

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



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Abstract

This study aims to recognize whether banks in Palestine adopt the components of Marketing Strategies Which include (Determining the Objective, Target Market, Specifying Resources, Integrating, Marketing Mix). The study also aims to clarify the importance of following a Marketing Strategy in Banking Sector and its effectiveness.

The researcher used the descriptive method and the comprehensive survey to collect data to meet the research objectives.

The study includes the top level of management in all main offices of banks working in Palestine; represented by the general directors, directors, deputy or assistant of the director, the auditor, head of department and department in charge.

The researcher used the questionnaires to collect data from the origin recourses, distributed 69 questionnaires to the specialists.

The study concluded that banks in Palestine adopt the components of Marketing Strategy but they applied these components at different positive levels were the highest level was for the Marketing Mix, secondly determining an object, thirdly specifying sources, fourthly the Target Market and finally Integrating which considered as the least one among the components that the banks applied.

The study also concluded that there are no significant differences among respondents about the adoption of Marketing strategy in banks in Palestine attributed to the job position, the age, the specialization, the experience by years, gender, bank's nationality, and bank's nature work.

The research summaries the most important recommendations, such as enforcing all the components of the Marketing Strategies in banks in Palestine in general, and also improve the bank's role in supplying the customer services, increase the concern and meet the worker needs, emphasize to take the worker opinions before determining the strategic objectives of the bank, enhance the role of worker in managerial activities. Enhance the importance and the effect of a Marketing strategic Plan, which will improve the effectiveness of adopting the components of Marketing strategy.

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أهدي جهدي المتواضع لهم جميعاً

الشكر و التقدير

أتوجه بالشكر لله سبحانه و تعالى الذي ارتضى أن يكون شكر الناس شكراً له . . .
وبعد . . . فلا يسعني بعد أن وصلت إلي هذه النهاية التي طالما تمنيتها إلا أن أشكر الله عز
وجل الذي وفقني في إنجاز وإتمام الدراسة .

كذلك أقدم بجزيل الشكر و عظيم الامتنان إلى أستاذي الدكتور رشدي وادي على نصائحه
السديدة وتفضله بالإشراف على هذه الدراسة جزاه الله كل خير ، كما اشكر د . سمير
صافي لمساهمته في التحليل الإحصائي الخاص بالدراسة .

كما أقدم بالشكر الجزيل لكل من المناقشين د . ماجد الفرا و د . يوسف بحر لتفضلهما
بالمشاركة في المناقشة، ولإثراء رسالتي هذه بالنصح والإرشاد .

كما و أقدم بجزيل الشكر و العرفان لكل من ساهم و ساعد على إنجاز وإتمام هذه
الدراسة وأخص بالذكر الأستاذ/ وائل الداية والأستاذ/ محمد عاشور لمساعدتهم لي في
إنجاز الدراسة . . .

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(Cravens & Ship, 1991, p.p. 7-9)

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.(kotler,2006,p.9) "

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(Parker,1995, p.p. 3-5)

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(wheleen& Hunger, 2006,P.P.117-118)

(Boyes and Walker)

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1)Gharaibeh & Alkhatib (1998)

Service quality: bank customers expectations and perception
in Jordan

2) The study of: Naser & Moutinho (1997)

" Strategic Marketing Management: the case of Islamic banks"

3) The study of: Bilgin and Yilmaz (1993)

Diffusion Of an innovation in service bank marketing

4) The study of: Hooley (1992)

"Generic Marketing Strategies"

5) The study of : yalif, Anat (1991)

" The Process of Strategic Planning In Banking"

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6) The study of: Julia (1985)

**Banking needs and bank selection criteria among local corporation and
recommendation for bank marketing strategy**

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(Stanton & Futrell 1987 p.7)

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(Bagozzi,1979, p., 431) "

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The Extended Marketing Mix for Services :

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(Dibby ,1994, p. 152)

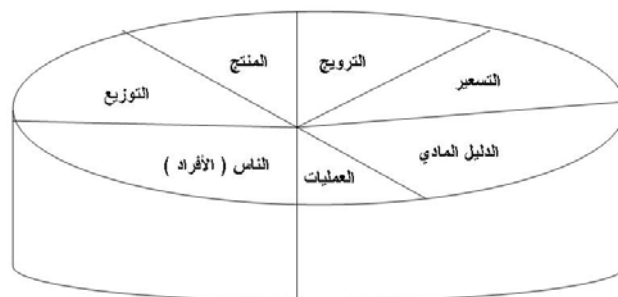
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Service Product Planning : .1

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source : Dibby, 1994,p 674

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(Promotion Mix)

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(kotler, Armstrong, 2006)

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(Theodore ,1980,p83)

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(Pride & Ferrel, 2001, pp. 322-323)

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(Modern, 1994, p.323)

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(Bingham & Baffield, 1995, p.219)

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.(42 1999) (**Inseparability**
(kotler,2006, p.468)

At the same time

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.(Cannon, 1996, p.210)

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Demographic Forces : () .1

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Economic Forces : .2

.(kotler, 1999, p 86)

Technological Factors : .3

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Political and Legal Factors : .4

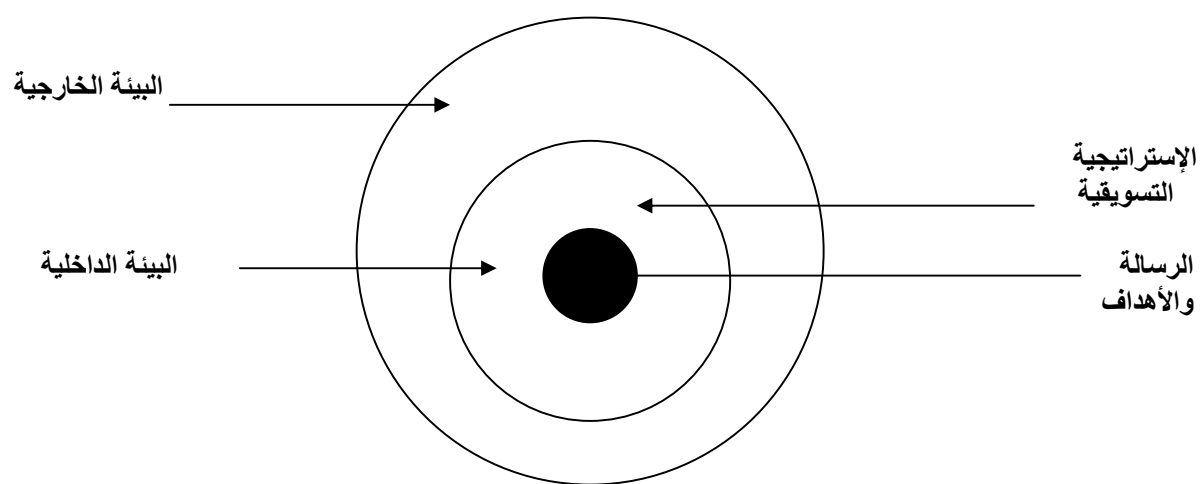
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المرجع: (معل، بدون تاريخ)

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(Kotler. 2006. p. 470)

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Banding by Remote

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(10 2001) .Control

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.(Timothy W. Koch: 1988, p.239)

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.(78-77 1999)

The Marketing Communications Mix

(Terence, 1997, pp 10-11)

(267) . One – to – One
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phone bank on- line

(Pride & Ferrel, 2001, pp. 15-16)

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Bank Marketing

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(Cravens&Woodruff:1980.p 450).

