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Total quality management and its role in improving customer relations in Jordanian Islamic banks

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ABSTRACT

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Total quality management (TQM) is a method of managing a bank. TQM, which is considered as a critical instrument, directs the strategy of developing work and increasing performance in order to generate profits through quality services and products. Therefore, this study aimed to examine the function of TQM in improving customer relations in Jordanian Islamic banks. Primary data was gathered by surveying 163 workers of Jordanian Islamic banks. A questionnaire was employed as the data-gathering technique. To do the descriptive statistical analysis, SPSS version 25 was employed. The findings show that there is a statistical association between Jordanian Islamic banks' TQM, which includes customer satisfaction, strategic planning, continuous improvement, and relationships with customers.

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1. Introduction

TQM methods include integrated management, customer-focused procedures such as decreasing rework, long-term thinking, and greater employee involvement (Hanoum et al., 2022). Also, the bank that satisfies customers' demands in terms of both product and service quality is said to practice TQM (Nguyen & Nagase, 2019). TQM was established by successful firms in response to changing client requirements and wishes, notably in terms of obtaining higher-quality goods and services for less money (Altinok, 2014), in an environment where comprehensive quality management is viewed as a consumer-oriented concept being applied with the goal of fostering a high level of customer satisfaction and loyalty. Therefore, increasing customer satisfaction is one of the main objectives of TQM (Topalović, 2015). Offering higher-quality services than competitors is one strategy for competing, customer happiness and service quality are strongly correlated, and excellent service providers cultivate close relationships with their customers. Customer relationship management is developing and sustaining positive relationships with customers via the provision of value products and the creation of pleased customers (Panjaitan & Kristian, 2014). Furthermore, because all phases of quality management are included, from early identification of customer requirements and expectations through fulfilment, it is clear that quality management includes all aspects (Murmura & Bravi, 2018). TQM is based on the idea that everyone engaged in developing or completing the goods or services a bank offers is accountable for the quality of its processes and results (Tandon & Thakur, 2012). Additionally, the idea of overall quality management has grown in significance since it is essential to the organization's existence. In order to fulfil the organization's objectives, quality management is a business practice and management philosophy that aims to maximize the use of the organization's people and material resources (Ali & Johl, 2022). As a result, comprehensive quality management is based on the notion that performance is possible in a high-quality educational setting and that this can only be done by including the entire organization in persistently improving procedures for long-term sustainability (Ayodeji et al., 2021), and

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with many firms attempting to implement TQM, managers must recognize customers' views of the quality of their products (Sureshchandar et al., 2001). Due to TQM components such as continuous improvement and customer focus, implementing a TQM system improves the innovation process in firms (Bon & Mustafa, 2013). Because TQM is a product of statistical quality control and industrial engineering, it requires adaptation for use in the public sector (Swiss, 1992). In the industrial world, the implementation of TQM has substantially improved product quality while reducing waste and prices to previously unthinkable levels. Furthermore, TQM has fundamentally impacted how all people of an organization operate and contribute to overall performance (Morgan & Murgatroyd, 1994).

This study focused on the three Islamic banks in Jordan, namely: Jordan Islamic Bank was founded in 1978 as a public ownership company to conduct banking and financial activity in compliance with Islamic Sharia, and it opened its first branch in 1979. At the end of 2021, its branches had reached 84, its employees had reached 2,434, and its capital had reached 200 million Jordanian dinars. For the year 2021, its net profit after tax was about 59 million dinars. Its assets were approximately 6 billion Jordanian dinars, and the total balances of finance and investment were approximately 4741 million Jordanian dinars. And the Islamic International Arab Bank, which was established in 1997 as a public joint stock company that practices banking business in accordance with the provisions of Islamic Sharia, and started its business in 1998, and the number of its employees reached about 1071 employees in 45 branches in 2021, and its capital reached one hundred million Jordanian dinars, and it reached His net profit after tax for the year 2021 is about 33.7 million Jordanian dinars. Its assets are approximately 2809 million Jordanian dinars, and its financing portfolio is approximately 1704 million Jordanian dinars. And Safwa Islamic Bank began operations in 2010 as a public shareholding company and performs its banking operations in line with Islamic Sharia. The number of branches is 40, while the number of employees reached 658. It had a capital of 100 million Jordanian dinars and a net profit before tax of 22.8 million dinars. Its assets totaled 2336 million dinars, with net varied financings totaling 1599 million dinars. (Annual Reports of Jordanian Islamic Banks for the year 2021).

