

## **The Impact of Total Quality Management on Financial Performance "A field study in the Jordan Islamic Bank, Irbid Province - Jordan"**

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### ***Abstract***

*The realization of business organizations of all kinds, to the importance and the role of application of the concept of total quality management (TQM) in achieving competitive advantage, increased in the light of contemporary global challenges, such as globalization, information technology and other factors that are imposed on economic institutions to adopt a scientific approach in the face of these challenges; as the environments for this business are in permanent changing, which makes it imperative for these organizations to work to cope with and adapt them, prompting institutions to adopt advanced management concepts, total quality management (TQM) is considered the most important. There is no doubt, that there are many services organizations have given considerable attention to the attempts to increase the quality of their services to customers, and the use of after-quality dimension strategy and that is to increase its market share and then increase profitability; no longer quality is limited to the quality of goods only, but also to satisfy the wishes of the customers. The concept of quality of services provided to the consumer include operations, improvement and continuous developments on customer satisfaction, and has become an indicator to the success or failure of the business. The quality in the service sector is essential to organizations, particularly banking organizations, as it should focus on the concept of total quality management services to improve the quality of services and banking operations and measures the level of financial performance in it. The present study examined the relationship analysis and influence between the adoption of the philosophy of total quality management and its impact on improving the financial performance in a leading financial institution in Jordan, Jordan Islamic Bank in Irbid Province.*

### ***The problem and questions of the study***

The problem of study centered on the extent of the application of the Jordan Islamic Bank- Irbid to the policy of total quality management and its impact on improving financial performance.

Hence, this study is trying to reach the desired results by answering the following sub-questions:

1. What is the nature of total quality management elements and level in the Jordan Islamic Bank in the Province of Irbid?
2. What is the reality of financial performance in the Jordan Islamic Bank?
3. What is the impact of the overall quality elements in improving the reality of financial performance in the Jordan Islamic Bank in the province of Irbid?

### ***The importance of the study***

This study derives its importance from the importance of the variables that have been taken, where there is a need to search for discrimination in everything with maintaining the quality and speed of achievements, and to highlight the contribution of the overall quality management in improving the financial performance reality.

Therefore, the importance of this study lies in followings:

1. Highlight the role of total quality management as a way to improve financial performance.
2. To identify the relationships of total quality management and financial performance.
3. Recognize the reality of financial performance in the Jordan Islamic Bank.
4. Field importance, in an attempt to provide a scientific basis that could help the study (sample bank) in determining the relationship between total quality management and financial performance.
5. Enrich national and international library with the necessary information about the overall quality management and the financial performance in the Jordan Islamic Bank in the Province of Irbid.

### ***Objectives of the study***

This study aims to achieve the following:

1. Identify the concept of total quality management as modern management methods that may affect the level of financial performance in the Jordan Islamic Bank in the Province of Irbid.
2. Recognize the reality of financial performance in the Jordan Islamic Bank.
3. Identify the levels of application of Total Quality Management in the Jordan Islamic Bank in the Province of Irbid.

### ***The Study Boundaries***

The descriptive analytical method approach was employed in the study, for it is appropriate to study the social phenomenon, as it provides data about the reality of these phenomenon indicating their causes and consequences, and analyzes, and recognizes the factors affecting them, therefore, draw conclusions and recommendations.

### **The Study Variables:**

The Independent variable:

### ***Elements of the Overall Quality Management***

1. Support and commitment of senior management to the philosophy of TQM
2. Continuous Improvement.
3. Education and training for workers.
4. Workers' Participations.

### **The dependent variable**

#### **The Financial Performance**

1. Profitability Ratio.
2. Liquidity Ratio.

### **Hypotheses**

The main hypothesis: No significant statistically effect relationship is at the level of ( $\alpha = 0.05$ ) between TQM dimensions (support and commitment of senior management to the total quality philosophy).

Continuous improvement, education and training for workers, workers participation) combined and each separately and improving the financial performance.

**This subdivided into the following sub-hypotheses:**

**The first sub-hypothesis:** No significant statistically effect relationship is at the level of ( $\alpha = 0.05$ ) between TQM dimensions (support and commitment of senior management to the total quality philosophy, continuous improvement, education and training for workers, workers participation) and the Profitability Ratios in the Jordan Islamic Bank.

**The second sub-hypothesis:** No significant statistically effect relationship is at the level of ( $\alpha = 0.05$ ) between TQM dimensions (support and commitment of senior management to the total quality philosophy, continuous improvement, education and training for workers, workers participation) and Liquidity Ratios in the Jordan Islamic Bank.

**Method of data collection:**

The study was based on the following sources:

1. **Primary sources:** the information are collected by a questionnaire designed for this purpose, and by analyzing these information to answer these questions and test the validity of hypotheses.
2. **Secondary sources:** using references and resources available in libraries, including, books, articles, studies, and theses.

**The concept of total quality management:**

There are major challenges facing humanity in all its edges, divides and its communities in the management of its life and future affairs, in light of real and complicated world; swinging with scientific knowledge, technological, educational, economic and political revolutions, which makes total quality management is an urgent necessity, now and in the future in the management of our lives and our attitudes and future inevitability (Sarhan, 2012: 1), an interest in the philosophical framework of the total quality management has been taken on the grounds that it is based on a set of ideas and principles that can be applied by any organization in order to achieve the best performance possible and increase their profits

Haddad has offered numerous definitions for quality out of them:

- "Quality is the physical or non-physical characteristics which constitute the fundamental nature of something, or is one of the characteristics of a thing
- Quality is conformance to requirements
- Quality is the harmonization of the use "(Haddad: 2009: 13)

AL-Aqeeli defined quality as " the organization's production of a commodity or provide a high quality service through which to meet the needs and desires of its customers in a way that is consistent with their expectations and achieve satisfaction and happiness, this is done through measures put in advance for the production of a distinctive good or service." (Al-Aqeeli: 2001: 17), thus, quality from the point of view of overall quality could be looked upon as accuracy, perfection, discrimination and integrity.

