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**Total Quality Management Practice on the Organizational Effectiveness:
The Case of Nile Insurance Company S.C**

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Abstract

The paper's aim is to determine how the Total Quality Management practices affect an overall effectiveness (Employee's satisfaction and Profitability) of Nile insurance company S.C. The study type is descriptive cross-sectional and both qualitative and quantitative methods were employed. Totally one hundred employees of different positions from six branches and head office in Addis Ababa among were involved.

The results indicate that the organizational vision and mission have been found to be induced TQM execution. Moreover, dimension to communication, leadership/management practice and employee's involvement practices in the company were moderately induced TQM practice of the company; whereas strategic planning effectiveness and customer orientation were less likely to support. As the descriptive finding indicates all TQM Practices such as Strategic Planning, Communication, Employees Involvement, Customer Orientation and Leadership/Management found to have significant and positive association with both employee's satisfaction and company's Profitability. As the regression finding depicted, except communication other four namely strategic planning, employee's involvement, customer orientation and leadership are found to be significant in employee's satisfaction whereas except employees' involvement all variables were significant regarding company's profitability. Therefore, the finding confirms that organizational effectiveness positively impacted by TQM practices.

Keywords: Total Quality, Management Practice, organisational Effectiveness, Employee's Satisfaction and Company's Satisfaction.

Introduction

Regarding historical background, total quality origins can be drawn back almost eighteen years to the first use of statistical tools to improve the quality of manufactured products partly in the USA and partly in Japan as well. Rebao Chen and Ann Wong (2004) emanated that it was primarily adopted by some Japanese companies in the decades immediately after World War II with the greater successes of Japanese companies during the 1980s. In line with this, with the blossoming of the public sector in almost every economy, quality imperative is no longer the sole concern of manufacturing. As a result, any service organizations are facing the same ground realities as those that confronted their manufacturing counterparts in the past. This led to quality moving from its manufacturing origins into public organizations (Naveed et al., 2011).

As of Boone, et al., (1995) TQM is a management philosophy that focuses on the processes of integrating all organizational functions that includes marketing, finance, design, engineering, and production, customer service, to focus on meeting customer needs and organizational objectives as well” (www.isixsigma.com).It views an organization as a collection of processes in all levels. The use of workers’ knowledge and experience is crucial for the continuous improvement of the processes in the organization.

Currently, as Das et al. (2006) discusses, the focus of companies, due to competition in global market, is to study and analyses leading examples of quality. Significance of improvement and excellence is the key factor identified for success. According to the study by Wu, et al., (2007), one of the determinants of success of a firm is how the customers perceive the resulting service quality provided. It is the perceived value which determines organizational effectiveness. Thus, the concept of Total Quality Management (TQM) is the dynamic factor behind the changes taking place within any organization. At this time, there are increasing developments of different sectors throughout the world, insurance companies are the one that play significant role in the economy and its services are now being integrated into wider financial industry. Insurance companies (both private and public) consisting the organizations which provides life, fire, accident, causality and many other forms of insurance. The main objective of all insurance companies is maximizing their profit because one goal of financial management is to maximize the owner`s wealth and profitability is very important determinants of performance, in the work of Ngoyen(2006) and Hailu (2007). Though it will be affected with firm-specific factors, external factors too play crucial role in influencing insurance companies` profitability. It is therefore essential to identify what are these factors and how they help insurance companies to take actions that will increase their profitability and investors to forecast the profitability of insurance companies. Beside to this, the attainment of organizational goals without the considerations of the satisfaction and interests of employees would not realize.

Therefore, effective TQM implementations could improve organizational effectiveness which are long-term profitability and financial returns that intended to improve the ever-increasing need of employees’ that lead to satisfaction (Das et al., 2006). In this regard, it is clear that TQM acts as a platform for any service sector to enhance their competitiveness. Unfortunately, still many organizations have been disappointed in the extent to which TQM has been associated with constant improvements in organizational effectiveness. With regard to Ethiopian context, insurance companies which characterized by a limited market and the prevailing identical service delivery could be challenging to maintain and attract new customers. Accordingly, customers usually complain about efficiency and lack of service quality in the insurance sector and this made the researcher interested on the issue. Moreover, Hailu (2007) discussed that the government policy unfairly favored to the only state insurance company and other companies really challenging to be competent enough. According to Hailu (2007) and Belayneh (2011), the quality of insurance services in Ethiopia is not satisfactory. In line with this, to get advantage in competitive market, the impact of total service quality management would be so important. Therefore, this motivates the researcher to investigate the impact of total

quality management practices on organizational effectiveness, in this case on profitability and employee's satisfaction of Nile Insurance Company Share Company.

