

## **The Extent of Awareness of Administrative Leadership in the Commercial Banks of the Concept and Importance of Total Quality Management and the Reflection of That on the Jordanian Economy “A Field Study “**

**Dr. Khaled Abdalla Moh'd AL-Tamimi**

Department of Financial and Administrative Sciences  
Irbid University College  
Al-Balqa Applied University  
Jordan

### **Abstract**

*The study aimed to identify the extent of the application of the commercial banks of Jordan of the concept of total quality management and the levels of this application, The study also aimed to know the nature of the relationship between the elements of total quality management and the degree of institutional performance of these banks . The study found : 1- the presence of a high degree of awareness of senior management of the concept and the importance of the total quality management and its application practically in aspects of the work 2- The total quality management considered important entrance and factor of causing a strategic change in the overall work of the bank 3- The management wasn't convinced of the total quality management and organizational structure and overlapping jurisdictions which are the most important factors that hinder their application.*

**Key Words:** Economic sectors, Total quality, Commercial banks, Market risks, Globalization.

### **1.0 Introduction**

The banking sector is one of the most important economic sectors and more affecting and responding to the international economic development as a result of the globalization phenomenon which is represented by the essential changes and developments in the international banking and financial aspects through the liberating from the institutional and legislative retardants especially after the foundation of the international organization of trade at the middle of the 1990s.

At the end of twentieth century and the early of this century there are many development in the international banking sector represented with the desire to deal with the banks, the banking merge, expansion in using the electronic banking transactions and adopting the total quality management and privacy ..., and that of course reflected on the banking systems of the most of the world countries.

The developments that implied in the globalization have many other reflects where the responsible of these systems should deal carefully with the positive effects and fight the negative ones. There is an arguments about the economic effects of the global developments on the banking sector locally and globally , and about the amount of the advantages and earnings resulted from these developments , however , some sees that these developments can cause some negative effects especially that most banks in the developing countries still unqualified to merge in the global system whether the adherence to the agreement of librating the banking services according of the international trade organization or the adherence to the decisions of Bazil commission .

The total quality concept is one of the modern administrative concepts that based on a group of principles that can be adopted by any management and the Jordanian commercial banks are an example in order to achieve the best. Because the total quality of the commercial banks become necessary, the banks also became reality can't be ignored and we should do our best in away to improve their operations. The commercial banks are considered the main base of the national economy in Jordan and they play an essential and important role in attraction and gathering the capitals and savings and then reflowing them to feed and stimulate the economy and the active contribution in achieving the comprehensive development and increase the average of the economy growth because they direct the biggest proportion of the resources to the investment in all sectors of economy , they also help in re borrowing the capitals in order to fund the service and productive projects in different fields and activities.

In addition to provision of the material possibilities that able to fund the plans of the development , this development also needs preparation the administrative leadership to be able to make the administrative change and development for all institutions and systems of the state because the human factor is the essential variable that control the development process . So the issue of the awareness of the administrative leadership to get the appropriate abilities to do its duties is at the top of the issues that government and the different bodies considered as they laying out their plans in Jordan. It's important to mention the importance of the real knowing of the philosophy of the management of the total quality which mainly aims to achieve consumer's needs including the administrative activities in all the institutional levels, and all operations of the organization should be achieved effectively to survive.

## ***2.0 The Development of the Banking System***

### **2.1 The development of asset**

The asset of the working banks of Jordan during 2000 – September 2009 witnessed an obvious growth reached to 18.3 billion JD or the equivalent of a growth rate of 141.9% nearly. The asset increased from 12.9 billion JD at the end of 2000 to 31.2 billion JD at the end of September of 2009 while the annual average was 10.4% . The total proportion of the bank's asset raised up to 221% during 2000 – 2008 and that reflects the extent of the importance and size the Jordanian banking system for the Jordanian economy as all. On the other side, there was an obvious local asset proportion to the total asset of the working banks in Jordan since 2005 to reach at the end of September of 2009 to 82.7% , whereas the foreign asset proportion fell down to reach at the end of September of 2009 to 17.3% .The most important reason for the great change in the structure of the banks asset is the global financial crisis and its impact on the exterior sector causing a decrease in the imports and exports leading to decrease the foreign asset of the working bank in Jordan which is mostly directed towards funding the exterior sector.

