

The Effect of Total Quality Management (TQM) Implementation in Jordanian Banking Sector on Job Performance

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Abstract:

Background: The practices of TQM strategies in services organizations, which is the stage next to the implementation of the basics of TQM in business organizations, taking into account that previous studies focused on the extent of implementation of TQM in business organizations. The organizations of the service sector in Jordan have passed the stage of implementing TQM in order to achieve quality to the client, and currently they are in the stage of continuous improvement of quality standards. Therefore, this study is pursuing the assessment of TQM implementation in this sector and its effect on Job Performance.

Objective: The aim of this study was to identify (TQM) implementation, and its effect on job performance level at Jordanian banking sector.

Methodology: The target population of this study consisted of all employees in the Jordanian banking sector (13 banks), selected from its random sample (225) employees, a questionnaire was developed to measurement of variables study; TQM implementation variable (reliability coefficient 0.86), job performance variable (reliability coefficient 0.84).

Results: The TQM implementations in Jordanian banking sector is average ($M=2.85$), The level of job performance in Jordanian banking sector is average ($M=3.30$). There is the effect of TQM implementations in Jordanian banking sector on job performance ($f = 68.442$, $p = 0.000$). There is existence of significant differences in the implementations of TQM are traced to

demographics variables (age $p=0.00$, qualification $p=0.037$, experience $p=0.00$, job level $p=0.00$).

Conclusion: This results indicate the influence of TQM implementation on job performance, based on this results the study recommended activating employees' participation in decision-making at Jordanian banking sector, and working towards talking all required steps by the company to minimize the lost current from the company and continuously.

Keyword: Total Quality Management, Management, Quality, Job Performance, Performance, Development.

Introduction :

The current global trend of the top management persons in business organizations has turned into an inevitable necessity in light of the growing fierce competitiveness among organizations to the extent that the very survival of an organization is pending its ability to achieve high levels of strong competitiveness. This pushed the top management to assess competitiveness strategies and management behaviors with view to improving the performance of organizations towards excellence. Business organizations have endeavored to implement and support the practices of TQM in order to effect a level of integration among managerial practice and organizational outputs towards building up quality in the performance of organizations through the achievement of quality of the commodity ^[1].

The adoption of TQM by the top management in the business organizations requires management methodology through the application of a set of principles that focus on the needs and expectations of the employees, in addition to focusing on developing and improving operations and production activities of the organization, as well as endeavoring to involve employees in the formulation of plans and objectives of TQM programs ^[2].

Development and improvement of operations and activities in business organizations meant to achieve the quality of the commodity "quality", as quality of products and their compliance with the planned costs down time, cost and effort through performance of tasks in the best possible ways. Therefore, quality is an advantage of competitiveness in service organizations. There would be no competitiveness without achieving high standards of quality that secures the maximum acceptance from the clients ^[3].

Achieving quality of operations and products in the business organizations aims at satisfying clients through meeting their needs,

requirements and expectations. Achieving quality endows the organization with the advantage of competitiveness as survival is for the most capable of achieving the highest client satisfaction. Therefore, TQM pursues the achievement of a set of objectives including, the needs and desires of the client, quality of the commodity delivered to the client, the fast and flexible adaptation with the economic, social and technological variables, and predicting the future expectations of the client ^[4]

Achieving the objectives of TQM towards the achievement of quality of the commodity, consequently endowing the organization with the advantage of competitiveness, pushes the top management to focus on three major areas namely, improving quality, reducing cost and increasing productivity. The traditional viewpoint stating that improving quality is counterproductive to productivity and effects an increase in the cost causes many organizations to hesitate in implementing the basics of TQM as a method towards improving quality, reducing cost and increasing productivity simultaneously. Nevertheless, the implementation of TQM leads to the simultaneous achievement of these ^[5]

Quality in the service sector depends on a technical board that tests quality and the purchased quantities, which requires the selection of a certain criterion or certain manufacturing phases of the product to insure the required quality standard, such as depending on the criterion of the product, criterion of the employee or the criterion of manufacturing. Thus, achieving the required standards of quality necessitates the correct selection of those criteria and in pursuance with the activities of the organization ^[6].

