

The Role of the Elements of Total Quality Management in Improving Banking Services (Applied Study at Khaleeji Commercial Bank)

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Abstract

The research aims to demonstrate the importance of adopting the philosophy of total quality management in improving banking services and identifying the dimensions of total quality management in banking institutions. As for its importance, it is manifested through the knowledge, understanding and application of total quality management by providing the requirements for the application of this philosophy in banking institutions according to recent developments in information technology in order to be able to improve their performance. The analytical study approach was adopted in the research and the use of the questionnaire tool in the study curriculum was adopted to analyze the opinions of the research sample that were applied in al Khaleeji Commercial Bank regarding the elements of total quality management available in the organization in question. Through the use of some statistical methods in the analysis, which are the extraction of frequencies, arithmetic mean and standard deviation normative as well as materiality. The research hypotheses were tested by using the correlation coefficient and simple regression model. The most important

conclusions that the research reached is the importance of applying total quality in any organization because it can achieve an increase in competitive capabilities and support for a culture of quality and continuous improvement. To take advantage of the opportunities available to the organization through the application of scientific methods and tools that contribute to identifying problems and finding appropriate treatments for them. As well as the existence of a moral, linear relationship between the elements of total quality management and the improvement of banking services. The research came out with recommendations, including that organizations should work to promote and disseminate the culture and concepts of quality in all aspects of their work and to enhance and develop the capabilities of individuals working in this regard. The research came out with recommendations, including that organizations should work to promote and disseminate the culture and concepts of quality in all aspects of their work. Enhancing and developing the capabilities of individuals working on this can help for the continuous development and improvement of banking services provided to customers.

Keyword: Total quality management, Banking services quality, Private Commercial Banks.

Introduction

The philosophy of total quality management (TQM) is a modern management approach applied in many production and service organizations in developed countries, as it has received wide attention by many business organizations in Japan and the United States of America, for example, Toyota and General Electric, as the industry boomed in Japan is due to organizations applying the philosophy of total quality management, as well as the case with organizations working to provide services such as banking institutions and health care institutions. The research was divided into four sections. The first topic included the research methodology. The second topic discussed the theoretical side in terms of the concept of total quality management and its importance for banking organizations, as well as knowledge of its elements, principles and objectives, as well as providing a conceptual framework for banking service and the characteristics and components of banking service. The third topic touched on the practical side by presenting Data, interpretation of results and testing of research hypotheses, while the fourth section is devoted to the most important conclusions and recommendations.

The first topic: research methodology

First: the research problem

The research problem includes the following questions:

1- What is the relationship between the availability of the dimensions or elements of total quality management in improving banking services?

2-What is the level of improving banking services in light of adopting the philosophy of total quality management?

Second, the research objectives

1- Providing a theoretical and conceptual framework for the research variables represented in total quality management and banking services.

2- Statement of the importance of adopting the philosophy of total quality management in improving banking services.

3- Identifying the dimensions of total quality management in banking institutions.

Third: The importance of research

1- The research topic contributes to the advancement of the philosophy of total quality management and the importance of the entrance to improvement and performance as an essential tool to achieve excellence and distinction.

2- The research topic contributes to the knowledge, understanding and application of total quality management by providing the requirements for applying this philosophy in banking institutions according to recent developments in information technology in order to be able to improve their performance.

Fourth: Research hypotheses

1- The null hypothesis:

There is no statistically significant correlation between the elements of total quality management and the improvement of banking services.

2-The null hypothesis:

There is no significant effect of statistical significance between the elements of total quality management and improvement of banking services.