As for the TQM Abdullah pointed out that, "The concept total quality management includes continuous improvement to production processes and not temporary, a process that exercise management functions in manufacturing processes, a certain technique determines the style of production used; an approach that ensures to the organization access to specific targets process." (Abdullah: 2013: 14). Alnasani has pointed out three general approaches in the definition of the concept of TQM "The first approach focuses on the customer: an interest in improving the level of performance of production provided to customers by working on the development and training of personnel quality management. The second approach focuses on work: an interest in development and modernization and the introduction of modern technologies to process of production in order to reduce the costs of damaged and the costs of the production waste to provide high-end products. While the third approach focuses on the contract (the Convention), which seeks to comply with the agreed contract specifications "(Alnasani: 2003: 2). It could be argued that the total quality management is seeking to reflect a strategic management system integrated to achieve customer satisfaction through the participation of workers and using paths and scientific methods in order to improve the administrative process, it is the entrance to seek a radical change within the organization to move it from traditional to modern.

### **The concept of quality of services:**

The concept of service has to be dealt with before talking about the quality of services, where Hafez indicates that "there is a difference between writers in determining the fields and basic dimensions of quality service it is defined as activities or benefits offered for sale or that are part of goods sold" (Hafez 2009: 53 ). Aldomor pointed out that the American Society of marketing defined service as " an intangible activity offered by one party to another in order to satisfy consumer desires without resulting in the transfer of tangible property" (Aldomor: 2002: 17).

Swidan stated that "services are intangible products that are exchanged directly from the manufacturer to the user, and is not transported or stored which is almost perish quickly, Services often difficult to identify because they come to presence at the same time that are purchased and consumed, it consists of intangible elements that cannot be separated from the provider and often include customer participation in a major way, where its ownership cannot be transferred and has no title or recipe "(Swidan: 2003: 226) and is also defined as" all activities and processes that achieve satisfaction and acceptance among consumers for a price without introducing any error" (al-Bakri: 2006: 22).

Here, the service can be defined as an intangible activity that aims to satisfy the needs and desires of customers, according to that, Services include both professional services such as law, accounting, health services; and financial services such as bank services.... etc.

The definition of quality of services varies as it is in the service sector than in the productive sector of tangible goods, the term of quality service indicates the extent of the level of quality provided with customer expectations, Hafiz defined quality of service as "the quality of services provided and the expected perceived, which represents the major determinant of satisfaction beneficiary or dissatisfaction" ( Hafiz: 2009: 69); it can be said that the level of quality service is a relative scale varies from person to person and depends on a comparison of expected quality with perceived quality. AISorn has noted that quality service means "the confluence of the needs and requirements of customers and provide them with appropriate level of service based on their expectations that indicate the desires and aspirations formed according to past experience with the service provider and marketing mix of services and personal communications, and it is as a personal judgment to the customer and a result from the comparison between the expectations of the service with the actual service provided "( AISorn: 2008: 198)

### **The objectives of total quality management**

The adoption of TQM by an institution means that there are a number of goals that the organization would like to achieve, and must know how to manage these goals in the right direction and implement them at the right time and place, taking into account the nature of the institution's work, al-Bakri mentioned a number of objectives that the institution should seek to achieve:

1. "To do a comprehensive and coherent improvement with each other within the organization.
2. Achieve quality improvement processes through the participation of all sections and departments as well as all employees.
3. Achieve quality control processes through the design of the products, processing and after sale services.
4. Pursuit of selecting suppliers according to a number of comprehensive standards, which shall define the

Relationship with the suppliers on the basis of participation" (al-Bakri: 2001: 373). Asalmi mentioned that, institutions seeking through the adoption of TQM are to provide high-quality goods at the lowest possible cost and thus achieve a set of goals, including:

- “1. Development of Human resources and Competencies.
2. Increase the productivity of the enterprise elements
3. Improving the efficiency of the institution
4. Achieve profitability and competitiveness in the market"

( Asalmi: 1995: 299); here we note that all the objectives of Quality Management seeks to improve the quality through improved processes and thus increase productivity, which leads to lower product costs and thus increase the market share of the enterprise and thereby increase their profits.

**Elements of total quality management services:**

Aqeeli refers to the total quality management as “a modern management philosophy or approach takes the form of a comprehensive management system, based on making positive changes radically for everything within the organization to include these changes of thought, behavior, values, beliefs, Regulatory, Administrative Concepts, administrative leadership style, work and performance measures systems, in order to improve and develop each institution components to reach the highest quality in the output of goods and services at the lowest cost in order to achieve the highest degree of satisfaction among its customers by satisfying their needs and desires according to what they expect.” (Aqeeli: 2001: 36).

Tawfiq reconcile that "there is no general agreement among writers on the elements that represent the quality requirements some locks them in only seven elements, others see it as ten elements, and there are those who see twelve elements, and the author believes that the list cited by the Federal Institute of total quality management enough to reflect honestly TQM requirements and these elements are:

- Support of senior management to TQM Program.
- Create a business climate and culture of the organization.
- Directing the consumer and deepen the idea of customer runs Organization.
- Measure the performance of productivity and quality.
- Good management of human resources in the organization.
- Continuing Education and Training
- Adopt patterns of leadership appropriate to the philosophy of total quality management.
- Inclusive participation by all employees of the Organization.
- The establishment of a comprehensive information system for TQM "(Tawfiq: 2013: 24-25).

Researchers have dealt with a selection of elements and requirements of total quality management, which can be activated within the banking sector and these elements are:

1. Continuous Improvement.
2. Employer's participation.
3. The support and commitment of senior management to the philosophy of total quality.
4. Education and training for employers.

