

The Impact of Total Quality Management on Organizational Performance in Syria "Damascus"

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ABSTRACT: The aim of this study is to measure the impact of Total Quality Management (TQM) on organizational performance (OP) in the private Islamic banking sector in Syria, Damascus. The questionnaire was directed to three Islamic banks, (Syrian International Islamic Bank SIIB, Baraka Bank and Sham Bank) in the upper and middle management levels. The research was based on a questionnaire to measure the search variables, namely (TQM) which are (Employees Involvement, Customer focus) and organizational performance (OP) which has been measured using a Balanced Score Card (BSC). The questioner is divided in for sections (financial, client, internal operations, learning and growth), where the number of questionnaires valid for the study has reached (63) questionnaires. The results of the research show that the TQM and Balanced Score Card are implemented within the studied banks at a high value. There is a significant effect of employee engagement and customer focus on organizational performance (Balanced Score Card).

KEYWORDS: Total Quality Management (TQM), Organizational Performance (OP), Balanced Score Card (BCS).

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I. INTRODUCTION

TQM is considered a part of Modern Management Philosophy, which is based on Directed Modern Administration Concepts that seek to integrate administrative means, Innovative efforts and specialized technical skills to reach a high level of efficiency which allows a continuous improvement of the performance. Whereas performance improvement achieves profit through good services and high quality products. Total Quality tends to improve product quality, better use of resources, lower the cost, reduce the errors, and reduce production and delivery delays. Thus gaining a greater market share and enhancing performance that ensures the corporation's continued presence in the labor market.

Rapid changes and opening up to globalization have helped the management development, the emergence of modern management tools, choosing accurate monitoring tools, and the promotion and development of performance. Performance is considered an important concept for business organizations. Focusing on performance, developing and improving it is considered an important necessity during the acceleration of environmental changes and the intensity of competition in various business sectors. This obligated the organizations to adopt new management tools to achieve their objectives and ensure their survival. The BCS is one of the most important and recent tools for evaluating performance strategy. It translates objectives into balanced measures, which include financial performance measures and non-financial performance measures, and it is divided into four: financial, client, internal operations and learning and growth. It works to balance long-term and short-term goals, internal and external. It is a system that seeks to guide and improve performance and increase the effectiveness of organizations.

II. HEADINGS

BACKGROUND OF THE STUDY

RESEARCH ON TQM AND ITS RELATIONS TO OP WAS CONDUCTED:

- It was found in a study of (CHEPKECH, 2014) "The results showed that management commitment, client focus and employee involvement have a positive impact on organizational performance. And that TQM practices have a positive impact on organizational performance.
- In a study of (Nekouezadeh, Esmaeili, 2013) "The results of the study indicate a strong and positive relation between TQM practices, quality performance, innovative performance and organizational performance.
- In a study of (Bahri, Hamzah, Yasuf, 2012) "The study revealed that TQM significantly affects organizational performance through an intermediate variable which is organizational culture.

- In a study of (Abu Zyadah, 2011) "In the light of the findings of the study, a number of recommendations were presented aiming at the need for Palestinian commercial banks to increase the interest and awareness of implementing all TQM in a comprehensive and targeted manner to improve organizational performance.

- A study of (Al Tarawneh, Al-Bilbisi, 2002) "The study found that commercial banks in Jordan generally adopt elements of the concept of TQM, and that there is a strong correlation between all components of TQM (combined or individual) and the institutional performance of banks.

THE STUDIES RELATED TO MEASURING OP USING BCS WERE INVESTIGATED:

- Study of (Abdel Hamid ,Mansour, 2015), The study aimed to identify the BCS and the motives for its attention and its role in evaluating the performance of the National Pension Fund. The study found that the performance of the services provided by the National Pension Fund continued to improve throughout the study period. The BCS provides a set of indicators that can be compared with other organizations working in the same field.

- A study for (Al-Ziba, 2011) The results of the study concluded that Yemeni business expenses implement the BCS (financial, client, internal operations, learning and growth) through the standards and criteria of the performance strategy, and its impact to achieve the implementation of BCS.

- study of (Abu Fedah, 2005) the researcher found that the importance of building performance measurement models in general and strategic performance in particular, thus developing the traditional system through the introducing of the Islamic ideological and intellectual dimension.

