



The impact of the application of total quality management on the performance of banks

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Abstract:

The purpose of this study is to assess the impact of banks' application of integrated quality principles on their performance effectiveness by focusing on improving customer and employee needs and improving bank operations. The results show that applying these principles leads to an improvement in institutional performance by more than 70%, which contributes to enhancing the competitiveness of the banking industry and achieving outstanding performance goals. The research is based on a descriptive approach and the use of customer and employee satisfaction questionnaires and agency performance indicators, in addition to statistical tools to analyze data and conclude the importance of applying integrated quality principles in improving organizational performance.

Keywords: Total Quality Management - Financial Banks - Quality of Service - Performance Improvement.

Study Methodology:

Firstly : Introduction:

By supporting TQM methodologies, banks are currently striving to achieve sustainable performance improvements, with a focus on promoting Islamic values and meeting customer needs and Sharia requirements. This approach seeks to promote ethics and performance excellence (Putra et al. 2020,22). The researchers point out that total quality management is central to business development strategy and profitability by providing outstanding services and high-quality products, contributing to enhancing market attractiveness (Azeem et al. 2021,44). Total quality management is also a means of protecting the interests of banks, by implementing effective standards and monitoring performance and return on investment, promoting the improvement of services and the improvement of business methods (Luburić 2019,33). Modern banks' strategies aim to achieve customer satisfaction and achieve performance excellence, making TQM an essential tool for success and survival in the global competitive market (Abbas 2020,44). These efforts require a constant commitment to improving processes and applying modern concepts and dimensions of total quality management in every aspect of banking :

Second: Objectives of the study:

.1Determine the extent to which the bank adopts the concept of total quality management and the level of its application. Understand the nature of the link between the components of total quality management and the level of implementation and the performance of banks.



.2Appreciate the importance of banking quality in the eyes of customers as a basis for achieving superiority in the competitive market.

2. Research questions:

Does the application of total quality management in banking banks lead to improving the efficiency of institutional performance?

Sub-questions:

.1What are the components of total quality management applied by banking banks?

.2What is the nature of the link between the application of the concepts of total quality and the performance of banking banks?

.3Does the quality of banking services affect banks' superiority in the competitive market?

.4Is there a relationship between banks' focus on meeting employee needs and banks' overall performance?

.5Is there a relationship between banks' focus on improving operations and banks' overall performance?

3. Research significance:

Its importance lies in, inter alia, including preliminary study dealing with total quality management in banks. This is a focal point, as the available studies address the quality of banking services without addressing TQM in this context.

1- Contribute to the development and improvement of the performance of banks by directing the light towards total quality management.

2- Providing support to the management and employees of banks through their participation in the results of this study,

3- Helps them identify the strengths and weaknesses associated with Application of total quality management.

-4Contribute to directing the new vision and strategies of bank departments, with the aim of enhancing and developing banking performance by adopting the philosophy of total quality management.

Fourth: Hypotheses

The main hypothesis: There is no Impact on overall quality of applications in banks increased efficiency of institutional services. These hypotheses aim to study the extent of adoption of banks and the dimensions of total quality management, and are related to customer focus, employee needs and process improvement as mentioned in the sub-hypothesis.

From this main hypothesis the following sub-hypotheses are derived:

1. There is no relationship between focusing on improving the customer's needs in the bank and institutional performance

2. There is no correlation between focusing on improving the needs bank employees and institutional performance

.3 There is no correlation between the focus on improving the bank's operations and institutional performance.

Fifth: Study variables:

Profitability:.

.Productivity:.

Operating
efficiency:.

The level of

. Customer focus.

Focus on
meeting
employees'
needs:



The first topic

Theoretical framework

Independent variable (quality management)