In this regard the objectives that intended to meet and research questions to be answered by the study are the following.

Major Objective: The major objective is to determine how the Total Quality Management practices can affect the effectiveness (profitability and employee's satisfaction) of Nile Insurance Company.

Specific Objectives:

In order to achieve the aim of the study, the specific objectives of the study are:

1. Examine employee's awareness on TQM practices endeavored in Nile Insurance Company
2. Examine the extent in which the practices of TQM are implementing at Nile Insurance Company Share Company.
3. Determine the impact of total quality management practices on organizational effectiveness (profitability and employee's satisfaction).

Research Questions

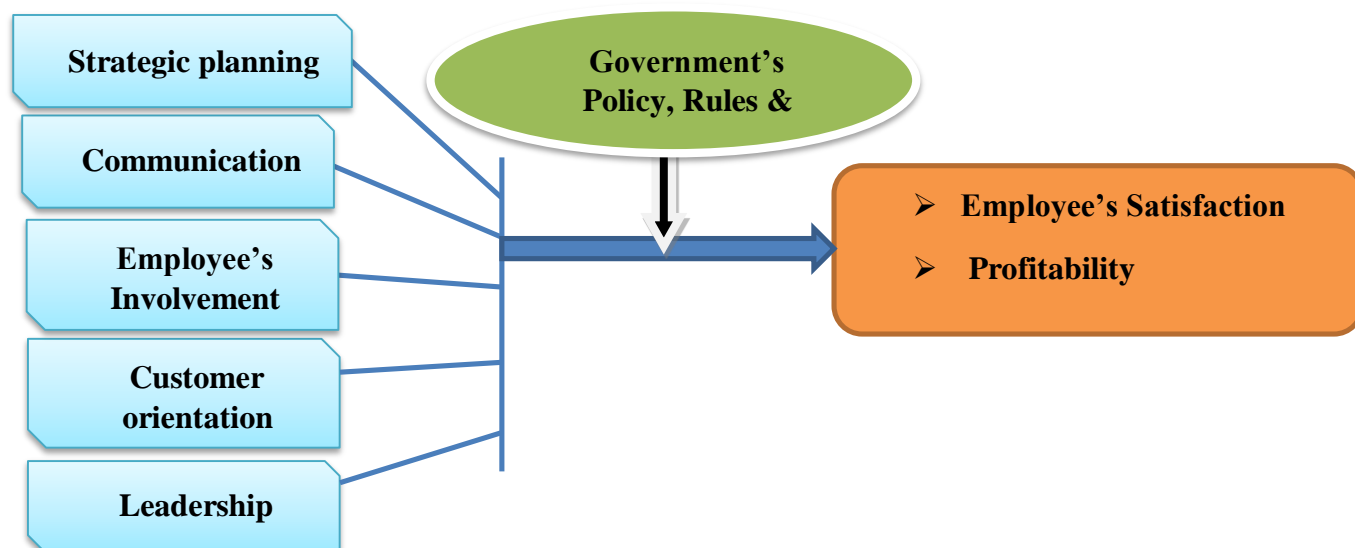
- To what extent employee's aware about TQM practices endeavored in Nile Insurance Company?
- Which TQM principles have significant effect on organizational effectiveness?
- What is the impact of total quality management practices on organizational profitability and employee's satisfaction?

Research Review

Conceptual Framework: This study has intended to focus on the impact of total quality management (TQM) practices on organizational effectiveness, specifically profitability and employee's satisfaction. Accordingly, reviewing the effects five major principles of total quality management in previous studies is crucial.

Indicators

Dependent Variables



Concept of TQM: Total quality management is a technique that facilitates the efforts of improving the product or service quality (Powell, T.C, 1995). The main focus of TQM is mostly is on refining the quality of an organization products and services. It is also emphasis on the overall activities of an organization to achieve its objectives that requires the whole organization-wide participation and commitment to TQM. Similarly, the active participation and collaboration of managers at different levels of the organization is necessary for the fulfillment of different goals (Bayazitand Karpak, 2007).