- study of (Kaplan, Norton,2001) The study showed that improving intangible assets affects financial performance through cause-and-effect relationships as follows: Investment in staff training leads to improvements in quality of service, improved quality of service leads to high customer satisfaction, high customer satisfaction leads to increased customer loyalty, increased customer loyalty generates increased returns and margins. The study stressed the importance of linking the dimensions of Balanced Score Card strategy through map A strategy for a balanced performance card, and dealt with how to use a balanced performance card in non-profit organizations and government agencies.

III. INDENTATIONS AND EQUATIONS

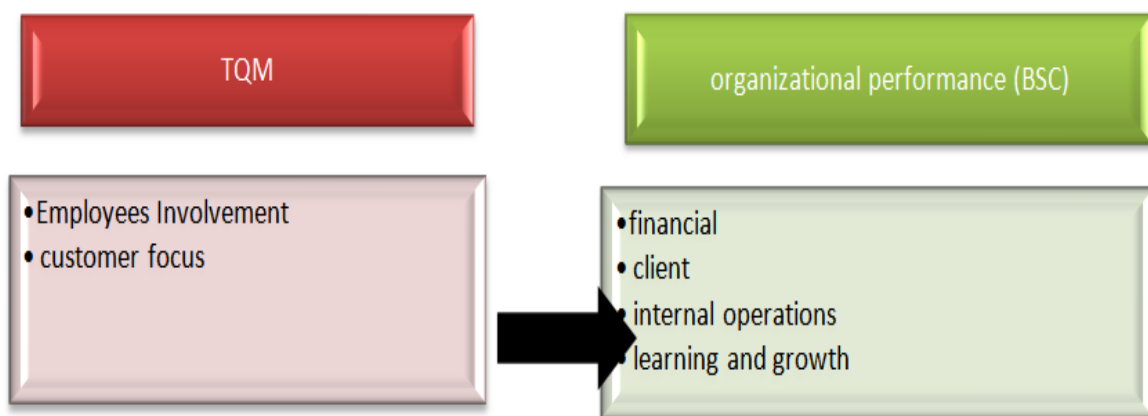
RESEARCH HYPOTHESES

(1) H: TQM components significantly affect organizational performance (BalancedScoreCard). Subdivided by the following sub-assumptions:

- (1-1) H: First Sub-Hypothesis: TQM elements have a significant impact on the financial.
- (1-2) H: Second Sub-Hypothesis: TQM elements have a significant impact on the affect client.
- (1-3) H: Third Sub-Hypothesis: TQM elements have a significant impact on the internal operations.
- (1-4) H: Fourth Sub-Hypothesis: TQM elements have a significant impact on learning and growth.

SEARCH VARIABLES

Search variables are expressed in the following:



IV. THEORETICAL PRINCIPLES

TOTAL QUALITY MANAGEMENT

- Webster Dictionary defines it (1985) as a general term applicable to any capacity. or a single comprehensive property. It is defined by Oxford dictionary as a degree of excellence or preference.

- Bank (2000) defines it as achieving the fully satisfaction of consumer's needs at the lowest internal cost

- Evans (1993) sees that quality is meeting the consumer's expectations or what is superior to them.
- Fisher (1996) sees that quality is a concept that simply means different things for different individuals and it means, in the field of business and industry, how the performance or particular characteristics are excellent especially when compared with a standard subject by the consumer.
- The International Standard ISO 9000: 2000 defines quality as the degree to meet the set of characteristics inherited in the product to the requirements of the client (ISO 9000, 2000)
- Feignbaum defines quality is the result of the interaction of the characteristics of marketing activities, engineering, industry and maintenance, which in turn can meet the needs of the client and his wishes (Feignbaum, 1991).
- The British Standards Institute defines TQM as a management philosophy that includes all the activities of the organization through which the needs and expectations of the client and society are achieved, and achieve the goals of the organization in the most efficient and low cost through the optimal use of the energies of all employees for continuous development. (Chorn, 1991).

The researcher defined the quality as a service that provides services or products on high value to the consumer as he sees it, at the lowest cost to meet his expectations and desires.

TQM ELEMENTS:

• CUSTOMER FOCUS

Consumers are considered to be the most important pillar of TQM. Researchers and thinkers have agreed that the customer focus of TQM activities, thus we find that The Malcolm International Award has given 25% of its brand to the institution's attention to its clients.

