

Impact of quality management on job performance: A field study on the employees working in the Islamic banking sector in Libya

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Abstract

Quality has become an important competitive weapon that no modern company or institution can face the challenges caused by globalization without investing in it. Regardless of whether it is a productive company, a service organization or even a non-profit organization, it must pay attention to quality by putting it on the top of priorities to face the increasing global competition caused by free global commerce and growth of multinational corporations. This study aimed to identify the nature of the relationship between quality management and job performance in Islamic banks operating in Libya. To achieve the objectives of the study, the researcher designed and developed a questionnaire to collect data from a sample of 323 survey selected participants. The results of the questionnaires were analyzed using statistical analysis software SPSS and AMOS. The study has found that Islamic banks operating in Libya suffer from lack of quality. The respondents identified lack of quality in terms of first, customer satisfaction; second, the participation and motivation of employees; third, training and qualifying the employees; fourth, lack of quality improvement, and fifth, administrative leadership.

Key words: quality management, job performance, employees, Islamic banking sector, Libya

INTRODUCTION

Today, banks in general and Islamic banks in particular are in an era of innovation and the search for more efficiency, creativity and distinction in performance push for more rapid changes and development. Therefore, the banking management itself, from time to time, faces challenges that force it to eliminate traditional systems, principles, and administrative methods that do not address the current issues. Instead, banks adopt modern administrative concepts to meet the requirements and enable them to deal with and overcome those challenges to survive and achieve better performance.

Total Quality Management (TQM) is one of the most important methods and systems used to address these challenges. It is one of the modern managerial concept in the Arab societies that is based on a set of ideas, guidelines, and philosophy that any bank management can adopt in order to achieve effective job performance (AbuZayd 2012). Most of the global and local institutions, especially service, are facing many challenges whether they are industrial or service. These challenges have led to the emergence of new concepts in the management of the institutions that aim to survive and continue in the competition world by changing their traditional methods that do not match the challenges faced by the institutions and the adoption of modern management concepts that enable the institution to deal with the challenges that guide and overcome the challenges to achieve better level of performance. The concept of Total Quality Management is one of modern philosophies. At the end of the 1980s, TQM tools, concepts and philosophy began to take shape together under the name TQM. The use of TQM in Arabic literature began with the beginning of the 1990s as a result of the emergence of many international variables that necessitated the widespread use of the term. It also necessitated the institutions in the private and public sectors to use the philosophy of TQM as modern and important methods in institutions. It was necessary to implement them in the institutions because of the changes and challenges faced by these institutions, and also to be able to last and continue to work successfully. TQM's interest is no longer just in the quality of goods but also the commodities, the quality of services and the quality of all activities and processes within the institution to increase the competitiveness of organizations at the local and international level (Tamimi 2005). Many of the data and studies indicate that the collapse of many of the large economic institutions in Libya was caused mainly by the manifestations and effects of financial and administrative corruption and lack of adoption of a correct approach to administrative reform, where Libya was ranked the third place in the ranking of Arab countries in terms of financial and administrative corruption indicators for 2013,

Therefore, the adoption of these dimensions and their application in an integrated manner that aimed towards achieving the objectives of the bank is the main requirement for all banks, because at the end it will evaluate the efficiency and effectiveness of its final performance through its impact on the performance of its employees.

This study, thus, comes with an integrated vision of the influential relationship between TQM and its impact on job performance in commercial banks operating in Libya. We found that these concepts with their importance and seriousness have not yet received the merits of investigation and analysis, and we hope that this study will be a step, but it is not the first neither the last, in this area.

Based on what has been mentioned above, the problem of the study is apparent through the review of the annual report of the Administrative Control Commission in the year 2016 related to the work of Libyan banks, which revealed the existence of many problems and difficulties facing this current stage. Some problems and difficulties have been identified due to their relevance to the nature of the study and its objectives, namely, the inability to understand the dimensions of the concept of TQM adequately and the foundations on which the banking sector is based, neglecting the importance of administrative aspects and their role in achieving high levels of performance on the one hand, and the lack of awareness of the importance of the banking sector in Libya with elements of total quality on

the other hand, as well as their direct impact on job performance in the banking sector. From here we can identify the problem of research in answering the following questions:

1. What is the level of interest of Islamic banks operating in Libya in applying the dimensions of the concept of total quality management, from respondents' point of view?
2. What is the level of job performance in Islamic banks operating in Libya, from respondents' point of view?

The main objective of the study is to study the nature of the relationship between TQM and its impact on job performance in Islamic banks operating in Libya. It will ensure harmony between these concepts, and each concept plays a prominent role in supporting the other, and they together achieve efficiency, effectiveness and distinction in performance. This objective can be achieved by identifying the level of application of the dimensions of the concept of TQM in the general Islamic banks in Libya from the respondents' point of view. Additionally, it is identifying the level of performance in the Islamic banks operating in Libya, from the respondents' point of view. It is also trying to determine the relationship between the dimensions of the TQM and its impact on job performance in Islamic banks operating in Libya.

Previous studies:

The definition of the Total Quality Management has been varied due to multiplicity of researchers on this subject. The US Federal Quality Institute has defined TQM as "doing the right work correctly from the first time, relying on the client's assessment of how well the performance improved (Ghoneim, 2008).

Another view defined TQM as a commitment and involvement of both management and employees to do business to meet consumer expectations or surpass those expectations (Tunks, 1992)

Based on the above and in line with the objectives of the study and its community of the Islamic banking sector, TQM can be defined as "an integrated management system involving all activities and processes that meet the needs and expectations of current and future clients. This can be done by integrating and combining the efforts of all employees in the bank at different levels to work on continuous improvement of banking services and creativity in all aspects of work. Further, they work to ensure achieving the distinct organizational performance.