### ***3.0 The Application of Bazil in the Jordanian Banks***

In 2005, a higher commission was formulated; this commission consists of the vice – governor of number the central bank and a membership of number of the managers working in the banks and other sub commissions were derived from this commission such as the credit risk commission, the new standard commission and the supervisory revision commission. The decision of the application of Bazil standard is taken since gathering the data of the first quarter of 2008 on the condition that 2007 is a period of the empirical application and as a first phase of applying the simple methods that the Bazil capital provides and include the application of the standard method that concerns with the credit and market risks. In addition to that the application of the indication method for measuring the operation risks on the condition that to move to more advanced method to measure the above mentioned risks during period reached up to 5 years from the beginning of the actual application .

These commissions prepared the guidelines of the credit , operation and market risks . The central bank of Jordan also issued the guidelines of the application domain that explain the components of the organizational capital in Bazil standard. For the actual application of the new standard, the central bank issued its guidelines for the banks to provide it with samples of the capital sufficiency according to Bazil guidelines beginning from the data of the first quarter of 2008 until 31/3/2009. The central bank started checking the validity of accounting based on the demands of the new guidelines through sending a specialized team did a field examination of (15) banks until September 2008.

### ***4.0 Study Problem***

The commercial banks of Jordan faces many great challenges and these banks can't overcome these challenges and can't strictly compete the other banks unless their administrative leadership realize these challenges and use the modern administrative methods in order to improve their performance and enhance their abilities to be able to meet the clients' present and future needs and finally after the unique banking services in the global quality and less cots.

The management of the total quality is one of the contemporary administrative methods and applying it in all activities and operations of the commercial banks of Jordan will help them in facing the challenges and the strong competition besides the ongoing improvement of their performance.

### ***5.0 Objectives of the Study***

The study aims to:

1. Identify the extent of the commercial banks application for the total quality management and the levels of this application.
2. Identify the nature of the relationship between the elements and the degrees of the total quality management and the institutional performance of these banks.
3. Measure the extent of applying the modern concept of the total quality management and its influence on the improvement the institutional performance.
4. The extent of the awareness of the administrative leadership and the commercial banks for the concept and importance the total quality management and the steps and ways of its application.
5. Know the obstacles and the factors that hinder the application of this entrance in the commercial banks of Jordan.
6. Know the needs of application the total quality management in those banks.
7. Identify the degree of awareness of the administrative leadership for the effects of the globalization through varying the administrative level , the demographic characteristics and the years of experiences.
8. Identify the degree of the awareness of the administrative leadership for the demands of the positive treatment with the globalization or overcome its negative consequences in order to achieve the targeted aims.

### **6.0 Importance of the Study**

The main reason of the importance of this study is that it is first study in Jordan that deals with the total quality management in the commercial banks of Jordan whereas the other Jordanian study available in the bookstores talk about the quality of the banking services not the total quality management in the commercial banks.

The importance of this study lies in:

1. Being the first one of its type (according to the author's point of view) that deals with the concept of total quality management through the field application on the commercial banks in Jordan . It also explains the importance of the banking sector in Jordan and its role in the comprehensive development field.
2. The newness of the total quality management topic and applications in Jordan so there is clear shortage in the applied researches and books in the Jordanian reality , as a result , this research is a little try to decrease this shortage in the administrative library.
3. It also possible to practically achieve the results of this research in the field of helping the administrative leadership in the Jordanian commercial banks in directing their interests towards the concept and benefits of taking the entrance of the total quality management and the conditions and demands needed for applying it in overall the activities and operations of banks helping in developing the abilities and competency of the management of these banks.
4. This research invites the rest of whom be interest such as the academicians , researcher and the administrative leadership in away to continue the research and study for all modern administrative entrance and methods that can be beneficial for improving the private and governmental organization in Jordan.
5. It is as a contribution for the administrative leadership to participate in the operations of the social and political development in the society.

Depending on the importance of this entrance we will try to answer these main questions:

- 1- Does the administrative leadership have a sufficient awareness the concept of the total quality management and the tips and methods of its development?
- 2- Does the administrative leadership in the Jordanian commercial banks have full knowledge about the importance and benefits of the application of total quality management?
- 3- Does the administrative leadership aware of the obstacles that hinder the application of the total quality management in banks?
- 4- What are the necessary demands for applying the total quality management in the Jordanian banks?

### **7.0 Research Hypothesis**

#### **1- The first hypothesis**

The higher administrative leadership in the Jordanian commercial banks has the knowledge and awareness of the concept of the total quality management and the steps and methods of its application.

