



ISSN Print: 2664-8792
ISSN Online: 2664-8806
Impact Factor: RJIF 8
IJRM 2024; 6(1): 41-51
www.managementpaper.net
Received: 06-12-2023
Accepted: 10-01-2024

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Total quality management and its impact on achieving competitive advantage in light of the prevailing organizational culture in Iraqi commercial banks

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DOI: <https://doi.org/10.33545/26648792.2024.v6.i1a.124>

Abstract

This study aims to understand the impact of total quality management on competitive advantage in Iraqi commercial banks in the context of the organizational culture controlling these banks. The main objectives of the study include examining the impact of the dimensions of total quality management (top management support and commitment, continuous improvement, employee participation, customer focus) on competitive advantage (cost, quality, flexibility, time, creativity) in Iraqi commercial banks. The study uses the descriptive analytical approach and collects data from bank employees representing 30% of the entire population and analyzes this data using the SPSS statistics program. The study concluded that total quality management plays a decisive role in achieving the competitive advantage of commercial banks in Iraq. The results showed that there is a positive and tangible impact of the dimensions of total quality management, namely support and commitment from senior management, continuous improvement, employee participation, and customer focus, on components of competitive advantage such as cost, quality, flexibility, time, and creativity. This indicates that implementing total quality management practices in these banks can contribute significantly to enhancing their competitiveness and success in the banking services market.

Keywords: Total quality management, competitive advantage, organizational culture, Iraqi commercial banks

Introduction

I witnessed environment Organizations Business during The two decades The last two Of the century the past no Still changes Deep and successive, He was One of the most prominent ones phenomenon Globalisation And openness And orientation Accelerated Towards economics market (Privatization), and the emergence Economic blocs Regional knowledge explosion, And revolution Information and technology, this Changes etc. I secreted it from data New and challenges For organizations Business, He was from Most notable intensification Degree of competition on the level Global And regional And the local Between organizations Business I created system New from Concepts in Business world Contemporary I posed in the focus on Excellence in Performance, summoned that Entire adoption Philosophies And practices Administrative New It was Most notable administration the quality Comprehensive (Al-Shawabkeh, 2019) ^[18].

Total quality management is considered one of the modern intellectual trends in the field of management, as it has become an integrated scientific approach that seeks to develop the performance of organizations in order to improve the quality of their products of goods and services. Many variables have emerged that have integrated each other and highlighted the importance and necessity of shifting towards the application of total quality management. The most important of which was the compatibility of this approach with the global shift in contemporary management trends and concepts towards paying attention to customers and considering them as the starting and ending point when drawing up and preparing all work policies in the organization, as well as the failure of traditional administrative approaches such as the management by objectives approach, as well as the increasing numbers and influence of regional blocs such as the North American market. The European Union and the countries of East Asia.

In addition to the above, the intensity of competition has worsened, especially after the start of implementation of the General Agreement on Tariffs and Trade (GATT), which stipulates the liberalization of global trade from customs tariff restrictions, which made organizations seek to support their competitive capabilities by obtaining the ISO certificate. From the International Organization for Standardization, which came as a result of the approach to total quality management.

Study Problem

One of the most important goals that banks seek to achieve is achieving profitability. The main reason for establishing commercial banks is to make profits, but in light of the determinants of the process of earning profit, banks must manage their external and internal environment and exploit their resources in a satisfactory manner in a way that ensures the bank continues to provide high-quality services and thus increases the number of its customers and achieves high levels of profitability. The concept of total quality management represents the way to reach the best services that convince the customer of what banks offer, taking into account that the customer is the decisive source for determining the concept of profitability and maximizing it in commercial banks.

The main problem of the study is related to identifying quality management practices in commercial banks and their impact on competitive advantage in light of the prevailing organizational culture in Iraqi commercial banks, as the results of many studies have shown their effectiveness in achieving a high competitive advantage and improving the services and goods provided, as in the study of Zalut (2019)^[16] which showed the existence of a role for service quality in achieving competitive advantage in commercial banks. Therefore, this study came to identify the impact of total quality management practices in achieving competitive advantage in light of the prevailing organizational culture in commercial banks. The problem of the study can be formulated through the following two main questions:

First main question

Is there an impact of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage in Iraqi commercial banks?

The first main question is divided into the following sub-questions

1. Is there an impact of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with the cost dimension in Iraqi commercial banks?
2. Is there an impact of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with the quality dimension in Iraqi commercial banks?

Objectives of the study

This study seeks to achieve the following objectives

1. Studying the extent of the impact of the dimensions of total quality management (top management support and commitment, employee participation, customer focus,

continuous improvement) on competitive advantage in its dimensions (cost, quality, flexibility, time, creativity) in Iraqi commercial banks.