We shall discuss briefly these elements:

**Firstly: Banking administration's commitment to the philosophy of total quality management:**

The commitment of the banking department to the strategy of TQM is an actual translation of the adoption of this strategy in the organization, the commitment of senior management philosophy of total quality management is a key and essential element in the success of the application of total quality management, this requires conviction of the administration in the organization to the benefits of quality and its importance to their institution; it is also located on the administration to instill the tenors of total quality management in the workers so that it becomes dominant and stable culture in them; based on the foregoing, when the banking administration felt that it has worked to provide what it takes to succeed the philosophy of total quality management, it has thus provided input to the total quality management system in the bank as can be from the application of this philosophy and achieve excellence in the provision and practice of banking operations.

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**Thirdly: The formulation of training programs:**

There is a need for the administration to highlight means through which to provide their employees with the skills and knowledge necessary for the completion of the current business and their follow developments relating to future jobs, and here the administration, which is working in the banking field must formulate training programs for the development of the potential of individuals and narrow the gap between what goals wants to achieve, efficiency and capabilities of workers. Training and education is the basis for the development of potential and capabilities and capacities of workers and reflected on the total quality management in the enterprise, and should formulate training programs in order to achieve improved banking operations, and which will have a good deal with customers and access to a state of satisfaction to have.

**Fourthly: The participation of workers:**

Senior management's recognition of those decisions can be more effective and efficient if it is based on the views of individuals working in the organization. Al Ma'ani stated that the participation of workers means "mental and emotional participation of the individual in a position to encourage them to participate in and contribute to the achievement of collective goals and participate in the responsibility for achieving targets" (Al Ma'ani: 2010: 161). and here facing senior management a big challenge in how the climate provide appropriate ground that drive this strategy into effect, and try to combine the organization's goals and objectives of their employees, and can adopt the material and moral motivation for them, enabling them to their businesses to achieve effective participation and greater integration of employees in the organization.

**Financial performance in the Jordan Islamic Bank:**

Performance is defined as "a reflection of the ability of the organization and Susceptibility to achieve its objectives" (Eccles 1991: 131), also known as " a reflection of how the Organization uses its financial and human resources and exploitation of the image that makes it able to achieve its goals" (Robins & Wiersema, 1995), as well as defined as "the ability of the organization to achieve its long-term objectives " (Miller & Bromiley, 1990). Performance is also the main axis, which all the efforts of organizations are focused around, it is the most important objectives; organizations are expecting to perform efficiently and effectively, and thus, the performance evaluation through which to identify the strengths and weaknesses of the organization's performance (Balot, 2002).

Financial performance considered as a measure set for the success of organizations; organization lacking to the basic level required, endanger its existence and continuation, so commercial banks in general and Islamic banks in particular focused on financial performance in order to provide appropriate banking environment to enable them to enhance their performance and enhance their ability to compete internally and externally to address the many challenges posed by technological developments and information; and for the purpose of achieving the goal of this research, was necessary to recognize the reality of the financial performance of the Islamic Bank of Jordan and that through the study and analysis of the indicators related to the performance in the bank in order to evaluate the activities and services provided, through the results reflected in these indicators for the years 2012 - 2013, and to achieve this goal will study and analyze the profitability and liquidity ratios.

**First - profitability ratios:**

Profitability ratios are the ratios that measure the efficiency and effectiveness of the Organization's management to generate profits through the use of its assets efficiently and that is:

**1. The rate of return on equity:** This refers to the average amount of profit property owners invested in this bank funds, it's measured by dividing the net profit on equity as shown in the following table:

**Table 1: Rate of return on equity.**

2013	2012	The Ratio
17.65	12.64	The rate of return on equity

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

The table shows that the rate of return on equity for the Jordan Islamic Bank increased from (12.64%) in 2012 to (17.65%) in the year 2013, an increase of (39.63%).

**2. The rate of return on assets:** This rate explains the extent of the asset's ability to create profits and measured by dividing the net profit after tax to total assets as shown in the following table:

**Table (2): rate of return on assets**

2013	2012	The Ratio
1.12	1.28	The rate of return on assets

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

Table (2) shows that the return on average assets in the Jordan Islamic Bank decreased from (1.28%) in 2012 to (1.12%) in the year 2013, a decrease of (12.5%).

**3. The rate of Use of assets:** measured by dividing the total revenue to total assets as shown in the following table

**Table (3): rate of use of assets**

2013	2012	The Ratio
4.71	4.44	The rate of use of assets

**Source:** prepared by the researchers, depending on the thirty fifth annual report - 2013

Table (3) shows that the average use of assets in the Jordan Islamic Bank rose from (4.44%) in 2012 to (4.71%) in the year 2013, an increase of (6.08%).

**4 - Profit Margin Ratio:** measured by dividing the net profit on revenues as shown in the following table:

**Table (4): Percentage of profit margin**

2013	2012	The Ratio
27.12	25.24	Percentage of profit margin

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

Table (4) shows that the rate of profit margin in the Jordan Islamic Bank increased from (25.24%) in 2012 to (27.12%) in the year 2013, an increase of (7.44%).

**Secondly - Liquidity Indicators:** Allocated percentages set to measure the organization's ability to meet its short-term obligation

**1. Cash Balance Ratio:** measured by dividing the cash on hand and in banks on deposits as shown in the following table:

**Table (5): Cash balance ratio**

2013	2012	The Ratio
77.87	92	Cash balance ratio

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

Table (5) shows that the percentage of the cash balance in the Jordan Islamic Bank decreased (92%) in 2012 to (77.87%) in the year 2013, a decrease of (15.35%)

**2. Legal Liquidity Ratio:** measured by dividing the legal and secondary reserves on deposits and reflects the extent of the bank's ability to meet its obligations in emergency conditions without having to break the future deposits with other banks, and thus, the more this percentage has increased the performance of the bank's best in terms of the ability to meet its obligations in emergency conditions; and in the Jordan Islamic Bank shown in the following table:

**Table (6): legal liquidity ratio**

2013	2012	The Ratio
5.79	6.5	Legal liquidity ratio

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

Table (6) shows that the percentage of legal liquidity in the Jordan Islamic Bank decreased from 6.5% in 2012 to (5.79%) in the year 2013, a decrease of (10.92%).