Theories and Principles of TQM

Since 1950 the development of total quality management is credited mainly to the works of various American experts such as Edward Deming, Joseph Juran and Philip Crosby (Ortiz et al., 2006).

Deming's Theory: Deming identified fourteen points of management in his theory of Total Quality Management. He also developed a system of “profound knowledge” which consists of the following four points (Ortiz et al., 2006). Furthermore, Deming has forwarded the 14 management principles that facilitate the role of managers to enhance the quality of organizations. While Deming’s principles were stressing on the internal role of the organization was more interested on the customer’s point of view of products’ fitness for use or purpose. A product can satisfy with all the Deming’s specifications and still not be appropriate for use or purpose

Juran's Theory: Joseph Juran is forwarded for what has become known as the "Quality Trilogy." The quality trilogy is made up of quality planning, quality improvement, and quality control. If a quality improvement project is to be successful, then all quality improvement actions must be carefully planned out and controlled. Consequently, Juran's has forwarded 10 Quality improvement steps.

Crosby's Theory: According to Crosby, quality is conformance to requirement and can only be measured by the cost of non-conformance. Crosby provides four "absolutes" and 14 steps for the quality improvement process.

Total Quality Management Principles

Strategic planning: Customer-driven quality, according to the principles of TQM, is a significant strategic structural concern which is essential to be fundamental of total organizational planning (Bowen & Dean, 1994). Any organizations that provide quality services can charge more for products or services, with resulting high customer satisfaction. Data shows that improvement in product or service quality has a stronger relationship to increases in market share and customer satisfaction as well (Calingo, 1996). According to Main (1995), TQM becomes part of the organization's strategy when "methods and goals are so widely deployed throughout the company that all its processes are pointed in the same direction". The concept of strategy is a plan that integrates an organization's major goals, policies, and action sequence into a cohesive whole. Consequently, the processes of integrating quality control with organizational strategy to ensure that quality efforts reflect the long-term goals of the organization are essential for the successes of an organization. Rooted in systems theory, TQM invokes the inescapable inter-relationship of all units of the organization. The focus of TQM is on the importance of cross-functional relationships (Main, 1995).

Communication: The TQM component of communication is one of the fundamental parts of all management functions. In order to lead, plan, organize, and control, managers have to communicate with their subordinates (Cronje & Smit, 2002). The term communication has a wide range of meanings. Bell and Marais (1998:6) define communication as "a two-way process by which certain information is conveyed or transmitted from a communication source to a receiver". Lowe (1995:6) defines it as "a purposeful process, which involves sources, messages, channels, and receivers". Davis and Goetsch (1994) state that "communication is the transfer of a message, information, idea, emotion, intent, feeling that is both received and understood". The importance of communication becomes more visible than merely defining the term (Adler & Elmhorst, 1996).

Leadership: The concept of leadership incorporates different procedures and activities. As taken from <https://www.whittingtonassociates.com> (2013) "The application of the principle of leadership typically leads to: considering the needs of all interested parties including customers,

owners, employees, suppliers, financiers, local communities and society as a whole; establishing a clear vision of the organization's future; setting challenging goals and targets"; creating and sustaining shared values, fairness and ethical role models at all levels of the organization; establishing trust and eliminating fear; providing people with the required resources, training and freedom to act with responsibility and accountability; inspiring, encouraging and recognizing people's contributions (Evans, et al, 2008).

Members of upper management have to exhibit leadership by exercising unity of purpose. This can be implemented through appropriate quality policy, ensuring that measurable objectives are established, and demonstrating that they are fully committed to developing, sustaining and improving the quality management systems. Leadership of an organization has the capacity and authority to create and maintain the internal environment of an organization. The top management needs to establish a clear vision of the organizations future and probably set challenging goals and targets to achieve them. They should also provide the requisite resources including training and development of staff; inspire, encourage and reward people's contributions. The management must ensure that the quality management system is effectively implemented and maintained and they are responsible for ensuring that actions are taken without undue delay to eliminate and detect non-conformities (Hasan& Kerr, 2003).

