

# The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks

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## Abstract

This study sought to know the role of total quality management in re-engineering operations to achieve excellence in Iraqi banking performance and to know any of the variables and dimensions most influential in achieving performance, and the questionnaire was used to collect data, and a sample of managers, heads of departments, and employees reached number 110)) People and the hypotheses were tested through the use of some statistical treatments, and the most important hypotheses were (the overall quality management is affected and influenced with the re-engineering of the processes by removing them).

In light of the results, the study reached a set of conclusions represented in the fact that most of the managers in the research banks have shown a clear interest in the two main variables under the current research, namely total quality management and re-engineering processes to achieve good results at the level of performance, but it is clear that most banks did not pay sufficient attention The sub-dimensions are all subordinate to each basic variable, as some deficiencies have arisen in the performance of a group of banks than in other banks that have shown more interest, due to the lack of interest of some banks in providing skills, expertise, and techniques for implementing comprehensive quality management programs and restoring Engineering processes to the weakness of the possibilities available. As for the most important recommendations of the study, it is represented by the necessity of all banks adopting the approach to total quality management and their compatibility with programs for process engineering re-provision by providing mechanisms for implementing these two vital approaches through adopting an appropriate strategy in a manner that leads to achieving enormous improvements in performance to ensure keeping pace with the continuous change in the business environment.

**Key Words:** Total Quality Management, Process Engineering.



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## **Introduction**

The banking sector witnessed during the past years a remarkable activity and development at all different levels and levels, whether it was in the acceptance of deposits or in granting credit or investment. This development has emerged clearly in various countries of the world in general, but it did not receive the same level of development in Iraq because of the circumstances The successive abnormalities experienced by the country not long ago.

On this basis, it was necessary to pay attention to the development of new mechanisms for banking work and to move away from the traditional methods commonly used in Iraqi banks that clearly and effectively contribute to defining the relationship between these innovative mechanisms and the distinction of banking performance and thus the growing demand of customers for banking services and their various forms and increasing the polarization of deposits in a manner that can Managing the bank from performing its business efficiently and effectively, and similar to what the international banks are doing, in a way that achieves the bank's continuity and reaching its goals, and adapting to all the variables that constitute the environment in which it operates.

From this standpoint, the idea of this study came out, which aims to indicate the effect of using two basic approaches in administrative development, namely, comprehensive quality management (TQM) and process engineering re-engineering (BPR) and determine the impact of harmonization between them in achieving excellence in banking performance with a detailed statement of the most prominent variables on which this study was based.

## **Methodological framework**

### **Research problem**

The research problem is summarized by the apparent negligence and negligence in applying the re-engineering of operations to achieve comprehensive quality and performance excellence. Thus, we can raise the problem of research by formulating the following question:

What is the role of total quality management in process engineering re-engineering? And its application in the banking sector?

To clarify the implications of this problem in a way that serves the answer to the main question, we mention the following sub-questions:

- 1- What is the nature and level of re-engineering operations in the research banks?
- 2- What is the nature and level of total quality management in the research banks?

**The role of total quality management in process reengineering: a  
Field Study in Some Iraqi Private Banks**

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**3- What is the role of total quality management in achieving process re-engineering and is there a relationship between them?**

**Research Goals**

**The primary objective of the research is to demonstrate the role of total quality management in process engineering re-engineering.**

**It has the following sub-goals:**

- 1- Evaluating the extent to which the methodology of process engineering re-adoption has been adopted with total quality management in the banks in question.**
- 2- Diagnosing the level of total quality management in the research banks.**
- 3- Clarifying the factors affecting achieving performance excellence in the banks in question.**

**Research importance**

- 1- The intensity of global competition in various sectors, especially in the field of banking activity, which makes Iraqi banks in an unenviable position as a measure of the level of development reached by the banking industry in the countries of the world.**
- 2- The economic, political and social conditions that Iraq is going through at the present time require redesigning jobs in a way that can improve levels of performance and quality of service and study the direct impact it has on achieving the competitive advantage of Iraqi banks.**
- 3- Shedding light on the importance of re-engineering operations and total quality management and determining their impact on banking performance.**