As the definitions of the concept of TQM have varied, the dimensions or principles that TQM methodology is based also varied. This variation can be due to the diversity of the work environment and the internal and external culture of the organizations in which the studies were conducted. The researchers also differed on the number of main dimensions of TQM. Some of them attributed it to three basic dimensions, some of them categorized into 11 dimensions and others classified as more than this. Krajewski (cited in Al-Fadl and Al-Tai, 2004) claimed that TQM focuses on only three key elements: consumer satisfaction, employee participation, continuous improvement. Ehrenberg (cited in Tarawneh, 2002) focuses on four dimensions: focus on process improvement, indentifying the quality by the client, empowering individuals to make decisions, and the commitment of senior management to total quality. A number of researchers believe that the implementation of the concept of TQM requires the need to have six dimensions or principles namely, focus on the customer, focusing on processes and results together, prevention of errors before they occur, gathering manpower expertise, and decision-making based on facts (Jablonsky, 1996).

Alloush has determined eight dimensions of TQM. They are employee participation, training and education, the company's communication system, focus on the customer, the use of the scientific method in decision making, the use of statistical methods in quality control, the company's long-term commitment to quality, continuity of improvement, and the unity of the company's and workers' objectives (Alloush, 1997).

While Khalaf identified ten dimensions: continuous improvement, motivating the employees, educating the organization, participating and empowering the employees, training, commitment to the high management, focusing on customer, strategic planning of quality, measurement and analysis, and preventing errors before they occur (Khalaf, 1997).

The researcher considers, in this part, that there is no need to argue about these different definitions and the number of dimensions. However, the focus will be on the dimensions or principles that we consider to be the most comprehensive and used in the scientific situation of the Islamic banking sector. Based on the literature and studies on this subject, some dimensions have been chosen to match the nature of the study and its objectives and society that represented by the Islamic banking sector. These dimensions are: the conviction and support of senior management, focusing on customer, participating and motivating the employees, training and qualifying the employees, and focusing on improving banking operations, strategic planning and improvement continuity. Based on the problem of the study and its objectives, the researcher conducted a comprehensive survey of scientific journals searching for theoretical or field studies related to the subject of the study. The results of the survey indicate that there are no studies from the researcher's knowledge, on the relationship between total quality and its impact on job performance. The following are some of Arab and foreign studies taking into consideration the current study points, including:

One of the most prominent studies conducted in the Arab countries on TQM, is the study by Al-Da'as, 2010, which aims to determine the impact of TQM in improving the financial performance of Jordanian commercial banks. One of the most important findings of the study was that employees' recognition of the importance of each dimension of TQM in improving financial performance. The results also showed significant correlations between the dimensions of TQM and the improvement of financial performance in Jordanian commercial banks.

Abu Zeidah (2012) conducted a study aimed at defining the impact of applying TQM concept on organizational performance in Palestinian commercial banks. One of the main findings of the study was that the commercial banks in Palestine are generally interested in applying all the dimensions of TQM to a moderate degree. It also shows that there is a statistically significant impact of the dimensions of TQM on organizational performance.

Hung & Yi (2005) also conducted a study to identify the extent to which TQM and its relationship to performance in the automotive parts companies in the Melbourne area of Australia were applied, and to see the impact of the organization's support and the co-workers support on the application of TQM. The study concluded that there is a strong relationship between the application of TQM and performance. Further, it was revealed that the organization environment that supports employees and the colleagues support increases their organizational loyalty, thus contributing to quality.

Elci, et al., study (2007) clarified that the impact of quality culture and work ethics on the attitudes of employees toward organizational loyalty, job satisfaction, job rotation and job performance in the industrial companies operating in Kokili, Turkey. The study found that there is a positive impact of the culture of quality and moral values related to the work of the employees in these companies on increasing their organizational loyalty and their job satisfaction and low turnover of work, which positively reflected on the level of their job performance.

Based on the above, we noted, from reviewing the various previous studies on the subject at the Arab and foreign levels that this study is complementary to what has done in those studies. These studies, which dealt with the subject of total quality and its impact on the job performance is still very limited in the foreign environment and did not address the dimensions mentioned in this study. However, on the Arab society in general, and the Libyan environment in particular, studies are almost not exist in this area. Thus, it is hoped that the current study adds a building block at the theoretical and practical levels.

Dimensions of total quality that are affecting the job performance:

First: Focusing on the Customer:

The customer is a person who has a financial, commercial or service relationship that he or she performs or takes from a particular point, whether it was a person, bank or trader. It often takes the status of continuity and repetition in the dealing. This is the primary key to focus on in successful marketing philosophy. Focusing on customer means that the company or bank should invest some time to know the needs and desires of customers. It is important to satisfy customers, especially in cases of competition, so that they will not go to other competitors. This means that the organization must go beyond the expectations of the customer by focusing on making the customer happy. If the customer is pleased with the product or service provided, he/she will inform a limited number of people with that. Though, if the customer is upset he will complain to a large number of people. This bad publicity can damage the company. Customer satisfaction is a good indicator of the future benefits of the company and customer feedback should be encouraged to maintain their level of satisfaction (Al-Wadi, 2011). Focusing on

customer is one of the key basics of TQM implementation. Furthermore, the Malcolm Baldrige National Quality Award has allocated 25% of the ratings to get this award on the attention of the organization to its customers and how to achieve their wishes.

The long-term success of the organization is linked to its efforts to maintain its customers and its ability to respond rapidly to their changing needs and desires, as well as to deliver products that satisfy or exceed their expectations (Attamimi, 2011). Therefore, there is a need to focus on determining and identifying customers' needs, trying to satisfy them by providing services that match or exceed their expectations, maintaining existing customers, acquiring new customers and taking customers' feedback when developing or creating new services. That is building and maintaining a free and open relationship with customers continuously provides the Bank with information that may be used in the design of the services, by clarifying the customer's desires and identifying them better (Al-Badri, 1999).

