

**ادوار إدارة المعرفة التنظيمية و رأس مال الزبون
العلاقة والأثر/ دراسة تطبيقية على القطاع المصرفي الأهلي
في محافظة النجف الاشرف**

المستخلص

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(person)

المبحث الاول / منهجية البحث

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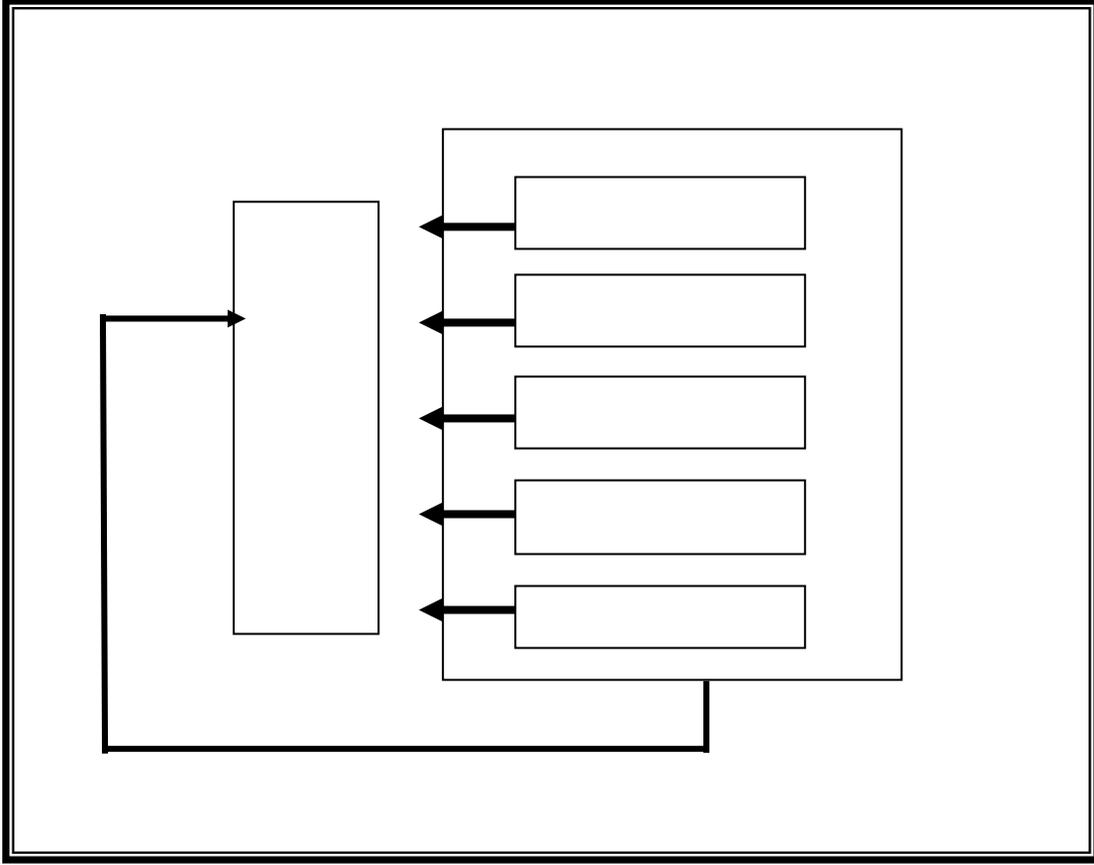
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المبحث الثاني / إدارة المعرفة التنظيمية- المفهوم والأبعاد

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(2 :2005)

(Holowatzki,2002:54)

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(Zack,1999:50)

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:(Daft,20001:267)