**Research hypotheses and model**

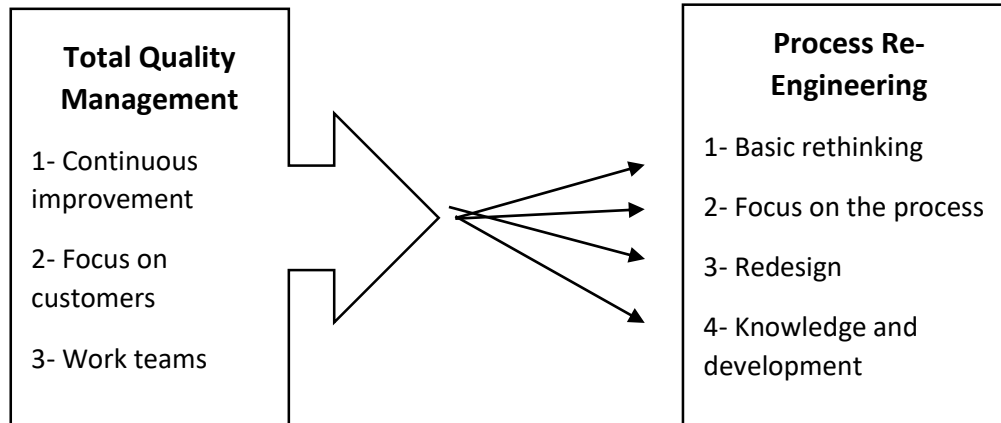
**To achieve the research objectives and answer questions, we formulated the following main hypothesis:**

**There is a significant statistical effect of total quality management on process engineering re-engineering.**

**The following sub-hypotheses can branch out:**

- 1- There is a significant effect of continuous improvement on process engineering re-engineering.**
- 2- There is a significant effect of customer focus on process engineering with its dimensions.**
- 3- There is a significant effect of the work teams on the re-engineering of operations with their dimensions.**

# The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks



**Fig (1) Research model**

## **Research Methodology**

The current research relies on the inputs to confirm the results by rejecting or confirming the assumptions, based on data collected from the Baghdad Education Directorate according to the analytical method, and a survey was conducted on 110 managers, department heads, and employees from all administrative levels (2019), and the questionnaire that contained On demographic survey questions, in addition to the main questions about the search variables, and the research hypotheses were tested by the statistical program SPSS. The reliability and validity of the measures were confirmed by submitting the questionnaire to (9) specialists in administrative sciences and obtaining an agreement rate (0.92), as well as a test of reliability stability.

**Stability test:** The stability of the measuring instrument can be confirmed by checking the internal consistency and stability of the measuring device, then checking the internal consistency of the search criteria paragraphs by the Guttman split-half parameter.

### **A- Theoretical Framework**

#### **1- Total Quality Management1- The concept of total quality management**

There have been many concepts on total quality management from the viewpoint of many pioneers and researchers in this field, among which we mention (Al-Rikabi, Ali Khalaf, 2011):

\* Slack & Others, 2004: 719: A system that affects the integration of quality development and the maintenance of improvement with the contribution of different groups in the economic unit, in addition to enabling products and services at most economic levels that are based on achieving overall customer satisfaction.

**The role of total quality management in process reengineering: a  
Field Study in Some Iraqi Private Banks**

\* Krajweski & Ritzman, 2008: 196: It is a philosophy that encompasses three important principles and a basis for achieving a high level of quality and operational performance are customer satisfaction, employee engagement, and integration, and continuous improvement of performance.

\* Chen & Sofian, 2011: 3: A comprehensive approach that focuses on meeting and exceeding customer needs through the integration of all organizational functions and the participation of all employees of the organization for continuous improvement.

\* Kumar, 2009: 23: A comprehensive process aimed at improving quality, production rate, and competition in global markets.

