

The degree to which banks are committed to applying the dimensions of total quality with regards to serving their clients. (Field Study: Arab Bank)

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Introduction:

The organizations aim to apply quality to reap great benefits that involve the enhancement and development of productivity, increase market shares, and improve quality, favorable pricing, and decreasing costs. As for government organizations the application of a quality system in them means realizing more objectives, whereby quality means all the products and services in society and not the government ones only.

Total Quality management is the scientific methodology of managing human resources, financial resources, and the administrative systems, in order to realize developmental and sustainable improvements, which can be measured in the performance operations and processes from the first time, and which depend on criteria that evaluate the beneficiaries and referential comparison with the international specifications of the service or product, in order to provide a service or product that fulfills or exceeds the expectations of the clients, and satisfies them in terms of cost, time, specifications, and procedures.

The Problem with the Study

Given the dynamic and increasing importance of Total Quality Management in enhancing to work of any modern organization, and the significant role that it plays for ensuring the success of administrative procedures, there is a pressing need to apply modern Total Quality Management ways and means in all organizations in all fields, and thus this study shall aim to answer the following queries:

The main question: Does the degree to which banks are committed to the application of the requirements of Total Quality Management affect the level of the services provided to their clients. From this question, arise the following questions:

1. Does the degree to which commercial banks are committed to the application of the requirements of Total Quality Management affect the time necessary to receive a service?
2. Does the degree to which commercial banks are committed to the application of the requirements of Total Quality Management affect the provisions of what the client requires?
3. Does the degree to which commercial banks are committed to the application of the requirements of Total Quality Management affect the continuation of providing the services to the clients at the same level?
4. Does the degree to which commercial banks are committed to the application of the requirements of Total Quality Management affect the provisions of the service each time?
5. Does the degree to which commercial banks are committed to the application of the requirements of Total Quality Management affect the dynamics of response to unusual changes?

The Importance of the Study

The importance of this study lies in the importance of Total Quality management as a means to realize overall quality which is modern-day language, the key to success, and the way to reach the heart of the consumer. Additionally, there are several points relevant to the criteria of total quality that can be mentioned. This study is important because:

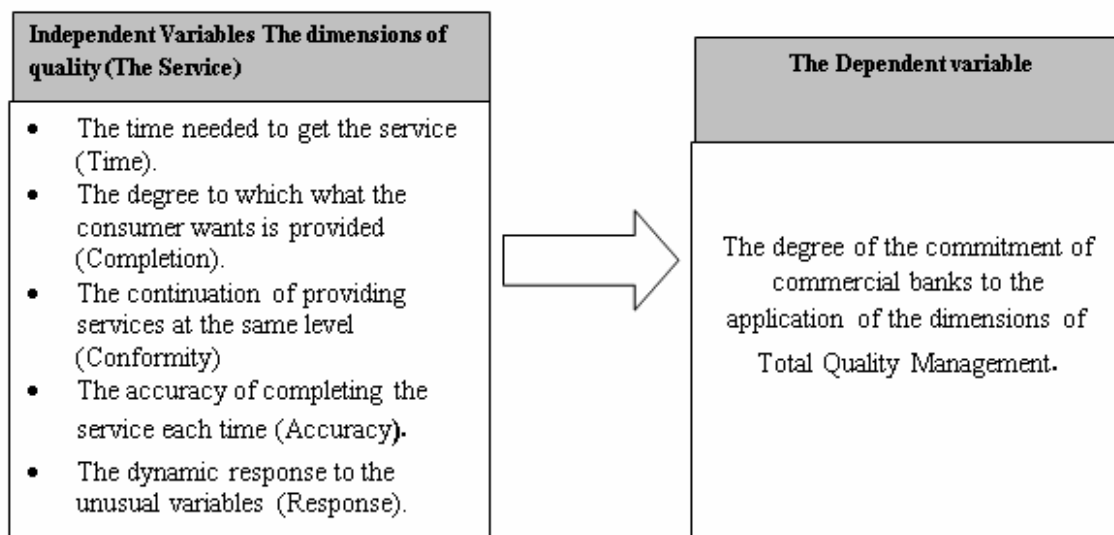
1. It increases the competitive capability of the organization by improving its image before the consumer, and helps it providing the services in the best way possible.
2. It provides and formulates a comprehensive series of documents that serve a a guide for the administrative and technical procedures and inputs, and contributes to the realization of all the processes in a better manner.
3. It improves the relationship with the clients.
4. It allows the organization to undertake a self-revision and evaluation, all the time.
5. It motivates the employees in the organization to work, by enhancing their morales, encourages them to contribute in the periodical, internal revision of the systems that are applied, and therefore attain a better standard that will maintain the certificates granted to the organization, and reassures the employees that they are working within a documented system and not a traditional one.
6. Stabilize and develop quality due to the importance given by quality systems to ongoing revision and evaluation.

The objectives of the Study.