In pursuance with the global trend towards the implementation of the basics of TQM in the business organizations, this study pursues to shed light on the TQM implementation in Jordanian Banking Sector and its effect on the job performance.

Definitions of TQM

TQM has been defined in many different ways. "Management approach of an organization, centered on quality, based on the participation of all its members and aiming at long-term success through customer satisfaction, and benefits to all members of the organization and to society." Another definition states, "TQM seeks continuous improvement in the quality of all processes, people, products, and services of an organization" ^[7], TQM is also "a systems approach to management that aims to enhance value to customers by designing and continually improving organizational processes and systems" ^[8]

The British Quality Association (BQA) offered three alternative definitions of TQM ^[9]. The first focuses on the so called "soft" qualitative

characteristics, found in the work of US consultants such as customer orientation, culture of excellence, removal of performance barriers, teamwork, training and employee participation. From this perspective, TQM is seen as consistent with open management styles, delegated responsibility and increased autonomy to staff. The second BQA definition emphasizes the production aspects such as systematic measurement and control of work, setting standards of performance and using statistical procedures to assess quality. This is the “hard” production/operations management type of view, which arguably involves less discretion for employees. The third definition is a mixture of “hard” and “soft”, comprising three features: an obsession with quality; the need for a scientific approach; and the view that all employees are to be involved in this process.

Critical Factors for TQM

The list of components that are necessary for successful TQM implementation. Listed below are the critical factors and methods in TQM (practices, tools, and techniques): ^[10]

1. Customer-based approach-channels for processing customer complaints, identifying customer needs (surveys, market investigation, reports from vendors), customer satisfaction surveys.
2. Management commitment and leadership-top management commitment, quality council, support improvement activities.
3. Quality planning-mission/vision statement, quality policy, quality goals, business plan, communication strategies, control and improvement of plans.
4. Management based on facts-quality audit, employee performance evaluation, employee satisfaction evaluation, business evaluation, quality costs, use of indicators.
5. Continuous improvement-PDCA cycle, self-assessment activities (ISO 9000, EFQM Model), seven quality control tools, seven management tools, other tools, techniques.
6. Involvement of all members in the firm-information communication, suggestion systems, work teams, recognition and reward systems.
7. Training-individual training plan, training for job requirements, general training program.
8. Work teams-cross-functional teams, quality circles.
9. Communication systems-bottom-up, top down, and horizontal; communication among all the staff, work information, poster, slogan, personal letters.

10. Learning-continuous training and education.
11. Process management-quality manual, quality system procedures, work instructions, ISO 9001 certificate.
12. Cooperation with suppliers-supplier audit, supplier evaluation, supplier training, agreed quality.
13. Organizational awareness and concern for the social and environmental context-environmental manual, environmental systems procedures, ISO 14001 certificate.

TQM Implementation:

Implementation is important because for TQM to take root successfully in the long term, it must have a positive influence not only on employees' behavior, but also on their attitudes and values. Each company should tailor its approach to TQM to its unique strengths and focus on its particular weaknesses. In a study that examined the process of TQM implementation in a sample of organizations that were regarded as leading exponents of TQM, it was determined that there is no single definitive formula for the introduction of TQM. However, there are common goals and purposes underlying the activities that make up the implementation process. In their Non-prescriptive Model of TQM Implementation, There are three stages of introduction of TQM: pre-implementation, planned implementation, and evolutionary implementation and development. Pre-implementation is concerned with first gaining knowledge of what can be expected from the introduction of TQM and what the implications are. Responsibility and ownership resides with senior management. Planned implementation includes three phases: start-up, progressing into transition, and progressing into consolidation. The focus is developing internal improvement capabilities. In the final stage, evolutionary implementation, the organization can focus on improving processes that will consistently deliver customer satisfaction. This process helps to keep TQM momentum because it links action to desired outcomes and goals, along with integrating quality and business processes^[11].

The Difficulties of TQM Implementation

The postulates only 20 percent of companies that implement TQM did so successfully^[12]. On the other extreme. The major barriers cited by samples included not linking management's compensation to achieving quality goals and lack of training in areas such as group discussions, communication techniques, quality improvement skills, problem identification and problem-solving techniques¹³. The other factor is inadequate resources to employ

quality management. Likewise, the TQM implementation in UK manufacturing organizations, identified quality problems as list below ^[14]:

- Upper management does not insist on systematic measuring of customer satisfaction level and training programs.
- Lack of training programs to enhance workers' skills and involvement in quality improvement activities.
- Organizations do not place enough importance on cases of goods returned nor relate such cases to customers.
- Many organizations do not involve suppliers when making improvements to products and in general suppliers have difficulties in meeting the organizations' requirements.