1. Introduction:
2. Quality at work is not achieved in a specific period of time, but rather a continuous effort that forms the basis for the performance of individuals and groups. The search for quality has evolved with changes and renewed needs. Today, quality has become a necessary competitive weapon for companies and institutions to meet the challenges of globalization. Whether these organizations are productive, service or non-profit, they must prioritize quality to survive global competitiveness. It is noted that the history of quality extends to previous centuries, where it finds its impact in different eras of temple construction and handicrafts. However, there is still variation in the definition of quality, due to the diversity of sectors and concepts. To understand the concept of total quality, we must understand the different aspects of quality and arrive at a clear definition.
3. Quality Definition:
4. •Expresses the creation of an exceptional culture of performance, where managers and employees work hard and continuously to meet consumer expectations and ensure that quality is delivered effectively and in the shortest possible time (Al Shraah et al 2022,33).
5. • Quality refers to the set of features and characteristics that distinguish a particular product or service and ensure that the needs and expectations of consumers and customers are met. Whether during product design, production or service delivery, quality aims to achieve customer satisfaction and happiness by achieving specific performance and specification standards.65 Abbas2020.(
6. •Quality can be thought of from different angles: design quality that refers to specifications during product or service design, production quality that is associated with achieving specifications during the production process, and quality of performance that appears to the

consumer while using the product, in addition to Focus on customer service quality in the delivery of goods and services. (Psarommatis et al 2022,32)

Quality Planning Division:

.1Quality Strategic Planning: Implement a specific strategy to achieve a key goal with certain time and resources (Kumar et al2021,103).

.2Quality planning of products and services: Develop strategies that ensure high quality to meet customer expectations and achieve quality goals. (Ghafoor, L. (2023),54)

.3Process Quality Planning: Improving internal processes to continuously enhance efficiency and effectiveness. Ghafoor, L(2023,21) .

Quality of services is the measurement that assesses the extent to which the actual performance of a service is commensurate with customer expectations about it. It is the difference between customer expectations for the service and their sense of the actual performance provided. Et al 2022 ,67)(Saeed(

2- total quality management concept refers to:

Efforts and actions aimed at Improve the overall quality of your product or service their aspects and at various levels within the organization. Characteristics of Total Quality Management System:

.1Continuity of total quality: It does not end and is not limited to a specific percentage, but continues permanently and evolutionarily. Total quality requires continuous improvement in the areas of production and services, and does not end when 100% is reached or quality standards are achieved. Development and pursuit of quality are ongoing (ET AL 2018, 53). Ahmed

.2Prevention and error management: The quality management system is based on achieving the right performance from the beginning and actively avoiding errors. Quality management is a preventive strategy that replaces work again, and seeks to avoid mistakes before they occur.

.3Focus on innovative solutions: Organization leaders must direct their efforts towards devising long-term solutions to real and important problems. This requires thinking about innovative solutions and strategies that solve root problems and positively affect banking performance.

3-The importance of total quality management:

.1Focus on customer needs and markets and meet their requirements.

.2Achieve quality in all aspects of work.

.3Adopting a series of procedures necessary to achieve outstanding performance.

.4Continuous inspection of processes and exclusion of unnecessary activities.

.5Improving and developing performance measures based on project needs.

.6Develop team interaction to solve problems and improve processes.

.7Accurate understanding of competitors and developing a competitive strategy.

.8Develop communication procedures to achieve outstanding performance.

.9Continuous review of the progress of operations to improve the strategy of continuous improvement. (Lamia2019,12)

4-Objectives of Total Quality Management in brief:

.1Improve the quality of products and services.

.2Reduce costs and wasted effort.

.3Participation of all team members in the development.

.4Improve process performance measurement tools.

- .5 Streamline tasks and convert inputs into quality products.
- .6 Enhance cooperation and teamwork between departments.
- .7 Train management and employees to analyze and address problems.
- .8 Make decisions based on facts and data.
- .9 Train employees to improve processes.
- .10 Attracting customers and reducing their complaints about the services provided. (. Küpper et al 2019,52)

5 - Dimensions of Total Quality Management:

1. Focus on the customer.
2. Meeting the needs of employees.
3. Process optimization. (Mbele, K. (2022,76)
 - 1- Customer focus is a concept related to quality management, and means putting the customer at the heart of all processes and aspects of the organization. This concept aims to better understand the needs and expectations of customers and meet them effectively. This requires taking into account customer feedback and directing efforts to ensure that quality products and services are delivered that meet those needs and exceed their expectations. These approaches enhance customer satisfaction and strengthen relationships with them, ultimately leading to the success of the organization and increasing its competitiveness in the market. ,98) . Abbas 2020
 - 2- Focusing on meeting the needs of employees aims to improve and develop the work environment by providing continuous training and development opportunities, enhancing internal communication, and motivating employees. It aims to raise their morale and increase their productivity, which contributes to improving quality and achieving goals more effectively.
 3. Focusing on process optimization means analyzing and optimizing the bank's internal processes in order to increase efficiency and effectiveness. This includes identifying and simplifying unnecessary or complex processes that are over-cost, improving workflow, and coordinating efforts between different departments. This dimension aims to achieve saving time, effort and resources, and to provide superior services in a sustainable manner. (Al-Azzawi, 2002,95)
 1. When talking about quality concepts, we find pioneers who have actively contributed to the development, improvement and control of quality concepts and standards, including (Kiltz et al. 2020, 33).
 2. Armand V. Feigenbaum.
 3. Joseph M. Juran.
 4. Kaoru Ishikawa.
 5. Genichi Taguchi.