**3. The Proportion of Cash / Assets:** measured by dividing the cash on assets; and in the Jordan Islamic Bank shown in the following table:

**Table (7): the proportion of cash / assets**

2013	2012	The Ratio
20	24.5	The proportion of cash / assets

**Source:** prepared by the researchers, depending on the thirty fifth annual report – 2013

Table (7) shows that the proportion of cash to assets in the Jordan Islamic Bank decreased from 24.5% in 2012 to 20% in the year 2013, a decrease of (18.36%).

### **Literature Review**

The study of Ghassan Salem Altaieb, 2005; This study aimed to evaluate the financial performance of the Islamic Bank of Jordan for Funding and Investment, where the financial situation of the Islamic Bank of Jordan for Funding and Investment analyzed to see the financial activities and investment of the bank, and areas where the capital was invested during the period 1998-2000, the study found a number of recommendations including: reconsideration of all the investment bank lines and budgets associated with them, and then search for formulas to expand the work of Islamic bank in the Arab region as a whole.

The study of Abdullah Ahmed Abdullah Da'as, 2010; this study aimed to determine the impact of the overall quality improvement in the financial performance management, through practical study in a sample of Jordan commercial banks, and this study came to a set of results including:

Recognition of employees in the Jordan commercial banks to the importance of each dimension of the overall quality improvement in the financial performance management dimensions, As well as, a significant differences correlation relationships were found between each of the overall quality and improve financial performance in the Jordan commercial banks management dimensions.

As well as, the presence of statistically significant differences between the averages of the look of the workers in the commercial banks to the levels of the application of TQM dimensions differences back to the number of courses in the field of TQM and in favor of those with more than one course in the field of TQM, while there were no such differences are attributable to other demographic variables. The study of Mehdi Attia Mohi Jubouri, 2002;

The study aimed to identify the strategic and financial performance of government banks and private banks (Rafidain Bank and The Commercial Bank of Iraq) using a comprehensive performance analysis and comparison of the performance of the two banks, the analysis leads to the hypotheses: the overall strategic financial performance indicators contribute in defining the strategic position of the Rafidain Bank and Commercial bank of Iraq, the results of analysis showed evidence support this hypothesis as to determine the strategic position is through a set of indicators task based on the overall objectives sought by the banks such as profitability, liquidity and solvency and risk and at the level of these indicators characterize commercial bank at the first place in most of these indicators.

Tarawneh and Al Belbeisi study, 2002. This study aimed to identify the extent to which commercial banks in Jordan applying the concept of total quality management and the levels of this application, as well as to identify the nature of the relationship between TQM elements of institutional and performance of these banks; the results of this study noted that to uneven application of the elements, and was associated with the highest level of application to focus on meeting the needs of workers, followed by a focus on the customer, while linked to a lower level application component to improve banking operations.

There were significant relationships between commercial banks commitment in Jordan with the elements of total quality management combined or individual and institutional performance as measured by each of profitability, productivity and operating efficiency, as the study showed that all of TQM elements combined work with various degrees of impact on improving corporate performance.

The study of Khier al Din Muhammad Ali, 2011: This study aimed to measure and assess the quality of banking services by banks in general and Islamic banks in particular and through a field analytical study of the Islamic bank in the province of Nineveh, the study came to a set of conclusions.

The most important: Islamic bank customers satisfaction level was low despite the enjoyment of distinctive qualities qualifies the bank to provide multiple banking services, so this study made a series of recommendations including the provision of modern, sophisticated and integrated banking service and focus of marketing efforts on the younger age groups in the market.

Singal, 2007 Study: The purpose of this was to identify the impact of the application of TQM in the financial performance of companies within five years, and included 600 companies all winners Quality Award.

Where it was found from the study that the companies that are committed to the principle of total quality management has achieved superior remarkable performance compared to the results recorded by other companies that similar in size but not adopting the overall quality policy. The studies showed that companies that have adopted TQM policy has achieved an increase of 114% over five years, as it achieved an increase in the growth rate, the volume of sales by 62% compared with 32% for other companies.

The Study of Agus and Sagir, 2001. This study was to investigate the relationship between the overall quality and competitive advantage management and achieve good financial performance, the study found out the importance of the overall quality and the important role of competitive advantage as the dependent variable and the mediator in the relationship between TQM and financial performance management.

The Study of Easton and Jarrell, 1998 on examining the impact of the overall quality on the performance of 108 organizations, management began to implement TQM programs between 1981 to 1991, the study found that the performance of the accounting variables and stock returns to measure requires organizations to adopt TQM programs.

### **Statistical analysis and hypothesis testing**

#### **Application stability and the stability of the tool:**

To make sure of the reliability of study tool and the stability of its application, the researchers introduced the questionnaire on the arbitrators of faculty members in Jordanian universities set, then application was verified through the distribution study drags on a prospective sample of 15 employees outside the study sample twice a difference a time (two weeks) and extract Pearson correlation coefficient between their degrees on both occasions, in order to extract the reliability coefficient; to test (Cronbach's alpha) equation was applied, table (8) shows that.

**Table (8): The stability of the application using Pearson coefficient Correlation and the coefficient of stability tool using Cronbach's alpha**

Axis	Dimension	cronbach's alpha	Person Coefficient Correlation
T.Q.M	commitment to total quality management philosophy	0.75	0.74 *
	Continuous improvement of banking operations	0.77	0.73 *
	Post workers	0.75	0.71 *
	Education and Training	0.76	0.74 *
	TQM as a whole	0.70	0.72 *
Financial performance	Profitability ratio	0.80	0.77 *
	Liquidity ratio	0.81	0.80 *
	financial performance as a whole	0.81	0.75 *

\* Statistically significant at the significance level ( $\alpha \leq 0.05$ ).