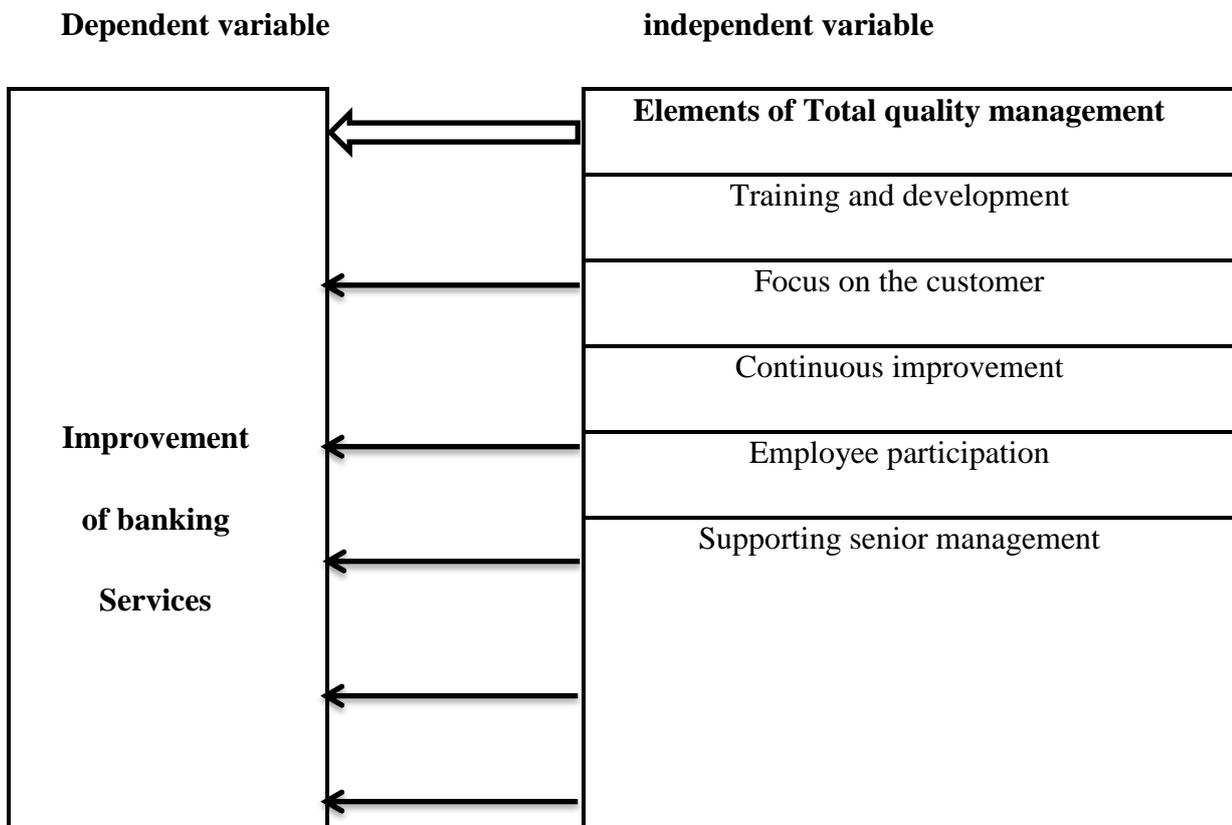


Figure (1) Hypothetical diagram of the research

Fifth: Society and research sample

The Khaleeji Commercial Bank was chosen as a community to conduct the research, and (35) questionnaires were distributed, which consisted of two variables, namely, the elements of total quality management as an independent variable, and improvement of banking services as a dependent variable, including a set of questions prepared according to the research variables that the researcher believes are available in the banking institution and were arbitrated by A group of scientific experts, and the five-point Likert scale was used to measure the research variables, and (30) valid questionnaires were retrieved for analysis, thus the research sample is (30) statistical items.

Sixth: Statistical methods of research

A number of statistical methods were used to measure the research variables, which are the arithmetic mean, standard deviation, and the measure of relative importance to measure the severity of the answer and to interpret the results of the answers of the individuals of the

research sample. And the Pearson correlation coefficient to test the correlation between the research variables, as well as the simple regression coefficient to test the effect relationships.

The second topic: the theoretical side

First: Total Quality Management (TQM)

The concept of total quality management and its stages of development

Before addressing the concept of total quality management, reference should be made to the concept of quality and its stages of development. It has been noticed recently that business organizations have increased interest in establishing the philosophy of quality in all their activities in order to face challenges in the changing environment and keep pace with new developments in the business world. The writers and researchers touched on the definition of quality, so Joseph defined it as those qualities that characterize the product, whether it is a commodity or service. (Al-Dardakah, 19: 2001), and (Deming) defined it as directing the organization to satisfy the needs and desires of the customer in the present and the future (Al-Azzawi, 25: 2019). (Al-Dardakah, 2001:19), and (Deming) defined it as directing the organization to satisfy the needs and desires of the customer in the present and the future (Al-Azzawi, 25: 2019). Juran also defined quality as being suitable for purpose or use, meaning that goods and services must meet the needs and desires Customers (Al-Azzawi, 17:2005).

A - examination stage

At this stage, the focus is on quality by discovering and correcting errors, in other words finding defects that occurred in the product manufacturing process.