This study mainly aims to try and identify the degree of the banks' commitment to the application of total quality management, and from this aim there are several sub-objectives that include:

1. Highlight the level and importance of the variables of the study among the study sample.
2. Highlight the effect of total quality management on the services provided to the clients.
3. Highlight the desired development within the organizations.
4. Clarify the degree of relationship between total quality management and the services provided to the clients.
5. Clarify the degree of efficiency of employing Total Quality Management within an organization.

Illustration No. (1) The Study Form



The Hypothesis of the Study:

Based on the objectives of the study, its hypothesis can be summarized as follows:

(A) The Main Hypothesis:

There is no difference of statistical significance at the (0.05) level between the degree of the banks' commitment to the dimensions of total quality management (time, completion, conformity, accuracy and response) and the standard of services offered to the client.

Based on this hypothesis, the following assumptions were made:

1. **The first sub-hypothesis:** There is no difference of statistical significance at the (0.05) level between the time to obtain the service (Time) and the commitment of commercial banks to the application of total quality management.
2. **The second sub-hypothesis:** There is no difference of statistical significance at the (0.05) level between providing what the client wants (Completion) and the commitment of commercial banks to the application of total quality management.
3. **The third sub-hypothesis:** There is no difference of statistical significance at the (0.05) level between continuing to provide what the client wants at the same level (Conformity) and the commitment of commercial banks to the application of total quality management.
4. **The fourth sub-hypothesis:** There is no difference of statistical significance at the (0.05) level between the accuracy of completing the service each time (Accuracy) and the commitment of commercial banks to the application of total quality management.
5. **The fifth sub-hypothesis:** There is no difference of statistical significance at the (0.05) level between the dynamic response to unusual variables (Response) and the commitment of commercial banks to the application of total quality management.

Procedural variables

First: Independent variables:

- **Time**The time needed to get the service.
- **(Completion):** The degree to which the consumer is provided with what he wants.
- **(Conformity):** The continuation of providing services at the same level.
- **(Accuracy):** The accuracy of completing the service each time.
- **(Response):** The dynamic response to the unusual variables.

Second: The Dependant Variable

Total Quality Management

The ability of the administration to fulfill the requirements of the client (the beneficiary) in a manner that conforms to his current and future needs and expectations, and so it is necessary to identify what the client wants and strive to fulfill this at a high level of quality, and improve performance based on the principles of participation and team work.

The Service: is the process by which the needs and expectations of the client are met through the provisions of a high quality service leading to the client's satisfaction.

The Consumer: any person who enters into a contract in order to consume, use or employ public funds, private funds, or a service. This definition includes some people who behave for professional purposes and are also considered consumers.

The Hypothetical Framework:

Introduction:

The concept of Total Quality Management is considered one of the most modern administrative concepts that are based on a group of ideas and principles that will enable any administration to adopt them in order to ensure the best performance.

The traditional application of the various phases of total quality management is now unable to face the challenges of any organization like the information technology revolution, the population changes, and the economic changes, and thus arose the philosophy that was called total quality management which is based on the belief that high-quality products and services, and the relation of this with client satisfaction is the key to the success of the organization.

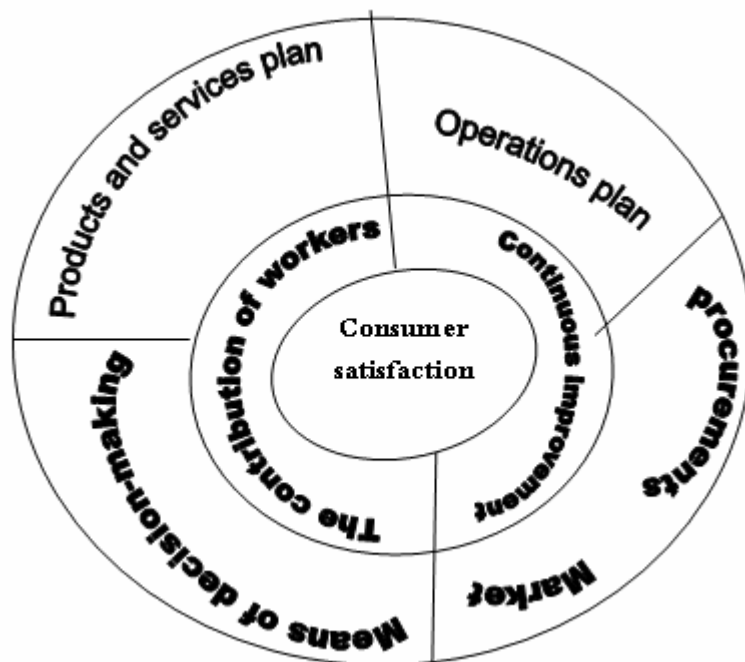
Total Quality Management is an administrative philosophy.