The second topic is the theoretical framework of the study

First: (Banking Sector):

1-Introduction:

Banks and the financial sector are an essential part of the economic structure of any country, playing a vital role in facilitating financing and investment, and providing financial services to individuals and companies. Banks aim to strike a balance between meeting customer needs and maintaining the security and stability of the financial system. , et al 2020, 227) Erlando



With the rapid technological and economic development, banks are facing new challenges and innovative opportunities. Banks deal with the concept of total quality as a means of continuous improvement and achieving the highest levels of performance and efficiency. The application of total quality in banks is understood as an approach aimed at improving all aspects of work within an organization, whether it is in terms of financial services provided to customers, improving internal processes, or developing the work environment for employees. Et al 2022 (58) Murinde (Total quality principles include focusing on continuously improving performance and quality, meeting customer expectations and needs, and involving all members of the organization in the process of continuous improvement. By achieving these principles, banks can achieve superior performance and increase their competitive edge. , et al 2019 ,97 Alzoubi (This introduction aims to highlight the importance of applying the principles of total quality in the field of banking, and how this approach can contribute to improving institutional performance, meeting customer aspirations and enhancing overall efficiency. In the following section, we will address a number of findings and recommendations from the study of the impact of the implementation of total quality in banks, which contributes to directing attention towards this important and useful approach.

2The concept of measuring the quality of the bank's performance:

Definition of Institution: It is an interactive set of production and service processes organized within departments, with the aim of facilitating management and development. Any disruption in their interaction can affect the quality of their products and services provided to customers. Measuring the quality of organizational performance will be addressed, given its importance in promoting development and facing challenges. (Tanskanen, et al 2019,76)

The concept of banking performance: It is the way that makes the company or bank work by directing individuals to understand the importance of each action, as companies and banks encourage their employees to avoid unnecessary acts,88 (Kadhim et al. 2022)

.Definition of performance: It relates to achieving the goals of the organization by using resources efficiently and effectively. Achievement involves effectiveness in achieving desired goals, while efficiency is associated with achieving the best results with the least use of resources,(76 Kamble et al. 2020)

.Performance appraisal:

Growth, innovation, and learning are often neglected, and focus on short-term goals. **Institutional performance:**

needs to focus on the elements that distinguish the organization from other institutions. It includes the measurement of financial and non-financial performance, the valuation of tangible and intangible assets, and includes aspects of strategy, operations and human resources (. Nawaz et al 2023,59)

Quality of performance:

achieving goals efficiently and effectively. Setting quality goals and improving performance. Objectives are part of the main objectives and need management support. Improving individual and institutional performance et al Ramadhanty(2023,55)

Performance measurement:

expresses the work system in the organization with its interaction with its environment. Includes (Leskinen et al 2023,48)



- Performance of individuals in their units.
- The performance of organizational units within the policies of the institution.
- Performance of the organization in the context of different environments.

-3Elements of the quality of banking performance:

First: Profitability:

The importance of profitability: a focus on achieving profitability and meeting the needs of customers better than competitors, to attract and retain customers, expand opportunities and growth. Evaluate operating efficiency, performance and cost, and reflect policies and decisions affecting liquidity and leverage.

First: Profitability ratios: 1_ Return on assets: net profit / total assets. 2_ Return on net assets: net profit / net assets net profit / equity. Appreciate the competence and future managers.

Second: Productivity:

A:Multiple for productivity.

It may express work efficiency or relate to desired outputs. Reflect the efficient use of resources to achieve goals. Expresses output to input, or output to resources.