Employee's Involvement: The participation of employees, according to Nair (2006), is required for the success of quality programs and this has achieved through using of work teams, looking for opportunities to raise the level of employee's competence, sharing information and experiences between the teams and groups and focusing on employee's motivation and loyalty. Research focused on the following quality enhancement activities such as: education, employee suggestions, employee commitment, training and teamwork (Ebrahimi&Sadeghi, 2013).

Customer Orientation: Satisfying customer is crucial to TQM in different business activities throughout the world. It is expressed by the organizational attempt to design and deliver products and services that fulfill customer needs. The rationale for this principle is the belief that customer satisfaction is the most important requirement for long-term organizational success. In other words, to realize this satisfaction, it requires that the entire organization should focus on customer needs (Ebrahimi et.al. 2013).

Business performance of the organization is highly influenced by customer satisfaction. The needs of the customer are the major driving thrust; not just the external customer (in receipt of the final product or service) but the internal customer's (colleagues who receive and supply goods, services or information). Perfect service with zero defects in all that is acceptable at either internal or external levels. Too frequently, in practice, TQM implementations focus entirely on the external customer to the exclusion of internal relationships; they will not survive in the short term unless they foster the mutual respect necessary to preserve morale and employee participation (Evans et.al. 2008).

TQM and Organizational Effectiveness (Profitability and Employees Satisfaction)

The successes of business sector in general and any firm in particular plays the role of increasing the market value of that specific firm coupled with the role of leading towards the growth of the whole industry. This ultimately leads to the overall success of the economy at large. Measuring the performance of financial institutions has gained the relevance in the corporate finance literature because as intermediaries, these companies in the sector are not only providing the mechanism of saving money and transferring risk, but also helps to channel funds in an appropriate way from surplus economic units to deficit economic units so as to support the investment activities in the economy (Agus et al., 2009).

In recent years, organizational effectiveness in the practical and theoretical spheres has attracted special attention. Organizational effectiveness & Performance measurement are integral part of all management processes and traditionally has involved management accountants through the use of budgetary control and the development of financial indicators such as return on investment and employees' satisfaction as well (Adams et al., 2000).

The profitability of an organizational is mostly determined by employee's commitment and satisfaction basically acquiring from enabling organizational environment. In this regard the activities and contribution of employees are indispensable for the successful performances of organizations (Hamdan, 2008).

Methodology

Research Design: a research design is descriptive cross-sectional type. In line with this, both qualitative and quantitative methods were employed. The study was carried out in Addis Ababa.

Target Population: The study populations were employees at different positions of Nile insurance company s.c in Addis Ababa. In this regard, respondents involved were senior level managers, branch managers, underwriters, senior underwriter, surveyors, Claim officers and business development officers.

Sampling Design and sample size: According to Kothari (2004) for the target population which is not large in number from 5%-10% of the total could be enough. Although there are more complex formulae, the general rule of thumb is that not less than 50 participants for a correlation or regression are required. Accordingly, 30% of the targeted population was therefore picked for the study.

In line with that, out of 20 Nile insurance branches and the head office in Addis Ababa, 30% of 30% of the staffs were selected randomly to collect the information through survey. As per the researcher, the total numbers of employees which were more familiar to the system and be able to understand the matter were 358. Out of those legible respondents, 30% (107) in which 58 males and 49 females were selected by employing systematic and random sampling method; though the analysis was relied on only valid questionnaires. In addition to this, as key informant

3 from managerial position and 3 non-managerial positions were participated in the interview. Accordingly, with in both survey and key informant interview, a total of 113 respondents were involved in this study.

Data Collection Methods and Techniques: Regarding to primary sources, the researcher used the structured and self-administered questionnaire technique to collect data required for the research and the interview as well. In line with this, the main instrument in data collection was through questionnaires targeting employees of the insurance company. The questionnaires were administered by respondent themselves. Furthermore, so as to get detail information on some vital issues key informant interviews were conducted among selected interviewers.

Data Processing, Regression Model and Method of Analysis:

The data collected from the field for the purpose of the study has been edited and coded for completeness and accuracy of information at the end of every field data collection day. The quantitative data and descriptive statistics were analyzed by the use of statistical package for social scientists (SPSS) and results have reported in the tables showing percentages, frequency distributions, mean and standard deviation.