Total Quality Management is one of the most ideological and philosophical concepts that have gained great interest from specialists, researchers and administrators who are interested in developing and enhance the performance in terms of providing a product or a service in all the human organizations.¹

Total Quality Management is a general philosophy that comprises a series of ideas that are a comprehensive model of concepts, beliefs and work practices that are inter-linked.² It is also a philosophy to manage joint work that will identify the needs of clients and the work objective in a unified manner that can be separated.³ The philosophical and ideological frame of total quality management indicates three pillars:⁴ satisfying the consumer, the participation of the organization's employees. Continue to improve and develop quality.

Total Quality Management represents an administrative philosophy and guiding principles that mix the basic administrative means and the creative efforts, and the specialized technical skills, in order to enhance performance, and achieve continuous improvement and development⁵.

It is a series of administrative principles that guide the managers and distance them from traditional administration that hinder them from



¹ Hmoud, Khudeir Kathem, Total Quality Management, Al Maysara for Publishing, Distribution and Printing, 2000, Pg. 71.

² Morgan, C., Murgatroyd, S., (1994), Total Quality Management In The Public Sector An International Perspective, Open University Press, U.S.A., p.7.

³ Huxtable, N., (1995), Small Business Total Quality, Chapman & Hall, P.11.

⁴ Hmoud, Khudeir Kathem, previous reference, Pg. 72

⁵ Abdel Monem, Azza Subhi, (1998), Total Quality Management the way continuous improvement, Administrative News, Issue 74, Pg.8.

This philosophy is supported by tools that help managers to understand the various operations of the organization, and measure quality in order to ensure continuous improvement and realize the objectives of the organization in terms of high quality production, distinguished performance, the desired sufficiency, and the obvious self satisfaction.¹

Government and private administrative organizations have had great success by applying these concepts, especially in some developed countries like Japan and the USA, and the concept of Total Quality Management has become an important administrative method in modern organizations and administration due to what this new trend has achieved in terms of success in the management².

Researchers find that depending on Total Quality Management as a new administrative philosophy that will guarantee a competitive edge for any organization, and enjoy quality in all aspects of its work, in addition to the importance of Total Quality Management in the development of the organization and increase its ability to remain and develop continuously.

The Total Quality Management Philosophy.

Quality is not limited to the quality of products and services that are provided to the clients, but has extended to include the organizational structure, the organization's operations, systems, procedures, and human resources.

The concepts of Total Quality Management have varied because each researcher or writer has defined it from his own personal point of view, these are:³

Management: The actions of the manager that is linked to quality and which is stated in the Juran trilogy, meaning the planning of quality and its control and improvement.

Quality: The philosophical point of view stresses the impossibility of covering a specific concept since the recipient is the one who is best suited to identify the concept of relative quality.

Total: Totality has two aspects: it includes the quality of all aspects of the product or service that the organization provides, and all the participants (those involved).

The following are some opinions of some writers and researchers regarding the concept and definition of Total Quality Management:

(Goetsch & Davis) has defined Total Quality Management as the comprehensive and integrated efforts employed to improve performance are all levels through the participation of each person in the organization (employees, managers)⁴

(Noe) defined it as "the cooperative form of achieving the work which is based on the tendencies, capabilities, and the tasks of administrators and employees in order to continue to improve quality and productivity through work teams"⁵ (Okland) defined it as the way to improve competitiveness, efficacy, and flexibility in all the organization, since it is considered the basis of planning, management and understanding all the activities, based on all the employees at all levels"⁶As for the International Standard ISO 8402, this finds that total quality management is a way of manage participation based on quality, and built on the participation of all

¹Dara, Abdel Hadi, and Al Madhoun, Musa, and Al Jazairi, Ibrahim (1994), Modern Administrative Concepts and Operations, a scientific analytical methodology, the Arab Center For Students Services, Pg. 71.

²Al Khatib, Ahmad, (2000), Total Quality Management: Application in University Management, The Arab Universities Union Magazine Special Issue 3, July, Pg. 83

³Ahmad, Myassar Ibrahim, (2002), the knowledge gap between the client and the product, an analytical hypothetical study according to total quality management concepts, The Development of Al Rafidien Magazine, Volume 24 Issue 68, Pgs 42-43.

⁴Goetsch,D.,L.,Davis,S.,B.,(1997),Introduction To Total Quality Management :Production, Processing And Services ,2nd Ed,Prentice-Hall Inc.U.S.A.. P.P13-14.

⁵Noe,R.A,Et Al,(1996),Human Resources Management:Gaining Acorompetitive Advantages, 2nd ed.,Irwin Inc.U.S.A.,P.9.

⁶Okland,J.,(1995), Total Quality Management:The Rout To Improving Performance Oxford,U.Kbuttrworth Heinemann Ltd, p.18.

members, and aimed at long-term success through ensuring client satisfaction and the realization of benefits for all the organization's employees and the society¹

(Margan & Murgatray) both concur with the definition that the American Federal Department for Periodical Administration and Budget, that total quality management "in the overall administrative input aimed at fulfilling the needs and expectations of the client that includes all managers and users of the quantitative methods for the ongoing enhancement of all the administrative process, products and services"²

While Dale says it is the administrative input of an organization that focuses on enhancing awareness, and is dependent on the participation of all the members to ensure long-term success in order to satisfy the client and reap benefits for all the members of the organization and society³.