TQM focuses on client's requirements and indulging them in ways that are superior to our methods of dealing, in order to motivate them to purchase products and satisfy them to keep them as permanent clients (Farhat, 1996).

The idea of focusing on the client stems from the principle of satisfaction of both the external client and the internal client. The term "client or customer" is not limited in the philosophy of TQM only to clients outside the institution, but it also stretches out to include the internal clients or costumers, who are the individual workers in various departments and sections within the institution (Mustafa, 2001).

The researcher considered that the internal and external client satisfaction is one of the most important elements of TQM. Where the focus is on client's requirements and their satisfaction in a competitive manner between the organizations because the client is considered the capital of the organization.

• EMPLOYEES INVOLVEMENT

The participation of each individual in the collective work is one of the most important activities to focus on. It helps to increase loyalty and belonging to the institution. Collective work is an effective tool for diagnosing problems and finding optimal solutions for them through direct contact between different departments and sections and continuous contact between them. In order to increase the effectiveness of this communication, TQM emphasizes the importance of using decentralized and horizontal communication rather than centralization and vertical communication, in order to support the idea of teamwork among individuals in different departments and sections (Mustafa, 2001).

The Japanese have been able to achieve tangible advantage by adopting a participatory and motivating approach. Therefore, this is one of the fundamental pillars that should be adopted when applying TQM. The launch of events, the promotion of innovation and creativity, the creation of developmental and motivational programs, and implementing the self-driven and team-work values is essential for achieving the best goals that organizations seek (Hamouda, 2002).

The researcher found that employees' involvement is one of the factors that help employees feel the responsibility; in addition, it is an opportunity for organizations to benefit from the expertise and knowledge of employees and to encourage innovation, creativity and development. To implement this component, the management must use decentralized and horizontal communication methods and support the collective work of the organization.

ORGANIZATIONAL PERFORMANCE (OP)

BALANCED SCORECARD CONCEPT:

- Both (Idriss, Al-Ghalibi, 2009) defined it as a set of financial and non-financial measures that provide senior management with a clear and comprehensive picture of the performance of their organizations. However, the Balanced Scorecard can be described as a general framework encompassing multiple aspects.

- Both (Kaplan, Norton, 1992) defined it as a set of measurements that give senior management a quick and comprehensive picture of the business including financial measurements that report the results of previously identified activities and their integration with operational measurements of client's satisfaction, internal operations, creativity and improvement of the organization's activities.

(Kaplan 1992) noted that(BSC)is a performance measurement system and is a performance to translate the enterprise strategy into operational work. The performance evaluation includes four aspects (finance, facilities operations, clients, learning and growth)

The researcher defined the Balanced Scorecard as a financial and non-financial measure that gives senior management an image of business and includes four aspects (finance, clients, internal operations, learning and growth).

THE FOUR AXES OF THE BCS:

The four axis of the Balanced Scorecard are the financial, the customer, the internal operations, and the learning and growth, as follows:

1. The financial: This aspect measures the profitability of the strategy because the cost reduction for competitors and others is the basic strategic initiatives of the organization and depends on how much operating and return income on capital will be employed as a result of reducing costs and selling more units of the organization's products. (Al Magrbee, 2009).
2. Client: This is concerned with the methods that create value for customers and what the value that satisfies the customer and why would he be willing to pay it-As the axis directing the internal operations and attempts to develop the institution and thus we consider this part of the process the heart of Balanced Score card. This is mainly because the institution cannot provide services in a way that achieves it peace in the short and long term as these indicators are the result of the nature of strategic selection, which will provide us with a comprehensive view of the customer base. Among these indicators: number of customers, customer satisfaction. (Berkman, 2007).
3. Internal operations: This axis depends on the various internal operations that achieve both customers' satisfactions by creating value for customers which is a critical and sensitive point for the institution. (Berkman, 2007).
4. Learning and Growth Axis: Businesses learn and develop through their experience and ability to put into place the ideas of the organization's resources and management. Learning is thus linked to positive change in individual, group and organizational behaviors.(Berkman, 2007).

V. ANALYSIS OF THE RESEARCH FRAMEWORK

✓ALPHA CRONBACH INTEGER:

To ascertain the internal consistency between the variables of the study separately, the Alpha Cronbach has been applied.The Alpha Cronbach method is based on the consistency of the individual answers from one paragraph to another. It indicates the strength of correlation and consistency between the scales. Those stability coefficients indicate that the tool generally has good stability coefficients and also indicate the ability of the tool to achieve the research objectives whereby the entire axes are larger than 60%. Table (1).