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(Strategic Management) (Thompson, 1994)

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The Rational for Strategic Planning :

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(Hunger & Wheelen. 1998).

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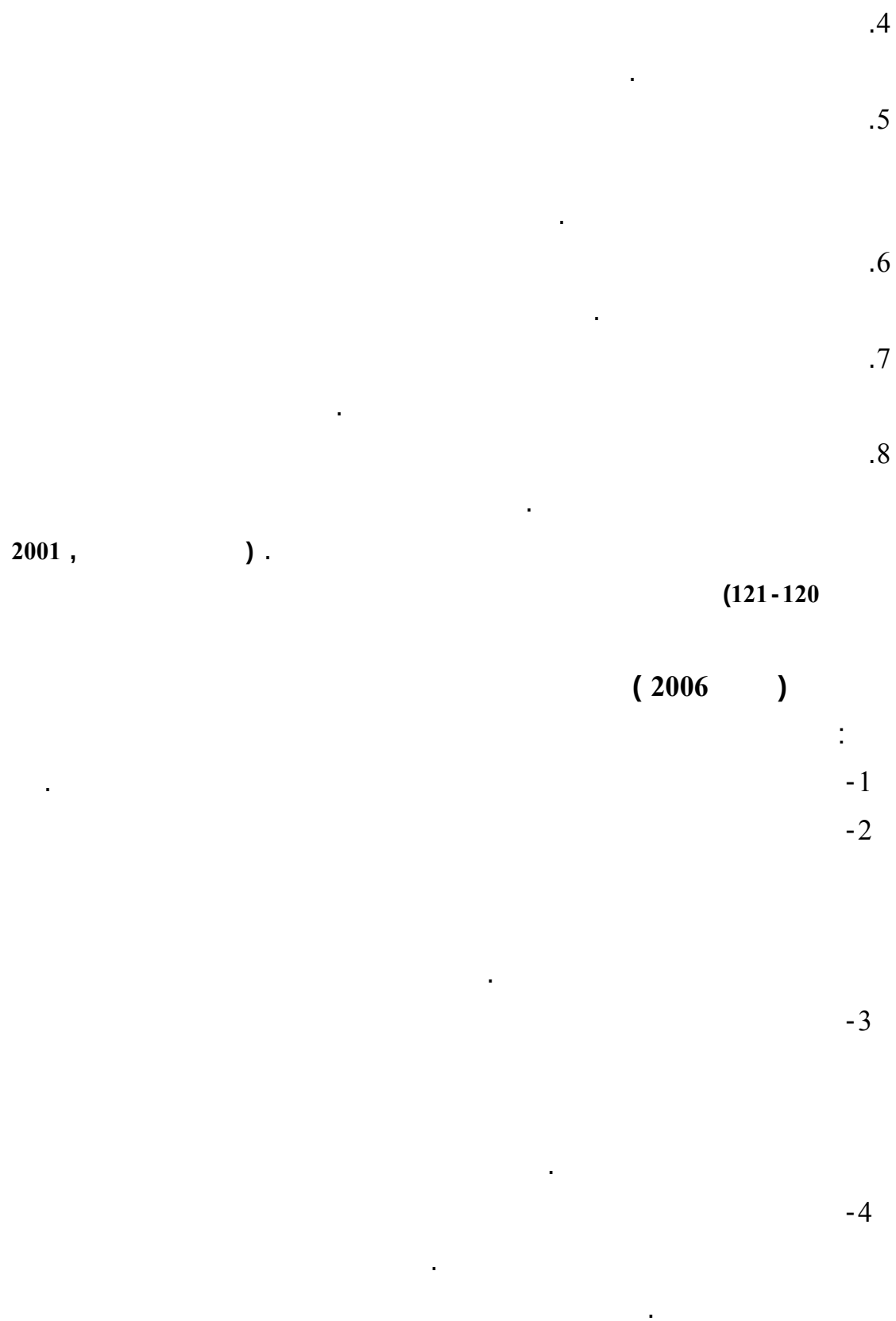
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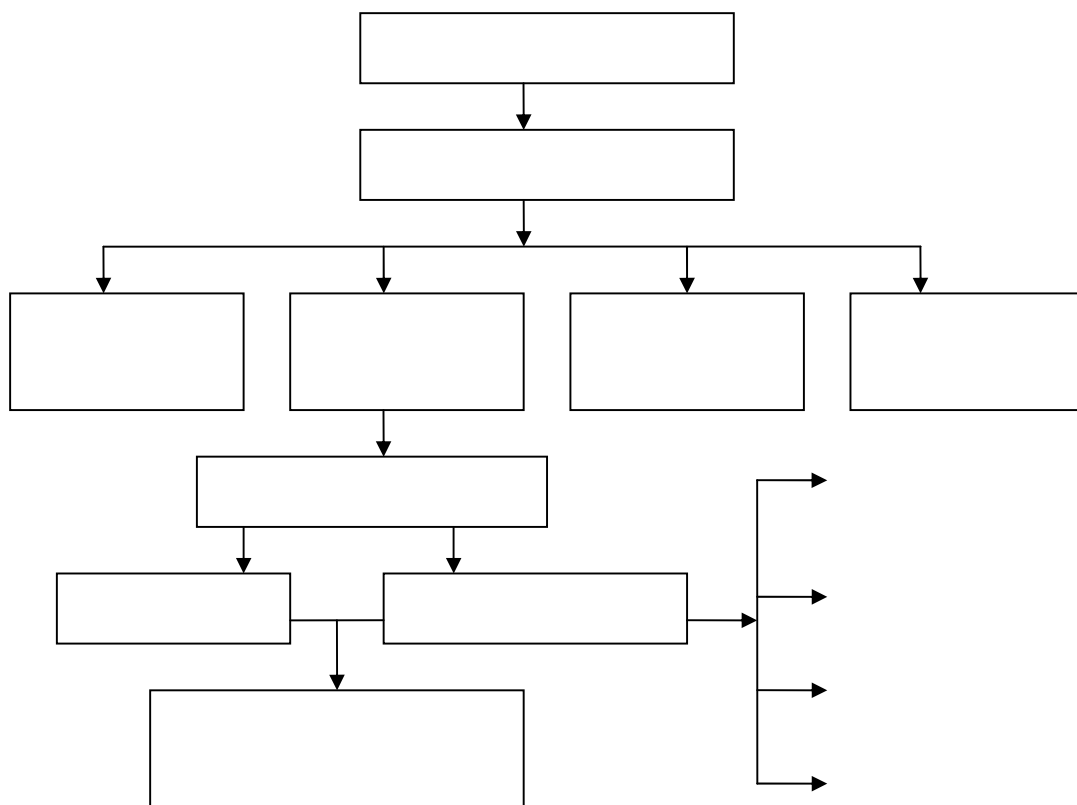
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Source : Adopted From Abell & Hamound , OP. Clt., 1989.