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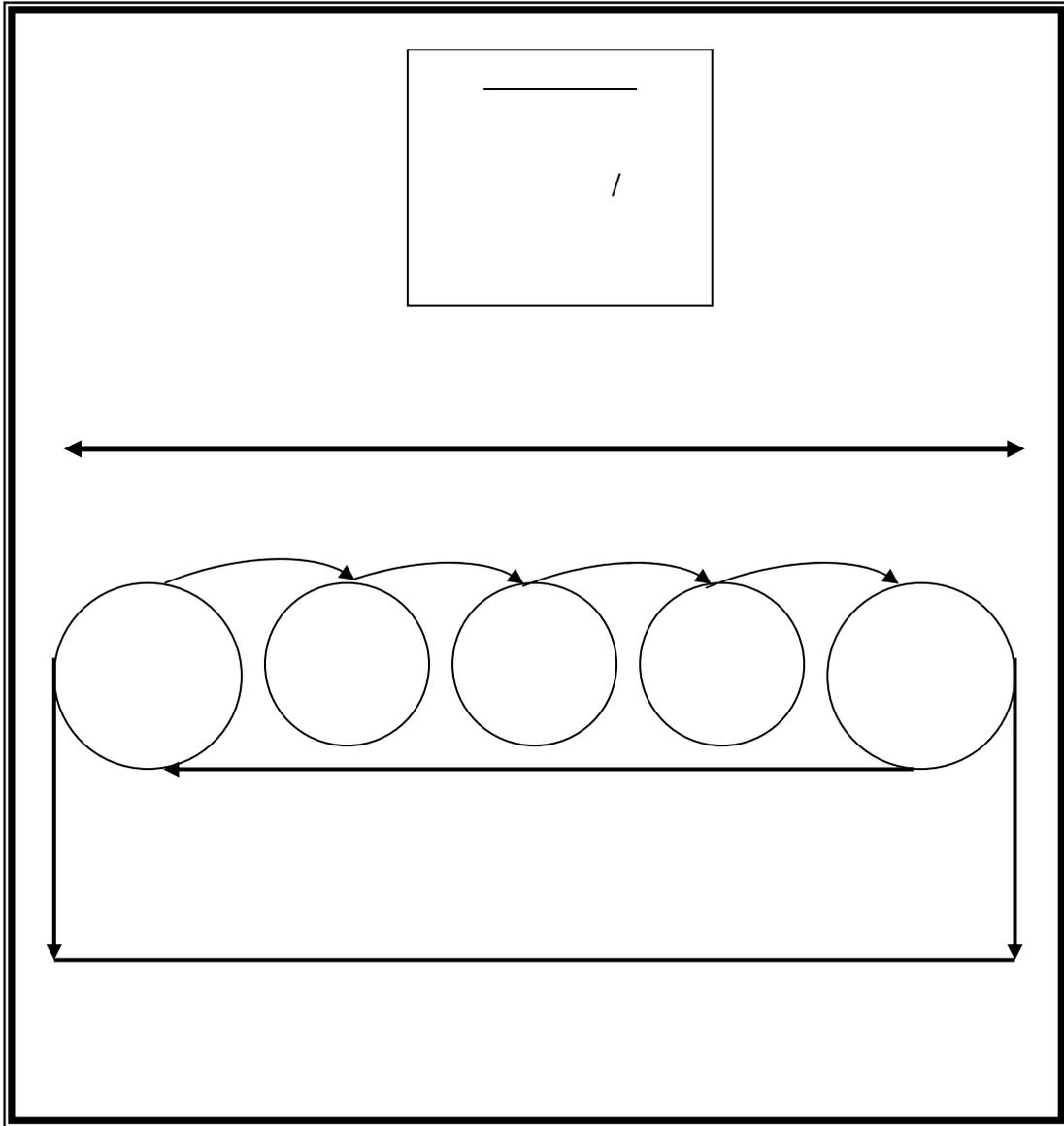
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.(167 2007)

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- () (2007) : .34 :