<i>Axes</i>	<i>Axes</i>	<i>Value (alpha)</i>
<i>TQM</i>	<i>Employees involvement</i>	<i>0.86</i>
	<i>Customer Focus</i>	<i>0.77</i>
<i>Organizational performance (BCS)</i>	<i>Financial</i>	<i>0.79</i>
	<i>Client</i>	<i>0.81</i>
	<i>Internal processes</i>	<i>0.77</i>
	<i>Learning and growth</i>	<i>0.70</i>

TABLE (1) Alpha Cronbach for all dimensions of the study

VI. DUPLICATES AND PERCENTAGES OF DEMOGRAPHIC QUESTIONS:

The questionnaire was distributed to three Islamic banks in Damascus. The sample banks response rate was as follows: (Sham Islamic Bank 54%, International Islamic Bank of Syria25.4% ,Baraka Islamic Bank 20.6%).The study showed that the sample studied was mostly comprised of males (52.4%), whereas the female rate was (47.6%). In addition to the different age groups, it was noted that the most dominant age group in the category is comprised of people who are less than 30 years; their percentage reached 58.7%, which is more than half, while the 30-40 years age group reached 39.7%, and those aged over 45 were 1.6%. This means that the studied sample was mostly of the young community . As for the academic qualification, we note that the largest percentage of respondents with a degree certificate is 61.9%, while the percentage of post-graduate studies respondents is 20.6%, which is a good percentage, and the intermediate institute percentage is 17.5%. When asked about the years of experience, it was found that most of the categories as years of experience are 5-10

years and their percentage is 44.4%, while those under 5 years make 42.9%, and those with more than 10 years of experience make 12.7%. Table (2).

TABLE (2) Repeated distributions and percentages of demographic questions

Standard		Repetition	Percentages
Bank	Syria International Islamic Bank	16	25.4%
	Baraka Islamic Bank	13	20.6%
	Al Sham Islamic Bank	34	54%
	Total	63	100%
Gender	Male	33	52.4%
	female	30	47.6%
	Total	63	100%
Age	Less than 30	37	58.7%
	30-40	25	39.7%
	More than 45	1	1.6%
	Total	63	100%
Academic Qualification	Intermediate Institute	11	17.5%
	University Education	39	61.9%
	Post-graduate studies	13	20.6%
	Total	63	100%
Years of Experience	Less than 5 years	27	42.9%
	5-10years	28	44.4%
	More than 10 years	8	12.7%
	Total	63	100%
Career Level	Senior Management	19	30.2%
	Middle Management	44	69.8%
	Total	63	100%

VII. DESCRIPTION AND DIAGNOSIS OF TQM ELEMENTS:

1. EMPLOYEES INVOLVEMENT:

The results of the statistical analysis of the frequency distributions, percentages, and arithmetic averages revealed responses to the questions related to the axis of employees' involvement revealed in TQM elements the presence of positive trends regarding the employees' involvement in TQM. With 53% approval and 21.8% strong approval to the questions of the axis, and an average of 3.89206 and thus high approval score, table (3). This means that their attitudes were positive regarding employees involvement in the TQM. This can be explained by the fact that the management of banks seek to apply the concept of employee involvement in the administrative processes and seek to work on the establishment of this idea. Whether through supporting via training and learning methods and building clear communication channels and creating trained teams within the Bank, as well as giving employees the right of participation in decision-making to become an effective element in the bank.

2. CUSTOMER FOCUS:

The results of the statistical analysis of the Repeatable distributions, percentages, and arithmetical averages of responses to the questions related to the axis of Customer Focus in TQM elements showed positive trends in the customer focus in TQM components. With 54.1% of approval, and 28.3% of strong approval of the axis questions and an average of 4.085338 and therefore a high approval score, table (3). That is, the results of the analysis indicate a high degree of approval and that there are positive trends to focus on the customer as an effective component of TQM. This can be explained by the fact that the banks management seeks to apply the concept of focusing on the customer by consolidating the concept of the client's importance for the employees. This has been done by providing the employees with the training which concentrates on the importance of the customer and how to deal with him and focus on the customer's needs and activate the concept of complaints in the bank, by having clear communication channels between the customer and the bank.