## **2- The second hypothesis**

The administrative leadership has a full knowledge and awareness about the importance and benefits of the application of the total quality management in the Jordanian commercial banks.

## **3- The third hypothesis**

There are many obstacles that hinder the application of the total quality management in the Jordanian commercial banks.

## **4- The fourth hypothesis**

There are many demands necessary to the total quality management in the Jordanian commercial banks.

## **8.0 Literature Review**

Through the library survey of the literatures that talked about the total quality management, it was shown that although there are many studies and scientific production in this field, few studies aimed to study the extent of the awareness of the administrative leadership in commercial bank about the concept and importance of the total quality management. The current study also covers this topic in the banking sector in specific and here we will browse only the previous studies that related to the research topic and the most recent.

**8.1**(Aggarwal, 1993) study, which indicates that if we want the total quality management to be active, the organization and the management should interest in the clients' complaints and try to solve them. The interest in the quality may decrease the profit at the beginning but when the clients' complaints and the costs decrease, of course, the profit will increase. The study focused on the importance of encouraging the idea of the team work.

**8.2**(Solis E. Etal, 1998) study, which aimed to identify the way of practicing the total quality management and the results of its application on the service and industry sectors in Taiwan. The study found that the mean of applying the total quality management dimensions in the industrial organization was higher than the mean of application in the service organization.

**8.3**(Hasan and Kerr, 2003) study, which shows that the quality is a strategic weapon because of its great role in improving the level of the productivity in the service organization. It also emphasized that encouraging the higher management to apply the total quality management and doing the best to meet the client's need and desires have big influence in the institutional performance.

**8.4**(Javier et al, 2003) study, which tried to know the extent of the application of the total quality management encouraging the organizations to adopt with the environmental changes. It also focused on the importance of changing the organization culture targeting to achieve the best level of the performance.

**8.5**(Daniel and Amrik, 2003) study, its result indicate that, in the service and industrial organizations in Australia, there was statically significant relation between the total quality management, the creative performance and the performance quality of the products.

**8.6** (Al-Manaseer, 1997) tried to discover the employees' attitudes in the Jordanian electricity faculty towards the total quality management. The results of the study showed that there was a positive movement towards the quality management and an important focus on the client. The results also indicated that there were no statically significant differences between some the employees' demographic factors such as the age, education qualification, the specialization and satisfaction towards the total quality management.

**8.7**(Al-Mansoor, 1997) study, which aimed to discover the extent of applying each element of the total quality management factors in Al-Basheer hospital as a representative of the public sector and the Islamic hospital as a representative of the private sector. The study found that the only element that witnessed good application was the leadership element. The application of (ongoing improvement, focusing on the client and the employees' mergence) was less in Al-Basheer than the Islamic hospital.

The study also indicated that there was a contrary relationship between the employees' personal and occupational characteristics in Al-Basheer hospital and the total quality management elements.

**8.8**(Al-Taamneh, 1998) study, This study to identify the attitudes of employees in the supervisory jobs in the Jordanian ministry of health about the level of the application of the total quality management and most important obstacles. The study also found that there was a positive attitude towards the concept of the total quality management and the awareness about its importance, the support of the higher management in order to apply it and finally the interest in the payees.

**8.9**(Abu –Dawla and Niadi , 2000) study , this study tried to know the extent of the application of the total quality management in the service organization in the United Arab of Emirates. It found that focusing on the clients then emerging the concrete forms of the service quality in the organization and then combining the quality culture with the organization culture were the most practical in the service organization in the UAE.

**8.10**(Al-Tarawneh and Al-Balbisi , 2002) study , it aimed to identify the extent of the commercial banks of Jordan apply the concept of the total quality management and the levels of this application. In addition to identify the nature of the relationship between the elements of the total quality management and the institutional performance of these banks. The results of this study indicated to various applications of the elements. The highest level of application correlated with the focus on the meeting the employees' needs then the focus on the client where was correlation of the less level of application for the element of banking operation improvement. There was also moral relationship between the adherence of the commercial banks of Jordan and the elements of the total quality management (as a group or single) and the institutional performance (measured through the profitability, productivity and the competence of working). The study showed that when the elements of the total quality management work together, the degrees of their impact on the improvement of the institutional performance vary.

**8.11**(Bandakji 2003) study, it tried to know contemporary attitudes in learning and training the total quality management in the Jordanian insurance companies. The study found that all managers of the Jordanian insurance companies have the full awareness about the importance of the total quality, the quality demands according to the nature of insurance works and the benefits that positively impact on the growth , developments and profitability of their companies.