The Problem of The Study

The service organizations are currently witnessing a number of changes, the most prominent of which is the growing dependence on advanced technology, the scarcity of basic materials, the growing competitiveness among local and global organizations, in addition to the increasing change in the clients' behavior; the increase in their standards of needs, desires and expectations; and the conversion of luxury needs into basic needs in the life of clients.

The organizations of the service sector in Jordan have passed the stage of implementing TQM in order to achieve quality to the client, and currently they are in the stage of continuous improvement of quality standards. Therefore, this study is pursuing the assessment of TQM implementation in this sector at this stage, which is open and never-ending stage in order to achieve quality standards, that meets the expectations and needs of the beneficiaries.

The problem of the study is responding to the following questions:

- What is the extent of TQM implementation in Jordanian Banking Sector?
- What is the level of job performance in Jordanian Banking Sector?

Objectives of The Study:

The main aim of this study to declares the effect of (TQM) Implementation in Jordanian Banking Sector on Job Performance, by sub-objectives:

- The explain the Definitions of TQM, its importance, stage implementation, and implementation obstacles.
- To reach the degree of TQM implementations in Jordanian Banking sector.
- The survey the effect of TQM Implementation on Job Performance.

The Importance of The Study

The importance of this study lies in the fact that it assess the practices of TQM in services organizations, which is the stage next to the implementation of the basics of TQM in business organizations, taking into account that previous studies focused on the extent of implementation of TQM in business organizations.

In addition, this study is considered one of the comprehensive studies of TQM, as it assesses TQM practices from an integration perspective (technical and administrative). While other studies focused on the narrow technical perspective which considers that the achievement of quality comes through improving and developing production operations, and does not focus on the achievement of the needs and expectations of the employees and involving them in TQM programs.

The study further reinforces its importance from the fact that it assesses "the TQM implementation in the service sector in recent times in light of the growing technological, social and economic changes".

Finally, this study acquires special importance from the potentiality of applying it to other sectors of Jordan economy, consequently enabling decision-makers in business organizations to make their decisions on the basis of clear information regarding the continuous improvement going on in their organizations.

Study Hypotheses:

Hypothesis 1: "There is no significant at $(0.05 = \alpha)$ effect of Total Quality Management implementation in Jordanian banking sector on job performance".

Hypothesis 2: "There is no differences of significance in Total Quality Management implementation in Jordanian banking sector that are traced to demographics variables (age, Qualification, experience, job level)".

Study Model:

Independent Variable

TQM principles

- Top management Support.
- Expectations, needs and desires of the clients.
- Expectations, needs and desires of the employees.
- Continuous improvement.
- Work procedures.
- Involvement of employees in decision-making.

Dependent Variable

Job performance

Literature Review

Methodology

Population and sample

The target population of this study consisted of all employees in the Jordanian banking sector (13 banks), selected from its random sample of the (225) employees.

Table 1
Disruptions of sample study

Variable	Levels	N	Percentage %
Age	Less than 25.	112	49.7
	25-35	83	36.8
	More than 35.	30	13.5
Qualification	Diploma or less.	178	79.1
	Bachelorette Post	40	17.7
	Graduate	7	3.2
Experience	Less than 5 years.	45	20
	6-10 years	139	61.7
	More than 10 years	41	18.3
Job level	Top management.	15	6.6
	Middle management.	28	12.4
	Low management	182	81

Table (1) shows the age profile, the youngest respondent are below (25) years and the oldest is between (25-35), and most of the subordinates are has a Diploma degree or less for ((79.1%) of the total, seven or (3.2%) have a Graduate studies and (17.7%) with Bachelorette degree. The majority of the population have a working experience of (6 to 10) years, (45 or 20) percent have less than (5) years, and (139) have (6-10) years of experience, the majority of population were in low management level (182) or (81%). (28) were in Middle management, and only (15) were in the Top management.