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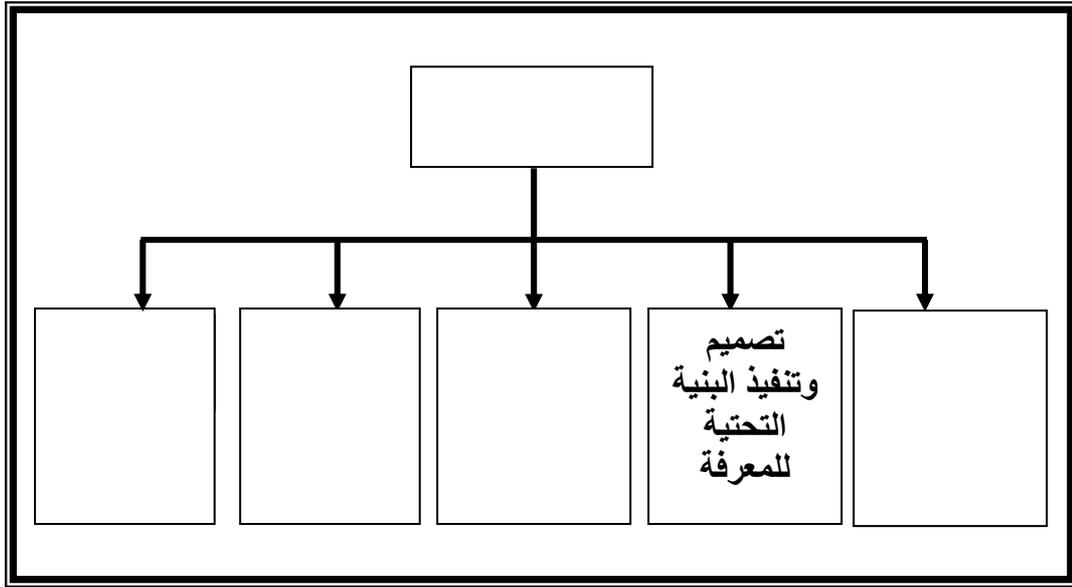
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.(Cuyyings&Worley,2005:500)

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.(Gatvin,1998:68)

.(127: 2009)



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() (38: 2009).

(Mcshane&Glinow,2000,20).

() 96 :2009

(Mcshane&Glinow,2000,21)

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(Daft & Noe,2001:527).

(Greengard,1998:95).

(Fahei&Delong,2000:114):

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.(Coakes,2003:3)

(Earl,1998:50)

(98 :2005)

(Marquardt)

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(100:2005)

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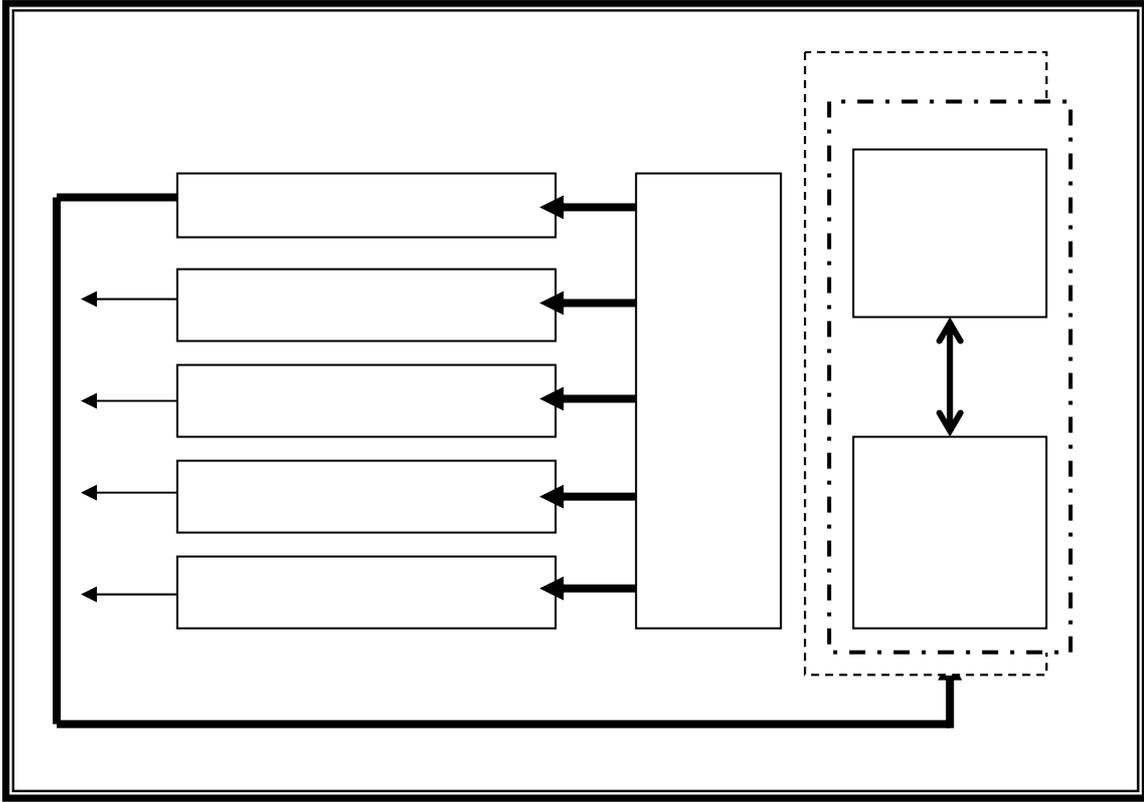
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المبحث الثالث / رأس مال الزبون