The above table shows the followings:

1. The study dimensions using Cronbach's alpha stability tool ranged between (0.70-0.81), which is high and acceptable values for the purposes of the application; Most studies have indicated that the rate of acceptance of reliability coefficient (minimum acceptable) is (0.60) (Amir & Sonderpandian, 2002).
2. The study dimensions using Pearson correlation coefficients ranged between (0.71-0.80), which is statistically significant at the level of values ( $\alpha \leq 0.05$ ), and this shows the stability of the application of the study tool.

#### **The study population and sample:**

The study population are all workers in the Jordan Islamic Bank, the workers has been selected in the Jordan Islamic Bank in the governorate of Irbid, where the study sample consisted of 150 employees at the Islamic Bank of Jordan in the governorate of Irbid. Table (9) shows the distribution of respondents depending on demographic variables: gender, age, and educational qualification, length of service, and number of training courses in the field of TQM.

**Table (9): Distribution of the sample of personal variables (n = 150)**

Variable	Level	redundancy	Percentage
Gender	Male	131	87.3
	Female	19	12.7
	Total	150	100
Age	less than 25	14	9.3
	25 -35	80	53.3
	36 – 45	40	26.7
	46 and above	16	10.7
	Total	150	100
Qualification	below bachelor	20	13.3
	Bachelor	120	80
	Master	4	2.7
	PhD	6	4
Length of Service	5 years and above	60	40
	5-10	43	28
	11 – 15	15	10
	16 years and above	32	21.3
	Total	150	100
Number of training Courses in the field of TQM	Without any course	32	21.3
	One course	64	42.7
	More than one course	54	36
	Total	150	100

The above table shows that:

- 1) The highest percentage proportion of the distribution from the sample depending on the variable sex was (87.3%) to the category (male), while it reached the lowest percentage (12.7%) to the female category.
- 2) The highest percentage proportion of the distribution from the sample depending on the variable age was (53.3%) of the category (25-35), while it reached the lowest percentage (9.3%) to the category (less than 25).
- 3) The highest percentage proportion of the distribution from the sample depending on the variable educational qualifications was (80.0%) to the category (BA), while it reached the lowest percentage (2.7%) to the category (MA).
- 4) The highest percentage proportion of the distribution from the sample depending on the variable length of service (40.0%) to the category (less than 5 years), while it reached the lowest percentage (10.0%) to the category (11-15).
- 5) The highest percentage proportion of the distribution from the sample depending on the variable number of training courses (42.7%) to the category (one course), while it reached the lowest percentage (21.3%) to the category (no course).
- 6) The above ratios related to demographic variables as independent variables found suitable for testing hypotheses of the study in terms of representation for workers in the Jordan Islamic Bank, and the impact of these demographic variables tested on the dependent variable, which is the improvement of financial performance.

### **Statistical Analysis Results**

This section includes the display and analysis of the data accumulated by researchers through the questionnaire that was distributed to respondents of all individuals; where a test to the validity of the hypothesized is made in this study for the purpose of identifying the "impact of total quality management on the financial performance (A field study in Jordan Islamic Bank)". Followings are the results:

### **Results related to Arithmetic Averages**

Averages and standard deviations extracted for the answers of the respondents for paragraphs fields of study were presented below:

**Table (10): Averages and standard deviations for the answers of the respondents for paragraphs field of "management commitment to the philosophy of total quality"**

Number	Paragraph	Arithmetic Average	Standers deviation
1	The Board of Directors of the bank confirms to adhere to the specified quality program in advance	4.32	0.52
2	heads of departments in the bank interested to pursue quality program effectively and induce staff to abide by it	3.92	0.87
3	senior management of the bank holds for the quality constantly	4.27	0.68
4	senior management adopts strategic objectives of quality depending on the needs and desires of depositors and borrowers and beneficiaries	4.03	0.75
5	senior management of the bank is interested to establish specialized courses, which aims to identify to the employees at all levels of the importance of quality and the events of the methods applied in this area	4.04	0.90
Total management's commitment to the philosophy of the overall quality as a whole		4.11	0.50

Table (10) shows that the arithmetic mean of the answers respondents for the variables studied ranged between (3.92- 4.32); the highest was for the paragraph, "the Board of Directors of the Bank confirms to adhere to the specific quality program in advance" (4.32), and in the second place came the paragraph " the senior management of the Bank holds for the quality constantly" (4.27), and came in third place, " senior management of the bank is interested to establish specialized courses, which aims to identify employees at all levels of the importance of quality and the events of the methods applied in this area" (4.04), and in fourth place came the paragraph "senior management adopts strategic objectives of quality depending on the needs and desires of depositors and borrowers and beneficiaries" (4.03); in fifth place came the paragraph "heads of departments in the bank interested to pursue quality program effectively and induce staff to abide by it" (3.92). The arithmetic average for this axis as a whole was (4.11).

It is evident from the above results that the Jordan Islamic Bank management is committed to the philosophy of total quality because of the importance in achieving future success of the bank; and the reason for this may be due to the success of the overall quality management and the application of its methodology depends largely on the extent of convinced of the senior management at the bank in its benefits and need to be applied in order to achieve continuous improvement in the quality of banking services offered by the Bank, as well as in finding the competitive position in the market.