Measurements

Independent Variables: TQM Implementations

This measure is based on the six dimensions of TQM developed by (Ooi; Abu Bakar; Vellapan & Loke)[15].The six dimensions, which consist of (26) items, namely top management support (1-4 items), expectations, needs and desires of the clients (5-8 items), expectations, needs and desires of the employees (9-12 items), continuous improvement (13-16 items), work procedures (17-21 items), involvement of employees in decision making (22-26 items). Responses to these items were made on a 5-point Likert format

ranged from 1 = strongly disagree to 5 = strongly agree. The reliability coefficient for the scale was (0.86).

Dependent Variable: Job Performance

Job Performance was measured using a (8) items. Responses to these items were made on a 5-point Likert format ranged from 1 = strongly disagree to 5 = strongly agree. The reliability coefficient for the scale was (0.84).

The values of the means arrived at by the study, if the value of the mean for the items is above 3.5, then the estimation of the sample members is high, but if the value of the mean is (2.5-3.49) then the estimation is average and if the value of the mean is (2.49 or less), then the estimation is low.

Method of Analysis

Descriptive statistics such as mean and standard deviations were computed to answer question of the study. The hypothesis 1 was tested using multiple regression. The hierarchical regression analysis was selected and viewed as the best method in this study because to determine the significant variables. The hypothesis 2 was tested using one-way ANOVA.

Operational Definitions

Top management Support: it is the degree of interest and compliance of the top management in Jordanian Banking Sector in financially and technically supporting the application of TQM and monitoring this application.

Expectations and needs of clients: presents knowledge of Jordanian Banking Sector in the needs of clients with view to satisfying them through delivering the best.

Expectations and needs of employees: presents knowledge of Jordanian Banking Sector in the needs of employees in pursuance with TQM.

Continuous improvement: it is an operation based on prevention of error-making or inconsistency in delivering services through eliminating the causes of these errors by applying TQM programs.

Work procedures: presents developing and improving and simplifying the work procedures in accordance with TQM and the requirements of the procedures of the new work.

Participation of employees in decision-making: the management of Jordanian Banking Sector involves employees in efforts of applying TQM in all its stages.

Job performance: is the level of job performance of employees in Jordanian Banking Sector.

Results

Answer Question 1: What is the extent of TQM implementation in Jordanian banking sector?

Table 2
Means, standard deviations and relative importance of the extent of TQM implementation in Jordanian banking sector

Order as per mean	No of dimensions	Dimensions of TQM practices	Mean	S. D.	Relative importance	Level of implementation
1	1	Top management Support	3.21	1.04	%64.4	Average
2	5	Work procedures	3.11	1.041	%62.2	Average
3	4	Continuous improvement	3.07	1.023	% 61.4	Average
4	2	Expectations, needs and desires of the clients	2.94	0.975	%58.9	Average
5	3	Expectations, needs and desires of the employees	2.47	1.027	%49.4	Low
6	6	Involvement of employees in decision-making	2.27	1.075	%45.5	Low
		Total	2.85	1.030	56.9%	Average

Table 2 shows that the means of the dimensions of TQM Implementations amounted to (2.85) and a relative importance that amounted to (56.9%). This mean the extent of TQM implementation in Jordanian banking sector is average.

Analyzing the dimensions of this variable would show that the dimension of (Top management support) has occupied a high level with a mean of (3.21) and relative importance of (64.4%), in the same time showed the dimension of (Involvement of employees in decision-making) has occupied a low level with a mean of (2.27) and relative

Answer Question 2: What is the level of job performance in Jordanian banking sector?

Table 3
Means, standard deviations and relative importance for the level of job performance in Jordanian banking sector

Order as per mean	Item No	ITEM	Mean	Standard deviation	Relative importance	Level of performance
1	33	The employees work on achieving the objectives of the company efficiently and effectively.	3.56	1.130	%71.2	High
2	27	The employees abide by the regulations and rules of the company	3.55	1.072	%71	High
3	32	The employees improve their performance in accordance with work requirements	3.35	1.027	%67	Average
4	28	The employees feel the highest level of their performance because of their awareness of the work they do.	3.28	1.196	%65.6	Average
5	29	The employees feel independence and freedom in their work when the management supports and appreciates their efforts	3.26	1.324	%65.2	Average
6	30	Employees perform their work in a way that utilizes their skills and experience	3.23	1.202	%64.6	Average
7	34	The relation among employees is marked with cooperation and mutual trust.	3.16	1.251	%63.2	Average
8	31	The company provides all requirements of work	3.07	1.140	%61.4	Average
Total			3.30	1.167	%66.15	Average

Table 3 shows that the means of the items of job performance amounted to (3.07) for item (31) and (3.56) for item (33), and a general mean for all items amounted to (3.30) and relative importance of (66.15%). This means that the level of job performance in Jordanian banking sector is average.