While Bounds and others think it is an administrator that focuses on individuals and aims to enhance the satisfaction of clients continuously.⁴ As for Ivancevich, he says "It is the administration's way for realizing long-term success by satisfying clients, and depends on the participation of all the members of the organization to improve procedures, products services, and the culture by which they operate"⁵ Abdel Fattah says that total quality management "is a modern concept that focuses on expanding the participation of all, at all administrative levels in the organization, which will allow everyone to contribute to maintaining the standards of performance, and enhance the standard of quality"⁶

As for Evans, he defines total quality management as "a comprehensive concept that directs the administration towards the ongoing improvement of the quality of the products and services with the participation of all the levels and jobs within the organization, with the objective of establishing quality from the beginning, and making it the task and responsibility of each member within the organization"⁷

As for the Federal Institute for Quality, it has defined Total Quality Management as a philosophy and a set of focused principles that make up the foundation for ongoing improvement within the organization accompanied by the application of quantitative methods, and the empowerment of human resources in order to satisfy the client.⁸

As for the British Standards Institute, it has defined Total Quality Management as an administrative philosophy that includes all the activities that realizes the sufficient gratification of the clients' needs and expectations, and the requirements of the society, with a high level of achievement of the organization's objectives in an efficient and cost effective manner by enhancing the contribution of all the employees in the efforts made to ensure ongoing improvements. As for Al Salmi, he has defined this with a very open definition, as a "new Administrative Revolution...a comprehensive intellectual development... and a modern administrative culture..."⁹

There is an overlapping and compatibility in some of the concepts and definitions. For example Okland, Noe, Goetsch and Davis find it is of utmost importance to focus on the role of the employees in the total quality management process. While there is a compatibility between the ISO 8402 definition, and the definition of the Federal Department of Periodical Administration and Budget regarding the focus on the administration and its jobs, in order to satisfy the client while depending on the inputs of total quality management, while the concepts put forward by "Abu Nimeh and Massad, Dale, Ivancevich and Bounds" focus on the participation of the employees, and the fulfillment of client satisfaction together. As for the concepts put forward by Abdel Fattah and Evans, they stress the importance of the various administrative jobs and levels in the

¹ Ahmad, Myassar Ibrahim, previous reference, Pg.42.

² Morgan.C. And Murgatroyd,S. ,Op. Cit.p.7.

³ Dale,B.,Cooper .C. ,and Wilkinson.A.,(1997),Managing Quality And Human Resources:Aguide To Continuous Improvement, Black Well Publishers ltd, u.k.,p26.

⁴ Bounds ,G.,&Et Al,(1994),Beyond TQM Toward The Emerging Paradigm,Mc Graw-Hill Inc.,U.S.A,p796

⁵ Ivancevich,J.,M., Et Al , (1997),**Management:Quality And Competitvness**,2nd Ed,Mcgrow-Hill,U.S.A,P.106.

⁶ Abdel Fattah, Nabil Abdel Hafeth, previous source, Pg. 79.

⁷ Evans,J,R.,Applied Production And Operation Management,West Publishing Co.,U.S.A.,p.52.

⁸ Ahmad, Myassar Ibrahim, previous reference, Pg. 42.

⁹ Al Salmi, Ali (1995), Total Quality Management and the requirements for qualification for ISO 9000, Ghareeb House for Printing, Publication and Distribution, Cairo.

organization, and their role on realizing the inputs of total quality management. From these concepts, we deduce that they do not include all the elements of total quality management, and that they only focus on some of these elements.

In line with the objectives of the study, we support the definition offered by the writer Sonia Bakri which states that Total Quality Management is a philosophy based on a series of ideas relevant to viewing quality as the process of integrating the organization's jobs and procedures in order to achieve a high level of quality. She adds that **Total Quality Management** is based on the inputs of systems that take into consideration the overlapping of all the elements of organization which leads to an increase in the efficacy of the organization and this requires the merging of¹

1- Adopting the strategy based on the directives of the client.

2- The tools of Quality

3- The participation of employees by describing them as the factor responsible for cohesion and integration between these factors.

Since this concept/definition is characterized by comprehensiveness by focusing on:

The role of the employees in realizing the cohesion of the element of total quality, the client, the qualitative tools, the organization's processes and jobs, and realizing a high level of distinction of quality, which implies the need to achieve integration and coordination between the functions and activities of the organization, which will, in turn, lead to an increase in the organization's efficiency. We add to this the importance of forming a special work team to solve all problems related to quality.