2. Identify the impact of senior management support and commitment on competitive advantage in its dimensions (cost, quality, flexibility, time, creativity) in Iraqi commercial banks.
3. Identify the impact of continuous improvement processes on competitive advantage in its dimensions (cost, quality, flexibility, time, creativity) in Iraqi commercial banks.
4. Explaining the impact of employee participation on competitive advantage in its dimensions (cost, quality, flexibility, time, creativity) in Iraqi commercial banks.
5. Identify the impact of customer focus on competitive advantage in its dimensions (cost, quality, flexibility, time, creativity) in Iraqi commercial banks.
6. Studying the extent of the impact of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) as an independent variable on competitive advantage with its dimensions (cost, quality, flexibility, time, creativity) as a dependent variable in light of organizational culture as an intermediary variable within A new research environment: Iraqi commercial banks.
7. Coming up with proposals and recommendations based on the practical results of the study that stakeholders and those in charge of the commercial banks under study can benefit from to develop and improve their operations.

Importance of studying

The importance of the study included two main axes under which the importance of the study fell, which are as follows:

First: theoretical importance

The theoretical importance of this study is highlighted by its attempt to provide a theoretical framework on the impact of the dimensions of total quality management on competitive advantage in Iraqi commercial banks in light of the prevailing organizational culture in them. It is hoped that the current study will be an entry point to benefit researchers and scholars later, with the theoretical literature it adds to provide The Arab Administrative Library provides new knowledge about total quality management, competitive advantage, and the prevailing organizational culture, so that the results of this study and its recommendations lead to a starting point for new future studies in the banking sector and for all business sectors.

Second: Practical importance

The applied importance of the current study stems from its selection of the community to which it will be applied, which is the banking sector, which plays a vital and important role for the national economy at all levels. It may also help commercial banks to benefit from its results and know what is applied to them and what needs to be applied, and thus work to provide banking services with speed and accuracy. Desired in order to meet the needs and desires of customers and thus ensure survival and continuity, relying on the data obtained from the research sample and its analysis. The first sub-hypothesis: There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) for the

dimensions of total quality management (support and commitment of senior management, employee participation). (Customer focus, continuous improvement) on competitive advantage with respect to cost in Iraqi commercial banks.

- **The second sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to quality in Iraqi commercial banks.
- **The third sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to flexibility in Iraqi commercial banks.
- **The fourth sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to time in Iraqi commercial banks.
- **The fifth sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to creativity in Iraqi commercial banks.

Search terms

Statistically according to appropriate statistical methods.

Study hypotheses

To achieve the objectives of the study, the following hypotheses were formulated:

The first main hypothesis: There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage in its dimensions (cost, quality, flexibility, time). (Creativity) in Iraqi commercial banks, and the following sub-hypotheses are derived from it:

- **The first sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to cost in Iraqi commercial banks.
- **The second sub-hypothesis:** There is no statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to quality in Iraqi commercial banks.

Search terms

- **Competitive advantage:** The organization's ability to formulate and implement strategies that place it in a better position relative to other organizations working in the same activity.
- **The cost:** Reducing production costs compared to competitors.
- **Quality:** Doing things right to provide products that suit customer needs, as customers want products with quality that meet the required characteristics that they expect or see in advertising.
- **Flexibility:** The organization's ability to provide the type and size of product required by customers on time. Delivery reliability is considered a competitive priority. Because customers are interested in meeting their needs in the right quantities, at the right times, and with the right service.
- **Time:** How quickly the product or service is delivered to customers.
- **Creativity:** The process or activity carried out by an individual that results in a new product or thing.

Total Quality Management: Creating a distinguished culture of performance where managers and employees work and struggle continuously and diligently to achieve customer expectations and perform the right work correctly from the beginning while achieving better quality, effectively and in the shortest time.

Previous studies

The researcher reviewed a number of previous studies on the topics of total quality management, competitive advantage, and organizational culture in both Arabic and English. The following is a presentation of these studies:

Study by Hama and Behnaz (2015) ^[14] entitled

“Total quality management and its impact on improving financial performance, an applied study in a sample of commercial banks in Sulaymaniyah Governorate.”

The purpose of the study was to search for total quality management and its impact on improving financial performance. The study started from the cognitive aspects of total quality management over its role in improving financial performance. The study was based on a cognitive approach to the concept of financial and the financial ratios used to raise the level of performance. The reason for studying it is the emergence of the problem of the extent to which The impact of applying the principles of total quality management for banking services and its impact on employees and customers alike and the extent of banks' commitment to applying them. The application of the principles of total quality management is important for increasing trust and a good reputation for those institutions, increasing their competitiveness in the market, and increasing customer satisfaction with the service provided, which affects improving their financial performance. Profits are achieved, and the aim of the research is to reveal the relationship between the application of total quality management and the level of improvement of financial performance in commercial banks. The test was done on the basis of the main hypothesis: Is there a statistically significant effect of the principles of total quality management on improving the financial performance of the

institution? Through this, the sub-hypotheses can be renewed and the sub-hypotheses were distributed. (63) questionnaires on a sample of employees in commercial banks in Salmaniya Governorate. The study demonstrated the existence of a positive, statistically significant correlation between improving financial performance and total quality management. The study reached a set of conclusions and a number of suggestions and recommendations.