Marketing strategy for banking industry

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-: Market Segmentation

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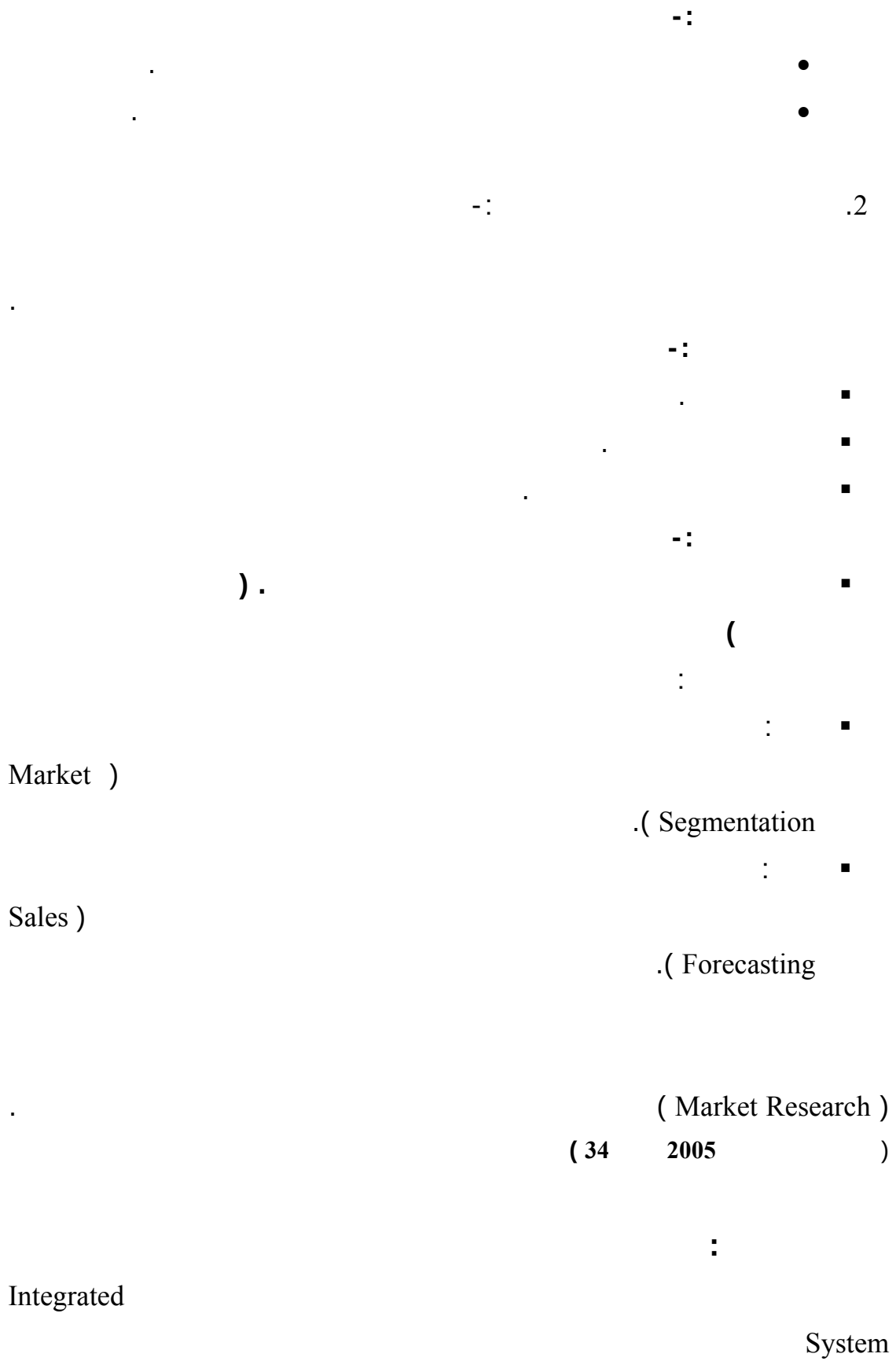
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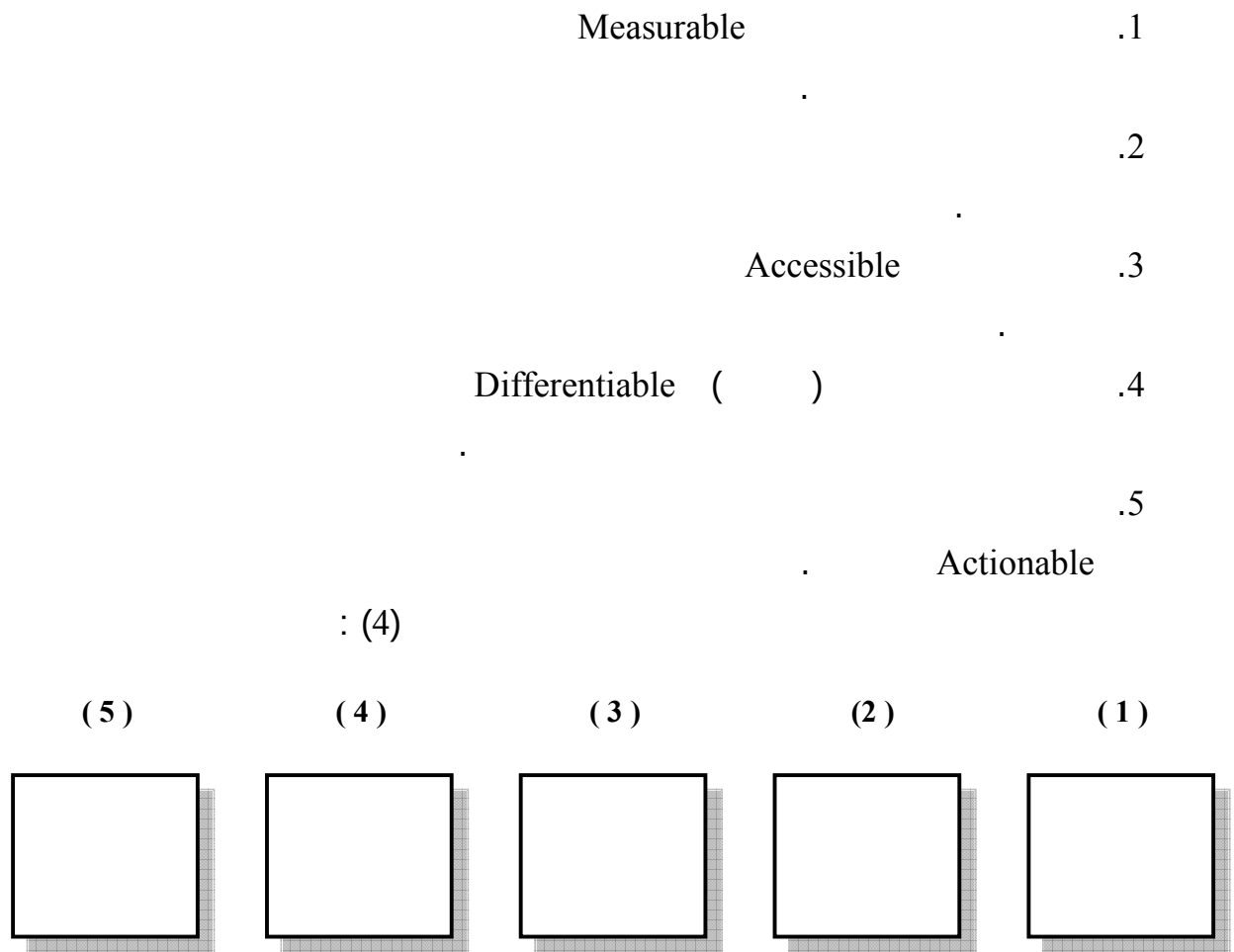
.(20 - 17 1994)