**1- Dimensions of total quality management**

Both (Talib, 2010: 126) and (Abu Tabikh: 2012, 43) agree that the basis for building total quality management is based on the fulfillment of the current and expected customer needs and needs as a strategic commitment by the economic unit as a whole, whose goal is to continuously improve the quality of products / or Operations. This means that the dimensions of the TQM philosophy can be defined by the following:

1. Focus on the customer, define its requirements and desires as a priority, and strive to satisfy it to increase its satisfaction, as this has a direct positive impact on increasing the market share of the economic unit and increasing its profitability.
2. Continuous improvement in products and processes is the responsibility of all workers in the value chain activities of the economic unit to achieve excellence in quality, cost, and performance over similar economic units operating in or outside the sector itself.
3. Work Teams: Affirm the senior management's firm commitment to achieving total quality by supporting the participation of all workers, focusing on the need to provide it for a new environment that helps stimulate creativity, innovation, and continuous improvement.

**3- Stages of Total Quality Management**

- 1- The examination phase: It coincided with the first stages of specialization and craftsmanship at work, as production is carried out in limited batches and with distinctive characteristics that are adjusted through unregulated checks. Then the beginnings of the stage of extensive production, careful specialization, division of labor, and assembly operations, as examination methods developed to be one of the most important methods of quality assurance and one of its most prominent pioneers (Tyler), who contributed to the development of the workshop management system and (Rad Ford), which was the first to link the examination function to quality control stressing The necessity

of tight coordination between departments and engaging designers in early stages of quality improvement efforts (Bound et al, 1994: 48

**2- Quality control phase:** (Schwart) is one of the most prominent pioneers, and he is the first to employ statistical theory in quality control and study the causes of variation in performance. The statistical maps developed by him

(Schwart) is a fundamental basis for subsequent entries in all statistical quality control.

(Logothetis, 1997: 18).

He also developed at this stage an introduction to acceptable quality levels instead of a comprehensive examination using the theory of probabilities and was employed widely by Western companies during World War II, at a time when Japanese companies adopted the strategy of continuous improvement (Kaizen), (Goetsch and Davis, 1997: 69 ).

**3- Quality assurance stage:** This stage marks the beginning of a shift to strategic quality management, or a shift from detection or investigation strategies to prevention strategies and is considered (Juran's contributions to quality cost analysis and Feigenbaum) in the field of comprehensive quality control (TQC) and (Grosby) in the zero-defect that One of the most important entry points to continuous quality improvement at this stage. (Dale et al, 1999: 20).

**4- The stage of total quality management:** This stage is a fundamental shift in the conceptual frameworks of the Total Quality Management philosophy from response strategies, or the traditional perspective to interactive strategies, or a strategic perspective.

It is an integral product of the various contributions and methods in the previous stages, as quality has become the most important competitive priority, but rather a binding strategic option in light of fiercely competitive and environmental challenges facing the organizations of the twenty-first century. Hence, many researchers considered the philosophy of comprehensive quality management a new model in management (Bound et al, 1994: 65).

**Processes re-engineering1- The concept of process re-engineering**

There are several definitions of the concept of process engineering, including:

\* (Bowmen, 1997: 32): The re-design or restructuring of an organization includes its business, principles, ideas, and relationships that link the workers to achieve organizational change goals.

\* Lwinthal (34: 2002): Reengineering is defined as the process by which companies become global competitors by re-renewing their



## **The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks**

information systems, regulations, and work methods to achieve harmony between parts of the organization at home and its customers abroad.

\* (Singah et al., 2012: 45): The need for a fundamental change in business programs due to changes in business needs and conditions.

\* As for the banking sector, (Waller, 1999: 101): stressed that re-engineering is a complete revolution to achieve a radical reorganization of the bank with the primary goal of increasing its performance to be more flexible, effective, and closer in communicating with the customer's needs, and with this increase in performance it is hoped that Improve the quality of the products and services provided.

### **2- Characteristics process re-engineering**

Re-engineering is based on a set of characteristics that distinguish it, and it has been identified (Raynal, 2003: 256) as follows:

1. Combining multiple jobs into one.
2. Reinforce employee authority and the form that enables them to make decisions as the decision becomes part of the job.
3. The operations are executed according to their normal order, and some tasks are performed simultaneously.
4. Carry out work with more advanced methods, including the use of modern technology in the overall course of operations.
5. Reducing the adjustments, selections, and other processes that are characterized as providing no added value to the products, to a minimum.
6. Reducing the possible re-employment and creating alliances.
7. Use correct methods in the application of centralization and decentralization.