Beside to this, multivariate analysis has fitted. Accordingly, ANOVA analysis in order to find out the connection between some independent variables and dependent variables of the study has been done. A best fitted model selected is Multiple Regression Model. Multiple regression attempts to model the relationship between two or more explanatory variables and a response variable by fitting a linear equation to observed data. Every value of the independent variable x is associated with a value of the dependent variable y. The multiple regression formula we adopted for this study is as below.

$$Y_1 = \text{Profitability of Nile Insurance} \dots Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

$$Y_2 = \text{Employee's Satisfaction} \dots Y_2 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

Where:

X1 = Strategic Planning

X2 = Communication

X3 = Employees Involvement

X4 = Customer Orientation

X5 = Leadership

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = the coefficient of the variables and ϵ = the error term

Data Analysis and Interpretation

Response Rate: As per the methodology, the sample size was determined to be 107 and the questionnaires were administered among 107 respondents. Consequently, seven (7) questionnaires were invalid; therefore, the response rate became 93.5%.

Characteristics of Participants

When we see sex of the respondents, majority of the respondents were males, i.e. 54% representing a bigger part of the sample group. In relation to age distribution of respondents, majority of respondents were found to be under the age category of 30-45 (47%) followed by age category of 18-29(27%) and the rest respondents age category was found between 45-60 (26%). In relation to marital status, as the data reveals most of respondents found to be married (49%) followed by single (39%). In addition to this, widowed and divorced respondents have accounted 7% and 5% respectively. Regarding to educational status, majority of respondents who achieved their first and second degree have accounted 78% and 18% respectively. Moreover, related to position of respondents' majority of them were found to be underwriter/officer (68%) followed by respondents who were claim officer and manager (17% & 15% respectively). On the other hand, regarding to monthly income majority of respondents have earned more than 10,000 (71%) followed by who have earned 5-10 thousand (25%). To this end, in relation to service year in their organization, most of respondents have stayed in this company from 3 to 5 years (49%) followed by 1 to 3 years (28%).

Level of Implementation (Dimension)

Research Question one: Awareness on TQM Practices Endeavored:

The first research question has aimed whether respondents were well aware about TQM endeavored in the company. In this regard five questions were forwarded. Consequently, the dimension measured as average value (mean) is 2.94 that is lied in a moderate category; but ranging from 2.56 to the least and 3.14 to the highest. Regarding to single variables, the highest mean (better awareness) found for a variable about an extent of implementation and revision of TQM process and implementation of TQM improvement initiatives in the company.

Research Question Two: Implementation of TQM Principles Endeavored

The second research question is deals with the extent in which the practice of TQM are implemented at Nile Insurance Company Share Company. Accordingly, the level of TQM principle implementation examined and discussed as follows.

➤ Strategic Planning

In relation to determine the level of implementation of strategic planning effectiveness, five questions were forwarded. Consequently, the average value (mean) is found to be 2.22 which is in low category, but the mean ranging from 2.01 to the least and 2.62 to the highest. It implies strategic planning endeavor in the company is not well implemented so far.

➤ Communication

Related to communication as TQM principle, four questions were asked and the average value (mean) is found to be 3.05, in moderate category. In line with that, variation of as standards deviation was found low. It implies communication as TQM practice implemented found better.

➤ **Employee Involvement**

Regarding employee’s involvement practice five questions were asked. Consequently, the average value (mean) is 2.93 which is in moderate category, but the mean ranging from 2.62 to the least and 3.33 to the highest. It implies employee’s involvement as TQM practice found better.

➤ **Customer Orientation**

Regarding customer orientation practice, five questions were asked. Thus, the average value (mean) is 2.39 was in low category. It implies customer orientation as TQM practice endeavor implemented has a gap.

➤ **Leadership**

Regarding customer orientation practice, five questions were asked. Accordingly, the average value (mean) is 2.90 was in moderate category, but the mean ranging from 2.58 to the least and 3.25 to the highest. It implies leadership as TQM practice endeavor implemented found efficient.

Summary Table

No	Summary	Mean
1	Strategic Planning	2.22
2	Communication	3.05
3	Employee involvement	2.93
4	Customer orientation	2.39
5	Leadership	2.90
Sub-Total		2.7

Research Question Three

Correlation analysis of TQM practices and Employee’s Satisfaction

The third research questions are intended to answer which TQM principles have significant effect on organizational effectiveness and its impact, employee’s satisfaction. In this regard, the test has made against the first dependent variable, employee’s satisfaction.