The Elements of Total Quality Management

The most important elements as agreed upon by the writers can be summed up as follows:

1. Top-management commitment

If the top management is unable to show any commitment to support the program then total quality management cannot succeed.² The support of top management is considered an element that can not be dismissed if the aim is to encourage the workers and employees to undertake these practices in a satisfactory manner to ensure effective performance of quality that includes all of the organization.³ Total Quality Management must start with the top management.⁴ The application of the total quality management concept is a strategic decision that is taken by the top management, and therefore the conviction of top management and its moral and financial support are some of the most important elements that help the application of total quality management to succeed.⁵ The failure of total quality management according to (Morgans & Murgatroyd) goes back to the lack of the Administration's commitment or the inability of the top management to relay its commitment directly to all the employees.⁶ Top management may support the various administrations in general by dismissing traditions and routine procedures in order to direct those in charge and the employees, and encourage them with incentives to develop administrative processes.⁷

2. Customer Focus

¹ Bakri, Sonia Mohammad, (2000), The Management of Production and Processes (System Inputs), Al Jameiyah House for Printing, Publishing and Distribution, Pgs. 126-127.

² Slack, Nigel, Et Al, (1998), Operation Management, Pitman Publishing, U.S.A., p778.

³ Badri, Massoud Abdullah, (1992), Managing Quality and its impact on the importance in organizations in the United Arab Emirate - A Study using Path Analysis, Studies Magazine, Volume 26, Issue 2, Pg. 284.

⁴ Okland, j., Op. Cit., p20

⁵ The Financial and Banking Research Center, Previous Reference, Pg. 41.

⁶ Morgan, C., Murgatroyd, S., Op. Cit., p14

⁷ Badri, Masoud Abdullah, Previous Reference, Pg. 41.

The customer is the one who directs total quality management.¹ whereby his needs and desires are what propel all the financial and human resources, and employ them to fulfill these needs and continue to improve and develop them in order to ensure more satisfaction.² Total Quality Management is also interested in the total satisfaction of the customer, and ensure that they have the desire to come back more than once to buy the product or the service. The customer is the main reason for the continuation of any organizations.³ The word customer is not limited to the external customer who determines the quality of the product or the service, but extends to include internal customers who help define the quality of the individuals, the procedures and the work environment since they are the parties involved in the production of the product or service because the quality of the work involves them all.⁴ Some researchers find that most quality program fail at first due to the organization's failure to consider the consumer a main part of the production system⁵

.3. Continuous Improvement

Is the ongoing search for the methods that improve procedures, and this includes comparing the distinct applications (Bench Marking) and enhancing feelings and awareness among individuals regarding the activities and procedures.⁶ Total Quality Management requires a process for continuous improvement without stopping, and the final objective must be perfection which cannot be achieved, but efforts must always be exerted in order to achieve it.⁷

On the same level, (Heizer) says that Total Quality Management requires an endless process of ongoing improvement which includes employees, equipment, materials, and procedures. The Japanese used the word "Kaizen" to describe the process of continuous improvement, which means formulate and achieve the best objectives.⁸

Continuous improvement is done through a cycle that is known as (PDCA), it is:⁹

1. Plan: which is the selection of a team which is appropriate for the activity, means, methodology or policy necessary for improvement.
2. Do: means implementing the plan and revising it.
3. Check: means subjecting the process to a test in order to identify its efficacy or otherwise.
4. Act: If the results of the test were successful then the plan is implemented, and in this process all the employees are involved in the quality plan, and its implementation, whereby the role of each individual is identified relative to the role of others.¹⁰

.4. The Involvement of Employees

Total Quality Management is considered an important task for each employee in the organization, and its role is not limited to the employees in the field of quality. It means the efficient involvement of the

¹ Goetsch, D., L., Davis, S., B., Op. Cit, p14.

² Abdel Monem, Azza Subhi, Ditto, Pg. 8

³ Dale, B., Cooper, C., & Wilkinson, A., Op. Cit. p.8.

⁴ Goetsch, D., L., & Davis, S., B., Op. Cit. p.14.

⁵ Badri, Masoud Abdullah, Ditto, Pg. 286.

⁶ Krajewski, L., & Ritzman, L., P., (1996), Operations Management Strategy & Analysis, 4TH Ed, Addison –Wesley Publishing Co. Inc. U.S.A.p.

⁷ Al Tamimi, Hussein Abdullah Hasan, (1997), Managing Production and Operations - A Quantitative Introduction, Dar Al Fikr House for Printing, Publishing and Distribution, Amman, Pg 584.

⁸ Heizer, J., & Render, B., Op Cit, p83.

⁹ Krajewski, L., & Ritzman, L., P., Op Cit., p152.