**8.12**(Al-Sharah , 2003) study, it aimed to know the financial and economic performance of the Kuwaiti banking system according to total quality concept and it found that the quality concept in the field of the industrial production was more obvious than the service sector especially the banking service. This type of study wasn't sufficiently concerned in Kuwait although there was a clear development in the Kuwaiti banking system during 1990s, it also focused on the importance of interesting in the quality of the banking service in the banks of Kuwait and keeping on the conditions development.

**8.13**(Ahmad , 2004) study, it aimed to know the extent of the application of total quality management on the national industries. This study concluded that there was a clear decrease in the proportion of the harm, an increase in the all workers' awareness, an increase in the proportion of carrying out the workers' training courses and the increasing support that the management offers to the idea of the application of the total quality management.

## 9.0 The Variables of the Study

The independent variables consist of two groups:

**9.1**The dimensions, importance and the aims of the total quality management: which are the continues improvement of the banking service, the support that the higher management offer for the application of the total quality management and focusing the efforts on meeting the clients' needs and desires.

**9.1.2** The leaders' personal attributes which are: The gender, the age, the education qualification and the practical experience in the commercial banks.

**9.2**The dependent variable which are the administrative leaders

## 10.0 The steadiness of the Study Instrument

To check the instrument steadiness, we calculated the internal consistence base on Cronbach's Alpha equation as showing in the following table.

**Table 1: the internal consistence coefficient of cronbach's Alpha**

	The internal consistence
The extent of the higher management awareness for the importance of the total quality management and the actual application in the all fields of work	0.84
The total quality management is considered a main entrance and factor making a total strategic change in the bank work	0.80
The factors that hinder the application of the total quality management	0.88
The demands needed for the application of the total quality management	0.82
The instrument as all	0.87

**10.1 The sample of the study**

The following is the description of the study sample according to the variables.

**Table 2: The frequencies and the percentages according to the study variables**

	Clauses	Frequency	Percentage
The education qualification	Diploma	7	8.0
	Bachelor degree	61	70.1
	Master degree	19	21.8
The age	Less than 25 years	8	9.2
	From 25 to less than 35	40	46.0
	From 35 to less than 45	36	41.4
	From 45 and more	3	3.4
The work experience in the commercial banks	Less than 3 years	7	8.0
	From 3 years to less than 7 years	28	32.2
	From 7 years to less than 10 years	31	35.6
	From 10 years and more	21	24.1
The gender	Male	54	62.1
	Female	33	37.9
	The total	87	100.0

The means classification

We will depend on the following coefficient in classification of the degrees of means.

- Less than 2.5                      little degree
- From 2.5 – less than 3.5        middle degree
- More than 3.5                    large degree

**11.0 Discussion the study Results**

**11.1 The first Hypothesis:**

“The higher management has awareness about the concept and importance of the total quality management and its practical application in all fields of work”.

To check the validity of this hypothesis , the means and deviations for the extent of the higher management awareness about the concept of the total quality management and its practical application in all field of work as shown in the following table:

**Table 3: The means and standard deviations of the first hypothesis are arranged in descending order according to the means**

Rank	No.	Clauses	Mean	Standard deviation	Degree
1	1	The higher management has sufficient awareness about the concept of the total quality management	4.64	.48	Large
2	2	The higher management has a full conviction about the application of the concept of the total quality management	4.57	.54	Large
3	3	The higher management has an awareness about the steps and methods of the application of the total quality management	4.55	.59	Large
5	2	The higher management has a full awareness about the demands needed for making the change that helps in the application of the total quality management	4.53	.50	Large
5	4	the total quality management becomes apart of a program supported by the higher management at the bank	4.40	.54	Large
The hypothesis as all			4.54	.42	Large

Table(3) shows the means and standard deviations of the first hypothesis clauses , where the clause(1) which indicates that “ the manager takes the occupational decisions fairly “ .was at the first grade and with mean reached up to (4.64) then the clause (2) which indicates that “the higher management has a full conviction about the application of the concept of the total quality management in the bank work “ , with mean reached up to (4.57) then the clause (3) which indicates that “ the higher management has an awareness about the tips and methods of the application of the total quality management “.

Then the clause (4) which indicates that “the total quality management becomes a part of a program supported by the higher management at the bank”. at the last rank with mean reached to (4.40) and the mean of the hypothesis as all was (4.54).