Second: Employee participation

The focus on the employees is represented by focusing on the interest of many aspects, including: training, qualifying, and motivation. - Employee participation and motivation: TQM focuses on the participating and motivating employees in order to motivate employees to present their positive suggestions and ideas. It overcomes resistance to change in individuals and raise their creativity to detect problems before they occur, and find appropriate and effective solutions. They must be motivated and encouraged to contribute to improve the quality by enabling them to make the appropriate changes and to take the necessary decisions. This will give them the opportunity to innovate and develop new working methods and procedures that stemmed from their experience and expertise in their fields of work (Khalaf, 1997). This is because using the knowledge and experience of workers can lead to better organizational performance, such as improved productivity and quality of service provided (Yong and Wilkinson, 2001). The salaries that are determined according to the business assessment process in the structure of payment reflect the salary. The salary does not provide effective performance of individuals. Its design is based on the job itself and not on what the worker worth according to the performance achieved by him. Therefore, there must be a structure of physical incentives that encourage the worker to perform effectively by linking these incentives to performance. To achieve this, two aspects must be achieved:

- The methods, procedures and means used to evaluate performance. Performance should be measured by precise, objective and transparent criteria, in order to determine the benefit and the due value of each working individual according to the performance applied by him.
- Increasing the efficiency of the incentive system through the actual linking between the evidence and the level of performance achieved. In fact, the reality indicates that increasing the effectiveness of the incentives require that the worker has a clear relationship between the performance and the incentives obtained (Hammoud, Khadira 2007).

Training and qualifying the employees:

Training and qualifying of staff is a key point in Total Quality Management. The continuous training and qualifying is considered as a means to develop the abilities of the employees within his job to achieve better performance. Training is of particular importance because it is a series of organized activities designed to enhance employees' knowledge, and anything related to their job, skills, and understanding their motivation (AlAzzawi, 2005). This confirms that the success of the application of TQM depends on the interest of providing managers and employees of Islamic banks with the necessary skills. Training is defined as a "planned, systematic and ongoing process aimed at providing employees with new, specialized and relevant knowledge and skills and abilities, or changing some staff attitudes and behaviors in order to improve performance and achieve organizational objectives." (Malda'oon, 2003). Training and qualifying the employees requires knowledge of the objectives that the department aims to achieve through the training process, such as developing the skills of all employees, or encouraging them to make decisions and working as one team. It also requires determining the expected results of the training on the level of performance and efficiency of trained employees. The training of the Bank's staff is expected to enable them to perform effectively and help to solve quality problems and thus improve their productivity (Menon, 1992).

Third: Focus on improving quality in banking operations:

This means interest in studying, managing and improving all operations within the bank. It is conducted by the banks through analyzing the work processes and reviewing the steps and procedures of the performance of the work on a continuous and organized manner. It uses ways to reduce the cycles of many processes, which include simplification of procedures, reduce the number of steps, cancel the lost work cycles, reduce the time of transition from one section to another, and the transition from sequential operations to parallel operations (Joran, 1993). Thus, it depends on preventive rather than error detection as it is in traditional quality control (Madi, 2005). It is therefore necessary to have an action plan to correct routine errors that impede service delivery and make it possible to move continuously towards improving the quality of banking services.

Methodology of the study:

The analytical descriptive approach will be applied in this study. The rationale for applying this method is that it is applied in many researches and studies in the field of total quality. All the information is done in a precise and organized manner. It is analyzed to reach and interpret the results in order to draw generalizations and appropriate conclusions. The study includes several important aspects completing each other as following:

First: Theoretical Review:

This aspect includes the use of books, journals, and previous literature that related to the subject of the study, in order to form a suitable theoretical framework for this study.

Second: Field Part:

In this aspect, the necessary data will be collected through the questionnaire in order to reach the information that represents the scientific aspect in which we hope to achieve the objectives of the study.

Third: Analytical Part:

In this respect, the data obtained from the questionnaire will be analyzed using appropriate statistical methods.

Fields of study:

The fields of study are spatial, temporal and human. The geographical or spatial field of this study is the borders of Libya, which is located in the north of the African continent. It is bordered from the north by the Mediterranean Sea, from the east by Egypt and Sudan, from the south by Chad and Niger, and from the west by Tunisia, Algeria and Morocco. It is approximately 1.750.000 square kilometers. The human field included all employees working in Islamic banking in Libya whether they are male or female, senior or young, classified or working by contract, excluding retirees and infirm. The temporal field is in the year 2009, which is the issuance of manual No. (9), which authorizes commercial banks to convert to Islamic banking (Central Bank of Libya manual No. 9/2009, p. 1-2) until the end of writing this research.

Population of the Study:

The total size of the population was determined in (323) individuals according to the manual of the Central Bank of Libya 2016. In order to reach as many members of society as possible and to ensure the accuracy of the results, the study was based on the entire study population which included 323 individuals.

After identifying the sample size, the researcher visited the branches of the Islamic Bank after obtaining approval from the General Administration. The questionnaires were distributed to all employees in AlJomhoorya Bank in Libya. There were 323 questionnaires. About 300 questionnaires were returned for statistical analysis and about 23 (about 92%) questionnaires were not returned, which is high and valid for analysis.