Study of Al-Ghanimat (2015): entitled

“The impact of implementing hotel service quality on competitive priorities from the customers’ point of view”

This study aimed to measure and analyze the impact of applying hotel service quality in achieving competitive priorities. The study population consisted of five and four-star hotels in the Petra region, totaling five hotels. The sample of the study was represented by a facilitated sample of customers residing in five- and four-star hotels in the Petra region, numbering (221) customers. To achieve the objectives of the study and test its hypotheses, the descriptive and analytical approach was used, and a questionnaire was developed as a data collection tool consisting of (28) items. A number of statistical methods were used, most notably arithmetic means, standard deviations, one-sample T -test, and multiple regression analysis. After analyzing the study data and testing its hypotheses, the study reached a number of results, the most notable of which are: There is a statistically significant effect of implementing the quality of hotel services (Reliability, responsiveness, tangibility, guarantee, and efficiency) in achieving competitive priorities (cost, creativity). There is a statistically significant effect of implementing the quality of hotel services (Reliability, responsiveness, tangibility, guarantee, and efficiency) in achieving cost primacy. There is a statistically significant effect of implementing the quality of hotel services (Reliability, responsiveness, tangibility, assurance, and efficiency) in achieving primacy of creativity. In light of the results of the study, the researcher presented a set of recommendations, including: The managements of five- and four- star hotels in the Petra region must realize the importance of the results reached by this study, with regard to the positive evaluation that its results produced of the level of quality of hotel service, which was reflected in Positively improve competitive priorities, which will motivate it to continue providing better hotel services. There is also increased attention to the reliability dimension, which includes the degree to which hotels fulfill their promises, take into account the circumstances of their customers, and pay attention to the principles and procedures of hotel work, as this dimension represents the most important dimension of hotel customers’ expectations compared to actual quality.

What distinguishes the current study from previous studies?

What distinguishes the current study is that it addressed the impact of total quality management in its dimensions (top management support and commitment, continuous improvement, employee participation, customer focus) on competitive advantage in its dimensions (Cost, flexibility, time, creativity) and organizational culture. Thus, this study is considered one of the few studies within the researcher’s knowledge that collected each of these concepts together

and with its study population and dimensions. The study is also distinguished in that it dealt with Iraqi banks as a sample, as the researcher did not find any similar message during the preparation of this thesis. Thus, the current study covers the gap of the lack of studies related to its subject, as this study provides an intellectual framework of its own and its various variables.

Study population and sample

The study population consisted of all employees of Iraqi commercial banks, and with regard to the study sample, the researcher will select a random sample of (30%) from the study population.

Study Approach

This study follows the descriptive analytical approach. Based on the survey method due to its suitability to the nature of the study, the researcher will measure the impact of total quality management in improving competitive advantage in light of the prevailing organizational culture in commercial banks, by collecting descriptive data about it, analyzing it, linking and interpreting this data, classifying it, measuring it, and drawing results for generalization, by collecting information. Through a note card, and processed using the statistical package (SPSS).

The first section: The theoretical framework introduction

Nowadays, it is common to come across while reading publications, reports, and news, words such as Quality and Total Quality Management. These terms have become widely used, as the term Total Quality Management expresses a group of practical, technical, and administrative concepts. A leadership style that creates an organizational philosophy that helps achieve the highest possible degree of quality in production and services. (Khater, 2018, p. 28) ^[23].

The origins of total quality management (TQM):

There was a kind of conflict in the prevailing beliefs about the emergence of Total Quality Management, as it was believed that it was a theory of Japanese origin, while the history of contemporary administrative thought asserts that Total Quality Management is an American theory of origin and identity, even though it grew and developed in Japan. (Khater, 2018, p. 26) ^[23]. At the beginning of the twentieth century, signs of interest in quality and its control began, and after World War II, interest in the issue of quality increased to a greater degree, especially by the Japanese, as this interest appeared through their invitation to a number of American quality experts, most notably Shewart and Deming, especially after the failure of These are experts in convincing American companies to adopt their ideas about quality (Al-Baldawi, Nadim, 2007, p. 15) ^[24]. As Deming faced difficulties in spreading his theory about quality in the United States of America, which included in its meanings that quality means the perfection of the good or service when it is presented to the beneficiary or consumer, permanently and at an appropriate price, as Deming indicated that comprehensive quality is summed up in adopting a specific administrative method that aims To achieve long-term success, by always and continuously satisfying customers or beneficiaries.