B- The stage of statistical quality control

At this stage, statistical methods are used to control the process of product quality, and here the focus is on achieving customer satisfaction and fulfilling his needs.

C- The quality assurance stage

At this stage, the concept of quality was expanded, as interest increased in measuring the costs of quality, which appear to be related to the emergence of the product, including the costs of repairing defects, the costs of re-operating, and the costs of losing the customer.

D - The stage of total quality management

At this stage, a comprehensive concept of quality was given, as this concept involved many technical, administrative, behavioral and social aspects. That is, the quality is not seen from one party, the customer, but the matter extends beyond that to include the internal customer and the external customer.

Several concepts of total quality management have been presented. The term has been divided into three words that make up this concept, which are (Al-Tai, 2009: 194):

Management: It means developing organizational capabilities and administrative leaders so that they are capable of continuous improvement for the purpose of maintaining a high level of quality performance.

Quality: It means the organization's ability to achieve the needs and desires of the customer in a way that meets his expectations and aspirations and achieves his satisfaction.

- **Comprehensive:** It is intended to involve all parties working in the organization in accurately defining the customer's needs and desires from the organization's products and working together for all parties in order to achieve customer satisfaction.

Qasrawi,et.all) defined quality management as the concern and focus on continuous improvement of the operations carried out by the organization to give value to the customer and achieve his expectations and ambitions. Qasrawi, et.all, 2017:1035)). Al-Azzawi explained that total quality management is a comprehensive method in organizations that includes leadership and work in organizations with the aim of continuous development in its performance and in the long term and by focusing on the needs and desires of customers, taking into account the requirements of shareholders and owners Other interests. (Al-Azzawi, 2005: 22) It is also known as the management style through which focus is placed on quality in all aspects of the organization's work, and it is relied on the participation of all parties in the organization in order to achieve long-term success and customer satisfaction. (Hammoud, 2002: 109)

By reviewing the views of researchers on the concept of total quality management in general in organizations, the researcher believes that total quality management in the banking institution is an integrated management philosophy pursued by the bank's management with the aim of achieving customer satisfaction, now and in the future through

the contribution of all parties to the continuous improvement of all operations Banking and at the level of the bank as a whole, and this also requires the support of senior management in order to improve the performance of the bank and improve its banking services.

2-Traits of total quality management

Total quality management includes the following characteristics (Dudin , 2014:37-38):

- A - Strengthening customer loyalty by working in the organization
- B - Reducing defects in production and reducing work errors in the organization
- C - Reducing the minimum time available for the completion of activities and operations
- D - Optimum use of all resources and capabilities of the organization
- E - Decreased control over personnel working within the organization
- F - Increasing the satisfaction of customers and other stakeholders
- G - Reducing meetings and forming unnecessary committees
- H - Determining responsibility for all members of the organization
- I - Forming and strengthening human and social relations through collective work teams and quality control workshops
- j - Developing work infrastructure and establishing an accurate and effective information system for total quality management

3- Objectives of total quality management

Organizations, by adopting the philosophy of total quality management, seek to develop a comprehensive strategy in order to achieve the goal of quality and achieve customer satisfaction, which leads them to stay and continue to compete. Total quality management includes the following objectives (Aqili, 2011: 40) :

- A - Achieving good performance in all areas of the organization's work
- B - Formulating a set of systems and instructions to improve quality performance

C - Carrying out continuous monitoring of the organization's operations activities in order to get rid of waste or loss and thus reduce costs

D - Carrying out a process of continuous improvement

E - Developing the competitive strategy for the organization's work in order to ensure survival and continuity in the market

F - Ease of measuring the performance of employees in the organization

3-Elements of total quality management

It requires the organization to prepare the necessary supplies for the effective implementation of the functions it performs in order to improve the quality of its products, which requires it to know the elements of total quality management in order to be able to achieve the goals it aspires to. The following is a review of these elements (Dudin, 2014: 23):

A - strategic planning

The application of total quality management requires organizations to develop a long-term strategic plan and formulate policies and goals through comprehensive and accurate identification of the organization's mission, and this requires the participation of all members of the organization.

B - the culture of the organization

The success achieved by total quality management comes through the consolidation of the values and principles of organizational culture, which are consistent with the values and trends of society, which in turn supports the continuation of work.

C - focus on the customer

The customer is the most important axis in the philosophy of total quality management, with its two types, the internal customer and the external customer. Satisfying the customer leads to the formation of a long-term relationship with him, which leads to increased sales of the organization and obtaining good financial returns.