TABLE (3) Total Quality Management

Number	Variable	average	Ranking	Degree of practice
1	Employees involvement	3.89206	2	high
2	Customer focus	4.085338	1	high

The overall average of TQM elements	4.067416		
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VIII. DESCRIPTION AND DIAGNOSIS OF OP VIA BCS:

1. FINANCIAL:

The results of the statistical analysis of the frequency distributions, percentages, and arithmetic averages of the responses to the questions related to the financial showed the elements of the balanced performance card indicated that there were positive trends regarding the financial of the components of the Balanced Score Card. With 62.8% approval and 19% strongly approval of the axis questions, and an average of 3.975057, therefore a high approval score. Table (4). This means that the approval of the members comprising the sample was high, and that their positive attitudes towards the Financial for the Balanced Scorecard can be explained by the extent of the application of the Balanced Scorecard within the Bank and by the importance of the Financial in the study of the organizational performance of the bank through the bank's growth and achievement of balance between the cash and asset management and working capital, in addition to maximizing the shareholder's wealth.

2. CLIENTS:

The results of the statistical analysis of the frequency distributions, percentages, and arithmetic averages of the responses to the special questions of the Clients regarding the elements of the Balanced Score Card. Showed the presence of positive expectations regarding the Clients in the elements of the Balanced Scorecard. With 48.9% approval and 28% of strong approval of the axis questions, and average arithmetic mean is 4.002633, table (4), thus the approval score of the members comprising the sample was high and that their trends are positive towards the clients regarding the Balanced Scorecard. This can be explained by the degree of Balanced Scorecard's application within the Bank and the importance of the Clients in the study of the Bank's organizational performance, by preserving the clients and winning his loyalty in addition to the market share of the Bank.

3. INTERNAL OPERATIONS:

The results of the statistical analysis of the frequency distributions, percentages, and arithmetic averages, of the responses to the questions of the axis of the internal operations of the elements of the balanced score card. Showed that there were positive attitudes regarding the internal operations in the elements of the Balanced Scorecard. With 55.5% approval and 30.1% strong approval with the axis questions. And an average of 4.13095 and thus a high approval score, table (4). Their attitudes positive about the internal operations for the Balanced Scorecard, can be explained by the extent of the application of the Balanced Scorecard within the Bank and the importance of the internal operations in the study of organizational performance of the bank through mastering banking services and efficiency in performance. In addition to striving to develop employee skills and improve the technology used in the bank.

4. LEARNING AND GROWTH:

The results of the statistical analysis of the frequency distributions, percentages, and arithmetic averages of the responses to the questions of the axis of the learning and growth of the components of the balanced scorecard showed positive trends in the learning and growth in Balanced Scorecard components. With 62.7% approval and strong approval with 20.2% on axis questions and an average of 3.99605 and thus a high approval score, table (4). This means that the approval of the sample members was high and that their attitudes are positive towards learning and growth for the balanced scorecard. This can be explained by the degree of performance of the balanced scorecard within the bank and the importance of the learning and growth in the study of the organizational performance of the bank and achieving that through the employee's learning skills of the individual and retaining and seeking to develop it. In addition to solidify, the concept of employee profitability by achieving value added to the institution.

TABLE (4): Extending organizational performance using a balanced scorecard

Number	variable	Mean	Ranking	Degree of practice
1	Financial	3.975057	4	High
2	Client's	4.002633	2	High
3	Internal operations	4.13095	1	High
4	Learning and growth	3.99605	3	High
The general average of the balanced scorecard		4.0261725		

IX. TESTING OF RESEARCH HYPOTHESES:

The researcher worked on this side to test the hypothesis of research, using the method of multiple regression (Multiple Rogerian).

(1) H: TQM components significantly affect organizational performance (Balanced Score Card). Subdivided by the following sub-assumptions:

-(1-1) H: First Sub- Hypothesis: Elements of TQM have a significant impact on the financial.

To test these hypotheses, the researcher used a multi regression analysis method using a stepwise method to find the impact of TQM on the financial as shown in Table (5).