By analyzing the items of this dimension, we find that items (27,33) have occupied the highest order with a mean of (3.55,3.56) respectively and a relative importance of (71.2%,71%) respectively, and the perceptions of the study sample were of high level.

Finally, the remaining items (7, 8) have occupied the lower order with a mean of (3.07-3.16), and a relative importance of (61.4%,63.2%) and the perceptions of the study sample were average.

Test Hypothesis 1: There is no significant at (0.05= α) effect of Total Quality Management implementation in Jordanian Banking Sector on Job Performance

Table 4

The results of multiple regression for the effect of Total Quality Management implementation (top management support, expectations, needs and desires of the clients, expectations, needs and desires of the employees, continuous improvement, work procedures, involvement of employees in decision making) on job performance

Independent variables	B	Standard error	Beta	t	p-value	R ²	f	p-value
top management support	0.123	0.053	0.116	2.333	*0.020			
expectations, needs and desires of the clients	0.370	0.059	0.344	6.263	*0.000			
expectations, needs and desires of the employees	0.279	0.062	0.285	4.505	*0.000			
Continuous improvement	0.034	0.052	0.034	0.661	0.509	0.505	68.442	*0.000
Work procedures	0.098	0.041	0.113	2.358	*0.019			
involvement of employees in decision making	0.233	0.055	0.259	4.217	*0.000			

* Significant at (0.05= α) level

It is clear from the data in table 4 that the model is valid for the test of hypothesis 1 based on the fact that the calculated F value is amounts to (68.442) and p-value (0.000). It is less that the determined value (0.05= α). it is also clear from the same table that the independent variables (top management support, expectations, needs and desires of the clients, expectations, needs and desires of the employees, work procedures, involvement of employees in decision making) in this model explains about (50.5%) of the variance in the dependent variable job performance, and it is a high explanation force and indicates that these is a significant effect for the independent variables in the dependent variable (job performance).

It is clear from the statistical results of table 4, and through, monitoring (Beta) and the (t) test that the independent variables (top management support, expectations, needs and desires of the clients, expectations, needs and desires of the employees, work procedures, involvement of employees in decision making) have an impact on job performance based on the fact that (beta) value is high for these variable (0.116, 0.344, 0.285, 0.113, 0.259) and also the calculated (t) values are Significant at (0.05= α) level.

It is noted that independent variable (continuous improvement) does not have any impact on job performance as beta coefficient for this variable amounted to (0.034) and the value of calculated (t) amounted to (0.661) and p-value (0.509). It is less that the determined value (0.05= α).

Based on the abovementioned, we conclude the following:

1. acceptance of alternative hypothesis which states that there is a significant effect for TQM implementation (top management support, expectations, needs and desires of the clients, expectations, needs and desires of the employees, work procedures, involvement of employees in decision making) in Jordanian banking sector on job performance.
2. acceptance of the null hypothesis which states that there is no significant effect for TQM implementation (continuous improvement) in Jordanian banking sector on job performance.

Test Hypothesis 2: "There is no differences of significance in Total Quality Management implementation in Jordanian banking sector that are traced to demographics variables (age, Qualification, experience, job level)".