To check the validity of this hypothesis as all , we compare the mean of the acceptance degree with the prescriptive standard deviation (3) using T-test of the sample as shown in the following table:

**Table 4: The results of T-test comparing with the standard deviation (3)**

	No.	Mean	Standard Deviation	T-value	Degree of Freedom	Significance Level
The extend of the higher management awareness about the concept and importance of the total quality management and its practical application in the fields of the work	87	4.54	.418	34.343	86	.000

The above table shows that there were statically significant differences between the mean of the acceptance degree about the first hypothesis and the standard mark (3) , and this result indicates that the hypothesis was accepted.

### 11.1.2 The second hypothesis:

“the total quality management is considered an important factor and entrance for making a total strategic change in the work of the bank “

To check the validity of this hypothesis, we calculated the means and deviations of the second hypothesis and the below table shows that.

**Table 5: The means and the standard deviations of the second hypothesis are arranged in descending order according to the means**

Rank	No.	Clauses	Mean	Standard Deviation	Degree
1	1	The application of the total quality management makes the bank more competitive	4.74	4.7	Large
2	3	Considering the total quality management an important entrance for making a total strategic change in the bank work	4.67	.52	Large
3	4	The application of the concept of the total quality management helps the bank to cope with the global changes in the field of the financial and banking services	4.56	.52	Large
4	2	The application of the total quality management makes the bank more competitive and competent in offering a high quality service with less costs	4.54	.59	Large
5	5	the total quality management encourages to focus and interest in the customer and meet his needs and desires with high quality and less cost	4.48	.64	Large
6	6	the total quality management creates a total and absolute adherence at all parts of the organization	4.48	.59	Large
The hypothesis as all			4.58	.40	Large

Table (5) shows the means and the standard deviations of the clauseof the second hypothesis where clause (1) which indicates that “ the application of the total quality management makes the bank more competitive “ was in the first grade and with mean reached to (4.74) . Then the clause (3) which indicates that “ considering the total quality management an important entrance for making a total strategic change in the bank work “ with mean reached to (4.67) then clause (4) which indicates that “ the application of the total quality management concept helps the bank to cope with the global changes in the field of the financial and banking services “ with mean reached (4.56) , whereas clause (6) which indicates that “the total quality management creates a total and absolute adherence at all parts of the organization “ at the last grade with mean reached to (4.48) and the mean of the whole hypothesis was (4.58).

To check the validity of this hypothesis as all , we compare the mean of the acceptance degree with the prescriptive standard deviation (3) using T-test of the sample as shown in the following table:

**Table 6: The results of T-test for the comparison with the mean (3)**

	No.	Mean	Standard deviation	T-value	Degree of Freedom	Significance Level
the total quality management is considered important factor and entrance for making a total strategic change in the bank field	87	4.58	.395	37.251	86	.000

The above table shows that there were statically significant differences between the mean of the acceptance degree and the standard mark (3) and this result indicates that the hypothesis is approved.

### 11.1.3 The third hypothesis:

“There are obstacles hinder the application of the total quality management “.

To check the validity of this hypothesis, we calculated the means and deviations of the factors that hinder the application of the total quality management as shown in the below table.

**Table 7: The means and the standard deviations of the third hypothesis are arranged in descending order according to the means**

Rank	No.	Clauses	Mean	Standard Deviation	Degree
1	1	Un-satisfaction of the total quality management	4.08	.88	Large
2	2	The organizational structure and overlapping jurisdictions hinder the application	4.07	.73	Large
3	5	The shortage in the material and human possibilities	3.98	.95	Large
4	4	Adhering to the work approaches and values and un-satisfaction to make change	3.91	1.01	Large
5	3	The fear of the higher management about the failure and loss	3.78	.91	Large
The hole hypothesis			3.96	.75	Large

Table (7) shows the means and the standard deviations of the third hypothesis clauses , where the clause (1) , which indicates that “ Un-satisfaction of the total quality management “ was in the first grade with mean reached to (4.08) then in the second grade which was clause (2) that indicates that “The organization structure and overlapping jurisdictions hinder the application “ with mean reached to (4.07) which was clause (5) which indicates the “ The shortage in the material and human possibilities “ with mean reached to (3.98) and then the last degree which was clause (3) that indicates “ The fear of the higher management from the failure and loss” with mean reached to (3.78) and the mean of the hypothesis as all was (3.96).