TABLE (5) multiple regression analysis using stepwise method to find the impact of TQM on the financial

Hypothesis	Sig	(B)	(Beta)	Std.Error
Employees involvement	0.012	0.246	0.357	0.095
Customer focus	0.012	0.365	0.356	0.141
R = 0.659				
R square = 0.434				

When you apply stepwise for multiple regression analysis as in Table (5). The results of the statistical analysis showed the impact of each of the axes of TQM elements: the involvement of workers and focus on the client on OP (BCS), which is a financial.

The results of the analysis showed that there was a significant impact on the participation of workers on the financial Sig (0.012), which is smaller than the significance level (0.05). There was an effect of the client's focus on the financial as it was significant Sig (0.012), which is smaller than the significance level (0.05), correlation coefficient (0.659) and coefficient of determination (0.434). In other words, 43.4% of the variance in the financial dimension is explained by employee involvement and customer focus. Thus, elements effect on the financial dimension. Thus, TQM elements have an impact on the financial dimension of the BCS (Employees involvement and customer focus), while there is no impact of the senior management commitment component on the financial dimension. In reviewing the results of the previous studies of (Nekouizaden, 2013), (Abu Zyadah, 2011), (Bahri, 2012), (Tarawneh, 2002) and (CHEPKECH, 2014) found that there is a strong correlation between all components of TQM and performance has been formed. The organizational culture of some studies (Bahri, Hamzah, Yasuf, 2012) is an intermediary of this relationship, while two elements of knowledge management influenced the financial dimension (Employees involvement and customer focus). This may be due to the researcher's view that these two elements meet to share values Results in financial performance for the Bank.

-(1-2) H Sub-Hypothesis 2: Elements of TQM have a significant impact on the client.

To test these hypotheses, the researcher used a multi regression analysis method using a stepwise method to find the effect of TQM on the client as shown in Table (6).

TABLE (6) multiple regression analysis using stepwise method to find the impact of TQM on the client

Hypothesis	Sig	(B)	(Beta)	Std.Error
Employees involvement	0.000	0.461	0.529	0.101
customer focus	0.011	0.394	0.305	0.150
R = 0.776				
R square = 0.602				

When you apply Stepwise for multiple regression analysis as in Table (6). Where the results of the statistical analysis showed the impact of each of the axes of TQM elements: the involvement of workers and focus on the client on OP (BCS) which is the client.

The results of the analysis showed that there was a significant impact on the Employees involvement at the clients Sig (0.000), which is smaller than the significance level (0.05). Also there was an effect of the customer focus on the client, which was significant Sig (0.011), which is smaller than the significance level (0.05), correlation coefficient (0.776) and coefficient of determination (0.602). 60.2% of the variation is explained by employee involvement and customer focus. Thus influencing elements of employee involvement and customer focus on customer dimension. The elements of TQM have an impact on the customers' distance from the BCS (employee engagement and customer focus). Previous studies of (Nekouizaden, 2013), (Abu Zyadah, 2011), (Bahri, 2012), (Tarawneh, 2002) and (CHEPKECH, 2014) indicate that there is a strong correlation between all elements of TQM and performance. While two elements of TQM management are impacted on the client are (involvement of employees and focus on the client) in the opinion of the researcher that these dimensions of direct contact with customers as the employees of the bank are the first line of dealing with customers to benefit from the services of the bank.

-(1-3) H: Sub-Hypothesis 3: Elements of TQM have a significant impact on the internal operations.

To test these hypotheses, the researcher used a multi regression analysis method using a stepwise method to find the impact of TQM on internal operations as shown in Table (7).

TABLE (7) multiple regression analysis using Stepwise method to find the impact of TQM on internal operations

Hypothesis	Sig	(B)	(Beta)	Std.Error
Employees involvement	0.033	0.402	0.323	0.184
customer focus	0.036	0.265	0.317	0.124

R = 0.591 R square =0.350

When you apply Stepwise for multiple regression analysis as in Table (7). Where the results of the statistical analysis showed the impact of each of the elements of TQM: the Employees involvement and customer focus on the OP (BCS), which is the internal operations.