The questionnaire consisted of two parts:

The first part aimed at identifying the demographic information of the sample; where they are classified as follows: (gender, age, academic qualification, job position, years of experience, specialization). The second part of the questionnaire includes two questions. The first is to measure the TQM variables, which is the independent variable. This part consists of a statement prepared in the five- Likert scale, which enables the respondent to determine the extent of agreement or disagreement of each of the items of the scale according to the following rating: Strongly agree, agree, neutral, disagree, strongly disagree). The dependent variable in this study is job performance in Islamic banks. Characteristics of the study sample: In this section, the descriptive and demographic characteristics of the study sample members (gender, age, academic qualification, job position, years of experience and specialization) will be described. In order to describe these characteristics, the frequencies and percentages are calculated as follows:

Table (1) Distribution of sample by gender

Variable	category	frequency	percentage
gender	male	229	76.3
	female	71	23.7
	total	323	%100

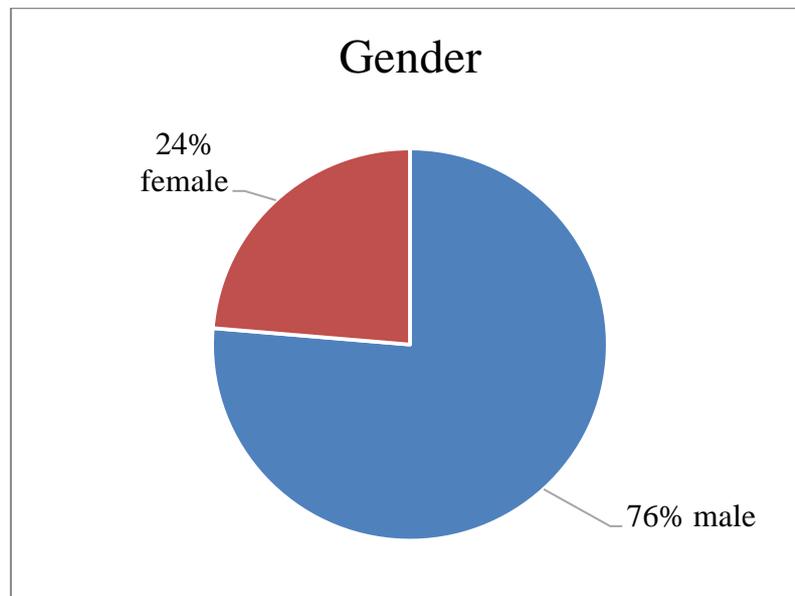


Figure (1) Distribution of sample by gender

Figure (1) shows that the sample of the study contains the percentage of males (76%) and female (24%), indicating that the largest group of the sample of the study is male category.

Age:

Table (2) Distribution of the sample by age

variable	category	frequency	percentage
Age	18-25 year	112	37.3%
	26-35 year	83	27.7%
	36-40 year	64	21.3%
	41-50 year	35	11.7%
	More than 50 year	6	2.0%
	total	300	100%

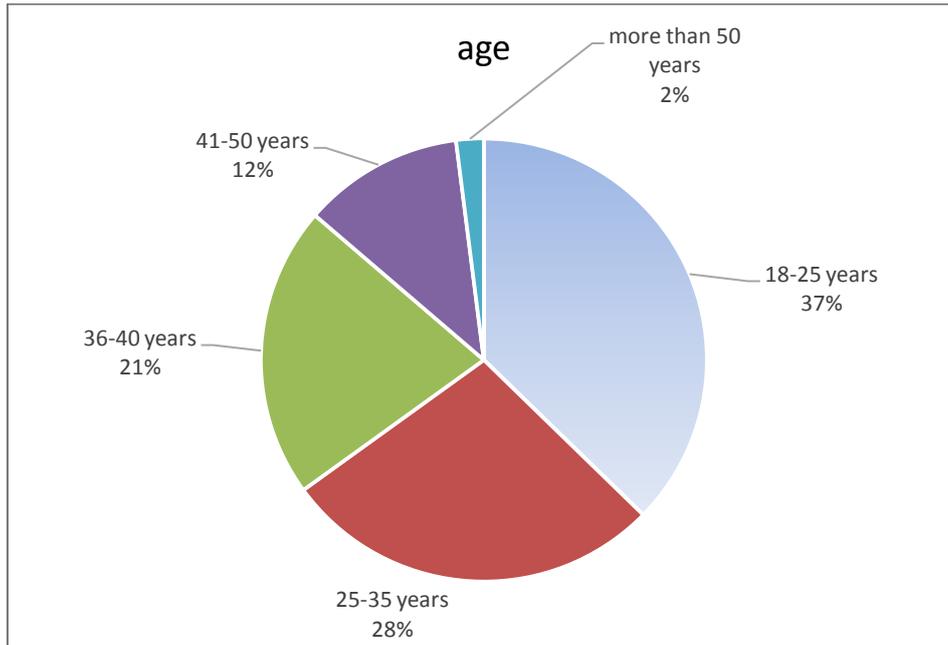


Figure (2) Distribution of participants by age

It can be noted from Table (2) that the age group (18- 25 years) represents the largest percentage of the study sample (37.3%), followed by the age group (26-35 years), 27.7%, and the age group (40-36) (21.3%) and the age group (41-50 years) by (11.7%) and the smallest group was the age group (more than 50 years) by 2.0%.