¹⁰ Al Taweel, Akram Mohammad and Sultan, Hikmat Rashid, (2001), The Possibility of Applying Total Quality Management in the Iraqi Industry, An Exploratory Study Of The Opinion Of the Managers among a sample of Private Industrial Companies/Ninwa, Independent Research Magazine, Issue 14, Page.17.

administrative and organizational systems, with all their elements.¹ Total Quality Management calls for the involvement of the employees in every step of the production process, and the ethics of employee management shows that 85% of the problems related to quality are linked to the production process and the resources, and not the performance of the employees. Therefore, it is absolutely necessary to design the equipment and the process that could lead to the desired level of quality, and this can be achieved in the best way possible by giving a chance to the employees to participate.² since effective participation by the employees in the formulation of objectives and making decision will raise their morale and motivate them to achieve what they participated in formulating.³

Abdel Monem says that one of the elements of Total Quality Management is reflected in investing in the people since they are the "blood that flows in the veins of the organization" providing it with vitality and activity necessary to apply total quality management.⁴

Organizations who provide the requirements of quality in their products and services need to provide a good quality of work life for the individuals, and allow them to contribute, interfere, develop and formulate quality additions in its products and processes.⁵ Workers in light of Total Quality Management is not just a specialist in a certain area, he must be aware of the work of the others in order to ensure good communication and joint interaction.⁶ Human Resource Management also plays an important role in the realization and achievement of quality, and in the success of the company. An example of this is the creation of conditions that make the employees creative and innovative, and able to work to meet the requirements of customers.⁷

.5. Training & Education

Total Quality provides the foundation for a better manner to improve individuals. In quality organizations each person is learning continuously, the administration encourages these individuals and enhances their technical abilities, and expands their experience all the time, and as a result these individuals will excel at their work. Education and training enhance the level of their ability to perform these tasks⁸

These programs do not only improve quality, but they also decrease the number of products that are sold. Some companies resort to training specialized technicians to identify the problems that are decreasing the quality, and managers should not limit themselves when performing their duties on improving skills. Therefor many companies make their managers take Train The Trainer Programs⁹. Without training programs it would be difficult to solve problems, and without education there will be no change in the behavior and attitude of employees.¹⁰

Total Quality Management Programs starts and ends with training in order to allow the employees to acquire the skills, knowledge and directives that allow them to continuously develop and improve performance.

Total Quality Management Programs

¹ Hmoud, Khdeir Kathem, Ditto, Pg. 74

² Heizer, J., & Render, B., Op Cit ., p83

³ The Financial and Banking Research Center, Previous Reference, Pg. 41.

⁴ Abdel Monem, Azza Subhi, Ditto, Pg. 8

⁵ Dale, B., Cooper, C., & Wiknson, A., Op Cit ., p. 19.

⁶ Osheiba, Fathi Darwish Mohammad, (2000), Total Quality and the possibility of applying it in university education in Egypt, Analytical Studies, The Union of Arab Universities Magazine, Special Issue 3, Pg 538.

⁷ Noe, R., A., Et Al, Op. Cit., P.13.

⁸ Goetsch, D., L., & Davis, S., B., Op. Cit., p16.

⁹ Krajawski, L., J., & Ritzman, L., P., Op. Cit., P143.

¹⁰ Dale, B., Cooper, C., & Wilknsn, A., Op, Cit., P30.

Many studies and programs have been put forward to define Total Quality Management, the methods of applying it, and the active role it plays in enhancing quality. To this effect, Al Saad defines the Total Quality Management as: Establishment ¹

1- The Cycles of Quality

Comprises cycles that include a group of employees that continuously strive to solve the problems that face the organization. It aims to enhance quality and productivity at the same time. It also develop the abilities of the employees to become aware of and understand the problems of quality that require solutions and how to improve the quality of their own lives. ²The philosophy of cycles is based on the principles of competitiveness to ensure the success of everyone involved in changing the unproductive competition trends that are dominant among individuals into cooperative competition based on the principles of success to all. ³

2- The Improvement of Quality System

Meaning the studies and programs presented by Juran: 1980, 1986, which offers different points of view on how to improve quality with its three main dimensions: Planning quality, monitoring quality, and improving quality.

He based his program on the results of problem identification and cost analysis stressing the importance of the administration's commitment and the participation of all the department, groups and individuals in the activities aimed at implementing the program to improve quality. ⁴

It also requires precision and loyalty by everyone included in this program, who should be supported and motivated. ⁵ In order to efficiently implement a total quality management program, there are five issues that should be taken into consideration. These are: ⁶

Continuous Improvement Empowering Employees (Delegating Authorities to them) Empowerment

Bench Marking Just-In-Time Production and Purchasing

Knowledge about the tools of Total Quality Management TQM Tools

The Arab Bank

Abdel Hamid Shouman, along with seven investors, and a capital of 15.000 Palestinian Pounds registered [The Arab Bank](#) on [21 May 1930](#), and it started operating in Jerusalem on [14 July](#) of the

Previous Studies

1- Al Shami Study (1999) "Total Quality Management: Concept and Application in the Republic of Yemen) The study showed the lack of interest of the Yemeni Industrial Organizations in the administrative systems and concepts related to quality.

¹ Al Saad, Msalam Alawi, (1996) Improving Quality in Industrial Establishments, An Exploratory Study of the opinions of Manager and Employees in The Public Establishments in the Paper Industry, Economic Horizons Magazine Issue 74, Pg.85-86.