B: Importance of productivity:

Management and workers are looking to increase hourly results in production processes. Management wants to make the best use of resources, reduce costs and expand the business. Workers are interested in increasing productivity to increase wages. Factors to increase productivity:(Menicucci, et al 2023,98)

.1Increase investments.

.2Technology and innovation.

.3Develop skills and increase the size of the qualified workforce. Measure productivity: To measure project progress, you need to use productivity metrics to determine service quality, timing, and goal achievement.

Three: Operational efficiency:

The concept of operational efficiency guides individual and collective efforts to maximize resources to achieve common goals. The word efficiency is related to effectiveness and means conducting business in the right way. Furthermore, the correct measures must be identified and their effectiveness determined. Management plays a key role in achieving efficiency and effectiveness. Achieving goals at the lowest cost and effectively utilizing resources is one of the most important manifestations of the efficiency and effectiveness of a management organization. (Alajmi et al., 2023,88)

efficiency:

Use resources wisely to achieve project goals. This includes effective performance and efficient use of resources. Measuring ability: Measures an individual's past performance and estimates their future performance based on their record and (if necessary) advanced testing.

4. Performance improvement:

1. Performance Analysis: Assess current and expected performance and competitive conditions. 2. Find out the reasons: Analyze the reasons for the gap between expected performance and actual performance. 3. Select solutions: Select appropriate actions to improve performance. 4. Application of the solution: Implementing the selected program and integrating it into the company. 5.



Monitoring and evaluation: Monitor changes, measure their impact and achieve desired goals. (Alboudry et al. 2023, 96)

4- The importance of measuring organizational performance:

1. Avoid setting unrealistic goals. 2. Focus on measurable goals. 3. Take timely action. 4. Improve customer service and reduce costs. 5. Support financial planning and increase income. 6. Identify possible units of measurement. (Al-Jarrah et al., 2023, 87)

Challenges in Measuring Institutional Performance:

1. The complexity of banking services. 2. Goals and priorities conflict with each other. 3. Tasks and routines are unclear. 4. Challenges related to job elements. (Al-Matari 2023, 156)

- Dimensions of banking performance, including: (et al 2021 gharbi,

1. Profitability: Measuring the financial return and profits achieved from operating activities.

2. Productivity: Measuring the rate of production and output resulting from various processes and activities.

3. Operational efficiency: Assess the effectiveness and efficiency of Uses resources to achieve agency goals.

4. The level Customer satisfaction with services provided them: Estimating the extent How satisfied are customers with the services and products provided by the facility and the extent to which their expectations are met.

These variables represent the various aspects of institutional improvement and excellence through the adoption of the principles of total quality in financial institutions and banks (. Abd-Al Razaq Hassan, ET AL 2023, 56)

The third topic (the practical framework of the study)

Description of the study tool:

The researcher measured the strength of the dimensions constituting the study variables, where some descriptive statistics were used from the arithmetic mean, standard deviation, and percentage relative weight so that these dimensions can be arranged by calculating their availability From the perspective of different research samples.

To determine the extent, the researchers used a five-point Likert scale.

each paragraph, and one formula of answers was used in line with the formula of the questionnaire phrases, where the questionnaire phrases are presented to the respondents and for each paragraph five answers determine the level of their approval of them, and the answers are given numerical weights representing the degree of answer to the phrase.

Table (1) shows that the statement that is approved completely agrees takes a grade (5), while the statement that is not approved with no approval at all is given a grade (1), and the rest of the answers in this range, which ranges from one degree to five degrees, range as follows:

Table (1) shows the weights statements

Response	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
Weight	5	4	3	2	1

Source: (Researcher Analysis)

These answers were categorized into five levels of equal range through the following equation:
 Category length = (largest value - lowest value) ÷ number of scale alternatives = (5-1) ÷ 5= 0.80
 Let's get the weighted mean and relative weight value mainly to determine s level approval members of the research sample statements and axes of questionnaire.

Table (2) shows that the arithmetic averages and relative weights can be relied upon to give a clear weighting indication that the averages less than (1.8) indicate the level of approval from the point of view of the members of the study sample on what came in the phrases or axes of the questionnaire is very low, while the arithmetic averages ranging from (1.8 to less than 2.6) indicate a low degree of approval, while the averages ranging from (2.6 to less than 3.4) indicate the level of Average approval, while averages ranging from (3.4 to less than 4.2) indicate a high level of approval, while averages ranging from (4.2 to less than 5) indicate a very high level, and this division was classified according to the Likert five-point scale that was adopted in the study tool.