To check the validity of this hypothesis , we compare the mean of acceptance degree with the prescriptive standard deviation (3) using T-test of the sample as shown in the following table:

**Table 8: The results of the T-test for the comparison of the mean (3)**

	No.	Mean	Standard Deviation	T-value	Degree of Freedom	Significance Level
The factors that hinder the application of the total quality management	87	3.96	.749	12.001	86	.000

The above table shown that there were statically significant differences between the degree of acceptance of the first hypothesis and the standard mark (3) and this indicates that the hypothesis was accepted.

### 11.1.4 The fourth hypothesis:

“There are same demand needed to apply the total quality management for all workers” .

To check the validity of this hypothesis, we calculated the means and deviations of the fourth hypothesis as shown in the below table.



**Table 9: The means and standard deviations of the fourth hypothesis are arranged in descending order according to the means**

Rank	No.	Clauses	Mean	Standard Deviation	Degree
1	6	The necessity of constructing on organizational structure allowing the bank to adapt the strategy of the total quality management	4.56	.56	Large
2	9	The necessity of existing a high quality informative , financial and administrative systems	4.56	.56	Large
3	5	The necessity of providing all the suitable material and human possibilities allowing the bank to ensure a good application of the total quality management	4.55	.50	Large
4	3	Laying out a strategic plan in-order to train the administrative leadership about the application of the total quality management	4.51	.59	Large
5	1	Creating the sufficient awareness about the total quality management of all employees	4.48	.66	Large
6	7	Enhancement of the employees' organizational loyalty and the achievement feelings and encourage the team work	4.48	.55	Large
7	2	The necessity of supporting the higher management and create a conviction of applying this concept (the total quality management)	4.46	.55	Large
8	4	Constructing good systems of the human resources management allowing to actively manage the whole affairs of the bank	4.46	.63	Large
9	8	Reformulating the duties and missions and allowing the individuals to identify the shared vision between the higher management and the employees of the bank aiming to make the changes needed to the application of the total quality management	4.34	.61	Large
		The whole hypothesis	4.49	.38	Large

Table (9) shows the means and the standard deviations of the fourth hypothesis , where the clause (6) , which indicates “The necessity of constructing on organizational structure allowing the bank to adapt the strategy of the total quality management “ , was in the first grade with mean reached to( 4.56) then the second grade which was clause (9) which indicates “The necessity of existing a high quality informative , financial and administrative systems” ,then the third grade which was category (5) that indicates “The necessity of providing all the suitable material and human possibilities allowing the bank to ensure a good application of the total quality management” . Then the last grade which was clause (8) that indicates “Reformulating the duties and missions and allowing the individuals to identify the shared vision between the higher management and the employees of the bank aiming to make the changes needed to the application of the total quality management” with mean reached to (4.49). To check the validity of this hypothesis we compared the mean of the acceptance degree with the prescriptive standard deviation (3) using T-test of the sample as shown in the following table:

**Table 10: The results of T-test of the standard mean comparison (3)**

	No.	Mean	Standard deviation	T-value	Degree of Freedom	Significance Level
The demands needed for the application of the total quality management for all the employees	87	4.49	.376	36.967	86	.000

The above table shown that there are statically significant differences between the mean of acceptance of the first hypothesis and the standard mark (3) and this result indicates the acceptance of the hypothesis

## 12.0 The Results and Recommendations

### - Results summary

This is a summary of the results that the study reached to:

1. There is a high awareness of the higher management about the concept and importance of the total quality management and its actual application in all fields of the work.
2. The total quality management is considered a factor and entrance for making a total strategic change in the bank work
3. One of the most important factors that hinder the application of the total quality management was the unsatisfaction of the management about the total quality, the organization structure and overlapping the jurisdiction

4. The necessity of constructing organizational structures and existing high quality informative, financial and administrative systems which are the most important demands of the application of the total quality management.

### **13.0 The Recommendations**

Depending on the results of the study we recommend the following:

1. Elimination the overlapping of jurisdiction.
2. Providing the suitable material and human possibilities.
3. Doing more like studies in away to generalize the results.
4. Allowing the administrative leadership to reevaluate their leading role in the light of the scientific developments and getting them the practical experiences and a successful behavioral skills.
5. The necessity of doing the best efforts from the top to the bottom of the management and not vice a versa and creating a proper climate for the leading trainee to practice the new concepts.
6. The banks should adopted an international standards related to the quality and the necessity to do the banks their best to improve their products and their global situations.

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