D - training and development

Training and development of personnel working in the organization is one of the methods that organizations use in order to develop and keep pace with developments at work, and this requires the development of continuous programs for the purpose of enabling employees to understand and apply total quality management.

E - Participation of employees

The philosophy of total quality management requires the participation of all individuals working in the process, as quality control rings are formed that work in a team spirit where they identify errors that occur and problems that prevent achieving better performance and then develop possible treatments and suggestions regarding them in order to improve the quality of products provided to the customer (Hammoud, 2002: 100).

And - continuous improvement

The adoption of the accurate scientific method in the continuity of work with the principle of continuous improvement and development in the management of production processes is one of the most important foundations in stabilizing the product and achieving appropriateness for continuous developments and changes in the needs and desires of the customer and that this method requires rapid response to changes on the one hand and simplification of procedures and operational activities and that the basis of continuous improvement requires The following (Hammoud, 2002: 101):

1 -Standardization and documentation of procedures

Assign teams to identify processes that need improvement and development

Use of analytical methods and problem-solving tools

-Using a plan-do-check-execute circuit (Deming's cycle)

Documenting improvement actions

G - Senior management support

The decision to adopt total quality management is one of the important strategic decisions for organizations, so the commitment of the senior management to support and develop the

individuals based on it is one of the basic tasks that lead to the success of the target system.
Hammoud, 2002: 102)

Second, banking services

1 - The concept of banking service

The concept of banking services is of great interest by researchers and specialists in banking, due to the nature of the effective role of services in the work of organizations and facilitating the lives of individuals, which led to the multiplicity of concepts of banking service. Which is characterized by the predominance of intangible elements over tangible elements that are perceived by individuals or organizations through their connotations and utilitarian value so that they constitute a source for satisfying their financial and credit needs. Or it is a set of activities related to achieving certain benefits for the customer, whether for a price or without a price, the bank may provide free services without a price to customers. (Abu Qaoud, 2016: 26) (Al-Nimr and Wal-Murad defined) banking service as any intangible act or performance that one party provides to another party without resulting in ownership of something. (Al-Nimr and Wal-Murad, 2002: 87)

2 - Characteristics of the banking service

The characteristics of the banking service differ due to the nature and privacy of the banking work on the one hand and on the other hand due to the nature of the banking service, its plurality and diversity, and its subjection to continuous changes

Among these characteristics (Al-Nimr and Wal-Murad, 2002: 94-99):

- 1 - Banking services are not physical and therefore non-perishable and cannot be stored.
- 2 - Banking services are indivisible or indivisible when provided.
- 3- Banking services are not protected by a patent, and every banking service can be provided by any bank.
- 4- It relies on personal marketing to a large extent, as it depends on personal communication between the service provider and the customer.
- 5- The bank employee cannot produce samples of the service and send it to the customer to obtain his approval about its quality before purchasing.

6- Banking services are not subject to recall in the event that there are errors when presented, so the customer's satisfaction and apology are the only alternative before the bank.

3- components of the service

The banking service, which affects the perception of customers of the quality of service provided to them, consists of three basic elements: operations, the human element, and the physical components of the service. The following is an explanation of each of the three elements (Abu Qaoud, 2016: 76):

1- Operations: This element includes the methods by which the specifications or characteristics desired by the customer in the service are reached. Operations in the performance of the service reflect the following elements:

- *The flow and sequence of operations performed by the service

- * Steps to perform each of the operations

The interaction of the human element that provides the service to customers with the technology used to perform the service

2- The human element: this element includes:

- *Personnel employees (service providers) * The customer who evaluates the service provided to him

3- Tangible physical components of the service: This element includes:

- * Physical equipment and facilities * The internal and external appearance of the bank * Availability of security precautions

4types of banking services

Any follower of the banking market finds a large number of banking services, and these services vary between deposit and lending services and others, so they have been divided into two types (Al-Nimr and Al-Murad, 2002: 93).

A- Banking services according to their type, which in turn can be divided into three categories:

Fund source services, such as current accounts, savings deposits, term deposits, certificates of deposit and investment funds

Money investment services, including loans of various types (commercial, industrial, tourism, and according to their field, short, medium and long term), documentary credits and credit cards

- Various services that are not based on granting credit, through which the bank obtains commissions and fees, such as currency transfers, guarantees and leasing iron boxes

B - Banking services according to the type of customers, where banking services are divided into retail services for individuals and services for the organizations sector (corporate sector).