2. Literature Review

TQM is a collection of techniques that prioritizes, among other things, long-term planning, enhanced employee participation and teamwork, decreased rework, continuous improvement, satisfying customer expectations, competitive measurement, team-based problem resolution, and stronger relationships with suppliers (Agus, 2011). Therefore, TQM, which centers on ongoing process improvement inside banks, is essential if banks are to provide clients with better value and adequately address their demands (Nguyen & Nagase, 2019). Ross (2017) defines TQM as the integration of all branches and processes inside a business in order to achieve continuous improvement of the services. He asserts that the goal of TQM is to give exceptional customer service. According to Santouridis and Veraki (2017), the impact of customer care and customer satisfaction was determined to be favorable and considerable. Additionally, it was shown that the procedures used in customer relationship management significantly improved the caliber of relationships. Finally, the entire mediating effect of relationship quality on the link between customer relationship management strategies and customer pleasure was supported. Nguyen & Nagase (2019) observed that a comprehensive quality department had an important influence on perceived service quality and patient pleasure, as well as a positive effect on patient satisfaction. The conclusions of the Topalović (2015) study emphasize the significance of top management devotion, civility, and responsibility to our customers, to be improved in order to raise customer happiness and expand their business.

The use of TQM is a crucial response to increased competitiveness in product markets and changing customer requirements, and TQM shows how firms are restructuring working relationships in 'high trust' ways for both managers and labor (Wilkinson et al., 1992). According to research by Tandon & Thakur (2012), private-sector banks had superior customer perceptions of TQM services than public-sector banks. The report also recommends an action plan for public sector banks to follow in order to enhance the TQM services they provide to clients. Furthermore, Lenka et al., (2010) discovered that components of quality management approach increase workers' job satisfaction and emotional commitment. Employee job satisfaction and emotional commitment improve human components of service quality, enhancing customer satisfaction. According to research conducted by Boaden (1996), "customer attention" is a significant component of all models, as is "commitment" and "involvement" of all employees, but this is interpreted differently. TQM emphasizes processes shared with business process re-engineering and continuous improvement as one of its fundamental ideas.

According to Faraj et al., (2021), TQM is the integration of management and employees inside the bank in order to continuously improve the quality of goods, services, and processes in order to meet consumer wants and expectations. As a result, by improving auxiliary components such as TQM and knowledge management, bank management implements approaches that can increase performance (Sinambela & Darmawan, 2021). TQM is a comprehensive management philosophy that aspires to continuous improvement in all business activities (Kaynak, 2003), where TQM is committed to client satisfaction, training, and ongoing quality improvement. The emphasis on people and on improvement is two fundamental tenets of overall quality management. An ongoing endeavor to attain quality has paid off in many institutions. Managing quality takes leadership and diligence (Ayodeji et al., 2021). TQM, as a component of Sustainable Development, attempts to successfully harness companies' people and material resources in order to achieve predetermined goals. Using the service business as an example, TQM's purpose is customer happiness via quality service delivery, operational performance, and sustainability. Therefore, customer satisfaction and whole quality management have a favorable link, according to the study's overall findings by Nassar et al., (2015), the results of Panjaitan and Kristian's (2014) study show

that TQM significantly affects customer satisfaction, total quality service significantly affects customer loyalty, customer relationship management particularly affects both customer satisfaction and loyalty, and satisfaction particularly affects both. According to Mohrman et al., (1995), financial success, core practices, and market share are all positively connected with manufacturing companies. Kannan and Tan (2005) found that there are links between how firms consider just-in-time, TQM, and supply chain management as part of their operations strategy at both the strategic and operational levels.