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-: Market Segmentation Steps

-: (kotler,1997,p 269)



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- (Geographic Segmentation) : .1
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- (Demographic Segmentation) : .2

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(Usage Rate Segmentation) : .3

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(74 ,2000,) .

: (Market Leader Strategy) -

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: (Market Challenger Strategies) -

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: (New Market Strategy) -

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: (Market Penetration) -

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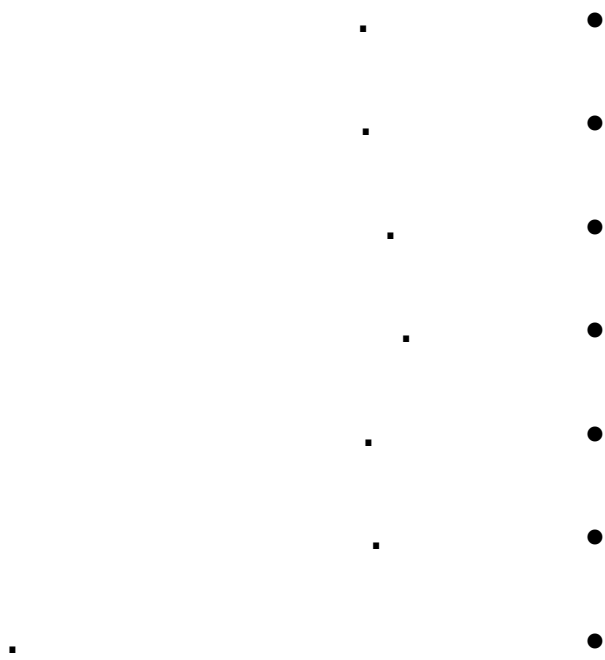
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2	الإسلامي العربي	-	-	1	1	1	1	4
3	التجاري الفلسطيني	-	-	1	1	1	2	5
4	الاستثمار الفلسطيني	-	1	2	-	1	1	5
5	البنك الإسلامي الفلسطيني	1	-	1	-	-	1	3
6	القدس للتنمية والاستثمار	-	-	1	-	-	2	3
7	فلسطين الدولي	-	-	1	-	-	-	1
8	العربي الفلسطيني للاستثمار	-	-	1	-	-	-	1
9	الأقصى الإسلامي	-	-	1	-	-	-	1
10	الرفاهة لتمويل المشاريع الصغيرة	-	-	1	-	1	-	2
	مجموع المصارف الوطنية	1	2	11	3	5	9	32
	مصارف وافدة							
1	القاهرة عمان	-	-	3	1	-	2	5
2	العربي	-	-	2	-	1	3	6
3	الأردن	-	-	2	1	-	2	5
4	الإسكان للتجارة والتمويل	-	-	2	-	1	1	4
5	التجاري الأردني	1	-	1	-	1	-	3
6	الاتحاد للدخار والاستثمار	-	-	1	-	-	-	1
7	العقاري المصري العربي	-	-	1	-	1	1	3
8	الأردني الكويتي	-	-	1	-	-	-	1
9	التنمية والانتماء الزراعي	-	-	1	-	1	2	4
10	البريطاني للشرق الأوسط	-	-	1	-	-	-	1
11	الأهلي الأردني	-	-	2	-	1	1	4
	مجموع المصارف الوافدة	1	1	17	2	6	12	37
	المجموع	2	1	28	5	11	21	69

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() "

:

:_____

)

((

-:

:_____

-1

-2

:_____

:

59

(15)

:

. (10)

:

. (12) ()

:

(10)

:

(22)

: يتعلق بمعايير بالمزيج

:

0	1	2	3	4	

"

"

()

(1)

"

"

%

%20

:

:

:

-1

(1)

.(2)

-

:

-2

Internal Validity

:

.

(3)
()

** 0.000	.728		.1
** 0.000	.743		.2
** 0.000	.722		.3
** 0.000	.754		.4
** 0.000	.505		.5
** 0.000	.689		.6
** 0.000	.489	(%10 :)	.7
** 0.000	.447		.8
** 0.000	.688		.9
** 0.000	.746		.10
** 0.000	.590		.11
** 0.000	.693		.12
** 0.000	.648	...	.13
** 0.000	.484		.14
** 0.000	.484		.15

.α =0.01

**

(3)

α= 0.01

.

(4)

()

** 0.000	.584	(- - - -) :	.1
** 0.000	.603	:	.2
** 0.000	.609	() .	.3
** 0.000	.593	() .	.4
** 0.000	.725	() .	.5
** 0.000	.710	(- -)	.6

. α =0.01

**

(4)

α = 0.01

.

(5)

- ()

** 0.000	.696	.	.1
** 0.000	.739		.2
** 0.000	.747		.3
** 0.000	.802		.4
** 0.000	.757	.	.5

. α =0.01

**

—

(5)

α = 0.01

-

.

(6)

- ()

** 0.000	.740		.1
** 0.000	.708		.2
** 0.000	.526		.3
** 0.000	.839		.4
** 0.000	.831		.5

. α =0.01

**

-

(6)

α = 0.01

-

.

(7)

** 0.000	0.855		.1
** 0.000	0.907		.2

. α =0.01

**

)

(7)

(

α = 0.01

.

(8)

()

** 0.000	.715		.1
** 0.000	.646		.2
** 0.000	.563		.3
** 0.000	.652		.4
** 0.000	.738		.5
** 0.000	.710		.6
** 0.000	.575		.7
** 0.000	.688		.8
** 0.000	.722		.9
** 0.000	.793		.10

. α =0.01

(8)

α = 0.01

.

(9)

(-) -

** 0.000	.735		.1
** 0.000	.582	()	.2
** 0.000	.677		.3
** 0.000	.741	()	.4
** 0.000	.759	()	.5
** 0.000	.818		.6
** 0.000	.592		.7

. α =0.01

-

(9)

α = 0.01

-

.