² Ditto, Pg. 86

³ Al Mouji, Bahira, (1995) Quality Cycles, The Arab Organization For Administrative Development, Cairo, Pg. 8

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⁵ Hussein, Abdel Fattah Diyab, (1997), Human Resource Management - Comprehensive Introduction, Pg. 274.

⁶ Heizer, J., Render, B., Op. Cit. P82.

The aim of the study was to highlight the characteristics and benefits of total quality management in industrial organization, and put forth recommendations based on the outcome of the study. The researcher came to several conclusions, among which are:

1. There is an insufficiency in quality systems in general in Yemeni Industrial organizations.
2. The study shows that there are no specialized departments for internal reference for quality, whose tasks is to ensure the application of activities relevant to quality as the the ratified specifications, and treat any diversions from them.
3. Training for quality has not received the required interest, whereby ti was found that most organizations lack a training program.

2- The Khalaf Study (1997) "The Trinity of Excellence: Improving Quality, Decreasing Cost, and Increasing Productivity". This study aimed to shed light on total quality management, highlight its importance as a means of effectively empowering administrative organization when dealing with challenges by establishing a link between total quality management and the costs of performance and productivity, to ensure harmony between these three concepts since each one plays an important role. The study concluded that investing in the improvement of the quality of the production and the services will lead to an increase in productivity and a decrease in costs, also the revenues from this investment will supersede the value of the investment itself.

-3- Abdel Fattah Study (2000) (Total Quality Management and its anticipated role in improving productivity in government entities): which aimed to clarify the most important concepts of Total Quality Management, and the components of applying it in the private and public sectors, and the proposal of a scientific framewaork that comprises specific steps that could be followed.

The study recommends focusing on the human aspect and giving it importance, in terms of providing the necessary incentives to encourage the creative and the able to give more, and help them overcome the barriers that could hinder their contribution in a positive manner, through individual and group training and development. In addition to pay more attention to providing a central database and make use of it.

Methods and Procedures

The Study Community:

The study community included fifty of the Arab Bank's clients whose ages ranged between (25 and 45), and who are considered regular clients of the Arab Bank.

The Study Sample:

The final sample comprised 50 clients distributed according to their banking needs in the Arab Bank, and they were chosen at random from the study community of the Arab bank, whereby the researchers applied the standards of Total Quality Management on 50 clients successfully yo fulfill their various banking needs. (The characteristics of the study sample, the statistical procedures, the results, and testing the hypothesis in the attachment).

Discussing the Results and Recommendations

Discussing the Results

1- The results of the study showed that commercial banks apply the principles of total quality management at a very high level, meaning that commercial banks do pay attention to the application of the dimensions of total quality management. The results of this study are consistent with the outcomes of previous similar studies.

2- The results of the study showed that there are differences of stat

3- The study showed that there are differences of statistical significance between all the five previously mentioned areas relevant to independent variables (Time, Accuracy, Completion, Response, and Conformity) and the degree of commitment by commercial banks to the application of total quality management, which has a big impact on improving the level of services offered to clients.

4- Applying the elements of total quality management by commercial banks is considered a very important method for achieving total quality that is considered "the language of the age" and the key to success in order to reach the heart of the client.

6- Applying the elements of total quality by commercial banks is an important means if improving the relationship with clients.

7- Applying total quality management by commercial banks is an important means of empowering the banking organization to undertake self evaluation and revision on an on-going basis.

8- Applying Total quality management in commercial banks is an important means of motivating the employees of banking organization to work as one team, and which will in turn lead to enhance their morales.

9- Applying the elements of total quality by commercial banks has highlighted the level and importance of the study variables on the study sample.

10- It was shown that the application of the elements of total quality by commercial banks has a major effect on improving the level of the services provided to the client.

11- The application of the elements of total quality by commercial banks helps to clarify the degree of the relationship between the elements of total quality and the services provided to the client, and the efficiency of the use of total quality management by banking organizations.

12- The application of modern means of total quality management, with all its various elements in banking organization is considered a pressing need in order to enhance the organizational operations, and make the administrative procedures a success.

Recommendations:

In light of the results reached by the study, it recommends the following:

1. Top management in commercial banks must apply all the elements of total quality. This can be done by establishing more units concerned with the management of quality in commercial banks, directly connect to top management as a link with the other administrative levels.
2. Exert more efforts to enhance the concepts and principles of total quality management, and solidifying it among the employees of commercial banks. it is not acceptable to focus on the principles and forget about the other principles because one links to the other.
3. Enhance the principle of focusing on the clients by continuously listening to them to identify their needs and expectations, and fulfill them.