The results of the analysis showed that there was a significant effect on the Employees involvement on the internal operations Sig(0.033), which is smaller than the significance level (0.05). And there was an effect on the customer focus on the internal operations, which was significant Sig(0.036), which is smaller than the significance level (0.05), correlation coefficient (0.591), and coefficient of determination (0.350). In other words, 35% of the variation in internal operations is explained by Employees involvement and customer focus. Internal processes therefore affect the elements of Employees involvement and customer focus. Thus, TQM elements have an impact on the internal processes of the BCS (Employees involvement and Customer Focus). Previous studies of (Nekouizaden, 2013), (Abu Zyadah, 2011), (Bahri, 2012), (Tarawneh, 2002) and (CHEPKECH, 2014) that there is a strong correlation between all elements of TQM and performance. While the current study indicated that some elements of TQM are considered to have affected the internal operations of the Balanced Scorecard (employee involvement and customer focus). This may be due to the operational processes undertaken by the Bank's employees to achieve customer satisfaction.

-(1-4) H: Sub-Hypothesis 4: Elements of TQM have a significant impact on learning and growth.

To test these hypotheses, the researcher used a multi regression analysis method using a stepwise method to find the impact of TQM on learning and growth as shown in Table (8).

TABLE (8) multiple regression analysis using Step wise to find the impact of TQM on learning and growth

Hypothesis	Sig	R square	R	(B)	(Beta)	Std.Error
employee involvement	0.000	0.465	0.682	0.521	0.682	0.071

When you apply Step wise for multiple regression analysis, unlinked values were isolated as in Table (8). Where the results of the statistical analysis showed the impact of each of the elements of TQM: the employee involvement and customer focus on the OP (BCS), which is learning and growth.

The results of the analysis showed an effect the employee involvement on the learning and growth, which was significant Sig(0.000), which is smaller than the significance level (0.05), correlation coefficient (0.682), and coefficient of determination (0.465). That is, 46.5% of the variation in learning and growth is explained by the employee involvement. Thus, the element of employee involvement affects learning and growth. We note that when using Step wise excluded values were excluded, the results showed that there was no effect of customer focus on learning and growth. Thus, some elements of TQM have an impact on distance learning and growth in BCS, which is the involvement of employees while the other components of TQM (customer focus) have no impact on distance learning and growth. While previous studies of (Nekouizaden, 2013), (Abu Zyadah, 2011), (Bahri, 2012), (Tarawneh, 2002) and (CHEPKECH, 2014) indicate that there is a strong correlation between all elements of TQM and performance. Only one component of the studied elements (employee involvement) is associated with distance learning and growth. The researcher thinks that the employees within the bank are responsible for developing their expertise and their practical and technical abilities to develop their performance through learning and acquiring banking expertise.

X. CONCLUSION

Analytical results of the questionnaires showed:

1. The results showed that the majority of the youth who were under the age of 30 were males and females with a small difference of the carrier of a community college certificates.
2. This may be due to the fact that banks are seeking to recruit new experiences in the bank from young groups.
3. The results of the study of the elements of TQM showed a positive trend in the study, as follows: customer focus and then the employee's involvement is high in practice. This indicates that the extent of implementation of TQM elements in the banking sector is high and hence the importance of TQM for banks ISO certified ISO: 9001:2015
4. By analyzing the dimensions of the BCS to study the OP of the banks, it was found that there were positive and high trends from the point of view of specific individuals where the high practice study was arranged for the internal operations, the clients', the learning and growth and then the financial
5. Study the results of the existence of an impact between the elements of TQM in organizational performance (BCS)

-There is an impact of (employees involvement and customer focus) on the financial, client, internal operations but there is an impact of (employees involvement) on the learning and growth

Therefore, there is a significant impact for the involvement of the employee's involvement of the elements of the TQM on the BCS, since the BCS is applied by the employees of the bank and every related dimension is applied by the employees. The application of learning and growth to the employees of the bank is done by engaging the employees. As for the internal operations of the bank, the employees are the ones who implement them and involve the employees in the implementation helps the application of the internal operations. The Bank's employees are in direct contact with clients so that the involvement of the employees helps to apply the clients' in the bank.

We note through the effect the customer focus one of the factors that affect the bank's finance because the financial has an impact. The clients' in the BCS has a strong relation with the focus on the client's element because the two axes have a relation with the clients. In addition to the Bank's internal operations to execute clients' services. However, learning and growth is related to the workers and has nothing to do with the clients, so it has no effect.

RECOMMENDATIONS AND PROPOSALS:

Focusing on the implementation and dissemination of TQM at the bank at all administrative levels, as well as the internal operations that the TQM is based on by focusing on the employee who carries out these internal operations that result in the OP of the bank that the clients see and evaluates.

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