### **3- Steps process re-engineering**

The successive steps of the reengineering process can be identified in the following stages:

1- The preparation phase: It begins with the appropriate preparation to reach a consensus on the goals that represent the start of the organization and the goals that represent the purpose of the existence of the change engineering project, which includes: -

- Determine the need for re-engineering
- Build and set goals.
- Learn about the processes that serve customers.
- Learn about the obstacles facing re-engineering efforts.
- Learn about organizational constraints.

2- The evaluation phase: A model is designed to meet the needs of customers and define processes

**The role of total quality management in process reengineering: a  
Field Study in Some Iraqi Private Banks**

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**The value-added strategy by thoroughly surveying the organization as well as activating processes**

**Specific to setting priorities for doing it include:**

- **Get information on current operations.**
- **Measure results in terms of costs, quality, speed, and delivery.**
- **Choose the appropriate operations.**
- **Determine the limits of operations.**

**Develop a plan for change.**

**3- The stage of finding solutions: This stage is divided into two phases, the first of which is obtaining the technical design for the application of perceptions, and the second stage is the work of social design that organizes and arranges resources**

**Humanity will occupy the functions of the change process) affectionate. (25: 2012,**

- **Standardization and consolidation of processes**
- **Redefining alternatives.**
- **Defining the needs of individuals**
- **Define jobs**
- **Check the coherence of the processes.**

**4- Reference comparison: It is the process of comparing activities or operations with better applications according to the international classification, as managers compare activities with other similar ones in other units and different departments in their units and the goal is to diagnose the strengths and weaknesses in the performance of activities or operations for the economic unit and know the gap between it and its competitors Other units include:**

- **Define performance standards.**

**Benchmarking performance.**

- **Defining the general framework of operations.**

**5- Development: Organizational development is defined as "a long-term activity aimed at improving the ability of the organization to solve its problems, and self-renewal, by bringing about comprehensive development in the prevailing climate to be more effective in the application of its mission, and continues in the long term and development and includes:**

- **Connecting and integrating individuals with modern processes and technology.**
- **The trend of maintaining the proper direction when implementing.**
- **Arrange steps for implementation stages.**
- **Set a specific time to reach the goals.**
- **Set specific performance and selection criteria.**



**6- Transformation:** It is the inevitable result of change and is multi-dimensional and levels and imposes more obligations on senior management. The first is to have a more open and objective future vision commensurate with the new situation while ensuring simultaneous management of a number of additional variables to lead the implementation process, including:

- Choose a new model.
- Following up on results and intensifying training for workers (Mahmoud 37: 2007,)

#### **Testing Hypotheses**

Presenting the results of the field study and analyzing it by relying on the repetitive distributions of the responses of the study sample individuals, and their percentages, up to the arithmetic mean, the standard deviation and the difference coefficient for each of the questionnaire paragraphs, whether it is at the sub-level or at the general level of the study variables, and the research was based on a scale (Likert) quintile in the sample answers, then the level of each variable will be between (5-1) by three levels, around the level of (the hypothetical mean), knowing that the hypothetical (standard) mean is (3).

#### **Research sample description**

The reason for choosing the banking sector as a whole for the study is that it provides the appropriate climate and objective conditions for the successful application of the components and variables of the current study for considerations that can be summarized as follows:

- The importance and maturity of the banking service sector compared to other service sectors.
- Iraqi banks have more flexibility and freedom than other economic sectors.

Therefore, the number of banks that were subject to research is 4 banks, which are among the oldest and registered in the Iraqi financial market.

The study was applied to a sample of (110) persons, which was limited to those with the rank of director and his assistant, heads of departments and some advisors and employees in banks. Sample of study.