(10)

(-) -

** 0.000	.735	.	.1
** 0.000	.709	:	.2
** 0.000	.834		.3
** 0.000	.745		.4
** 0.000	.590	()	.5

. α =0.01

0.01 - (10) - $\alpha =$

(11)
(-) -

** 0.000	.750	(- :)	.1
** 0.000	.638	(:)	.2
** 0.000	.816	:) (	.3
** 0.000	.759	:) (	.4
** 0.000	.553		.5
** 0.000	.722	:) (	.6

$\alpha = 0.01$ **

- (11)
 $\alpha = 0.01$ -

(12)

(-) -

** 0.000	.860	()	.1
** 0.000	.830		.2
** 0.000	.797		.3
** 0.000	.734		.4

. α =0.01

-

(12)

α = 0.01

-

.

(13)

** 0.000	.841		.3
** 0.000	.717		.4
** 0.000	.875		.5
** 0.000	.794		.6

. α =0.01

(13)

.

α = 0.01

Structure Validity :

(14)

** 0.000	.729		.1
** 0.000	.533		.2
** 0.000	.597	-	.3
** 0.000	.682	-	.4
** 0.000	.787	(-)	.5
** 0.000	.794		.6
** 0.000	.738	-	.7
** 0.000	.678	-	.8
** 0.000	.726	-	.9
** 0.000	.676	-	.10
** 0.000	.857		.11

$\alpha = 0.01$

$\alpha = 0.01$

:

: Cronbach's Alpha Coefficient

:

(15)

0.904		.1
0.780		.2
0.836	–	.3
0.809	-	.4
0.888		.5
0.875		.6
0.816	–	.7
0.770	–	.8
0.809	–	.9
0.812	–	.10
0.917		.11
0.955		

(15)

(0.955)

(1)

:

Statistical

(SPSS) Package for the Social Sciences

:

: -1

.

. (Cronbach's Alpha) -2

(Spearman Correlation Coefficient) -3

.

:

(Sign Test) -4

. 2

(Mann-Whitney Test) - -5

.

(Kruskal – Wallis Test) - -6

.

- الوصف الإحصائي لسمات والخصائص الشخصية لمفردات العينة.
- التحليل الوصفي لمجالات الاستبانة.
- تحليل بيانات الاستبانة
- اختبار الفرضيات

:

-1

:(16)

%		
2.90	2	
2.90	2	
40.58	28	
7.25	5	
15.94	11	
30.43	21	
100.00	69	

%30.43

% 40.58

(16)

(2005)

. %94

:(17)

%		
5.80	4	
62.32	43	
30.43	21	
1.45	1	
100.00	69	

62.32

(17)

%

%30.43

()

(2005)

%5.80

%79

(1991

)

%21

.

:(18)

%		
30.43	21	
39.13	27	
14.49	10	
7.25	5	
5.80	4	
2.90	2	
100.00	69	

% 30.43 (18)

%14.49

%39.13

% 5.8

%2.90

()

-4

:(19)

%		
7.25	5	5
26.09	18	10- 5
33.33	23	15-11
31.88	22	15
1.45	1	
100.00	69	

% 65.21 (19)

11

5

%7.25

. %42

16

(2005

)

-5

:(20)

%		
13.04	9	30
40.58	28	40 – 30
34.79	24	50 – 40
11.59	8	50
100.00	69	

30		%40.58	(20)	
	50	40	%34.79	40

■

- 6

:(21)

%		
92.75	64	
7.25	5	
100.00	69	

$$\%7.25 \qquad \qquad \qquad \%92.75 \qquad \qquad (21)$$

■

-7

:(22)

%		
46.38	31	
53.62	37	
100.00	69	

%46.38 (22)

%53.62

(82)

(11)

(11)

%52.23

%47.77

(75)

()

.

-8

:(23)

%		
11.59	8	
66.67	46	
13.04	9	
8.70	6	
100.00	69	

%66.67 (23)

%11.59

(13)

%8.70

(3)

%13.04 (2)

(3)

.

- : :

-1

(24)

%		
14.49	10	
85.51	59	
100.00	69	

%85.51 (24)

%14.49

%14.49

)

.

%67

(1991

%20

.

-2

:(25)

%		
15.94	11	
84.06	58	
100.00	69	

%84.06 (25)

%15.94

.

:

(Sign Test)

.

:

:

() 2

:

2

(SPSS

) (0.05

Sig) Sig > 0.05

2

(0.05

Sig) Sig < 0.05

.

.

11

-
-

%	
0.00%	
3.01%	
10.67%	
61.17%	
25.15%	

■

101

(27)

() (Sig.)

(Sig.)					
** 0.000	7.69	80.80%	3.23		.1
** 0.000	7.10	76.45%	3.06		.2
** 0.000	7.51	77.90%	3.12		.3
** 0.000	7.94	79.71%	3.19		.4
** 0.000	8.06	82.97%	3.32		.5
** 0.000	6.04	70.65%	2.83		.6
** 0.000	7.49	80.07%	3.20	(%10 :)	.7
** 0.000	5.56	69.49%	2.78		.8
** 0.000	6.20	72.43%	2.90		.9
** 0.000	7.63	78.99%	3.16		.10
** 0.000	7.38	78.99%	3.16		.11
** 0.000	6.96	75.00%	3.00		.12
** 0.000	5.52	68.28%	2.73	...	.13
** 0.000	8.06	82.25%	3.29		.14
** 0.000	8.06	82.25%	3.29		.15
** 0.000	7.88	76.75%	3.07		

. $\alpha = 0.01$

**

" (27)
" %82.97

.
3
%70.65 %68.28 (13-9-8-6)
70.65%

69.49%
72.43%
68.28%
.
(27)
3.07
0.000 (Sig.)
"%60" %76.75
7.88
 $\alpha = 0.01$ 2
.

.
(2004)

()

-

.

_____:

:(28)

%	
0.00%	
2.43%	
11.44%	
66.91%	
19.22%	

%86.13 (28)

%2.43

.

(6-1)

. 2

(29)

()

(Sig.)

(Sig.)					
** 0.000	7.56	78.99%	3.16	- - -) : (- - -	.1
** 0.000	7.63	79.10%	3.16	:	.2
** 0.000	7.31	74.28%	2.97	. ()	.3
** 0.000	7.56	76.09%	3.04	) . (	.4
** 0.000	7.03	74.64%	2.99	() .	.5
** 0.000	6.24	71.32%	2.85	(- -)	.6
** 0.000	7.95	75.25%	3.01		

. $\alpha = 0.01$

**

" "

(2) (29)

%79.10

"

%78.99

"

(2005)

)

(

.

(29)

%75.25

3.01

0.000 (Sig.)

"%60"

2

7.95

$\alpha = 0.01$

(30)

53.73%	36	
19.40%	13	
13.43%	9	
13.43%	9	
100.00%	69	

() %53.73

· — " " %19.40

" %13.43 "

) · (

· (2006)

(31)

47.83%	33	
13.04%	9	
10.14%	7	
18.84%	13	
2.90%	2	
2.90%	2	
4.35%	3	
100.00%	69	

" "
 %47.83
 " " %18.84 " "
 %10.14 " " %13.04
 " " " "
 %2.90
 %2.90

(30)
.%13.43

(32)

53.62%	37	
24.64%	17	
8.70%	6	
13.04%	9	
100.00%	69	

"

"

%53.62

"

"

%24.64

"

%13.04

"

%8.70

"

"

.

(2004)

.