- (External Customer) (Relational Customer) (Chang,2006:255) (43 :2005)
- (105-104 :2005)
- (308 :2005)
- (30 :2001) " (Chatzkel,2000 :10) "
- (Thomke & Hippel,2008:79-80) (Kaplan & Norton,1996:32))
- (Edvinsson & Malone,1997:34) (Chang,2006:256) (Duffy,2000:11) (Mattsson,1999:56))
- (109 : 2005) (Chang) (Intention of customers to stay) (Intention to acquire new members) (Intention to make add-on purchase)



(Chang,2006)

(Chen et al.,2004 :199)

(2008 :239)
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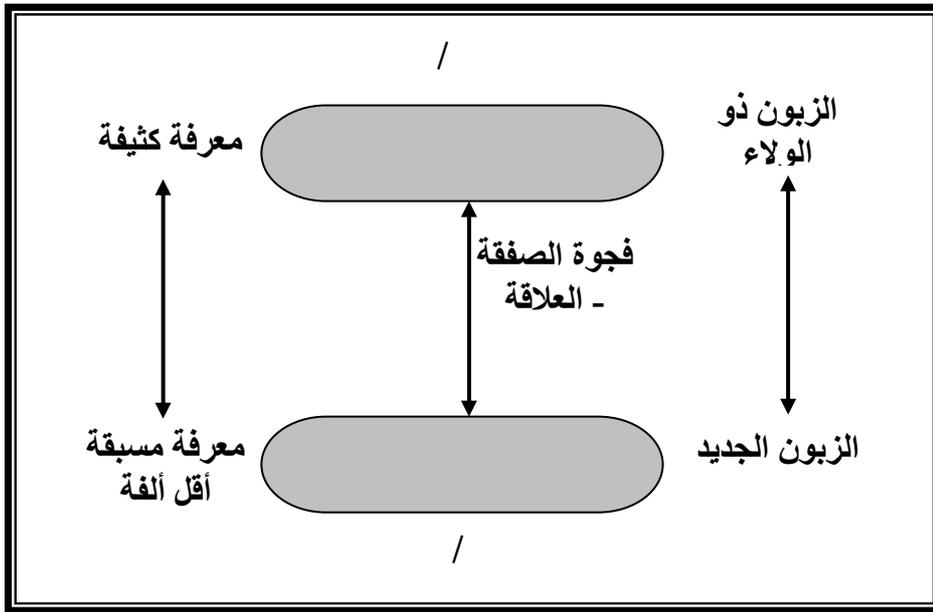
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(: (2008) :
.329 -

(2008 :336)

(Customer Equity)



المبحث الرابع / الجانب العملي للدراسة

	:	()	- 1	
	:	.0.8001 =		-	
	:	.0.7667 =		-	
	:	.0.9121 =		-	
	:	.0.7996 =		-	
	:	.0.8811 =		-	
	:	.0.8599 =		-	
	:	0.8502 =	()	-2
	:		()	
	:	.(Allyn etal,2006:45)	(0.75)		
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	:	:	()	-1
	:		(1)		
	:				
(3.8)	:	(4)	(0.24)	(1)	
	:	(4.2)		(0.28)	
	:)	(5 1)	(
	:	(3.6)	(....	(0.18)	
	:		(1.01)	(0.82)	
	:	(0.28)		...	
	:	(4)			
	:		(0.18)		
	:	()	(Likert)	
	:			(4.2)-(3.6)	
	:				
(2.9)	:	(10)	(0.27)	(1)	
	:			(0.82)	
	:	()	
(9)	:	(0.21)	(0.77)	(3.4)	
	:	()	
	:	(0.28)	(0.66)	(2.4)	
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	:		(0.21)		
	:	()	(Likert)	
	:			(3.4) -(2.9)	