The concept of total quality management (TQM): The concept of total quality management refers to the

comprehensive method in institutional management, which focuses on achieving institutional goals by improving quality, meeting customer needs, productivity, and competitive advantage. Accordingly, total quality management seeks to achieve the desired goals by using innovative strategies and plans that work to enhance fruitful results. On the other hand, the concept of total quality management includes urging the organization to keep pace with modern and advanced ideas. (Al-Darmaki, Al-Dhafri, 2017, p. 30) ^[25].

The concept of competitive advantage

It is difficult to trace the historical origins of the emergence of a particular economic concept, especially if it is modern and not subject to general theories that explain it. This is the case with the concept of competitive advantage, and the concept of competitive advantage has been linked to two things: (Nasser Al-Din, 2018, p. 131) ^[26].

The concept of organizational culture

The concept of organizational culture is a metaphorical concept because it relates to individuals and societies. It refers to the prevailing values in the organization and their impact on the administrative process and organizational

behavior of employees within the organization. It refers to a set of internal environmental characteristics of work. Accordingly, the concept of organizational culture comes from the combination of two terms: culture and organization. Culture is defined as the arts and other manifestations of human intellectual achievement, including the objects, social systems, and social ways in which people live their lives. (Abu Jamea, 2009, p. 8) ^[27].

The second section: the practical framework

Study tool

Table 1: Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	201	53.7	53.7	53.7
	Female	173	46.3	46.3	100.0
	Total	374	100.0	100.0	

Source: Results of statistical analysis using SPSS version 25

From the previous table, we find that the percentage of males in the research sample constitutes 53.7%, compared to 46.3% of females. As shown in the following figure:

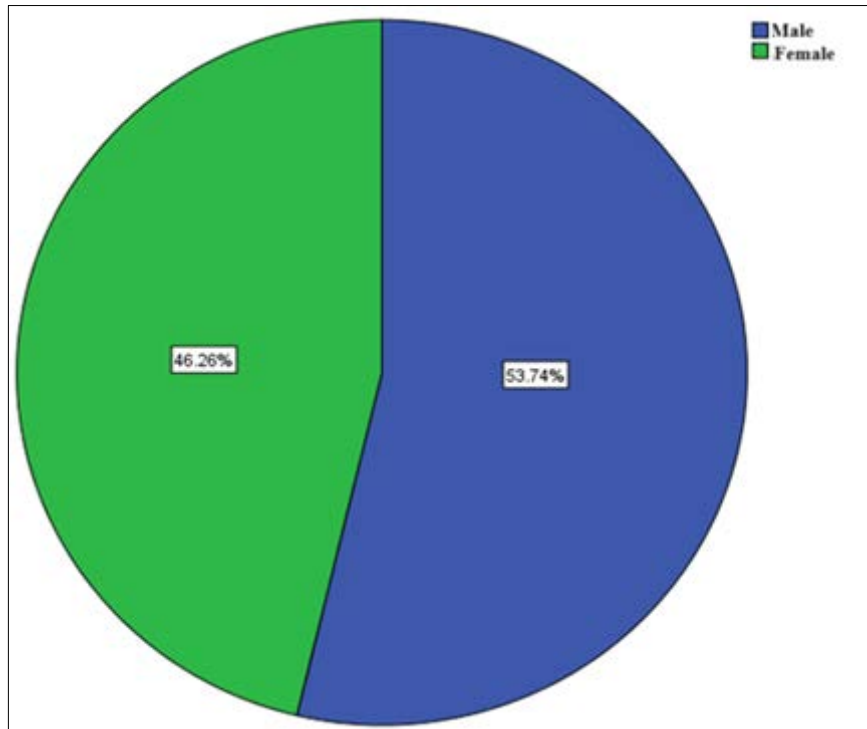


Fig 1: Gender

Table 2: Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 30 years	86	23.0	23.0	23.0
	From 31 to 40 years	141	37.7	37.7	60.7
	From 41 to 50 years	86	23.0	23.0	83.7
	Over 50 years old	61	16.3	16.3	100.0
	Total	374	100.0	100.0	

Source: Results of statistical analysis using SPSS version 25

From the previous table, we find that the largest percentage of the sample is from those between the ages of 31 and 40, which constitutes about 37.7% of the sample size, while the

lowest percentage belongs to people over 50 years old, at 16.3%. As shown in the following figure:

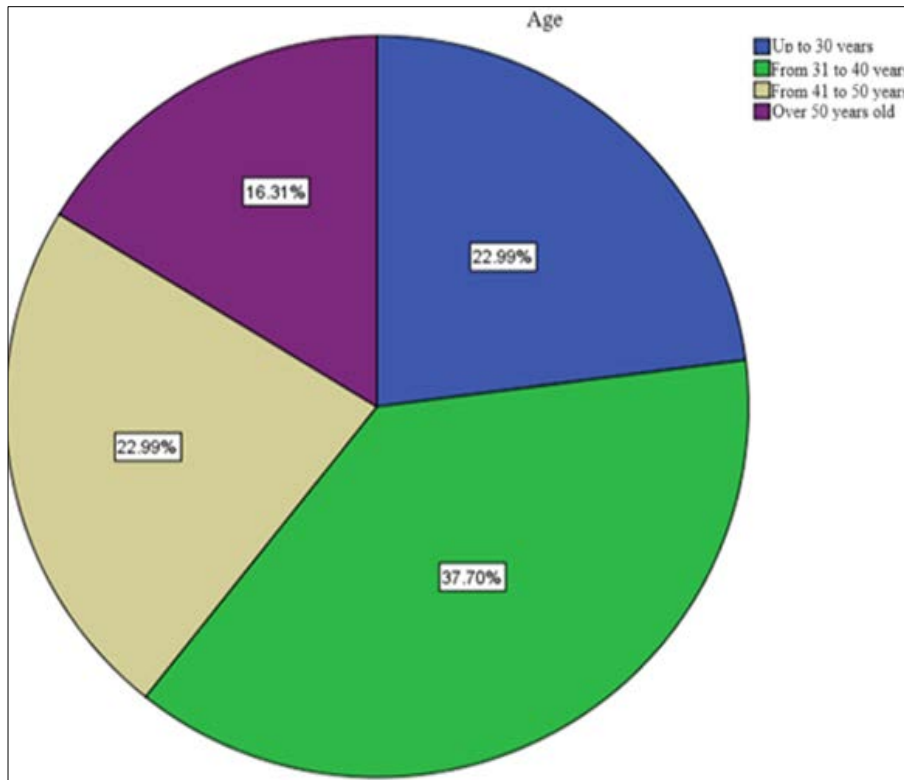


Fig 2: Age

Table 3: Educational level

		Qualification			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Preparatory school and below	135	36.1	36.1	36.1
	High School	124	33.2	33.2	69.3
	Average Institute	52	13.9	13.9	83.2
	College degree	39	10.4	10.4	93.6
	Postgraduate	24	6.4	6.4	100.0
Total		374	100.0	100.0	

Source: Results of statistical analysis using SPSS version 25

From the previous table, we note that the percentage of those with middle school education and below is the largest percentage within the study sample at a rate of 36.1%, while

the lowest group is those with a postgraduate education at a rate of 6.4%, as shown in the following figure:

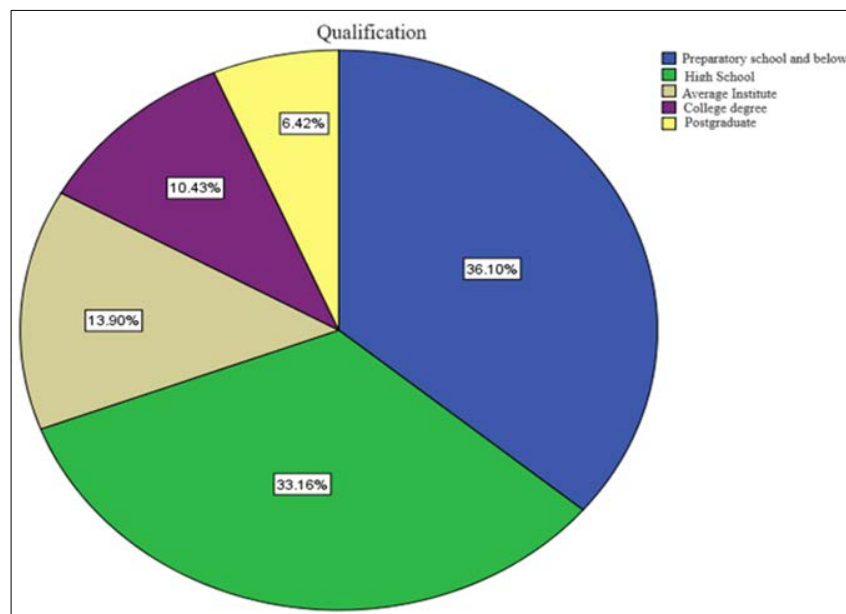


Fig 3: Qualification

Table 4: Years of Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 3 years	42	11.2	11.2	11.2
	From 4 to 6 years	144	38.5	38.5	49.7
	From 7 to 10 years	100	26.7	26.7	76.5
	11 over years	88	23.5	23.5	100.0
	Total	374	100.0	100.0	

