80	3.13		8	9
0.86	3.03		5	10
0.56	3.41			

2009

(9) (1) (7)
(3.77)
(3.66)

(4)
(3.56)

(5)
(3.03)

(8) (3.13)

...

(7)
(3.14)

(7)

.
: _____ :

.(8)

(8)

0.85	4.24		2	.1
0.93	4.04		5	.2
0.74	3.92		1	.3
0.83	3.90		3	.4
0.75	3.88		7	.5
0.90	3.86		6	.6
0.83	3.74		4	.7
0.64	3.94			

(2)

(8)

(4.24)

2009

(4.04) (5)

(4) (8)

(3.74)

(9)

(9)

0.75	4.05		6	1
0.95	3.88		1	2
0.74	3.73		5	3
0.96	3.08		4	4

...

0.99	3.06		2	5
0.99	2.27		3	6
0.54	3.34			

(6)

(9)

()

(3)

(2)

(1)

.(3.88)

Findings

(%91.7)

Recommendations

	.1
	.2
	.3
	.4
	.5
(2007)	.1
.(2004).	.2
.(2004)	.3
. 2003 : 2	.4
.(2003)	.5
.(1989)	.6
(2001)	.7

References

1. Abu Ghazaleh. Talal ,Dictionary of Accounting –English – Arabic,1984.
2. Philip Kotler & Gary Armstrong , Principles of Marketing, Eleventh Edition, 2006.
3. www.KarketingPower.com, live/mg -Directory– View, 862, php, jul/2004.
4. Bannet, Peter, Dictionary of Marketing Terms, Chicago: American Marketing Association, 1988.