**Table (1)**

| <b>Banks</b> | <b>The number of employees chosen</b> |
|--------------|---------------------------------------|
| The United   | 28                                    |
| Gulf         | 33                                    |
| Credit       | 25                                    |
| Middle east  | 24                                    |
| Total        | 110                                   |

# The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks

## Research sample description

### Analysis of the variable of total quality management

This variable was measured by three sub-dimensions (basic rethinking, focus on the process, knowledge and development, redesign), as Table (2) indicates the arithmetic milieu, standard deviations, and difference coefficients related to the sample viewpoint regarding the total quality management variable, The aforementioned table reflects general arithmetic mean for the variable of (3.38), which is around the standard mean of (3), and the general standard deviation and the coefficient of difference around them was (0.20) (60%), and a diagnosis of the reality of the sub-variables comes:

Table (2)

| Dimensions              | Coefficient of variation | Arithmetic mean | standard deviation |
|-------------------------|--------------------------|-----------------|--------------------|
| focus on customers      | 71%                      | 3.39            | 0.26               |
| continuous improvements | 70%                      | 3.58            | 0.22               |
| work teams              | 63%                      | 3.16            | 0.45               |

### Analysis of the variable of total quality management

### Analysis of the variable Re-engineering Processes

This variable was measured by three sub-dimensions (basic rethinking, focus on the process, knowledge and development, redesign), as Table (3) indicates the arithmetic milieu, standard deviations, and difference coefficients related to the sample viewpoint regarding the total quality management variable, The aforementioned table reflects general arithmetic mean for the variable of (3.38), which is around the standard mean of (3), and the general standard deviation and the coefficient of difference around them was (0.20) (60%), and a diagnosis of the reality of the sub-variables comes:

Table (3)

| Dimensions                | Coefficient of variation | Arithmetic mean | standard deviation |
|---------------------------|--------------------------|-----------------|--------------------|
| Basic rethinking          | 56%                      | 2.80            | 0.64               |
| focus on the process      | 61%                      | 3.05            | 0.60               |
| Knowledge and development | 69%                      | 3.52            | 0.68               |
| Redesign                  | 77%                      | 4.08            | 0.15               |

### Analysis of the variable Re-engineering Processes

### The order of importance of search variables

#### 1- Total Quality Management (X)

To order importance for variables, total quality management (X), the arithmetic mean and the standard deviation was used up to the difference coefficient to determine the responses, motives and

## The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks

inclinations of managers in banks, the research sample, and table (4) shows that (continuous improvement) which was encoded with (X2) occupied The first rank from the viewpoint of the researched sample compared to the rest of the dimensions, as it was shown that the mean (3.58) and the standard deviation (0.22), and the coefficient of difference (6%). As for (focus on customers), which is expressed by (X1), it occupied the second rank with an arithmetic mean of (3.39) and a standard deviation (0.26), and the coefficient of difference reached (8%), and the third variable came from the order of importance is the sub variable (work teams), Which was encoded with (X3), with a mean of (3.16), and a standard deviation (0.45). The coefficient of variation is (14%).

Table (4)

|    | Dimensions               | Arithmetic mean | standard deviation | Coefficient of variation | Importance of Arranging |
|----|--------------------------|-----------------|--------------------|--------------------------|-------------------------|
| X1 | focus on customers       | 3.39            | 0.26               | 8%                       | second                  |
| X2 | continuous improvements  | 3.58            | 0.22               | 6%                       | first                   |
| X3 | work teams               | 3.16            | 0.45               | 14%                      | third                   |
| X  | Total Quality Management | 3.38            | 0.20               | 6%                       |                         |

### 1- Process Re-engineering (Y)

For the purpose of ordering the importance of the variables, re-engineering the process (Y), the mean and standard deviation were used up to the difference coefficient to determine the responses, motives, and inclinations of the managers in the banks of the research sample. Table (5) shows that (knowledge and development), which was encoded with (Y3) occupied the first rank from the point of view of the research sample compared to the rest of the dimensions, as it appeared that the mean (3.52) and the standard deviation (0.10), and the coefficient of difference (3%). As for (redesign) expressed as (Y4), it occupied the second position with an arithmetic mean of (4.08) and a standard deviation (0.15), and the coefficient of variation (4%), which indicates that the sample examined paid secondary attention to the redesign. The third variable that came from the importance order is the sub variable (focus on the process), which was coded with (Y2), with a mean of (3.05), and a standard deviation (0.29). The difference coefficient reached (10%), and the fourth variable came from the order of importance is the sub variable (the basic rethinking) which was coded with (Y1), with an average mean of (2.80), and a standard deviation (0.48), and the coefficient of variation (17%).