. Table (2) Averages and relative weights according to the Likert five-way scale gradient

Description	Weighted Mean Value Range
Strongly Agree	4.2 to 5
Agree	3.4 to less than 4.2
Partially Agree	2.6 to less than 3.4
Disagree	1.8 to less than 2.6
Strongly Disagree	1 to less than 1.8

Source: (Researcher Analysis)

Table (3) Descriptive Statistics Results for Study Sample for Gender Variable

Male	13	43.3
Female	17	56.7
Male	13	43.3
الإجمالي	30	100%
Male	13	43.3

Source: (Researcher Analysis)

It was found from the previous table that the questionnaire was applied to a sample of (30) items from the study sample, so the number of sample (female) was (17) items by (56.7%). It is the largest percentage, and a sample (male) (13) single(%43.3)

Table (4) Descriptive Statistics Results for Study Sample for Age Variable

Age	Number	Percentage
Under 25 years	7	23.3
25-40 years	14	46.7
Over 40 years	9	30.0
Total	30	100%

Source: (Researcher Analysis)

It was found from the previous table that the questionnaire was applied to a sample of (30) individuals from the study sample, so the number of samples (from 25-40 years) was (14) single by (46.7%), which is the largest percentage, followed by a sample (more than 40 years) (9) single by (46.7%), and finally (less than 25 years) with (7) single by (23.3%), which is the lowest percentage.

Table (5) Descriptive Statistics Results Degree Research Samples Variable

Educational Qualification	Number	Percentage
Diploma	6	20.0
Bachelor's	17	56.7
Postgraduate	7	23.3
Total	30	100%

Source: (Researcher Analysis)

The previous table to describe the study sample for the academic qualification variable showed that the number of (bachelor's) (17) singles by (56.7%) is the highest percentage, then (postgraduate studies) by (7) single by (23.3%), and finally (Faql Institute) by (6) single by (20.0%), which is the lowest percentage.

Table (6) Descriptive statistical results of the research sample Position Variable

Position	Number	Percentage
Employee	26	86.7
Department Manager	3	10.0
Manager	1	3.3
Total	30	100%

Source: (Researcher Analysis)

The previous table to describe the study sample for the variable (position) showed who are (employee) with (26) single (86.7%), then a sample (department manager) (3) single by (10%), and finally (manager) with (1) single.(%3.3)

Table (7) Descriptive Statistics Results of the Study Sample for Years of Experience Variable

Years of Experience	Number	Percentage
5 to 10 years	8	26.7
10 to 20 years	13	43.3
20 years or more	9	30.0
Total	30	100%

Source: (Researcher Analysis)

It was found from the previous table to describe the study sample for the variable of the number of years of experience was the number of experienced (from 10 to 20 years) (13) single by (43.3%), which is the highest percentage, then a sample (from 20 years and above) (9) single by (30%), and finally a sample (from 5 to 10 years) (8) single by (26.7%), which is the lowest percentage.

Descriptive statistics focus on meeting customer needs

Some descriptive statistics from the arithmetic mean, standard deviation, and percentage relative weight were used to identify the availability of the constituent elements of the focus dimension to meet the needs of the customer so that the phrases can be arranged according to their availability from

Table (8) Descriptive Analysis Results of Customer Needs Focus Statements

Statement	Mean	Standard Deviation	Relative Weight Percentage	Rank
The bank has mechanisms to measure customer satisfaction and evaluate the quality of services provided	3.4	0.968	68.0	3
The bank provides a variety of service options that meet your individual preferences and needs	3.4	1.066	67.3	4
The bank works hard to improve your customer experience by developing and enhancing operations	3.8	1.147	76.7	1
The bank places customer needs and expectations at the heart of its	3.8	1.177	76.7	1

plans and strategies				
The bank strives to enhance your customer experience by developing and improving operations	3.7	0.994	73.3	2
Total focus on meeting customer needs	3.62	1.07	72.4	-

Source: SPSS Output: Researcher

The previous table to describe the responses of the sample to the phrases after focusing on meeting the needs of the customer one of the dimensions of the questionnaire showed that the general average of the dimension was (3.62) with a relative weight of (72.4%), which indicates the approval of the sample on the availability of the elements that make up the dimension "focus on meeting the needs of the customer" with a good degree, and the averages of the phrases ranged (3.4 – 3.8) with a relative weight of (67.3% – 79.7%).