4. Solidify and enhance the principle of team work, especially in light of the nature of the bank's work, which requires establishing more communication channels between the superior and the subordinate, in addition to allowing all the other administrative levels to ensure greater cooperation.
5. Work on training and rehabilitating the employees, and conducting more conferences, seminars, and brain-storming sessions in order to generate new ideas that will contribute to the process of on-going improvement.
6. Work on incorporating the principles of total quality management to be more immersed in the organizational culture of commercial banks in a focal manner making it a major characteristic of the organizational culture of the bank, because the performance of the work directly reflects what the employees have in terms of principles, beliefs, and traditions.

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Appendix (1)
Questionnaire

Part One: Personal Characteristics

Please put (✓) where applicable:

- Gender:** Male Female
- Educational Qualification:** High School or less Middle Diploma
 Bachelors Degree (Bs) Higher Education
- Age:** Less than 25 25 – 34 years
 35 – 44 years 45 and more
- Professional Experience:** 25 or less 26 – 36 years
 36 – 45 years 46 years or more.
- Professional Experience:** Less than 5 years 5 – 10 years
 11 – 15 years 16 – 20 years
 More than 21 years

Part Two: Please answer the following questions addressed to the client related to applying total quality management in commercial banks:

Service Level	Series	Statement	5	4	3	2	1
			Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree
Time period to obtain the service (Time)	1	Availability of interior facilitators during the time you are waiting the services.					
	2	You get the banking services with a minimal period of time when you request, it.					
	3	Clients are chosen based on the time of services.					
	4	The daily working hours of the bank are convenient for you.					
The existence of what the consumers demands. (Availability)	5	Services offered by the bank fulfill your needs.					
	6	You leave the bank to work with another one if you are not satisfied with your bank's services.					
	7	The bank keeps its clients accounts confidential.					
	8	The banks employees deal with the clients and appreciate the client's circumstances.					
Delivering service with the same quality.	9	The geographic allocation of the bank's branches is convenient for you.					
	10	The bank offers practical manuals for using new technologies.					
	11	Availability of interior facilitators during the time you are waiting the services.					
	12	Services offered by the bank are diverse and modern.					
Accomplishing a precise service (Accuracy)	13	The employees understand the clients' needs and rush into helping them accurately.					
	14	Banking procedures are executed accurately.					
	15	The bank is accurate regarding the timeliness of services delivery.					
	16	The banks' services are of high quality compared to other banks.					
The dynamism in responding to extraordinary variable (Response)	17	You complain to the management if you are not satisfied with the quality of services.					
	18	Complains and questions are answered rapidly.					
	19	The employees understand the clients' needs and rush into helping them accurately.					
	20	Availability of interior facilitators during the time you are waiting the services.					

Table (3): Distribution according to the gender, age, educational qualification and experience.

Variable	Category	Frequency	Percentage
Gender	Male	31	62%
	Female	19	38%
Age	25 years	13	26%
	26 – 35 years	21	42%
	36 – 45 years	16	32%
Educational Qualification	High School	13	26%
	Middle Diploma	15	30%
	Bachelors	14	28%
	Masters	8	16%
Experience	Less than 5 years	10	20%
	6 – 10 years	21	42%
	11 – 15 years	8	16%
	16 – 20 years	9	18%
	More than 20 years	2	4%

Table 3 shows that 62% of the samples individuals are males and the rest 38% are females. 26% are less than 25 years, 42% are between 26 and 35 years and 32% are between 36 and 45.

The following statistical methods were used in carrying out the field study:

- 1- **Descriptive statistical methods:** (Mean, standard deviations and percentages calculations).
- 2- **T test:** To test the research hypothesis and discover the existence or non existence of statistically significant differences between the independent and the dependent variables so we can conclude accepting the null hypothesis and rejecting the substitute hypothesis or vice versa.
- 3- **Two way ANOVA:** showing the values of calculated F and the correlation coefficient where if calculated F is less than indexed F and if the significant value is less than 5% we accept the hypothesis and if the significant value is more than 5% we reject the hypothesis.
- 4- **Pearson Test:** The following results were extracted after analyzing the answers of the individuals' samples through descriptive statistics as the mean and the standard deviation which are considered successful methods to present sample's answers.

The table above shows that the highest mean 4.74 was related to paragraph 11 of standard deviation 0.44 stating "Availability of interior facilitators during the time you are waiting the services." In addition, the lowest mean was 2.24 related to paragraph 3 and of standard deviation 2.24 stating "Clients are chosen based on the time of services."

Person Coefficient:

Correlations					
		d	s	t	c
d	Pearson Correlation	1	.784**	.428**	.879**
	Sig. (2-tailed)		.000	.002	.000
	N	50	50	50	50
s	Pearson Correlation	.784**	1	.800**	.925**
	Sig. (2-tailed)	.000		.000	.000
	N	50	50	50	50
t	Pearson Correlation	.428**	.800**	1	.607**
	Sig. (2-tailed)	.002	.000		.000
	N	50	50	50	50
c	Pearson Correlation	.879**	.925**	.607**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	50	50	50	50

**Correlation is significant at the 0.01 level (2-tailed).

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