-Retail services: These include current accounts, various deposits, safe deposits, consumer loans such as employee loans, car installments, and money transfers.

Corporate sector services: such as current accounts, various deposits, certificates of deposit, documentary credits and guarantees.

The third topic: the practical side

First: Measuring the responses of the research sample members regarding the elements of total quality management.

1- Training and development

Table (1) puts the answers of the research sample individuals according to the training and development variable, as it achieved a general arithmetic mean of (3.09), which is higher than the (hypothetical mean)* with a standard deviation of (1.65) and it reached (relative importance) ** 61.8%.

$$\text{*hypothetical mean} = \frac{\text{The alternatives are total weights}}{\text{scale degrees number}}$$

$$3 = \frac{1+2+3+4+5}{5} =$$

$$\text{** Relative importance} = \frac{\text{arithmetic mean}}{\text{scale degrees number}} \times \%100$$

Table (1)The responses of the research sample members to the training and development variable

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	N
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%62	1,58	3,1	10	1	2	10	7	The management of the bank is keen to train the working individuals on how to Deal with customer	-1
%68	1,64	3,4	4	5	4	9	8	The Bank's management is keen to use modern technology in the training of employees	-2
%56,6	1,59	2,83	10	2	5	9	4	The Bank's management develops training programs for marketing activities	-3
%61,8	1,65	3,09	8	2,6	3,6	9,3	6,3	Overall average	

Source: Preparation of the two researchers based on the results of the computer

The data of the above table indicate that the bank's management pays clear attention to training and development, as this variable obtained a general average of (3.09) points out of

five points with a standard deviation of (1.65) points, as (8.61%) of the members of the research sample believe that the bank's management has a direction in training and development and is one of the priorities of its activity in the application of total quality management, 68% of the research sample believe that the bank's management uses modern technology in the training of employees.

2. Focus on the customer

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	ت
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%75,2	1,80	3,76	2	3	5	10	10	The Bank's management ensures continuous communication with customers	-4
%74,6	1,78	3,73	3	3	4	9	11	The bank's management contributes to the follow-up of customers' complaints and works to resolve them.	-5
%80	1,93	4	1	2	5	10	12	The management of the bank makes sure that the customer is satisfied before he leaves	-6
%76,2	1,79	3,81	2	2,66	4,6	9,6	11	Overall	

								average	
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Table (2) Responses of the members of the research sample to the variable of focus on the customer

Source: Preparation of the two researchers based on the results of the computer

The above table shows that the management of the bank focuses on the customer clearly and this reflected the answers of the members of the research sample as this variable obtained a general arithmetic mean of (3.81) points out of five points with a standard deviation of (1.79) and (76.2%) of the members of the research sample believes that the management of the bank focuses on the customer. This is evident from what was obtained by statement No. (6) to ensure the satisfaction of the customer as I got an average of (4) points out of five points, which is higher than the hypothetical mean with a standard deviation of 93.1 and 80% of the members of the research sample believe that the bank's management makes sure that the customer is satisfied with the banking services provided before leaving.

3- Continuous improvement

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	N
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%68,6	1,65	3,43	1	5	10	8	6	The Bank's management has a control system that includes corrective and preventive actions.	-7
%69,2	1,66	3,46	4	4	5	8	9	The Bank's management pre-plans the service provided	-8

								based on the identification of the needs and desires of the customers.	
%69	1,65	3,45	2,5	4,5	7,5	8	7,5	Overall average	

Table (3) Responses of the members of the research sample to the variable of continuous improvement

Source: Preparation of the two researchers based on the results of the computer

The data of the above table indicate that the bank's management has an interest in the variable of continuous improvement, as it achieved a general arithmetic mean of (3.45) points out of five points with a standard deviation of (1.65) points, and 69% of the members of the research sample believe that the bank's management is interested in the continuous improvement of its banking services.

4. Employee Participation

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	N
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%56	1,59	2,8	5	9	6	7	3	The Bank's management gives the opportunity to working individuals to express their opinion on the work entrusted to them.	9

%60,6	1,58	3,03	4	7	8	6	5	The management of the bank grants powers to the working individuals to act when problems occur	10
% 58,2	1,58	2,91	4,5	8	7	6,5	4	Overall averag	

Table (4) Responses of the members of the research sample to the variable of employee participation

Source: Preparation of the researcher based on the results of the computer

The results of the above table show that the variable of employee participation has a general arithmetic mean of (2.91) points out of five points, which is less than the hypothetical mean with a standard deviation of (1.58) points, and (58.2%) of the members of the research sample believe that the management of the bank pays little attention to the variable of employee participation.