)

(2006

.

(33)

18.84%	13	
55.07%	38	
5.80%	4	
5.80%	4	
1.45%	1	
13.04%	9	
100.00%	69	

"
"
%55.07
(30)
%53,73
"
"
"
(1991
)
"
"
%13.04
"
"
%5.80
"
"
.%1.45
"
"
"
(2001
)
"
"
"

-:

-

(34)

81.16	56	
17.39	12	
1.45	1	

%81.16

%17.39

(2001)

.

%73,3

(1991)

.

:(35)

-

%	
0.00%	
4.23%	
10.21%	
63.38%	
22.18%	

%85.56 (35)

%4.23

.

- (5-1)

2

.

(36)

() (Sig.)

-

(Sig.)					
** 0.000	7.21	80.80%	3.23		.1
** 0.000	4.96	70.54%	2.82		.2
** 0.000	6.32	75.00%	3.00		.3
** 0.000	6.21	75.00%	3.00		.4
** 0.000	6.65	79.09%	3.16		.5
** 0.000	6.74	75.75%	3.03		

. $\alpha = 0.01$

**

"

(1) (36)

%80.80

"

.

3

"

%70.54

2.82

"

.

(36)

3.03

-

0.000

(Sig.)

"%60"

%75.75

6.75

$\alpha = 0.01$

2

.

-

.

.

:

-

(37)

72.46	50	
27.54	19	

%72.46

%27.54

.

.

:(38)

-

%	
0.00%	
4.02%	
12.04%	
62.25%	
21.69%	

%83.94 (38)

() %4.02

.

(5-1)

. 2

(39)

()

(Sig.)

-

(Sig.)					الرقم
** 0.000	6.71	80.50%	3.22		1
** 0.000	6.10	74.00%	2.96		2
** 0.000	6.71	79.59%	3.18		3
** 0.000	5.40	74.50%	2.98		4
** 0.000	4.27	68.50%	2.74		5
** 0.000	6.57	75.00%	3.00		

. $\alpha = 0.01$

**

"

(1)

(39)

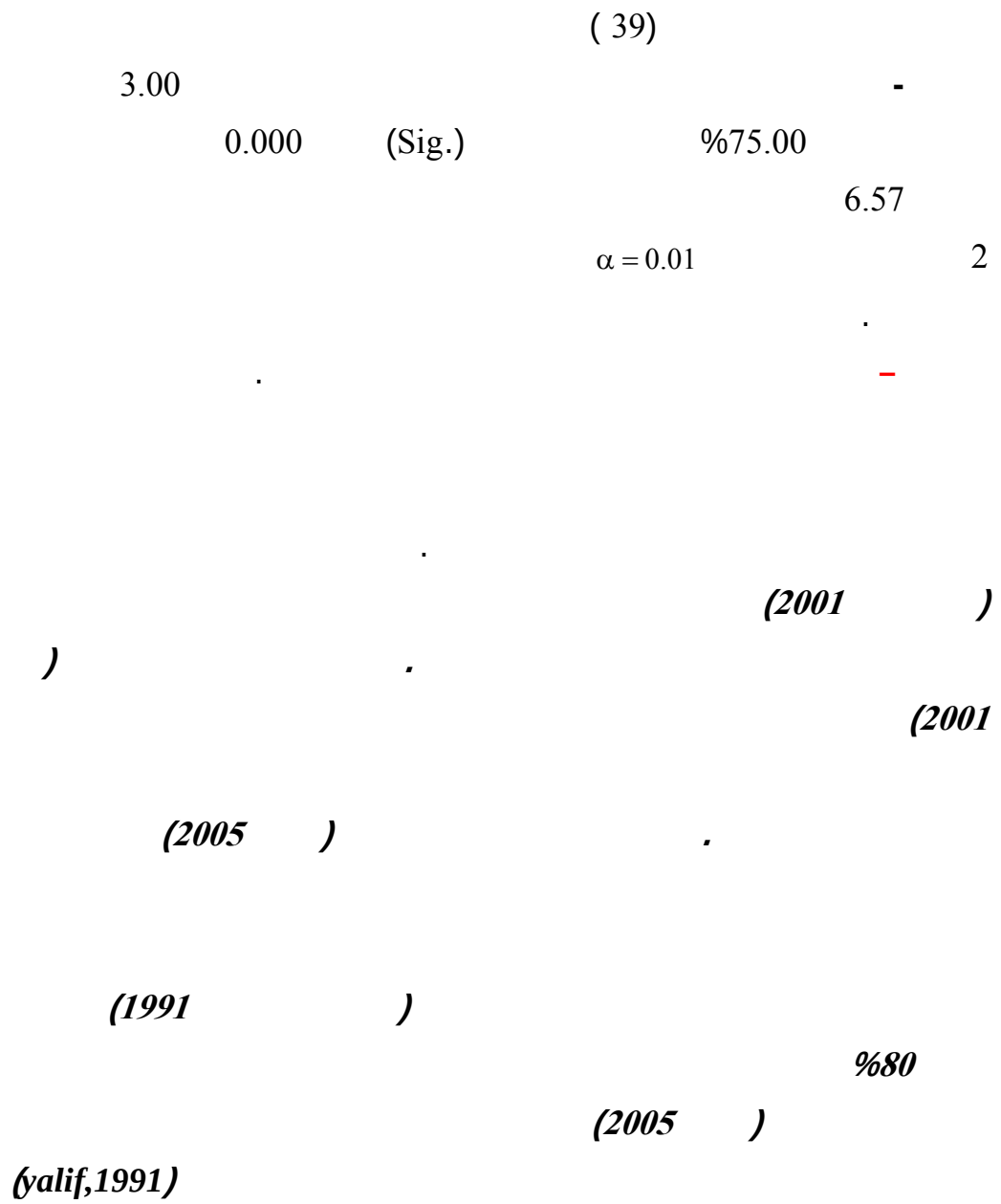
"

%80.50

" (5)

%68.50

"



_____:

:(40)

%	
0.00%	
3.92%	
14.97%	
60.33%	
20.78%	

81.11 (40)

"

"

.

(10-1)

2

(41)

()

(Sig.)

(Sig.)					
** 0.000	7.75	78.99%	3.16		1
** 0.000	7.06	79.35%	3.17		2
** 0.000	7.06	75.36%	3.01		3
** 0.000	7.69	80.80%	3.23		4
** 0.000	5.60	68.48%	2.74		5
** 0.000	4.38	63.41%	2.54		6
** 0.000	7.68	76.09%	3.04		7
** 0.000	7.10	75.00%	3.00		8
** 0.000	7.36	76.47%	3.06		9
** 0.000	6.04	71.01%	2.84		10
** 0.000	8.00	74.25%	2.97		

. $\alpha = 0.01$

**

"

(4)

(41)

"

%80.80

(10-6-5)

2.84 2.54 3 2

%71.01 %63.41

.

(41)

%74.25 2.97

8.00 0.000 (Sig.)

2

.

$\alpha = 0.01$

.

.

(1997)

()

.

.

(yalif,1991)

.