Table 5

Results of one way ANOVA for Total Quality Management implementation in Jordanian banking sector that are traced to demographics variables

Variable	Variable groups	Mean	Standard deviation	f	p-value
Age	Less than 25	2.35	1.040	39.634	*0.000
	25-35	2.85	1.030		
	More than 35.	3.34	1.020		
Qualification	Diploma or less	2.85	1.060	3.318	*0.037
	Bachelorette	2.94	1.020		
	Graduate	2.75	1.010		
Experience	Less than 5 years.	2.80	1.010	20.680	*0.000
	6-10 years.	2.73	1.030		
	More than 10 years	3.02	1.030		
Job level	Top management.	3.50	1.050	8.361	*0.000
	Middle management.	2.54	1.020		
	Low management	2.51	1.030		

* Significant at (0.05= α) level

The statistical results shown in table 5 indicate the existence of statistically significant differences in the perceptions of the surveyed regarding the implementations of TQM are traced to demographics variables (age, qualification, experience, job level) because calculated F value is a significant at (0.05= α) level. its amount to (39.634) for age, (3.318) for qualification, (20.680) for experience and (8.361) for job level.

To determine the direction of the statistical differences towards the TQM implementations in accordance with demographics variables, the Tukey test was applied as shown in table 6.

Table 6

Results of Tukey test for the differences in perceptions of the surveyed regarding TQM practices that are traced to personal and job variables.

Variable	Difference in means	Less than 25 years	25-35	More than 35
Age	Less than 25.	-	0.50	*0.99
	25-35	-	-	*0.49
	More than 35.	-	-	-
qualification	Difference in means	Diploma or less	Bachelorette	Post graduate
	Diploma or less.	-	0.09	0.10
	Bachelorette Post	-	-	*0.19
	Graduate	-	-	-
Experience	Difference in means	Less than 5 years	6-10	More than 10
	Less than 5 years.	-	0.07	0.22
	6-10 years	-	-	*0.29
	More than 10 years	-	-	-
Job level	Difference in means	Top management	Middle management	Low management
	Top management.	-	*0.96	*0.99
	Middle management.	-	-	0.03
	Low management	-	-	-

Table 6 indicates the results of Tukey of pair wise comparisons of differences towards TQM implementations are traced to age, it also showed the existence of significant differences between the age group (more than 35) on one side and (25-35) group and (less than 25) group on the other side and in favor of (more than 35).

Table 6 indicates the differences towards TQM implementations are traced to qualification, which showed the existence of significant differences among individuals with Bachelorette and the post graduate and in favor of the first.

It is also noted that there are differences with significance towards TQM implementations that are traced to experience among persons with (more than 10 years) and persons with (6-10 years) and in favor of the first.

Finally table 6 shows the existence of significant differences towards TQM implementations that are traced to job level among employees in the top management on one side and the employees in the middle and low management on the other side and in favor of the first.

DISCUSSION & Conclusion

The study arrived at the following conclusions:

1. The answer of first question Indicated the TQM implementations in Jordanian banking sector were average. This result explains that the TQM implementations in Jordanian banking sector were average and indicates that those were limited to the people working in TQM, and also the involvement of employees was low. This result also reflects the that

- TQM in the banks were interested in the quality of services delivered as this service delivered to the society.
2. The answer of Second question indicated the level of job performance in Jordanian banking sector is average.
 3. The test of Hypothesis 1 Indicate a clear effect for the TQM implementations (top management support, expectations, needs and desires of the clients, expectations, needs and desires of the employees, work procedures, involvement of employees in decision making) in Jordanian banking sector on job performance, and there is no existence of an effect for TQM implementations (continuous improvement) in Jordanian banking sector on job performance.
 4. The test of Hypothesis 2 Indicate there is existence of significant differences in the implementations of TQM are traced to demographics variables (age, qualification, experience, job level), these differences were in favor of the age group (more than 35) in terms of the age variable and in favor of Bachelorette regarding the variable academic qualification, and in favor of persons with experience (more than 10 years) regarding the variable of experience in TQM, and in favor of employees in top management regarding the variable of job level.

Recommendations:

In light of the findings of the stud, we may present a number of recommendations aimed at activating the TQM implementations in Jordanian banking sector:

1. The importance of activating the involvement of employees in decision making.
2. Working towards talking all required steps by the company to minimize the lost current from the company and continuously.
3. The importance of emphasizing the efficiency and effectiveness of the new work procedures and modifying them.
4. Working towards including all departments of the company in TQM application.
5. The company should continuously survey the expectations, needs and desires of the clients and employees alike.
6. The company should endeavor to get the maximum benefit from the feedback of the employees.
7. The importance of promoting non official relations between the company and the clients.

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