Pearson’s correlation coefficient (Correlation is significant at 0.05 level (2- tailed)) between TQM practices and Employee’s Satisfaction is found using the SPSS. The result indicates, all TQM practices namely strategic planning (0.021), communication (0.024), employees’ involvement (0.014), customer orientation (0.043) and leadership/management (0.001) have significant and positive association with employees’ satisfaction in the company. Therefore, it implies that the proper implementation of TQM practices enhances organizational efficiency and vice versa.

Regression analysis of TQM practices and Employee's Satisfaction

On the other hand, multivariate analysis has done to calculate the influence variables TQM practices (x) Employee's Satisfaction (y). The 0.05 and 0.01 level of significance was used to determine the strength of the relationship between the independent and dependent variables.

Regarding Regression Coefficients, the results of the model predicting in which Employee's satisfaction through the variables of Strategic Planning, Communication, Employees Involvement, Customer Orientation and Leadership/Management have presented. In that line, all the variables have a positive and significant relationship with Employee's satisfaction except communication which is insignificant. Different to that in regression analysis as showed above, the variable of Strategic Planning, Employees Involvement, Customer Orientation and Leadership are found to be significant at 0.049, 0.025, and 0.012 and 0.035 respectively. Generally, the second and the third research questions have been answered as discussed above.

Correlation analysis of TQM practices and Profitability

Pearson's correlation coefficient between TQM practices and Nile Insurance's Profitability indicates that all TQM Practices, Strategic Planning (0.012), Communication (0.044), Employees Involvement (0.031), Customer Orientation (0.021) and Leadership (0.027) have significant and positive association with Nile Insurance's Profitability.

Regression analysis of TQM practices and Profitability

The results of the model predicting insurance's profitability through the variables of Strategic Planning, Communication, Employees Involvement, Customer Orientation and Leadership have tested. Accordingly, the regression analysis as showed above, variables such as Strategic Planning (0.000), Communication (.046), Customer Orientation (.025) and Leadership (0.036) found to be significant with Nile Insurance's Profitability.

Qualitative Finding

Most of the interviewers have been discussed that the impact of implementing TQM practices on company's performance both in profitability and employee's satisfaction found to be significant and contributed a lot for organizational competency and sustainability so far.

Beside to this, all interviewers have been confirmed that TQM principles strongly affected Company's performance (profitability and employee's satisfaction) through improving service quality and vice versa. In addition to this they have discussed that there is a gap related to employee's competency and automated service provision.

As the results show as per both qualitative and quantitative findings, that organizational effectiveness is highly influenced by providing quality service. These finding also indicates that TQM practices produce competitive advantage to the organization and intended to improve the organizational effectiveness.

Conclusion

The aim of this study was to examine how the total quality management practices can affect effectiveness of Nile Insurance Company Share Company. The descriptive statistics shows that TQM practices (Strategic planning, Communication, Employees Involvement, Customer Orientation, and Leadership) have significant and positive relationship with employee's satisfaction and company's profitability.

Regarding to the overall implementation of TQM principles, the finding reveals that the average value (mean) is 2.7 which was in moderate category, but the least implementation showed to strategic planning whereas the highest to communication. Consequently, the first research question has been answered.

On the other hand, implementing total quality management found to have significant impact on organizational effectiveness, employee satisfaction and company's profitability.

Regarding the first dependent variable profitability, although the quantitative finding indicates that the relation between TQM practice implementation and profitability is positive and significant implying that more liquid insurance has higher profitability, all other things held constant, if current assets pay insurance firm's current liabilities, it will have direct positive impact on profitability.

According to the interview results, the major causes of inadequate provision problems are lack of optional reserve arrangement such as claims fluctuation reserve, absence of reserve for made or moral hazard and this may lead to overstatement of current year's profit but actually not. On the other hand, unmeet customer's need competitor companies have an impact on the profitability.

On the other hand, related to the other dependent variable employee's satisfaction, empirical evidences with regard to TQM principles found to be statistically significant relationship. Although the interviewers said that insufficient management's attention towards employees need affects the employee's satisfaction. Moreover, information technology usage, rewarding mechanisms, on job trainings identified as a gap. Generally, overall findings clearly show that TQM can significantly affect the organizational effectiveness of Nile Insurance Company Share Company.

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