Source: Results of statistical analysis using SPSS version 25

From the previous table, we note that the percentage of those with 4 to 6 years of experience is the largest percentage within the study sample at a rate of 38.5%, while

the lowest group is those with less than 3 years of experience at a rate of 11.2%, as shown in the following figure:

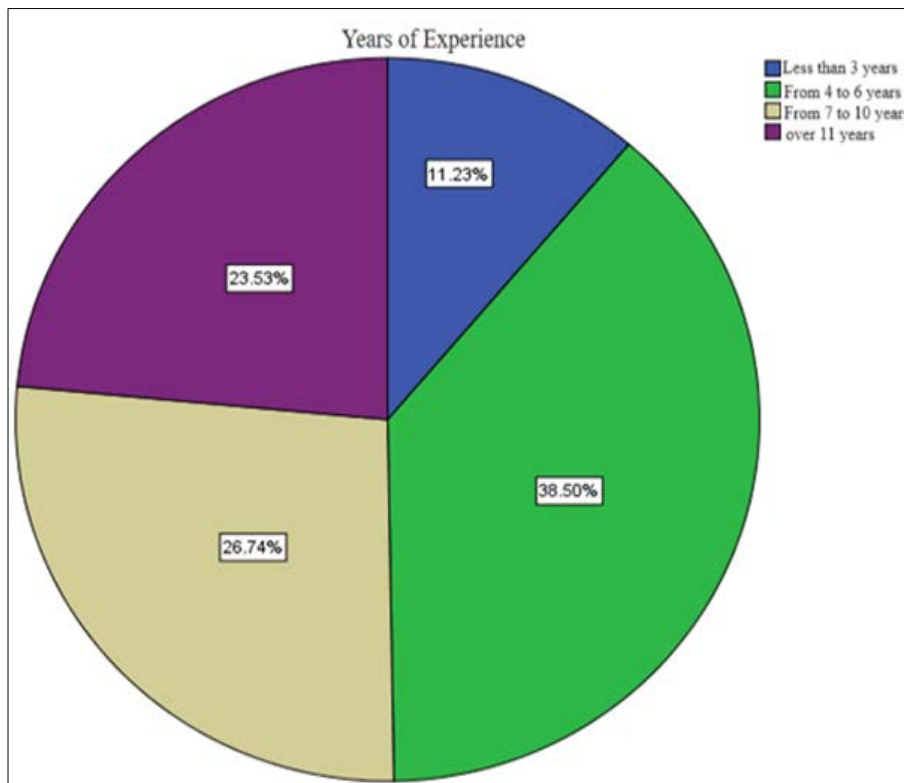


Fig 4: Years of Experience

Table 5: Type of work within the bank

Type of work within the bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Administrative	106	28.3	28.3	28.3
	Technical	134	35.8	35.8	64.2
	Head of the Department	73	19.5	19.5	83.7
	boss	61	16.3	16.3	100.0
	Total	374	100.0	100.0	

Source: Results of statistical analysis using SPSS version 25

From the previous table, we note that the percentage of technicians is the largest percentage within the study sample

at a rate of 35.8%, while the lowest category is managers at a rate of 16.3%, as shown in the following figure:

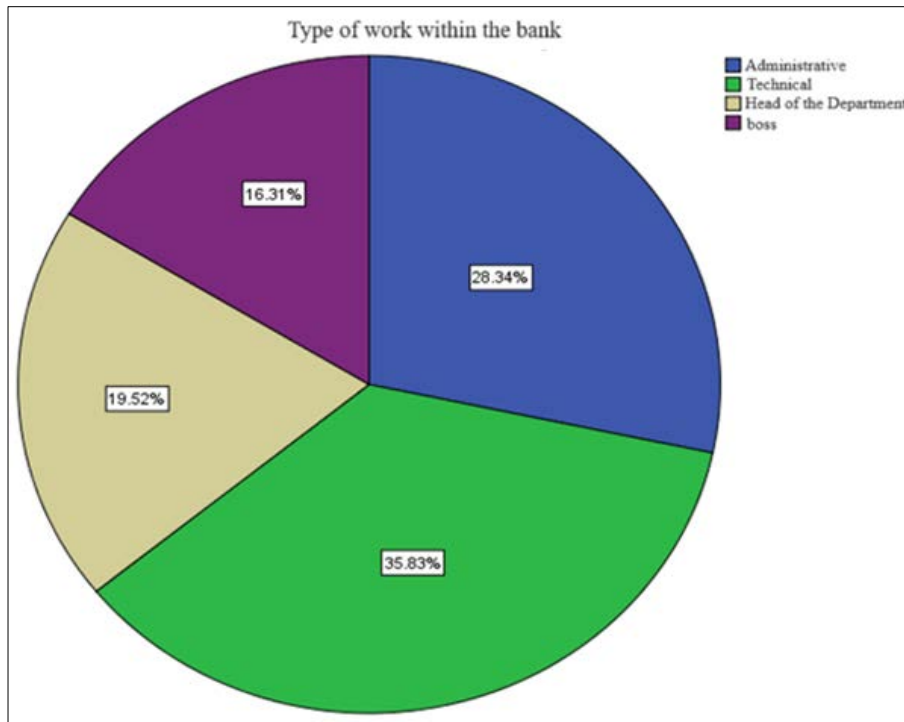


Fig 5: Type of work within the bank

Normal distribution test

The researcher conducted a normal distribution test for the axes and dimensions of the study using the Kolmogorov-

Smirnov test, and the results were shown in the following table:

Table 6: One-Sample Kolmogorov-Smirnov Test

		Support and commitment of senior management	Employee participation	Customer focus	Continuous improvement	Cost	The quality	Flexibility	The time	creativity	Organizational culture
N		374	374	374	374	374	374	374	374	374	374
Normal Parameters _{a,b}	Mean	3.7193	3.8465	3.7005	3.5631	3.5706	3.7364	3.5655	3.8230	3.7968	3.5502
	Std. Deviation	1.09241	.95186	1.15786	1.15530	1.19986	1.02855	1.28889	.98188	1.01156	1.15706
Most Extreme Differences	Absolute	.222	.229	.211	.235	.225	.233	.220	.238	.225	.237
	Positive	.121	.169	.131	.123	.117	.141	.133	.137	.145	.162
	Negative	-.222-	-.229-	-.211-	-.235-	-.225-	-.233-	-.220-	-.238-	-.225-	-.237-
Kolmogorov-Smirnov Z		4.288	4.437	4.088	4.553	4.361	4.499	4.256	4.595	4.354	4.586
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

Source: Results of statistical analysis using SPSS version 25

Through the values of the Kolmogorov-Smirnov indices and the corresponding calculated significance levels, we find that they are less than the theoretical significance level of 0.05. Therefore, all research axes are not subject to a normal distribution, but since the sample size is greater than 30 observations, the probability distribution for the research variables converges to the normal distribution according to the central limit theorem. Which says that “the normal distribution is considered a good approximation of the probability distribution of the variable (Regardless of the

type of probability distribution when the sample size is large (n > 30).

Descriptive statistics and testing differences from a neutral answer (3)

The following paragraph includes descriptive statistics for the studied axes, where the arithmetic mean and standard deviation were calculated for each axis and its questions, and the difference of these averages from the neutral value (3) was tested. The results are shown as follows:

Table 7: Dimension (Top management support and commitment)

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Meaning
Senior management adheres to the instructions and guidelines required by the Iraqi Monetary Authority.	374	3.6631	1.40618	.07271
Senior management encourages employee participation in decisions.	374	3.5695	1.47880	.07647
Individual and group moral and material rewards are given to raise performance.	374	3.6845	1.42062	.07346

Top management constantly improves the relationship between itself and employees.	374	3.8209	1.24159	.06420
Top management seeks to improve positive competition among employees.	374	3.8583	1.17102	.06055
Support and commitment of senior management	374	3.7193	1.09241	.05649

Source: Results of statistical analysis using SPSS version 25

It is noted from the previous table that the means of the questionnaire statements and its axes differ from the neutral mean (3). To determine whether these differences are significant, the researcher tested the significance of the mean differences, as we notice that most of the axis statements, in addition to the variable expressing the axis

a whole, have a SIG value of less than 0.05, which means The answers of the respondents mostly differed from the average neutrality (3). We also note that most of the averages of the statements related to the studied axis were greater than 3, and therefore the answers tend to agree with the statements of this axis. As shown in the following table:

Table 8: One-Sample Test

	One-Sample Test					
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper	
Senior management adheres to the instructions and guidelines required by the Iraqi Monetary Authority.	9.120	373	.000	.66310	.5201	.8061
Senior management encourages employee participation in decisions.	7.448	373	.000	.56952	.4192	.7199
Individual and group moral and material rewards are given to raise performance.	9.318	373	.000	.68449	.5400	.8289
Top management constantly improves the relationship between itself and employees.	12.786	373	.000	.82086	.6946	.9471
Top management seeks to improve positive competition among employees.	14.174	373	.000	.85829	.7392	.9774
Support and commitment of senior management	12.733	373	.000	.71925	.6082	.8303

Source: Results of statistical analysis using SPSS version 25

Table 9: Dimension (Employee participation)