5- Supporting senior management

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	N
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%70,6	1,69	3,53	3	4	5	10	8	The Bank's management receives the support of senior management for excellence in the provision of its banking services	-11

%73,2	1,75	3,66	2	5	4	9	10	The Bank's management has a clear plan on quality and specific objectives and the management is committed to implementing it.	-12
% 72	1,70	3,6	2,5	4,5	4,5	9,5	9	Overall average	

Table (5) Responses of the members of the research sample to the variable of support of senior management

Source: Preparation of the two researchers based on the results of the computer

The data of the above table indicate that the senior management support variable obtained a general arithmetic mean of (3.6) points out of five points with a standard deviation of (1.70) points, as (72%) of the members of the research sample believe that the bank's management has sufficient support and commitment by senior management.

Second: Measuring the responses of the members of the research sample on improving banking services

Table (6) Responses of the individuals of the research sample to the variable of banking services

Relative importance	Standard deviation	Arithmetic mean	Completely disagree	disagree	Not sure	agree	I totally agree	Scale	N
			Iteration	Iteration	Iteration	Iteration	Iteration	Content of phrases	
%56	1,56	2,8	5	9	6	7	3	The management of the bank	1

									depends on a clear information system that is interested in studying the market	
%60,6	1,58	3,03	4	7	8	6	5	The Bank's management determines the market in which it operates and identifies the needs of banking services.	2	
%62	1,56	3,1	2	8	9	7	4	The management of the bank is interested in studying the behavior of its customers to be able to meet their needs and desires	3	

%64,6	1,61	3,23	6	3	10	5	6	The management of the bank classifies its services into multiple types to cover the needs and desires of customers .	4
% 60,6	1,60	3,03	7	3	9	4	7	The Bank's management is keen to provide various and new banking services every period.	5
%61,2	1,57	3,06	5	7	4	9	5	The Bank's management is keen to continuously improve the services provided to customers	6
%70,6	1,69	3,53	3	4	5	10	8	The bank's	7

									managem ent is keen to reduce the time required to complete its banking services	
%73,2	1,75	3,66	2	5	4	9	10	The Bank's managem ent develops successful promotion al programs for its banking services.	8	
%73,2	1,77	3,66	3	2	5	12	8	The Bank's managem ent provides all informatio n to its customers regarding its banking services provided	9	
%57,2	1,59	2,86	5	9	6	5	5	The Bank's managem ent has means to	10	

									prevent problems from occurring during the provision of the service.	
%70,6	1,66	3,53	3	3	7	9	8	The bank's management is interested in studying the situation of competitors in order to improve the banking service	11	
%73,2	1,72	3,66	1	5	6	9	9	The bank's management follows a mechanism to deal with complaints and customer suggestions.	12	
% 66	1,70	3,30	3,83	5,41	6,58	7,66	6,83	Overall average		

Source: Preparation of the two researchers based on the results of the computer

The results of the above table show that the variable of improving banking services has a general arithmetic mean of (3.30) points out of five points with a standard deviation of (1.73) points and (6-6%) of the members of the research sample believe that the bank's management pays average attention to improving its banking services, the phrase No. (8, 9 and 12) obtained an arithmetic mean of (3, 66) points out of five points with a standard deviation of (1,75, 1,77, 1,72) points as (73.2%) of the members of the research sample believe that the bank's management has successful promotional programs in providing its services and provides all the information about these services to customers and has a good mechanism regarding dealing with customer complaints and suggestions, while the phrase (7 and 11) obtained an average calculation of (3.53)) One out of five points with a standard deviation of (1.69, 1.66) points respectively, where (70.6%) of the members of the research sample believe that the bank's management is keen to complete its services provided on time and also has knowledge of the conditions of other competitors (other banks), while the phrases (2, 3, 4, 5 and 6), have obtained close account media, amounting to (3.03, 3.1, 03.23, 3 and 3.06) points out of five points with a standard deviation of (1.5 8, 1.56, 1.61, 1.60 and 1.57) points respectively, and a relative importance of (60.6%, 62%, % 64, 60.6%, 61.2%) respectively. When statements (1 and 10) obtained the lowest mean of calculation, it reached (2.8 and 2.86) points out of five points with a standard deviation of (1.56 and 1.60) points respectively, and relative importance (56% and 57.2%) respectively.