∴ _____

∴

∴ - _____

:(42)

-

%	
0.00%	
1.24%	
6.22%	
54.98%	
37.56%	

%92.54 (42)

-

.

-

(7-1)

. 2

(43)

()

(Sig.)

-

(Sig.)					
** 0.000	8.00	85.29%	3.41		1
** 0.000	8.00	83.70%	3.35	()	2
** 0.000	7.29	77.54%	3.10		3
** 0.000	7.94	82.97%	3.32	()	4
** 0.000	6.88	77.90%	3.12	()	5
** 0.000	7.69	82.97%	3.32		6
** 0.000	8.06	85.14%	3.41		7
** 0.000	8.19	82.00%	3.28		

. $\alpha = 0.01$

**

"

(1)

(43)

%85.29

"

.

.

-

(43)

3.28

8.19

0.000

(Sig.)

%82.00

2

$\alpha = 0.01$

.

.

.

.

...

()

.

Gharaibeh & Alkhatib (1998)

.

:-

:(44)

-

%	
0.00%	
4.69%	
12.90%	
51.62%	
30.79%	

() %82.41 (44)

-

- (5-1)

. 2

(45)
() (Sig.)

-

(Sig.)					
** 0.000	7.36	82.58%	3.30	.	.1
** 0.000	5.95	77.90%	3.12	:	.2
** 0.000	7.10	78.26%	3.13		.3
** 0.000	6.01	71.01%	2.84		.4
** 0.000	7.35	76.10%	3.04	()	.5
** 0.000	7.64	76.25%	3.05		

. $\alpha = 0.01$

**

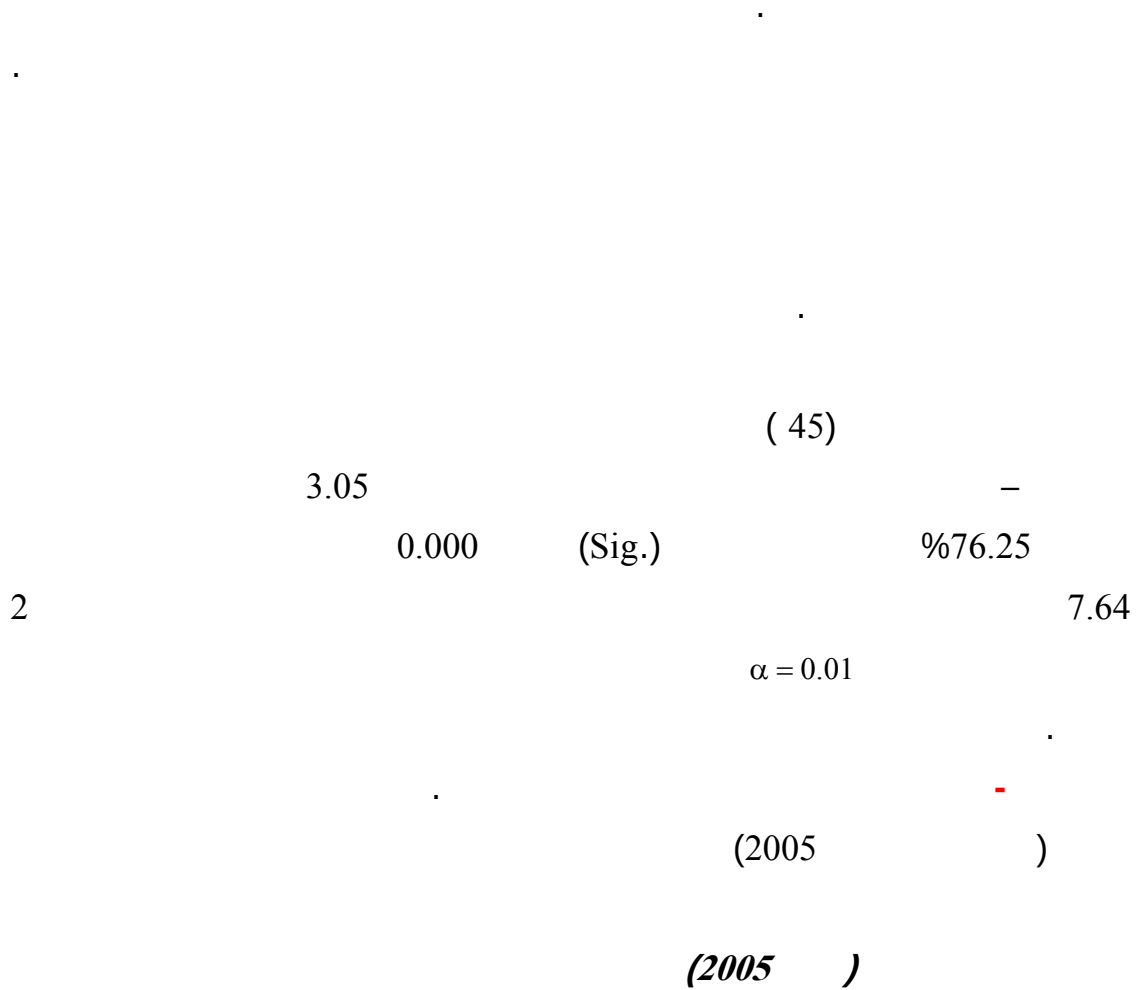
"

(1) (45)

"

%82.58

3



Gharaibeh & Alkhatib (1998)

:-

:(46)

-

%	
0.73%	
10.51%	
12.22%	
42.55%	
33.99%	

%76.54 (46)

-

.

—

(6-1)

. 2

(47)

()

(Sig.)

(Sig.)					
** 0.000	3.61	67.58%	2.70	) (- :	.1
** 0.000	6.99	80.43%	3.22	(:)	.2
** 0.000	4.95	70.29%	2.81	(:)	.3
** 0.000	2.47	62.32%	2.49	:) (	.4
** 0.000	7.88	86.59%	3.46		.5
** 0.000	7.49	80.07%	3.20	(:)	.6
** 0.000	7.26	73.75%	2.95		

 $\alpha = 0.01$

11

(5)

(47)

%86.59

11

■

■

3

2

%70.29

%67.58

%62.32

(47)

2.95

0.000

(Sig.)

%73.75

7.26

2

$\alpha = 0.01$

(2005)

(Bilgin and Yilmaz ,1993)

: -

:(48)

-

%	
0.37%	
2.99%	
3.73%	
41.79%	
51.12%	

%92.91 (48)

-

.

-

(5-1)

. 2

(49)

()

(Sig.)

-

(Sig.)					
** 0.000	5.55	77.69%	3.11	) (	.1
** 0.000	7.95	87.32%	3.49		.2
** 0.000	7.57	84.78%	3.39		.3
** 0.000	8.00	88.04%	3.52		.4
** 0.000	7.64	79.44%	3.18		

. $\alpha = 0.01$ **

" (4) (49)

%88.04

"

.

.

(49)

3.18

-

0.000 (Sig.) %79.44

2

7.64

$\alpha = 0.01$

.

.

-

3

(2004)

(2001)

Gharaibeh &

Alkhatib (1998)

- ∴

∴ - _____

(- - -)

:(50)

%	
0.27%	
4.59%	
8.84%	
48.38%	
37.92%	

%86.03 (50)

(51)

(Sig.)