Qualification:

Table (3) Distribution of the sample by qualification

Variable	category	frequency	percentage
Qualification	Secondary school and less	12	4.0%
	diploma	46	15.3%
	bachelor	107	35.7%
	master	73	24.3%
	PhD	62	20.7%
	total	300	100%

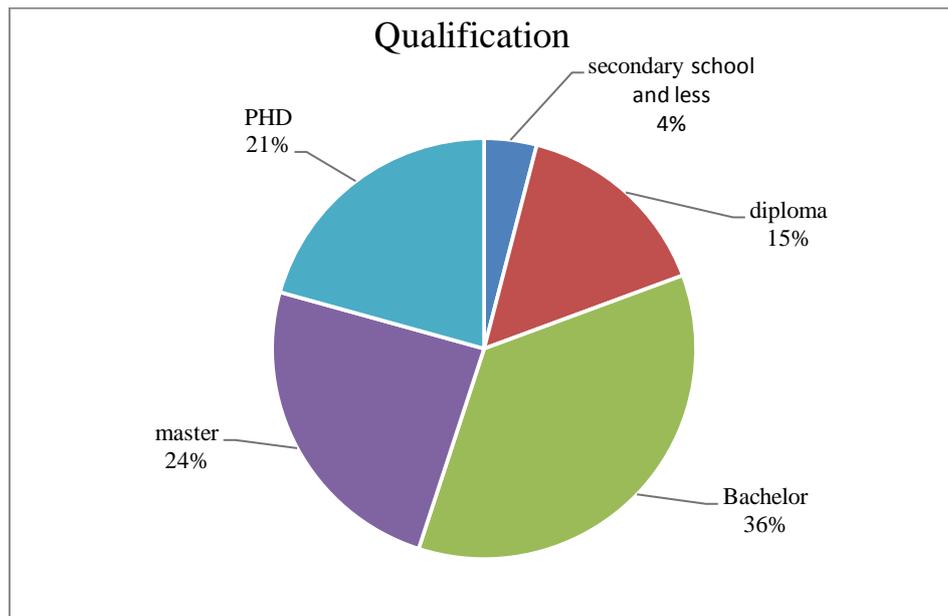


Figure (2) Distribution of the sample by age variable

Table (3) shows that the holders of bachelor's degree constituted the highest percentage of the sample by (35.7%), followed by the Master's degree group (24.3%), PHD were the third category by (20.7%), followed by the diploma category (15.3%), whereas the secondary school and less category was ranked the smallest group by (4.0%).

Job position:

Table (4) Distribution of the sample job position variable category frequency Percentage

variable	category	frequency	Percentage
Job position	manager	21	7.0
	manager assistant	36	12.0
	Head of the Department	24	8.0
	Deputy Head of Department	40	13.3
	Employee	179	59.7
	Total	300	%100

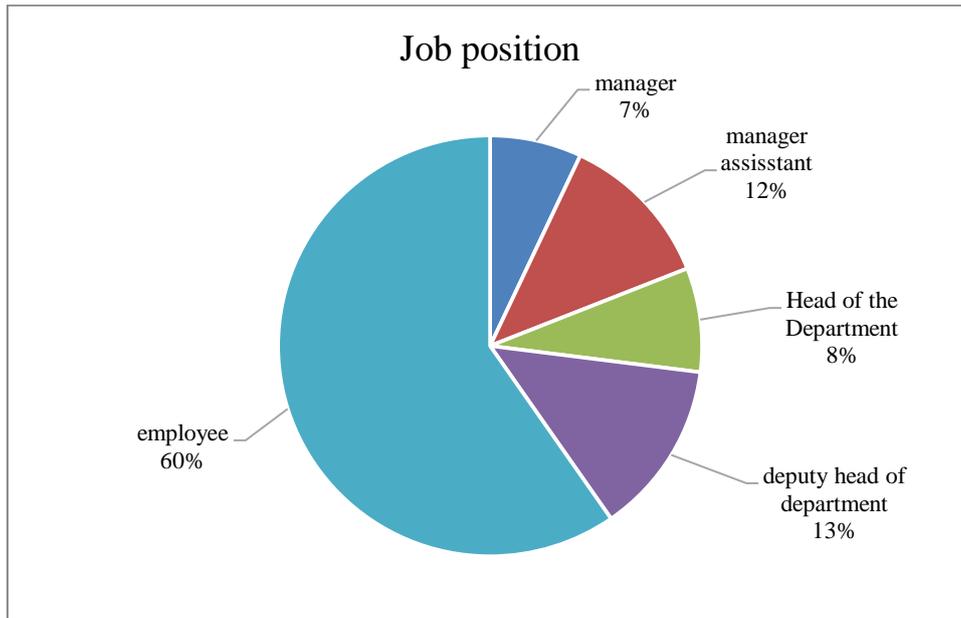


Figure (4) Distribution of the sample members according to the variable named job

From the figure (4) it can be noted that the number of employees in the study was the largest among the other groups (59.7%). The deputy head of the department was represented by (13.3%) of the respondents. The manager assistant was 12.0% of the sample, while the head of department was (8.0%) of the sample, while the manager category ranked least category in the sample of the study by (7.0%).

Years of Experience:

Table (5) Distribution of sample by years of experience

variable	category	frequency	percentage
years of experience	Less than 5 years	158	52.7
	5 years-less than 10 years	55	18.3
	10 years- less than15 years	39	13.0
	15 year and above	48	16.0
	total	300	%100

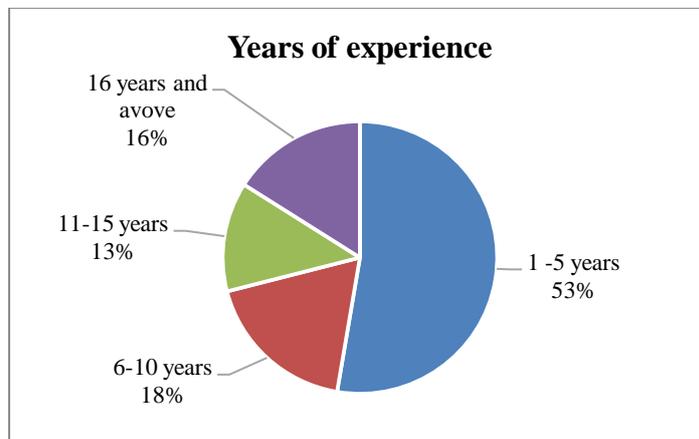


Figure (5) Distribution of sample by years of experience

Table (5) shows that the sample members have relatively high scientific experience. The category of experience (1 to 5 years) was the highest group (52.7%). 16 years and above was represented by 16.0%, while the smallest category was 11 years to 15 years by 13.0% .