**Table (11): Averages and standard deviations for the answers of the respondents for paragraphs field of "continuous improvement of banking operations"**

Numbe	Paragraph	Arithmetic Average	Standers deviation
1	Bank's administration is seeking to reduce the operational procedures of the bank regarding withdrawals and deposits	4.10	0.80
2	Senior management at the bank relies on new systems and methods to improve the performance and service	4.40	0.59
3	The bank has an information system that is interested in studying the market and economic changes	3.92	0.72
4	reducing errors and financial gaps to the minimum is a basics of the bank's work	4.34	0.69
5	The bank adopts a program to reduce the time of service innovation cycle or current services	3.90	0.82
The area of continuous improvement of banking operations as a whole		4.13	0.53

As seen from the above table that the arithmetic mean of the answers respondents for the variables studied ranged between (3.90-4.40), the highest was to the paragraph "senior management at the bank relies on new systems and methods to improve the performance and service" (4:40), and in the second place came the paragraph " reducing errors and financial gaps to the minimum is a basics of the bank's work", (4.34), and came in third place,"

The bank's administration is seeking to reduce the operational procedures of the bank regarding withdrawals and deposits ",(4.10), and in fourth place came the paragraph "The bank has an Information that is interested in studying the market and economic changes" (3.92), and came in fifth and last place the paragraph " The bank adopts a program to reduce the time of service innovation cycle or current services" (3.90), The arithmetic average for this axis as a whole was (4.13). Is clear from the above results the importance of continuous improvement and innovation in banking operations in terms of delivery and development, so it required by the bank management to work to promote and support the improvement processes and continuous development to provide the best always.

**Table (12): Averages and standard deviations for the answers of the respondents for paragraphs field of "participation of workers"**

Number	Paragraph	Arithmetic Average	Standers deviation
1	Mainly my boss gives me room to take advantage of the experience and follow his example.	4.11	0.86
2	My boss guides me when asking him to solve a problem related to the Work	4.34	0.77
3	Bank's management participates in decisions making process in the department where I work	4.14	0.70
4	The spirit of cooperation prevails between staff in different Departments in the bank	3.96	0.91
5	Senior management encourages employees to work as a team	4.09	0.81
The area of participation of workers as a whole		4.13	0.56

Table (12) shows that, the arithmetic mean of the answers respondents for the variables studied ranged between (3.96-4.34), the highest was to the paragraph " My boss guides me when asking him to solve a problem related to the work " (4.34), in the second place came the paragraph " Bank's management participates in decisions making process in the department where I work " (4.14), in third place came the "Mainly my boss gives me room to take advantage of the experience and follow his example" (4.11), in fourth place came the paragraph "Senior management encourages employees to work as a team"(4.09), in fifth and final axis paragraph was " The spirit of cooperation prevails between staff in different departments in the bank" (3.96); and the area of participation of workers as a whole was (4.13).

Table (12) shows that, the arithmetic mean of the answers respondents for the variables studied ranged between (3.96-4.34), the highest was to the paragraph " My boss guides me when asking him to solve a problem related to the work " (4.34), in the second place came the paragraph " Bank's management participates in decisions making process in the department where I work " (4.14), in third place came the "Mainly my boss gives me room to take advantage of the experience and follow his example" (4.11), in fourth place came the paragraph "Senior management encourages employees to work as a team"(4.09), in fifth and final axis paragraph was " The spirit of cooperation prevails between staff in different departments in the bank" (3.96); and the area of participation of workers as a whole was (4.13).

**Table (13): Averages and standard deviations for the answers of the respondents for paragraphs field of "education and training"**

Number	Paragraph	Arithmetic Average	Standers deviation
1	Training programs in the bank aim to obtain a high level of quality	4.09	0.75
2	Training programs aim to emphasize the importance of quality in banking services.	4.12	0.72
3	The administration develop programs for training in a scientific and thoughtful ways to serve the philosophy of total quality management	3.96	0.71
4	The bank administration allocate the necessary training and Education Resources	3.94	0.79
5	Training programs at the bank aim to prevent mistakes	3.95	0.82
The area of education and training as a whole		4.01	0.61

As seen from the above table that, the arithmetic mean of the answers respondents for the variables studied ranged between (3.94-4.12), the highest was to the paragraph "training programs aim to emphasize the importance of quality in Banking services" (4.12), in the second place came the paragraph "designed programs Training programs in the bank aim to obtain a high level of quality"(4.09), in third place came the paragraph" the administration develop programs for training in a scientific and thoughtful way to serve the philosophy of total quality management"(3.96), in fourth place came the paragraph " training programs at the bank aim to prevent mistakes"(3.95), in fifth and last place came the paragraph. " The bank administration allocates the necessary resources for training and education resources"(3.94); and the area of education and training as a whole were (4.01).

It is obvious from the above result that the importance of training and education to improve the ability of workers to provide banking services with the best image to customers, so it should work on the continuous training of staff through training programs aimed at improving the banking operations, so it is reflected on the good dealing with customers in order to reach a state of satisfaction with these dealers.

**Table (14): Averages and standard deviations for the answers of the respondents for paragraphs field of "rate of profitability of the bank**

Number	Paragraph	Arithmetic Average	Standers deviation
1	Senior Bank's management commitment to the philosophy of total Quality contributes to achieving financial profitability for the bank.	4.17	0.66
2	Continuous development in the existing of banking operation contribute to flexibility to respond to the customers' needs in order to achieve financial profitability of the bank.	4.19	0.67
3	Encouragement of the senior management to workers to work as a team reduces time and resources thus, achieve profitability to the bank.	3.98	0.79
4	Participation of the workers in decision making process reduces risks and thus, achieve profitability to the bank.	4.00	0.85
5	The banking information system applied in the bank leads to achieve a leading competitive therefore, achieve a profitability to the bank.	3.98	0.72
6	The senior management of the bank to measure the quality program in all departments works to achieve financial profitability to the bank.	4.00	0.78
7	Continuous development in the existing of banking operation contribute to accuracy and speed of delivery services on time, thus, achieve Financial profitability for the bank.	4.14	0.72
8	Commitment of the senior management of the bank to the philosophy of total quality leads to achieve financial profitability to the bank.		
The area of the profitability ratio of the bank as a whole		4.07	0.57

As seen from the above table that the arithmetic mean of the answers of the respondents for the variables studied ranged between (3.98-4.19), came in the first place the paragraph " Continuous development in the existing of banking operation contribute to flexibility to respond to the customers' needs in order to achieve financial profitability of the bank ", with a mean (4:19), and came in second place."