One-Sample Statistics					
	N	Mean	Std. Deviation	Std. Error	Meaning
Employees participate in making work-related decisions according to their specialty.	374	3.8610	1.21736	.06295	
Employees are informed of the results of their performance evaluation so that they can benefit from them.	374	3.8904	1.28979	.06669	
There is a periodic evaluation of employees.	374	3.8048	1.31882	.06819	
Employees are given the necessary powers to make decisions, each according to their position.	374	3.9305	1.24719	.06449	
Different departments in the bank cooperate to provide assistance to each other.	374	3.7460	1.32906	.06872	
Employee participation	374	3.8465	.95186	.04922	

Source: Results of statistical analysis using SPSS version 25

It is noted from the previous table that the means of the questionnaire statements and its axes differ from the neutral mean (3). To determine whether these differences are significant, the researcher tested the significance of the mean differences, as we notice that most of the axis statements, in addition to the variable expressing the axis as

a whole, have a SIG value of less than 0.05, which means The answers of the respondents mostly differed from the average neutrality (3). We also note that most of the averages of the statements related to the studied axis were greater than 3, and therefore the answers tend to agree with the statements of this axis. As shown in the following table:

Table 10: One-Sample Test

	One-Sample Test					
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper	
Employees participate in making work-related decisions according to their specialty.	13.677	373	.000	.86096	.7372	.9847
Employees are informed of the results of their performance evaluation so that they can benefit from them.	13.350	373	.000	.89037	.7592	1.0215
There is a periodic evaluation of employees.	11.802	373	.000	.80481	.6707	.9389
Employees are given the necessary powers to make decisions, each according to their position.	14.428	373	.000	.93048	.8037	1.0573
Different departments in the bank cooperate to provide assistance to each other.	10.855	373	.000	.74599	.6109	.8811
Employee participation	17.199	373	.000	.84652	.7497	.9433

Source: Results of statistical analysis using SPSS version 25

Table 11: Dimension (Customer Focus)

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Meaning
There is a follow-up on complaints submitted by the customer and they are not ignored.	374	3.7433	1.35947	.07030
The bank is keen to obtain sufficient information about the customer and works to update it constantly.	374	3.7594	1.32853	.06870
The client's needs and desires are studied continuously.	374	3.8262	1.21397	.06277
There is good behavior and a high degree of respect when dealing with the customer.	374	3.6310	1.35326	.06998
We make sure the customer is satisfied before he leaves the bank	374	3.5428	1.43568	.07424
Customer focus	374	3.7005	1.15786	.05987

Source: Results of statistical analysis using SPSS version 25

We accept the hypothesis “ H 1: There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of the dimensions of total quality management (top management support and commitment, employee participation, customer

focus, continuous improvement) on competitive advantage with regard to quality in Iraqi commercial banks. ”

The following table shows which dimensions of total quality management have a statistically significant impact on quality:

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.169-	.060		-2.809-	.005
1 Support and commitment of senior management	-.010-	.045	-.010-	-.214-	.831
Employee participation	.754	.028	.698	27.054	.000
Customer focus	.091	.025	.102	3.591	.000
continuous improvement	.197	.041	.222	4.816	.000

From the previous table, we find that the indicators of comprehensive quality management (Employee participation, customer focus, and continuous improvement) have a sig value less than the significance level of 0.05, and therefore they all have a significant impact on quality. The indicator of support and commitment of senior management has a sig value greater than 0.05, and therefore there is no effect of this indicator on quality

Results

There is a strong relationship between the independent variables (Top management support and commitment, employee participation, customer focus, continuous improvement) and the dependent variable (cost), and the value of the adjusted coefficient of determination is 0.913, which means that the independent variables (top management support and commitment, employee participation, focus On the customer, continuous improvement) explains 91.3% of the changes in the dependent variable.

There is a statistically significant effect at the significance level $\alpha \leq 0.05$ of the dimensions of total quality management (Top management support and commitment, employee participation, customer focus, continuous improvement) on the competitive advantage with regard to cost in Iraqi commercial banks.”

All indicators of total quality management (Top management support and commitment, employee participation, customer focus, continuous improvement) have a sig value less than the significance level of 0.05, and therefore they all have a significant impact on cost.

There is a strong relationship between the independent variables (Top management support and commitment, employee participation, customer focus, continuous improvement) and the dependent variable (Quality), and the value of the adjusted coefficient of determination is 0.937, which means that the independent variables (top

management support and commitment, employee participation, focus On the customer, continuous improvement) explains 93.7% of the changes in the dependent variable.

There is a statistically significant effect at the significance level $\alpha \leq 0.05$ for the dimensions of total quality management (top management support and commitment, employee participation, customer focus, continuous improvement) on competitive advantage with regard to quality in Iraqi commercial banks.”

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