The reliability of the instrument

The reliability coefficient test represents the quality of the items in the questionnaire and internal consistency between all items. In order to ensure that the reliability is stable and that it measures the aspects that are designed to measure, the internal consistency coefficient is calculated by Cronbach Alpha test. If the value is greater than 0.60, the result is statistically acceptable; the higher this value, the greater the reliability of the instrument of study. Sekaran & Bougie (2910, 184) assumed that the minimum reliability coefficient is 0.70 and if more than 0.80 is considered weak, Table 6 shows the results of the Cronbach Alpha coefficient

Table (6): values of the reliability coefficient of the items in the questionnaire

Sequence	dimension	Number of items	Cronbach Alpha coefficient
1	Customer Satisfaction	8	0.84
2	Employees participation	5	0.77
3	Training, qualifying and motivating the employees	7	0.83
4	Focus on improving the quality	5	0.87
5	administrative leadership	7	0.82
	Total	32	0.826

From the above table (6), we note that the value of the internal consistency coefficient of Cronbach Alpha for the dimensions of TQM ranged from 0.77 to 0.87. In addition, the value of alpha for all three dimensions combined was (0.826). Thus, all Cronbach alpha values are greater than (0.60). This indicates the consistency between the dimensions of the TQM and its reliability to conduct the statistical analysis of the study.

Study of the general trend of the sample's views on the dimensions of the study:

First Dimension: Customer Satisfaction

This section of the questionnaire contains 8 items. The aim of these items is to study the current situation of customer satisfaction from the respondents' point of view. Table (7) shows the direction of the participants' opinions about the items of this dimension.

Table (7): The opinion of the sample on customer satisfaction

Sequence	Item no.	Strongly agree	agree	neutral	disagree	Strongly disagree	The average
1	Attention is shown to customer demands and needs	18.0	16.3	25.3	23.0	17.3	2.92
2	taking into consideration customer's feedback when developing new services	6.3	20.3	46.0	17.7	9.7	2.96
3	Spending more effort by the Bank to determine its needs and customers' expectations	8.7	22.7	45.7	16.3	6.7	3.10
4	Responding quickly and efficiently to Customer's demands	12.7	21.0	33.3	21.3	11.7	3.02
5	Breaking the for customer service	10.0	17.3	42.0	22.0	8.7	2.98
6	Monitoring Customers' complaints continuously	9.0	17.7	32.7	25.3	15.3	2.80
7	Complimenting and praising the customers whenever it is possible	6.7	18.7	40.0	24.3	10.3	2.87
8	The Bank performs after sales service to the customers in order to ascertain the satisfaction of customers with the service products	7.7	13.3	28.0	24.7	26.3	2.51
	Total average	2.90					

Table (7) shows that the average respondents' responses to customer satisfaction dimension on the five-point scale was generally in agreement, indicating that the trend of respondents' opinions about customer satisfaction tends to be positive. This confirms that the overall average of the dimension which was (2.90) also indicates the agreement. It means that there is interest in the demands and needs of customers in the Islamic banking sector in Libya, according to the opinion of the sample of this study.

Second dimension: employees' participation dimension.

This dimension contains 5 items in the questionnaire. The aim of these items is to study the current situation of the participation of employees from the participants' point of view. Table (8) shows the direction of participants' point of view about this dimension.

Table (8): The direction of opinion of the sample on the participation of employees

Sequence	Item no.	Strongly agree	agree	neutral	disagree	Strongly disagree	The average
1	The Department gives the opportunity of expressing an opinion about the work assigned to them	20.0	43.7	22.0	5.7	8.7	3.61
2	Participating the employees to find appropriate solutions to problems if they exist	26.3	41.0	17.7	11.7	3.3	3.75
3	Giving the staff the powers to act when problems are encountered	19.0	34.0	27.3	11.7	8.0	3.44
4	There are working groups to discuss problems and make decisions	29.7	29.7	16.0	16.7	8.0	3.56
5	Solving the problems between the employees in the bank if they exist	19.3	35.3	26.0	13.0	6.3	3.48
	Total average	3.57					

From table (9) above it is clear that the average of respondents' responses about the participation of employees based on the five-point Likert scale was generally neutral. The average responses of the sample on most of the items of this dimension were less than (3.40), which indicates that the direction of opinion of the sample on the participation of employees is clearly neutral. This is confirmed by the overall average of the dimension which was (3.14) which is also indicative of neutrality. This means that the opinion of the respondents differed in the matter regarding the participation of employees in general in the Islamic banking sector operating in Libya.

Third Dimension: Training, qualifying and motivating the employees:

This dimension of the questionnaire contains (6) items. The goal of these items is to study the current situation of the training situation and to qualify and motivate the employees from the participants' point of view. Table (10) shows the direction of the sample's views on the items of this dimension.