Senior Bank's management commitment to the philosophy of total quality contributes to achieving financial profitability for the bank " a mean (4.17), and in the third place " Continuous development in the existing of banking operation contribute to accuracy and speed of delivery services on time, thus, achieve financial profitability for the bank " a mean (4.14), In fourth place, "the commitment of senior management of the bank to the philosophy of total quality leads to achieve profitability for the bank" a mean (4.12), and in the fifth place was the paragraph. "

The senior management of the bank to measure the quality program in all departments works to achieve financial profitability to the bank " a mean (4.00 ), while in sixth place, " Participation of the workers in decision making process reduces risks and thus, achieve profitability to the bank" a mean (4.00), and in seventh place "

Encouragement of the senior management to workers to work as a team reduces time and resources thus, achieve profitability to the bank" a mean (3.98), while in the last place was " The banking information system applied in the bank leads to achieve a leading competitive therefore, achieve a profitability to the bank " a mean (3.98), the arithmetic average of the instrument as a whole was of (4.07).

**Table (15): Averages and standard deviations for the answers of the respondents for paragraphs field of "liquidity ratio of the bank"**

Number	Paragraph	Arithmetic Average	Standers deviation
1	The bank management measure quality program in all departments working on achieving financial liquidity for the bank	4.07	0.68
2	Banking information system adopted in the bank leads to achieve a good competitive position thus, achieve liquidity for the bank	4.07	0.68
3	Participation of the bank's management to the personnel in decision-making process reduces the risk and thus, achieve liquidity for the bank	4.19	0.72
4	Continuous improvement in existing banking operations contribute to accuracy and faster in delivery of services on time thus, achieving financial liquidity for the bank	4.24	0.63
5	senior management of the bank's commitment to the philosophy of total quality leads to achieve financial liquidity for the bank	4.08	0.66
6	senior management of the bank commitment to the philosophy of total quality in achieving liquidity for the bank	4.12	0.71
7	Encouragements of the senior management to employees to work as a team reduces the time and resources and thus achieve financial liquidity for the bank	4.10	0.70
8	continuous improvement in existing banking operation system contribute in flexibility in responses to the needs of clients thus, achieve financial liquidity for the bank	4.22	0.68
The area of liquidity ratio of the bank as a whole		4.01	0.64

As seen from the above table that the arithmetic mean of the answers of the respondents for the variables studied ranged between (4.07- 4.24), came in the first place the paragraph " Continuous improvement in existing banking operations contribute to accuracy and faster in delivery of services on time thus, achieving financial liquidity for the bank ", with a mean (4.24), and came in second place, "continuous improvement in existing banking operation system contribute in flexibility in responses to the needs of clients thus, achieve financial liquidity for the bank " a mean (4.22), and in the third place " Participation of the bank's management to the personnel in decision-making process reduces the risk and thus, achieve liquidity for the bank " a mean (4.19), In fourth place,"

The commitment of senior management of the bank to the philosophy of total quality leads to achieve profitability for the bank" a mean (4.12), and in the fifth place was the paragraph " Encouragements of the senior management to employees to work as a team reduces the time and resources and thus, achieve financial liquidity fot the bank " a mean (4.10), while in sixth place, "senior management of the bank's commitment to the philosophy of total quality leads to achieve financial liquidity for the bank " a mean (4.08), and in seventh place "Banking information system adopted in the bank leads to achieve a good competitive position thus, achieve liquidity for the bank " a mean (4.07), while in the last place was " The bank management measure quality program in all departments working on achieving financial liquidity for the bank " a mean (4.07), the arithmetic average of the instrument as a whole was of (4.01).

### **Secondly: the results concerning the test of hypotheses of the study:**

Main hypothesis: there is a statistically significant effect at the significance level ( $\alpha = 0.05$ ) for total quality management on the financial performance a field study in the Jordan Islamic Bank.

Subdivided into the following sub-hypotheses:

#### **First sub- hypothesis:**

There is a statistically significant effect at the significance level ( $\alpha = 0.05$ ) for total quality management on the ratio of the profitability of the Bank a field study in the Jordan Islamic Bank.

To validate this hypothesis multiple regressions was applied to examine the impact of the dimensions of TQM on the ratio of profitability equation, as shown in table (16).

**Table (16): The results of the application of multiple regression equation to study the impact of the dimensions of total quality management on profitability ratio**

Dimension	$\beta$	T	Statistical significance	R	R2	F	statistical significance
Commitment of the management to total quality management philosophy	0.38	3.01	0.00	0.72	0,51	13.98	0.00
Continuous improvement of the banking Operation	0.29	2.29	0.03				
Employees participation	0.16	1.35	0.18				
Education and training	0.09	0.83	0.41				

**Table (16) shows that:**

- 1) There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the commitment of the management to the philosophy of total quality management on profitability ratio, where values of ( $\beta$ , T) reached (0.38, 3.01), respectively, a statistically significant values.
- 2) There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the continous of banking operation on profitability ratio, where values of ( $\beta$ , T) reached (0.29, 2.29), respectively, a statistically significant values.
- 3) There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the participation of workers on the ratio of profitability, where values of ( $\beta$ , T) reached (0.16, 1.35), respectively, values which are not statistically significant.
- 4) There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the education and training on the ratio of profitability, where values of ( $\beta$ , T) reached (0.09, 0.83), respectively, values which are not statistically significant.
- 5) There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the dimensions of the overall quality management as a whole on profitability ratio, as the value of the correlation coefficient (R) was (0.72), a value statistically significant which indicates the degree of correlation between the independent variables and dependent variables, and the value of (R-square) was (0.51), a statistically significant value explains the ability of Total Quality Management in influencing the rate of profitability, and the test value (F) was of (13.98) a statistical significant value of (0.00), a statistically significant value at the significance level ( $\alpha \leq 0.05$ ) indicate of a statistically significant relationship between the independent variable and dependent variables, therefore, accepts the alternative hypothesis and rejects formula zero.