				-
(14)	(0.25)	(0.65)	(1)	(3.1)
(15)	(0.26)	(0.96)	(3.7)	()
(0.76)	(2.9)	(0.22)	()	()
(Likert)	(0.17)	(3.4)-(2.2)	(11)	() ()
(3.2)			(1)	-
(3.5)	(4)	(0.20)	(1.32)	(17)
(2.6)	(4)	(0.35)	(0.54)	(0.81)
(3.2)-(2.6)	(0.20)		(17)	
(2.8)			(1)	-
(0.53)	(3)	(0.31)	(0.81)	(22)
(2)	(3)	(0.46)	(0.18)	(0.99)
(3)-(2.8)	(0.18)		(22)	
			(Likert)	



(3.4) (1) (0.87) (0.23)) (27) (0.65) (4.4) () (0.12) (0.99) (2.7) (30) () (0.21) (27) (0.12) (1) (n=71)

0.28	1.01	3.6		.1
0.19	0.70	3.9		.2
0.22	0.72	4		.3
0.18	0.82	4.24
0.24	0.85	3.6		.5
0.24	0.82	3.8		
0.21	0.64	3		6
0.35	0.92	2.6		7
0.31	1.03	3.3		8
0.28	0.66	2.4		9
0.21	0.77	3.4		10
0.27	0.80	2.9		
0.17	0.79	3.01		11
0.24	0.53	3.2		12
0.28	0.82	3.4		13
0.26	0.96	3.7		14
0.22	0.76	2.9		15
0.25	0.65	3.1		
0.25	0.63	2.8		16
0.20	0.54	3.5		17
0.29	0.94	3.2		18
0.24	0.69	3		19
0.35	0.81	2.6		20



0.26	1.32	3.2		
0.33	0.79	2.4		20
0.39	1.02	2.6		21
0.18	0.53	3		22
0.46	0.99	2		23
0.22	0.73	2.2		24
0.31	0.81	2.8		
0.24	1.01	4.2		26
0.12	0.65	4.4		27
0.28	0.81	3.1		28
0.32	0.95	3		29
0.21	0.96	2.7		30
0.23	0.87	3.4		
0.26	0.87	3.2		

2. () :-

(2.6) (2) (2) (0.72)

(3) (0.22) (0.29) (1) (0.74) (3.3)

(2.2) (0.29) (0.63)

(0.15) (2)

(3.3)-(2.2) () () (Likert)



(2)

(n=71)

0.22	0.74	3.3		.1
0.15	0.44	3		.2
0.29	0.63	2.2		.3
0.40	0.89	2.2		.4
0.45	1.03	2.3	(R)	.5
0.21	0.56	2.6		.6
0.29	0.72	2.6		

∴-

(person)

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(5%)

(0.414)

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(1%)

(5%)

(0.614,735)

(0.451)

(

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(5% 1%)

(0.214,349)

(0.326)

(3)

(n=71)

0.451*	0.326*	0.349*	0.214*	0.735**	0.614**	0.414*	

%1

** 5%

*

(f)

(t)

(4)

(R)

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(n=71)

B=0.353 t=2.54* f=5.12* R ² =65%	B=0.150 t=0.920 f=2.65 R ² =40%	B=0.155 t=0.912 f=2.61 R ² =70%	B=0.196 t=1.10 f=3.11 R ² =55%	B=0.314 t=2.49* f=4.93* R ² =59%	B=0.463 t=3.11** f=6.24** R ² =59%	B=0.376 t=2.61* f=5.26* R ² =57%	

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الاستنتاجات والتوصيات

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المصادر

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- .1 (2007) () -
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- .4 (2005) ()
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- .8 (2002) (8) (28) -
- .9 (2005) " " .
- .10 (2008) () : .329
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