The role of total quality management in process reengineering: a  
Field Study in Some Iraqi Private Banks

Table (5)

|    | Dimensions                | Arithmetic mean | standard deviation | Coefficient of variation | Importance of Arranging |
|----|---------------------------|-----------------|--------------------|--------------------------|-------------------------|
| Y1 | Basic rethinking          | 2.80            | 0.48               | 17%                      | fourth                  |
| Y2 | focus on the process      | 3.05            | 0.29               | 10%                      | third                   |
| Y3 | Knowledge and development | 3.52            | 0.10               | 3%                       | first                   |
| Y4 | Redesign                  | 4.08            | 0.15               | 4%                       | second                  |
| Y  | Process Re-engineering    | 3.36            | 0.16               | 5.8%                     |                         |

#### Correlation hypothesis analysis

The current research assumed the main hypothesis that (re-engineering operations is related to its dimensions morally and positively with TQM in its dimensions, and the following comes in detail to prove this hypothesis:

Table (6) shows the correlation relationships assumed by the first major correlation hypothesis, as the aforementioned table confirms that there is a positive and significant correlation between total quality management and process re-engineering, and the correlation coefficient value has reached (0.27 \*\*), and the value of (t Calculated (2.96), which is greater than its tabular values of (2.3), at the level of significance (0.01).

As for the sub-dimensions, the following has appeared:

A) The occurrence of a positive moral correlation between the sub-variable (focus on customers) and between (basic rethinking, focus on the process, knowledge, and development), and the correlation coefficient values (0.267 \*\*, 0.424 \*\*, 0.296 \*\*) respectively As shown in Table (6), the calculated value of (t) reached (2.88, 4.87, 3.22), respectively, which is greater than its tabular values of (2.3) with a level of significance (0.01), and it appeared that (focus on customers) did not occur correlation Significant with the variable (redesign), as the correlation coefficient reached (0.169), and the calculated value of (t) was (1.58), which is smaller than its tabular values of (1.67) with a level of significance (0.05).

B) Table (6) data indicates a positive significant correlation between the sub-variable (continuous improvement) and each of (basic rethinking, focus on the process, redesign), and the correlation coefficient values were (0.355 \*\*, 0.699 \*\*, \*\* 0.25) respectively, and the calculated value of (t) reached (3.95, 10.16 and 2.68) respectively,

## The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks

which is greater than its tabular values of (2.3) with a level of significance (0.01), and it appeared that (continuous improvement) no significant correlation occurred With the variable (knowledge and development), as the correlation coefficient reached (.113), the calculated value (t) has reached (1.18), which is smaller than its tabular values of (1.67) with a level of significance (0.05).

C) Table (6) data indicates a positive significant correlation between the sub-variable (work teams) and (knowledge and development), and the correlation coefficient values were (0.365 \*\*) respectively, and the calculated (t) value was (4.07), It is greater than its tabular values of (2.3) with a level of significance (0.01), and it appeared that (work teams) did not occur significant correlation with each of the variables (basic rethinking, focus on the process, redesign), as the correlation coefficient reached (0.050, 0.081 and 0.076), and the calculated value (t) was (0.52, 0.84, 0.79), respectively, and is smaller than its tabular values of (1.67) with a significance level (0.05).

And by reference to the previous data in the three paragraphs above, and from the note of Table (6) it appears that the dimensions of total quality management have created (7) positive moral correlations out of (12) relationship with the dimensions of the process re-engineering, and that constitutes a percentage (58%) of the total Relationships and this value allows the acceptance of the main hypothesis of correlation that (process re-engineering is related to its dimensions (basic rethinking, focus on the process, knowledge and development, redesign)) morally and positively with TQM in its dimensions (customer focus, continuous improvement, work teams).