Descriptive statistics focus on meeting the needs of employees

Table (9) Results of Descriptive Analysis of Focus Statements on Meeting the Needs of Employees

Statement	Mean	Standard Deviation	Relative Weight Percentage	Rank
The bank receives sufficient support from management to develop your skills and improve your performance	3.8	0.971	75.3	1
The Bank values your efforts and contributions in achieving your goals and success.	3.6	0.928	72.7	2

Employees receive adequate support from management and colleagues to achieve work-life balance	3.5	1.137	70.7	3
The bank provides training and development programs that enhance your skills and knowledge in the field of work	3.5	1.074	69.3	4
You feel you have channels to communicate with management to provide your suggestions and feedback on improving the work environment	3.8	0.898	75.3	2
Total focus on meeting employees' needs	3.64	1.002	72.8	-

Source: SPSS Output: Researcher

The previous table to describe the sample answers to the phrases after focusing on meeting the needs of employees one of the dimensions of the questionnaire showed that the general average of the dimension reached (3.64) with a relative weight of percentage (focus on meeting the financial needs of employees of the company" to a good degree, and the averages of the statements ranged (3.5 – 3.8) with a relative weight of (69.3% – 75.3%.

Descriptive statistics focus on process optimization:

Table (10) Results of Descriptive Analysis of Process Improvement Focus Statements

Statement	Mean	Standard Deviation	Relative Weight Percentage	
The bank conducts regular surveys to measure employees' satisfaction with work processes and identify areas for improvement	3.6	0.814	72.0	2
Process improvement is one of the bank's main objectives aimed at achieving continuous improvement	3.5	1.196	69.3	3
Sufficient resources are allocated to implement process improvement plans and ensure their effective implementation	4.0	0.928	79.3	1
Efforts are directed towards providing training and guidance for employees to improve their performance in operations	3.6	1.248	72.0	3

Rewards or recognition are provided to employees who contribute to process improvement and achieving continuous improvement	3.4	1.070	68.0	4
Total focus on process improvement	3.62	1.051	72.4	-

Source: SPSS Output: Researcher

The previous table to describe the sample answers to phrases after focusing on improving operations one of the dimensions of the questionnaire showed that the general average of the dimension was (3.62) with a relative weight of (72.4%), which indicates that the sample agrees with the availability of the elements that make up the dimension of "focus on improving processes" to a good degree, and the averages of the statements ranged (3.4-4) with a relative weight of percentage. (%79.3 - %68.0)

Descriptive statistics profitability:

Table (11) Descriptive Analysis Results of Profitability Statements

Statement	Mean	Standard Deviation	Relative Weight Percentage	Rank
The bank strives to provide cost-effective services without compromising their quality	3.3	1.348	66.7	5
The bank pursues a strategy to increase its profits	3.5	0.938	70.0	4
The bank balances between achieving profits and	3.8	1.177	76.7	2

meeting other objectives				
The bank uses specific techniques to improve employee efficiency	3.6	1.159	72.7	3
The bank is seriously looking to enhance its market share in the banking industry	3.9	0.885	78.0	1
Total profitability	3.62	1.101	72.4	-

Source: SPSS Output: Researcher

The previous table to describe the sample's answers to the statements of the profitability dimension, one of the dimensions of the questionnaire, showed that the general average of the dimension was (3.62) with a relative weight of (72.4%), which indicates that the sample agrees with the availability of the elements that make up the "profitability" dimension to a good degree, and the averages ranged (3.3 – 3.9) with a relative weight of (66.7% – 78.0%).