Third: Testing correlation and influence relationships of research variables

1 – Test the first hypothesis

Table No. (7) Shows the values of the correlations between the elements of total quality management and the improvement of banking services individually and collectively as follows:

Table (7) Evaluate the correlations between the elements of Total Quality Management and the improvement of banking services

<p>Improving banking services</p> <p>Y1</p>	<p>Dependent variable</p> <hr style="border: none; border-top: 1px solid black; width: 100%;"/> <p>Independent variable</p>
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.525**	Training and development X1
.61**	Customer Focus X2
.484*	Continuous Improvement X3
.462*	Employee Engagement X4
.60**	Senior Management Support X5
.595**	عناصر ادارة الجودة الشاملة

Source: Preparation of the researcher based on the results of the computer N=30

** Moral correlation at the level of (. 01)

* Moral correlation at the level of (. 05)

We note from the table above that the correlation relations between the independent variables and the dependent variable are acceptable to medium strength individually, the customer focus variable recorded the highest correlation with a value of (.61) which is significant at the level of (.01) and this indicates that the management of the bank pays good attention to the achievement of the requirements of the customer, while the value of the correlation coefficient of the variable of support of senior management (.60) which is significant at the level of (.01)) which indicates that senior management provides appropriate support to the management of the bank by achieving the needs and requirements of the customer. As for the training and development variable, the correlation coefficient of its headquarters (.525) has obtained a significant level (.01), which indicates that the bank's management pays attention to the training and development of its employees in order to provide banking services to the customer and acquire the required skills in the performance of their work. As for the continuous improvement variable and the

participation variable of working individuals, they achieved the lowest correlation values, reaching (.484) and (.462) respectively.), which is moral at the level of (05 .) which indicates the achievement of weak relations, and in general the value of the correlation between the elements of total quality management and the improvement of banking services has reached .595) and at a moral level (.01) and through this rejects the hypothesis of nothingness and accepts the alternative hypothesis that there is a statistically significant relationship between the elements of total quality management and the improvement of banking services.

2- Testing the second hypothesis

1. Simple regression model analysis

Table (8) Assess the impact of TQM elements in improving banking services

Correlation coefficient R	Interpretation coefficient R²	Regression line inclination parameter B	Dependent variable Independent variable
.525	.275	.40	Training and development X1
.61	.372	.50	Customer Focus X2
.484	.234	.46	Continuous Improvement

			X3
.462	.213	.36	Employee Engagement X4
.60	.36	.48	Senior Management Support X5

Source: Preparation of the researcher that based on the results of the computer N=30

From the table above it is clear that:

1- The correlation coefficient of the training and development variable (.525) and the coefficient of interpretation (5%). (27) This indicates that changes in banking services conducted by the bank's management are due to (5%). 27) Of which there is a change in training, development and training programs provided by the Bank's management to working individuals, and the slope of the regression line indicates that the change in training and development by one unit leads to a change in banking services of $b = .40$

2- As for the customer focus variable, it obtained a correlation coefficient of (.61) and the illustration coefficient (37.2%), which indicates that the focus on the customer by the bank's management explains the percentage (37.2%) in banking services. His slope milestone indicates that a one-unit shift in customer focus leads to a change in banking services of $b=.50$.

3 - The continuous improvement variable obtained a correlation coefficient of (.484) and an interpretation coefficient of (23.4%) This indicates that the management of the bank has means of continuous improvement that contribute by 23.4% to changes in the banking services provided to the customer. The slope parameter of the regression line indicates that a change in continuous improvement by one unit leads to a change in banking services of $b=.46$

4- As for the variable of employee participation, it obtained a correlation coefficient of (.462) and an interpretation coefficient of (21.13%) The value of the interpretation coefficient indicates that the changes that occur in banking services by the bank's management are due to (21.13%) to the change in the participation of working individuals.