Sequence	Item no.	Strongly agree	agree	neutral	disagree	Strongly disagree	The average
	%						
1	There is a training unit within the bank's organizational structure	14.0	36.7	18.7	21.7	9.0	3.25
2	Training covers all administrative levels	16.0	34.7	23.0	16.0	10.3	3.30
3	Consulting the experts to identify training needs	12.3	39.7	16.0	19.0	13.0	3.19
4	Training on how to deal with the client	13.3	34.3	18.7	21.3	12.3	3.15
5	Training helps to increase quality and improve the performance	18.0	36.3	19.3	16.0	10.3	3.36
6	Training contributes to modern techniques	15.3	23.3	23.3	22.7	15.3	3.01
7	Encouraging and adopting new ideas in the Bank's business	13.0	31.7	17.7	23.7	14.0	3.06
Total average		3.19					

Table (10) shows that the average of respondents' responses on the quality management dimension - training, qualifying and motivating the employees-based on five-point Likert scale was generally neutral. It indicates that the opinion of the sample on the interest of the management of Islamic banks operating in Libya about training, qualifying and motivating the workers was not clearly whether they agree or disagree. This was confirmed by the overall average of this dimension (3.19) indicating neutrality.

Fourth dimension: Focusing on quality improvement:

The aim of these items is to study the current situation of the focus on improving the quality of the Islamic banks operating in Libya. Table (11) shows the direction of the sample's views on the items of this dimension.

Table (11): The opinion of the sample on the focus on quality improvement

Sequence	Item no.	Strongly agree	agree	neutral	disagree	Strongly disagree	The average
	%						
1	The Bank's management seeks to improve the quality of services to customers	21.0	39.0	21.3	15.0	3.7	3.59
2	Removing unnecessary actions and activities that impede the quality of services	24.7	40.7	18.3	13.0	3.3	3.70
3	There are programs to facilitate and ease the procedures to achieve quality improvement	24.3	40.3	22.0	6.7	6.7	3.69
4	Bank management considers continuous improvement as part of quality requirements	22.0	28.3	24.3	17.3	8.0	3.39
5	The Bank's management is characterized by a great ability in the field of developing and improving based on scientific foundations	26.0	25.0	26.3	13.7	9.0	3.45
Total average		3.56					

Table (11) shows that the average of respondents' responses to the focus on quality management - the focus on quality improvement- based on the five-point Likert scale were generally approval. It indicates that the trend of respondents' views on the focus of Islamic banks operating in Libya on improving quality is clearly positive. This is confirmed by the overall average of the dimension which was (3.56) and it indicates the approval. It is clear from the viewpoint of the study sample that the management of Islamic banks operating in Libya is focused on improving quality.

Correlation analysis:

To determine the type of relations between the dimensions of the study and the strength and impact of these relations, Spearman correlation test was used according to the following rules and statistics: - Coefficient: a term that refers to the statistical scale indicating the extent of the relationship between the variables whether negative or positive, and its value ranges between the positive correlation (+1) and the negative correlation (-1).

- The positive relationship between the variables: is a term refers to the increase of the independent variables and the dependent variable together where the correlation between the two variables will be positive, and the highest degree is represented by the value of (+1).

- The inverse relationship between the two variables is a term that indicates an increase in a variable leads to a decrease in the other variable, where the correlation between the two variables is negative, and the highest score is (-1).

In this study the following relationships will be tested:

- Customer satisfaction and its impact on job performance
- Employees participation and its impact on job performance
- Training, qualifying and motivating the employees and its impact on job performance
- Focus on quality improvement and its impact on job performance

1- The relationship between customer satisfaction and its impact on job performance.

As mentioned above, Spearman correlation test will be used to determine the type and strength of the relationship between customer satisfaction and its impact on job performance. Table (12) shows the results of this test.

Table (12) shows the results of the Spearman correlation test of the relationship between customer satisfaction and job performance

relationship	Spearman correlation test	Level of significance
customer satisfaction- job performance	0.401	0.000

It is clear from table (12) that the result of correlation Spearman test is (0.401) which shows that the relationship is positive between customer satisfaction and job performance. That is, the more the interest on customers satisfaction the greater the job performance. This is confirmed by the level of significance (0.000) which is less than (0.05). It indicates that there is a statistically significant relationship between the customers' satisfaction on the job performance. In order to ascertain the extent to which job performance is affected by customer satisfaction, we perform the simple linear regression test, which can determine the impact of customer satisfaction on job satisfaction as well as the type of relationship between the two dimensions and their strength. Table 13 illustrates the preliminary results of the simple linear regression of this relationship.

simple linear regression R	The coefficient of determination (R Square)	Adjusted R Square	F value	Level of significance
0.401	0.161	0.158	57.094	0.000

Table (13) shows the effect of Total Quality Management (TQM) on job performance. The results of the statistical analysis showed a statistically significant effect at a significant level ($\alpha > 0.05$) in which the correlation coefficient score was (0.401). This indicates a positive correlation between customer satisfaction and job performance. The R2 is 0.161, which reflects the level of interest in customer satisfaction after eliminating the standard errors resulting from the job performance.

The table also shows that the level of significance is (0.000) for the analysis of the mono-variance test where the F value was (57.094). It indicates a high significance that confirms the analysis of the simple linear regression test. That is, one can strongly rely on the results of the simple linear regression test. Table (14) shows the rest of the test results.

Table (14) shows the simple linear regression values of the effect of customer satisfaction on job performance

Linear regression value B	T test value	Level of significance
0.421	7.556	0.000

Table (14) shows the extent to which customer satisfaction affects the job performance where the value of the simple linear regression was (0.421) and the high level of significance (0.000). That is the positive relationship indicates that the more attention to customer satisfaction, the higher the performance in the Islamic banking sector operating in Libya. This clearly confirms the results of Pearson correlation coefficient.

1- The relationship between employee participation and its impact on job performance. The Spearman correlation coefficient was used to determine the type and strength of the relationship between employee participation and job performance. Table (15) shows the results of this test.