Descriptive productivity statistics:

Table (12) Results of Descriptive Analysis of Productivity Statements

Statement	Mean	Standard Deviation	Relative Weight Percentage	Rank
The bank improves its productivity in providing banking services	3.5	0.937	70.7	3
The bank uses specific techniques to improve the performance and increase the	3.5	1.252	69.3	4

productivity of its employees				
The bank provides high-quality services while increasing its productivity	4.0	0.947	80.0	1
The bank strives to maintain a balance between productivity and quality in providing banking services	3.9	0.885	78.0	2
يتعامل المصرف مع التحديات التي تؤثر على إنتاجيته	3.3	1.055	66.0	5
إجمالي الانتاجية	3.64	1.015	72.8	-

Source: SPSS Output: Researcher

The previous table to describe the sample answers to the statements of the productivity dimension, one of the dimensions of the questionnaire, showed that the general average of the dimension was (3.64) with a relative weight of (72.8%), which indicates that the sample agrees with the availability of the elements that make up the "productivity" dimension to a good degree, and the averages ranged (3.3 – 4.0) with a relative weight of (%80.0 – %66.0)

Operational efficiency meta statistics

Table (13) Results of Descriptive Analysis of Operating Efficiency Statements

Statement	Mean	Standard Deviation	Relative Weight Percentage	Rank
The bank improves the efficiency of its daily operations	3.4	1.098	67.3	4
The bank uses specific procedures to improve the	3.6	1.129	72.7	2

efficiency of providing banking services to customers				
The bank improves the use of physical and technological resources to achieve better results	3.5	1.408	69.3	3
The bank follows periodic evaluation procedures for its employees' performance to improve their efficiency	3.7	1.015	74.7	1
The bank achieves a balance between operational efficiency and maintaining service quality	3.2	1.540	64.0	5
Total Operational Efficiency	3.48	1.238	69.6	Rank

Source: SPSS Output: Researcher

The previous table to describe the sample answers to the statements after operating efficiency, one of the dimensions of the questionnaire, showed that the general average of the dimension was (3.48) with a relative weight of (69.6%), which indicates the sample's approval of the availability of the elements that make up the dimension of "operating efficiency" to a good degree, and the averages of the statements ranged (3.2-3.7) with a relative weight of..(%74.7 - %64.0)

Test the validity of the main hypotheses of the study:

It states that: The application of total quality in banks has no impact on the effectiveness of improving institutional performance

Table (14) Simple regression test for the impact of applying total quality in banks on raising the efficiency of institutional performance

Independent Variable	Dependent Variable	Regression Coefficient (B)	t-value	Significance Level	Correlation coefficient (R)	Coefficient of determination (R ²)	F-value	Significance Level
Overall Quality	Institutional Performance	-3.160	-4.72	>0.001	0.855	0.731	75.933	>0.001
1.068	8.714	>0.001						

From the simple regression analysis results in the table above, we can see the impact of the overall quality of bank applications on improving institutional performance efficiency. The correlation coefficient (R) value of the model is (0.855), which is statistically significant in the application of total quality in banks to improve institutional performance, financial management efficiency and improve human resource efficiency.

It can also be seen from the above table that the coefficient determination (R²) is (0.731) and the predicted impact of overall quality of bank applications on improving institutional performance efficiency is (73.1%) Percentage (26.9%) is due to other factors .

By testing the significance of the regression model based on (P) value is (75.933), the significance level is less than (0.001), which confirms the significance of the regression model, and through the results of the (B) test, it is clear that (the application of total quality in banks) increases by (1) increases (raising the efficiency of institutional performance) by (1.068).

Hence, it is clear that there is an The impact of bank application total quality on improving bank efficiency efficiency of institutional performance .

Testing the validity of the first sub-hypothesis:

Stipulates: There is no relationship between focusing on Improve customer needs bank and institutional performance

Table (15) Simple Linear Regression Study of the Impact of Customer Needs in the Bank and Institutional Performance

Variables	Regression Coefficient (B)	t-value	Significance Level	Correlation Coefficient (R)	Determination Coefficient (R ²)	F-value
Constant	26.544	5.175	>0.001	0.719	0.517	29.976
Focus on meeting customer needs in the bank and institutional performance	1.506	5.475	>0.001			

It was also found from the previous table that The coefficient of determination (R^2) is (0.517), where is a prediction of the impact of focusing on meeting the customer's needs in the bank and institutional performance by (51.7%) and the remaining percentage (48.3%) is due to other factors. By testing the significance of the regression model based on the value of (P), which amounted to (29.976) with a level of significance less than (0.001), which confirms the significance of the regression model, and through the results of the (B) test, it is clear that (focusing on meeting the needs of the customer in the bank) increase by (1) increases (raising the efficiency of institutional performance) by (1.506).