The slope parameter of the regression line indicates that a change in employee participation by one unit leads to a change in banking services of $b=.36$

5 - The variable of support of senior management obtained a correlation coefficient of (.60) and an interpretation factor of (.36), which confirms the increased interest of senior management in assigning more responsibilities in spreading the culture of quality to the management of the bank, which contributes by .36 percent to changes in banking services. The slope parameter of the regression line indicates that a change in senior management by one unit leads to a change in banking services of $b=.48$

B. Variance Analysis

1- Variance analysis for training and development

Table (9) Variance analysis for training and development

Model	Sum of squares	Df	Mean of squares	F	Sig
Regression	4.8	1	4.8	19	.01
Residual	6.50	28	.13		
Total	11.30	29			

Source: Preparation of the researcher based on the results of the computer N=30

$$P \leq 01$$

The results of the variance analysis of the training and development variable showed the significance of the linear relationship between the independent variable training and development and the dependent variable Improvement of banking services, where the calculated value of F (19) reached a significant level (.01) and the value of the average error squares (.13).

2- Variance analysis of the customer focus variable

Table (10) Customer Focus Variance Analysis

Model	Sum of squares	Df	Mean of squares	F	Sig
Regression	5.1	1	5.1	21`	.01
Residual	5.8	28	.15		
Total	10.9	29			

Source: Preparation of the researcher that based on the results of the computer N=30

$$P \leq 01$$

The results of the variance analysis showed the significance of the linear relationship between focusing on the customer and improving banking services, as the calculated value of F (21) and a significant level (.01) and the average error squares (.15)

3- Variance analysis of the variable of continuous improvement

Table (11) Contrast analysis for continuous improvement

Model	Sum of squares	Df	Mean of squares	F	Sig
Regression	4.5	1	4.5	14	.05
Residual	8.2	28	.18		
Total	12.7	29			

Source: Preparation of the researcher that based on the results of the computer N=30

$$p \leq 0.05$$

From the results of Table No. (11) it is clear that there is a significant relationship between continuous improvement and improvement of banking services, supported by the calculated

value of F (14) and a significant level (.05) as well as the value of the average error squares that amounted to (.18).

4- Analysis of variance of the variable of employee participation

Table (12) Variance analysis of worker participation

Model	Sum of squares	Df	Mean of squares	F	Sig
Regression	4.7	1	4.7	12	.05
Residual	8.3	28	.20		
Total	13	29			

Source: Preparation of the researcher that based on the results of the computer N=30

$$p \leq 0.05$$

From the table above, we note the significance of the relationship between employee participation and the improvement of banking services, supported by the calculated value of F (12) and at a significant level (.05) and the average error squares (.20)

5- Analysis of variance of the variable of support to senior management

Table (13) Analysis of the variability of senior management support

Model	Sum of squares	Df	Mean of squares	F	Sig
Regression	5.3	1	5.3	25	.01
Residual	6.1	28	.13		
Total	11.4	29			

Source: Preparation of the researcher that based on the results of the computer N=30

$$P \leq .01$$

It is clear from the results of Table No. (13) that there is a significant linear relationship to the variable of support of senior management in improving banking services, supported by the significance of the calculated value of F of 25 and at a significant level (.01) and the average error squares (.13) and through the results presented above the null hypothesis is rejected and the alternative hypothesis is accepted That there is a significant impact of the elements of Total Quality Management in improving banking services.

Fourth topic: conclusions and recommendations

First: the conclusions

1- The results of analyzing the answers of the research sample members showed an average evaluation of the training and development dimension, which indicates that the level of interest was not at the required level in terms of training working individuals and using modern technology in training and development.

2- The results of analyzing the answers of the individuals of the research sample showed that there is a weak interest on the part of the bank's management in the dimension of the participation of the working individuals in the total quality management process.

3- There is good interest in the bank's management in the external customer, and this was reflected in the answers of the members of the research sample according to the focus on the customer.

4- The results of the research hypotheses test showed the significance of the relationship between the elements of total quality management and the improvement of banking services.

Second: recommendations

1- Organizations must work to promote and disseminate the culture and concepts of quality in all aspects of their work and to enhance and develop the capabilities of individuals working in this regard, for the continuous development and improvement of banking services provided to customers.

2- The management of the bank should pay more attention in terms of analyzing the training needs of executive managers, heads of departments and employees, and setting

continuous programs for the purpose of enabling working individuals to understand and apply total quality management.

3 - The management of the bank should pay more attention to the internal customer (working individuals) as it constitutes an important focus of the total quality management elements in terms of providing an appropriate work environment for them, preparing training courses and involving them in achieving quality goals.

4- Work by the bank's management to identify the problems that occur and reduce them through the formation of work teams that undertake the process of identifying errors and searching for solutions to them and possible suggestions in order to improve the bank's performance.

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