3.19	
79.75%	
8.19	
** 0.000	sig.

. $\alpha = 0.01$

**

"%60"

%79.75

3.19

8.19

0.000

(Sig.)

2

$\alpha = 0.01$

(2003)

(2001)

()

()

.

(52)

(Sig.)

(Sig.)					
** 0.000	7.88	76.75%	3.07		1
** 0.000	7.95	75.25%	3.01		2
** 0.000	6.57	75.00%	3.00		-3
** 0.000	6.74	75.75%	3.03		-3
** 0.000	8.00	74.25%	2.97		4
** 0.000	8.19	79.75%	3.19		5
** 0.000	8.19	77.00%	3.08		

. $\alpha = 0.01$

**

(52)

%79.75

.

■

أن المصارف العاملة في فلسطين تتبنى عنصر تحديد الهدف كأحد مكونات الإستراتيجية التسويقية. %76.75

75.75%. أن المصارف العاملة في فلسطين تتبنى عنصر تخصيص الموارد
 – الموارد المالية كأحد مكونات الإستراتيجية التسويقية.

75.25%. أن المصارف العاملة في فلسطين تتبنى عنصر التركيز كأحد مكونات
 الإستراتيجية التسويقية.

75.00%. أن المصارف العاملة في فلسطين تتبنى عنصر تخصيص
 الموارد- الموارد البشرية كأحد مكونات الإستراتيجية التسويقية.

74.25%
 أن المصارف العاملة في فلسطين تتبنى عنصر التكامل كأحد مكونات الإستراتيجية
 التسويقية.

(Sig.)	77.00%	3.08
	8.19	0.000
$\alpha = 0.01$	2	

()

(Naser&Moutinho ,1997)

(1999)

،
(Hooley ,1992)

(1998)

،
:
 $\alpha = 0.05$
:
)

.(
" "

" - "

، 3

، :

(53)

-

(Sig)	(k -1)		
0.367	5	5.421	
0.478	5	4.515	
0.438	5	4.821	
0.868	5	1.863	
0.600	5	3.653	
0.383	5	5.273	—
0.914	5	1.492	—
0.477	5	4.525	—
0.605	5	3.624	-
0.483	5	4.475	

=K

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(53)

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

%30.43

% 40.58

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(54)

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(Sig)	-	
*0.023	323.00	
**0.003	277.50	
0.753	303.00	
0.471	197.00	
0.276	412.00	
0.053	349.00	—
0.057	351.00	—
0.427	434.00	—
0.258	410.50	-
0.095	368.00	

0.05

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0.01

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(Sig.)

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(54)

(0.003 0.023) $\alpha = 0.05$

$$\alpha = 0.05$$

(55) : المؤهل العلمي ومتوسط الرتبة لمجالي تحديد الهدف والتركيز

39.10	38.13	+
24.21	26.38	

(55)

$$38.13 =$$

$$26.38 =$$

$$39.10 =$$

$$24.21 =$$

$$\alpha = 0.05$$

(Sig.)

$$\alpha = 0.05$$

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%30.43

% 62.32

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(56)

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(Sig)			
0.605	4	2.723	
0.225	4	5.675	
0.134	4	7.033	
0.985	4	0.363	
0.926	4	0.890	
0.652	4	2.457	—
0.843	4	1.407	—
0.569	4	2.936	—
0.546	4	3.071	-
0.661	4	2.412	

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(56)

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

%39.13

% 30.43

%14.49

(1997

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(57)

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(Sig)			
0.324	3	3.476	
0.212	3	4.503	
0.703	3	1.413	
0.182	3	4.869	
0.216	3	4.457	
0.148	3	5.352	—
0.955	3	0.326	—
0.817	3	0.936	—
0.067	3	7.155	-
0.423	3	2.803	

-

(57)

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

% 65.21

11

(1997)

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(58)

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(Sig)			
0.476	3	2.494	
0.257	3	4.038	
0.621	3	1.771	
0.339	3	3.361	
0.343	3	3.334	
0.833	3	0.871	—
0.181	3	4.881	—
0.263	3	3.987	—
0.294	3	3.711	-
0.188	3	4.787	

-

(58)

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

%40.58

50

40

%34.79

40

30

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(59)

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(Sig)	-	
0.688	541.00	
0.801	553.50	
0.126	293.50	
0.226	235.50	
0.209	472.00	
0.392	504.50	-
* 0.042	409.50	-
0.804	553.50	-
0.650	537.50	-
0.786	551.50	

0.05

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(59)

(0.042) $\alpha = 0.05$

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(Sig.)

 $\alpha = 0.05$

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(60) : منشأ المصرف ومتوسط الرتبة لمجال المزيج التسويقي - التسعير

29.21	
38.93	

(60)

38.93 =

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29.21 =

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(Sig.)

$\alpha = 0.05$

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$\alpha = 0.05$

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(61)

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(Sig)			
0.144	3	5.418	
0.304	3	3.632	
0.754	3	1.194	
0.198	3	4.664	
0.151	3	5.299	
0.051	3	7.764	—
*0.049	3	7.860	—
0.062	3	7.324	—
0.205	3	4.579	-
**0.009	3	11.537	

0.05

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0.01

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(61)

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(Sig.)

(0.009 0.049) $\alpha = 0.05$

$\alpha = 0.05$

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(62) : طبيعة عمل المصرف ومتوسط الرتبة لمجالي المزيج التسويقي – التسعير
والمزيج التسويقي بشكل عام

19.44	17.56	
39.54	38.3	
36.89	36.94	
18.08	30.00	

(62)

38.3 =

30.00 =

36.94 =

17.56 =

39.54 =

19.44 =

36.89 =

18.08 =

$\alpha = 0.05$

(Sig.)

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%14.49

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%84.06 -

%15.94

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%76.75

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80.80%

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76.45%

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79.71%

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77.90%

82.97%

70.65%

80.07% (%10

	47.83%	.1
	13.04%	.2
	10.14%	.3
	18.84%	.4
	2.90%	.5
	2.90%	.6
	4.35%	.7
	53.62%	.1
	24.64%	.2
	8.70%	.3
	13.04%	.4
	18.84%	.1
	55.07%	.2
	5.80%	.3
	5.80%	.4
	1.45%	.5
	13.04%	.6
(	)	:
	% 75.75	-
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		%81.16 -
	%17.39	
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80.80%				.1
				.2
			70.54%	
75.00%				.3
75.00%				.4
	79.09%			.5
			-	
			%72.46	-
.			%27.54	
80.50%				.1
	74.00%			.2
	79.59%			.3
				.4
			74.50%	
68.50%				.5
			:	
	-:	%74.25		
78.99%				.1
79.35%				.2
75.36%				.3
80.80%				.4
68.48%				.5
63.41%				.6
	76.09%			.7
				.8
			75.00%	
76.47%				.9
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	71.01%			

□

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%79.75

%82,00

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%79,44

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%76,25

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%73,75

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الباحثة
غادة أبو عويلى

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ولكم جزيل الشكر،،،