Hence, it is clear that there is a moral impact of focusing on meeting the needs of the customer in the bank and institutional performance.

Testing the validity Second sub-hypothesis:

Stipulates: No relationship between focusing on improving the needs Bank employee and organizational performance

Table (16) Simple Linear Regression to Examine the Impact of Demand bank's employees and institutional performance

Variables	Regression Coefficient (B)	t-value	Significance Level	Correlation Coefficient (R)	Determination Coefficient (R^2)	F-value
Constant	20.913	4.545	>0.001	0.811	0.658	53.849
Focus on meeting the needs of employees in the bank and institutional performance	1.810	7.338	>0.001			

As can be seen from the above table, through simple regression analysis, focusing on meeting bank employee needs and company system performance was tested. The results showed that the correlation coefficient (R) value of the model was (0.811), which was statistically significant. level (0.01), there is therefore a relationship between the focus on meeting the needs of bank employees and organizational performance.

It was also found from the previous table that the coefficient of determination (R^2) was (0.658) and there is a prediction of the impact of focusing on meeting the needs of the bank's employees and institutional performance by (65.8%) and the remaining percentage (34.2%) is due to other factors.

By testing the significance of the regression model based on the value of (P), which amounted to (53.849) with a level of significance less than (0.001), which confirms the significance of the regression model, and through the results of the (B) test, it is clear that an increase (focus on meeting the needs of the bank's employees) by (1) increases (raising the efficiency of institutional performance) by (1.810)

Hence, it is clear that there is a significant impact of focusing on meeting the needs Bank employee and organizational performance.

Testing the validity of The third sub-hypothesis:

Stipulates: There is no relationship between the focus on improving the bank's operations and institutional performance

Table (17) Simple The impact of linear regression analysis Improving Bank Operations and Institutional Performance

Variables	Regression Coefficient (B)	t-value	Significance Level	Correlation Coefficient (R)	Determination Coefficient (R ²)	F-value
Constant	16.680	3.956	>0.001	0.862	0.744	81.197
Focus on improving processes in the bank and institutional performance	2.058	9.011	>0.001			

It is clear from the previous table of the results of Simple regression analysis tests the impact of focusing on improving the performance of corporate operating banks and institutions, where the correlation coefficient (R) value of the model is (0.862), which is statistically significant at the significance level (0.01), so there is a correlation between the focus on improving operations in the bank and institutional performance.

It can also be seen from the table above that Coefficient of determination (R²) is (0.744), which predicts the impact of focusing on improving bank operations and institutional performance as (74.4%) and the remaining percentage (25.6) gives % due to other factors.

By testing the significance of the regression model based on the (P) value is (53.849), the significance level is less than (0.001), which confirms the significance of the regression model, and through the results of the (B) test, it is clear that (focus on improving operations in the bank) by (2) increases (raising the efficiency of institutional performance) by (2.058).

Hence, it is clear that there is a significant impact of focusing on improving the bank's operations and institutional performance..

Research result:

1. The application of comprehensive quality in banks has an impact on raising the efficiency of institutional performance by.(%73.1)
2. There is a significant impact of focusing on meeting the needs of the customer in the bank and raising the efficiency of institutional performance by.(%51.7)
3. There is a significant impact of focusing on meeting the needs of the bank's employees and raising the efficiency of institutional performance by.(%65.8)
4. There is a significant impact of focusing on improving operations in the bank and raising the efficiency of institutional performance by.(%74.4)
5. Recommendations:



6. Customer focus: Improve understanding of customer needs and customize services and products according to these needs.
7. Stimulating work environment: Providing a supportive environment for employees through training, development opportunities and enhanced communication.
8. Process Optimization: Analyze and optimize internal processes to increase efficiency and effectiveness.
9. Use quality tools: Use tools such as SWOT and statistical control charts to improve performance.
10. Encouraging innovation: Promoting a culture of innovation and developing new products and services.
11. Performance measurement: Identify performance indicators to measure efficiency improvement and monitor progress.
12. Strategic Direction: Controlling the implementation of total quality with the objectives and vision of the bank.
13. Quality culture: Promoting a culture of continuous improvement and educating its employees.

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