Table (15) the results of the Spearman correlation coefficient of the relationship between employee participation and job performance

relationship	Spearman correlation coefficient	Level of significance
employee participation-job performance	0.320	0.000

The results of the statistical analysis shown in Table (15) indicate that there is a statistically significant effect at a significant level ($\alpha > 0.05$). The value of the correlation coefficients of Spearman is 0.320. This indicates a positive correlation between the participant and the job performance, the greater the participation of employees the greater the job performance in the Islamic banking sector. To verify the results of the correlation test, we also test the simple linear regression, where we can know the extent of the influence of the performance by the participation of employees in addition to the relationship between dimensions and strength. Table 16 shows the preliminary results of the simple linear regression of this relationship.

Table (16) the preliminary results of the simple linear regression test of the relationship between staff participation and job performance

simple linear regression R	The coefficient of determination (R Square)	Adjusted R Square	F value	Level of significance
0.320	0.103	0.100	34.107	0.000

The results of the statistical analysis shown in Table (16) showed a statistically significant effect at a significant level ($\alpha > 0.05$). The simple correlation coefficient (R) values was (0.320) and the limiting factor was (0.103), and the corrected coefficient was 0.100. This indicates that the job performance is influenced by participation of employees at the percentage (10.30%) and the rest for other reasons. The table also shows that the level of significance is (0.000) for the analysis of the mono-variance test where the F value indicates a high moral presence that confirms the high simple linear regression test. That is one can highly rely on the results of the simple linear regression test. Table 17 shows the rest of the test results.

Table (17) shows the simple linear regression values of the impact of employee participation on job performance

Linear regression value B	T test value	Level of significance
0.363	5.840	0.000

Table (17) shows the extent to which employee participation affects the job performance, where the value of the simple linear regression was 0.363 and a high level of 0.000. That is, the positive relationship shows that the higher the participation of employees, the higher the level of job performance in the Islamic banking sector operating in Libya.

2 - Training, qualifying and motivating the employees and their impact on job performance The Spearman correlation coefficient was used to determine the type and strength of the relationship between training, employees' motivation, and job performance. Table 18 illustrates the results of this test.

Table (18) shows the results of the Spearman correlation coefficient of the relationship between training, qualification and motivation of employees and job performance.

relationship	Spearman correlation coefficient	Level of significance
Training, qualifying and motivating the employees - job performance	0.397	0.000

The above table shows that the result of correlation coefficient Spearman was (0.397), which shows that the relationship is positive between training and qualifying and motivating the staff and job performance. That is, there is a statistical significant relationship between training and the qualifying and motivating the employees on job performance.

By examining correlation coefficient value (0.397), it can be deduced from the strength of the relationship where the value represents a good relationship between the two variables, which means that the job performance is clearly and directly affected by the training and qualifying and motivating the staff. In order to verify the results of the correlation test, we perform the simple linear regression test, where we can determine the effect of the job performance on training, qualifying and motivating the employees in addition to the type of relationship between the two dimensions and strength. Table 19 illustrates the preliminary results of the simple linear regression of this relationship.

Table (19) shows the preliminary results of the simple linear regression test of the relationship between job performance, training, qualifying and motivating the employees.

simple linear regression R	The coefficient of determination (R Square)	Adjusted R Square	F value	Level of significance
0.397	0.157	0.154	55.632	0.000

The above table shows the simple correlation coefficient (R), which is (0.397), the coefficient of determination (R Square) (0.157), and Adjusted R Square (0.154). This indicates that the dimension of performance is affected by training and qualifying at the percentage (15.70%) and the rest for other reasons.

The table also shows that the level of significance (0.000) for the analysis of the mono-variance test where the F value indicates a high significance that confirms the high simple linear regression test. That is one can rely on the results of the simple linear regression. Table (20) illustrates the results of the rest of the test.

Table (20) shows the simple linear regression values of the impact of training and qualification and motivation of employees on job performance

Linear regression value B	T test value	Level of significance
0.423	7.459	0.000

Table (20) shows the extent to which training and qualifying and the motivating the employees affect the job performance where the value of simple linear regression is (0.423) and a high level of significance is (0.000). That is the relationship is positive indicating that the more training and qualifying and motivating the employees, the higher the level of performance in Islamic banks in Libya.

Conclusions and Recommendations:

In the light of theoretical and applied analyzes, the main findings of the study are as follows: 1- The results of the study confirmed that Islamic banks in Libya use the dimensions of TQM.

2 - There is variation in the dimensions of total quality management in the Islamic banking sector in Libya. They are as following:

1. customers satisfaction in the Islamic banking sector in Libya
2. Participation of employees in the Islamic banking sector in Libya
3. Training, qualifying and motivating the employees in the Islamic banking sector in Libya
4. With regard to job performance, the Pearson correlation coefficient test shows the relationship between these factors and the dimensions of TQM.

Recommendations:

Based on the results of the study and its conclusions, a number of recommendations were made for the banking sector in order to activate the role of Total Quality Management in the Islamic banking sector in Libya because of its positive impact and a great benefit to the individuals and the society as a whole. Therefore, the study recommends the following:

- 1- Establishing a new department within the organizational structure of TQM to follow up the application of the elements of total quality and study the variables that take place in the market whether they are economic or political.
- 2- Necessity to enhance the level of knowledge of all employees of Islamic banks in Libya about applying the TQM through the conducting training courses and its role in improving the performance of the job.
- 3- The management of Islamic banks operating in Libya must be of interest to meet the needs of workers from training and qualifying, because they are the ones who perform the job.
- 4- The high management should stimulate the employees of Islamic banks in Libya by giving incentives and bonuses for services that are provided quickly, efficiently and effectively.
- 5- Giving the employees the authority to talk with customers outside the official working hours and to hold courses and participate in workshops on the implementation of elements of TQM and the desired role in improving the performance of banking.

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