TQM is a widely accepted management theory that has evolved into the catchphrase for businesses looking to gain a competitive edge in their industries. To create greater customer value and satisfy customer demands, TQM places a strong emphasis on ongoing process improvement inside enterprises. Using marketing principles, business activities must be centered on comprehending, communicating, and meeting client demands (Wang et al., 2012). Likewise, TQM is an integrated management concept that aims to consistently raise the bar for an organization's operations and products. Being a service-oriented business, banks serve clients from all facets of society. Banks that can manufacture and offer clients top-notch quality will be able to compete and thrive (Tandon & Thakur, 2012). The findings of Agus (2011) imply that TQM adoptions and production and customer-related performance are significantly correlated. The outcome suggests that in order to secure a strategic durable competitive advantage, retail manufacturing organizations should concentrate more attention to quality measurement parts of TQM and a larger degree of management support for TQM projects. The study's findings, according to Lanin (2020), demonstrate that the Performance variable has an impact on both internal and external customer satisfaction variables. TQM has a positive influence on hotel performance, according to Wang et al., (2012) studies. Market orientation has a beneficial influence on hotel performance. These changes will help to strengthen customer relationships, improve hotel performance, and increase the likelihood of the hotel's survival. According to the findings of Saffar & Obeidat (2020), overall quality management approaches with their aspects have an impact on employee performance via knowledge sharing. However, the relationship between TQM language, organizational reality, and individual identity is considered problematic because language impacts are only transient and cannot be predicted in advance (Kelemen, 2000). Quality has become the basic phase in organizations as they search for a competitive advantage in an environment characterized by liberalization, knowledgeable clients, and globalization (Sureshchandar et al., 2001). In a study by Mehra & Ranganathan (2008) TQM is demonstrated to significantly improve customer fulfilment in a variety of industrial and cultural contexts. The findings of Agus (2011) imply that TQM adoptions and production and customer performance are significantly correlated. This is due to the Service Quality variable's strong influence on both internal and external customer satisfaction variables. Jarah et al., (2022) found a relationship between IA quality and SCM. TQM has a positive influence on hotel performance, according to Wang et al., (2012) studies. Market orientation has a beneficial influence on performance. These changes will help to build customer relationships, enhance performance, and increase the hotel's prospects of survival.

Superior products and services are consistently produced through an effective and efficient whole-quality management approach. Additionally, a bank's success or failure in a market that is highly competitive is determined by the improved service quality that results. Higher operational incomes, revenues, and stock performance result from good TQM practices implementation (Ali & Johl, 2022). According to Talib et al., (2011) TQM and SCM have the largest influence on the integration of TQM and SCM across organizations. The results of Faraj et al., (2021) revealed that a job-embedded menu is a fundamental mechanism by which TQM, as demonstrated by top administration appointment, training, reward, and teamwork practices, is linked to the creative performance of front-line hotel employees. According to Jarah and Almatarneh (2021), a thorough knowledge of corporate culture leads to an improvement in work quality. Sinambela and Darmawan (2021) revealed that TQM has a significant influence on performance. Data processing also demonstrates how knowledge management has a big impact on how well a company performs. According to Ayodeji et al., (2021), there is a significant positive correlation between TQM and the amount of dedication people have to their jobs, as well as among TQM and the support that would result in good TQM.

TQM applies to every aspect of the business. Its key ideas include a focus on management commitment, customers, everyone's participation, treating suppliers, continuous development, treating suppliers, and performance metrics (Besterfield et al., 2014). TQM is a concept as well as a collection of guiding principles that serve as the foundation for ongoing organizational development (Carter & Narasimhan, 1994). According to Batt, TQM, on the other hand, had no influence on performance (1999). In addition, Jun and Cai (2010) discovered that customer intimacy is the most influential dimension in achieving both high internal customer service quality and satisfaction. Terziovski and Samson (1999) observed that TQM had varied results when company size and industry type were considered. According to Baird and Reeve (2011), the most essential element in enhancing the usage of TQM practices is the cultural characteristic of cooperation and respect for people. Almatarneh et al. (2022) discovered a substantial association between quality costing and SCM in logistics organizations. Sureshchandar et al. (2002) discovered that the quality service dimensions as a whole are unquestionably good predictors of service quality. Furthermore, soft tissues of quality service (such as human resource management, customer focus, employee satisfaction, service culture, and top management commitment and leadership) positively influence customer service quality. As a result, the researchers examined the findings related to the TQM and its function in enhancing customer relations in Jordanian Islamic banks by evaluating customer satisfaction, strategic planning, and continuous improvement. This was done in light of the prior findings and the gap in the studies. In order to increase client satisfaction levels and expand their business, the bank management will be able to identify the quality components that need improvement thanks to the case study results. Therefore, the following hypotheses were made by the researchers in light of the prior discussion:

H₁: *There is a significant relationship between TQM and customer satisfaction in Jordanian Islamic banks.*

H₂: *There is a significant relationship between TQM and strategic planning in Jordanian Islamic banks.*

H₃: *There is a significant relationship between TQM and continuous improvement in Jordanian Islamic banks.*

3. Methodology

The survey method is used in this study to describe, explain, and examine the phenomena under investigation. A questionnaire was employed as the survey instrument to study the impact of TQM on enhancing customer relations in Jordanian Islamic banks, as it is a commonly used approach for data collection in survey research. Respondents worked at Jordanian Islamic banks. Primary data was acquired by surveying 163 Jordanian Islamic bank employees. A questionnaire was utilized to obtain the data. The descriptive statistical analysis was carried out using SPSS version 25. Fig. 1 presents the personal characteristics of the participants in this survey.

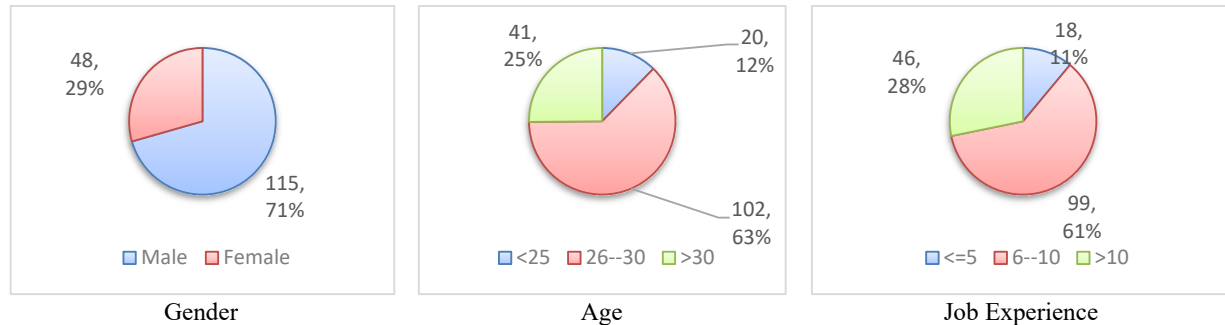


Fig. 1. Personal characteristics of the participants

Fig. 1 shows that 163 questionnaires were collected, with a 70.5% male response rate and a 29.5% female response rate, showing that men made up the majority of the study's respondents. In terms of age, 12.2% of respondents were under 25 years old, 25.2% were over 30 years old, and 62.2% were between the ages of 26 and 30. Regarding the respondents' experience levels, the findings revealed that 60.7% were between 6 and 10 years of experience, 28.3% were more than 11 years of experience, and 11.0% were 5 years and less.

4. Result

The information presented here emphasizes the conclusions of a study done to determine the link between TQM and customer relationships in Jordanian Islamic banks. Table 1 displays the descriptive data as well as Cronbach's alpha value. Whereas a high agreement degree achieves the greatest mean for Continuous Improvement, a medium agreement degree achieves the lowest mean for strategic planning (3.81). Cronbach's Alpha was also used on the research sample to confirm that the instrument was reliable. Cronbach's alpha for TQM was (0.91), while Cronbach's alpha for customer relationship was (0.91). (0.83). Continuous Improvement had the highest alpha value (0.85), while Customer Satisfaction had the lowest alpha value (0.79), indicating dependability acceptance.