**Table (6)**

| Process Re-engineering      |      |       | Process Re-engineering                       | Knowledge and developmen<br>t | focus on the process | Basic rethinking |                                      | Dimensions              |    |                              |  |
|-----------------------------|------|-------|--|-------------------------------|----------------------|------------------|--------------------------------------|-------------------------|----|------------------------------|--|
| (Y)                         |      |       | Y4   | Y3                            | Y2                   | Y1               |                                      |                         |    |                              |  |
| r                           | t    | Sin   | .169   | .296**                        | .424**               | .267**           | r                                    | focus on customers      | X1 | (X) Total Quality Management |  |
|                             |      |       | 1.58   | 3.22                          | 4.87                 | 2.88             | t                                    |                         |    |                              |  |
|                             |      |       | .057   | .002                          | .000                 | .005             | Sin                                  |                         |    |                              |  |
| 0.27**                      | 2.96 | 0.000 | .250**                                       | .113                          | .699**               | .355**           | r                                    | continuous improvements | X2 |                              |  |
|                             |      |       | 2.68   | 1.18                          | 10.16                | 3.95             | t                                    |                         |    |                              |  |
|                             |      |       | .009   | .238                          | .000                 | .000             | Sin                                  |                         |    |                              |  |
|                             |      |       | .076   | .365**                        | .081                 | .050             | r                                    | work teams              | X3 |                              |  |
|                             |      |       | 0.79   | 4.07                          | 0.84                 | 0.52             | t                                    |                         |    |                              |  |
|                             |      |       | .428   | .000                          | .397                 | .601             | Sin                                  |                         |    |                              |  |
| %                           |      |       |  |                               |                      |                  |                                      |                         |    |                              |  |
| مجموع علاقات الارتباط (7) = |      |       |  |                               |                      |                  |                                      |                         |    |                              |  |
| n =110                      |      |       | قيمة (t) الجدولية بمستوى دلالة (0.01) = 2.39 |                               |                      |                  | ** علاقة الارتباط بمستوى معنوية 0.01 |                         |    |                              |  |
|                             |      |       | قيمة (t) الجدولية بمستوى دلالة (0.05) = 1.67 |                               |                      |                  | * علاقة الارتباط بمستوى معنوية 0.05  |                         |    |                              |  |

### Conclusions

The most important conclusions reached by the research, based on the theory and the applied side of the research, are as follows:

1. It appeared that the managers in the research banks had activated the process of re-engineering in strengthening the relationship with TQM, by adopting the aforementioned approaches and linking their dimensions in line with the banks' desire to redesign and continuously improve both.
2. It appeared that the Iraqi private banking departments had employed re-engineering of the process and its dimensions in enhancing the focus on customers, and had reached their best by focusing on the process. While the redesign did not enhance the focus on customers.
3. It was found that re-engineering the process with its variables has been activated by the managers in the banks discussed in its enhancement with continuous improvement, and it has reached its best by focusing on the process. While knowledge and development did not promote continuous improvement.
4. It appeared that the managers in the research banks had activated the knowledge and development in strengthening the relationship with the work teams, and (basic rethinking, focusing on the process) was not strengthened in strengthening the relationship with the work teams.
5. It was found that the contribution of change in total quality management and its dimensions (focus on customers, continuous improvement) bring about more positive changes in process re-engineering, while work teams did not contribute to more positive changes in process re-engineering.

### Recommendations

In light of the findings referred to earlier, the research recommends the following:

1. Benefiting more from the process re-engineering, which appeared positively in strengthening with TQM through the adoption of appropriate and appropriate strategic operating banks that increase and develop with TQM.
2. Investing the progress made Re-engineering the process and its dimensions, in strengthening it with a focus on customers.
3. Investing the progress made to re-engineer the process with its variables, in strengthening the relationship with continuous improvement.



The role of total quality management in process reengineering: a  
Field Study in Some Iraqi Private Banks

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4. Benefiting by the departments of the private Iraqi banks from the progress made in knowledge and development in order to bring about more positive changes in the work teams in banks.
5. Investing the progress made, redesigning in order to bring about more positive changes in (senior leadership, strategic planning, customer focus, focus on the process).
6. Benefit more from TQM, which has positively appeared in enhancing outstanding performance.
7. Benefiting from the departments of the private Iraqi banks from the change taking place in re-engineering the process and its variables that brings about more positive changes in an outstanding performance.
8. Benefiting from the departments of the private Iraqi banks from the change in total quality management and its dimensions that brought about more positive changes in re-engineering processes.

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# **The role of total quality management in process reengineering: a Field Study in Some Iraqi Private Banks**

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