**Second sub- hypothesis:** There is a statistically significant effect at the significance level ( $\alpha = 0.05$ ) for total quality management on the liquidity ratio of the bank a field study in the Jordan Islamic Bank.

To validate this hypothesis multiple regression equation has been applied to examine the impact of the dimensions of TQM on the liquidity ratio of the bank, table (17) shows that.

Table (17): The results of the application of multiple regression equation to study the impact of the dimensions of TQM dimensions on the liquidity ratio of the bank

Dimension	$\beta$	T	Statistical significance	R	R2	F	statistical significance
Commitment of the management to tot quality management philosophy	0.47	3.38	0.00	0.63	0,40	8.72	0.00
Continuous improvement of the bankin Operation	0.28	1.98	0.05				
Employees participation	0.15	1.13	0.27				
Education and training	0.04	0.32	0.75				

**Table (17) shows that:**

1. There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the commitment of the management to the philosophy of total quality management on the liquidity ratio of the bank, where values of ( $\beta$ , T) reached (0.47, 3.38), respectively, a statistically significant values.
2. There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the continuous of banking operation on the liquidity ratio of the bank, where values of ( $\beta$ , T) reached (0.28, 1.98), respectively, which are not statistically significant values.
3. There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the participation of workers on the liquidity ratio of the bank, where values of ( $\beta$ , T) reached (0.15, 1.13), respectively, values which are not statistically significant.
4. There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the education and training on the liquidity ratio of the bank, where values of ( $\beta$ , T) reached (0.04, 0.32), respectively, values which are not statistically significant.
5. There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the dimensions of the overall quality management as a whole on the liquidity ratio of the bank, as the value of the correlation coefficient (R) was (0.63), a value statistically significant which indicates the degree of correlation between the independent variables and dependent variables, and the value of (R-square) was (0.40), a statistically significant value explains the ability of Total Quality Management in influencing the liquidity ratio of the bank, and the test value (F) was of (8.72) a statistical significant value of (0.00), a statistically significant value at the significance level ( $\alpha \leq 0.05$ ) indicate of a statistically significant relationship between the independent variable and dependent variables, therefore, accepts the alternative hypothesis and rejects formula zero.
6. To validate the main first hypothesis, the multiple regression equation has been applied to examine the impact of the dimensions of TQM on financial performance; Table (18) shows that.

**Table (18): The results of the application of multiple regression equation to study the impact of the dimensions of TQM dimensions on the financial performance**

Dimension	$\beta$	T	Statistical significance	R	R <sup>2</sup>	F	statistical significance
Commitment of the management to Total quality management philosophy	0.43	5.54	0.00	0.70	0,48	34.09	0.00
Continuous improvement of the Banking Operation	0.30	3.83	0.00				
Employees participation	0.02	0.28	0.78				
Education and training	0.08	1.17	0.25				

**Table (18) shows that:**

1. There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the commitment of the management to the philosophy of total quality management on financial performance, where values of ( $\beta$ , T) reached (0.43, 5.54), respectively, a statistically significant values.
2. There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the continuous of banking operation on financial performance, where values of ( $\beta$ , T) reached (0.30, 3.38), respectively, which is a statistically significant values.
3. There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the participation of workers on financial performance, where values of ( $\beta$ , T) reached (0.02, 0.28), respectively, values which are not statistically significant.
4. There is no statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the education and training on financial performance, where values of ( $\beta$ , T) reached (0.08, 1.17), respectively, values which are not statistically significant.
5. There is a statistically significant effect at the significance level ( $\alpha \leq 0.05$ ) for the dimensions of the overall quality management as a whole on financial performance, as the value of the correlation coefficient (R) was (0.70), a value statistically significant which indicates the degree of correlation between the independent variables and dependent variables, and the value of (R-square) was (0.48), a statistically significant value

explains the ability of Total Quality Management in influencing the financial performance, and the test value (F) was of (34.09) a statistical significant value of (0.00), a statistically significant value at the significance level ( $\alpha \leq 0.05$ ) indicate of a statistically significant relationship between the independent variable and dependent variables, therefore, accepts the alternative hypothesis and rejects formula zero.

### **Results:**

Through the study and analysis of the dimensions of Total Quality Management, and its impact on improving financial performance in the Jordan Islamic Bank, and after a statistical analysis of the relationship between TQM dimensions and their impact on improving financial performance in the bank this study found a range of results, including:

1. Recognition of workers to the importance of the overall quality elements (support and commitment of senior management philosophy of total quality, continuous improvement, education and training for workers, the participation of employees, customer satisfaction) in improving the financial performance of the Islamic Bank of Jordan.
2. Findings of this study indicate that there is a statistically significant relationship between the overall quality and financial performance elements in the Jordan Islamic Bank.
3. There is a statistically significant effect of TQM on liquidity ratio of the Islamic Bank of Jordan.
4. There is a statistically significant effect of TQM on the profitability ratio in the Jordan Islamic Bank.
5. Double participation of workers in the process of improving financial performance in the Jordan Islamic Bank.
6. There is no statistically significant effect for education and training in the process of improving financial performance in the Jordan Islamic Bank.

### **Recommendations:**

1. The study recommends for the need to involve workers in the application of total quality management, for the study concluded the importance of comprehensive quality elements and their impact on improving financial performance.
2. The study recommends for the need to hold consecutive training courses for workers in the Jordan Islamic Bank about the overall quality elements, and its impact on improving financial performance.
3. The study recommends focusing on the process of education and training in the Jordan Islamic Bank, because of its impact on improving financial performance.

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