Table 1

Means, S.D and alpha for all variables (N=163)

Variables	Mean	S.D	Rank	Degree	Alpha
Customer Satisfaction	3.84	0.49	3	high	0.81
Strategic Planning	3.81	0.63	4	high	0.79
Continuous Improvement	3.97	0.83	1	high	0.85
Relationship with Customers	3.9	0.78	2	high	0.83
Total	3.87	0.72	-	high	0.91

Table 2

Pearson Correlation between Variables (N=163)

Variables	Customer Satisfaction	Strategic Planning	Continuous Improvement	Relationship with Customers
Customer Satisfaction	-	0.608**	0.715**	0.701**
Strategic Planning		-	0.609**	0.655**
Continuous Improvement			-	0.713**
Relationship with Customers				-

Table 2 also includes the Pearson correlation among the variables, with the Pearson correlation indicating that there is a statistically positive between customer satisfaction and a relationship with customers, with the Pearson correlation reaching (0.701), a statistically significant positive between strategic planning and a relationship with customers, with the Pearson

correlation reaching (0.655), and there is a statistically positive between customer improvement and a relationship with customers, with the Pearson correlation reaching (0.713)..

The association between TQM and the interaction with customers in Jordanian Islamic banks was also examined using the regression analysis test. Table 3 also shows that there is a significant relationship between TQM and the relationship with customers in Jordanian Islamic banks, where continuous improvement variable is most effective, "t" value achieved (23.330) by significant ($\alpha = 0.000$), (R) value achieved (0.707), (R^2) value reached (0.501), then strategic planning ($t = 18.184$ $\alpha = 0.0001$), (R) value achieved (0.775), (R^2) value achieved (0.602), finally customer satisfaction ($t = 215.013$ $\alpha = 0.002$), (R) value achieved (0.512), (R^2) value achieved (0.715). Hence, all hypotheses were accepted.

Table 3

Regressions test to examine the relationship between TQM and the relationship with customers in Jordanian Islamic banks (N=163)

Independent Variables	β	R	R^2	"t" value	Sig.
Customer Satisfaction	0.765	0.715	0.512	15.013	0.002
Strategic Planning	0.752	0.775	0.602	18.184	0.000
Continuous Improvement	0.695	0.707	0.501	23.330	0.001

Dependent Variable: Relationship with Customers

5. Discussion and Conclusions

TQM directs a dedication to customer satisfaction via continual improvement. TQM demands a change in organizational culture for improved performance (Talib et al., 2011). The only way to raise a company and bank's performance is via ongoing quality improvement. Quality sciences and its various methods help banks achieve a variety of goals, including ensuring distinctive and continuously improving services. Therefore, this study aimed to investigate the role of TQM in enhancing customer relations in Jordanian Islamic banks. The result has shown that there was a statistical association between Jordanian Islamic banks' TQM, which includes customer satisfaction, strategic planning, continuous improvement, and relationships with customers. As a whole, the findings of this study and those of earlier investigations were in agreement, as a study Santouridis and Veraki (2017), the impact of customer care on customer satisfaction was determined to be favorable and considerable and according to Nguyen and Nagase (2019), TQM was observed to have a significant influence on perceived service quality and patient pleasure; envisaged service quality had a positive impact on patient satisfaction, and the study by Topalović (2015) discovered the assist bank managers in identifying quality components that require improvement in order to raise customer satisfaction levels and grow their business. According to research by Tandon and Thakur (2012) and the results of Jarah et al., (2022) have shown that there was a role for internal audit in the reliability of financial statements in Jordanian Islamic Banks, private-sector banks had superior customer perceptions of TQM services than public-sector banks, also Mehra and Ranganathan (2008) have shown that TQM can significantly improve customer satisfaction in a variety of industrial and cultural contexts, but Agus (2011) found that TQM adoptions and production and customer-related performance were significantly correlated, the study's findings, according to Lanin (2020), have shown that there was a statistical association between Jordanian Islamic banks' TQM, which includes customer satisfaction, strategic planning, continuous improvement, and relationships with customers. Therefore, customer satisfaction and whole quality management have had a favorable link, according to the study's overall findings by Nassar et al., (2015). The results of Panjaitan and Kristian's (2014) have shown that TQM significantly affects customer satisfaction. According to the findings of Saffar and Obeidat (2020), overall quality management approaches with their aspects have had an impact on employee performance via knowledge sharing. Furthermore, Jun and Cai (2010) revealed that the most significant dimension in delivering excellent internal customer service, team-based continuous improvement, and customer service quality and satisfaction is customer intimacy.

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