

IMPACT OF TOTAL QUALITY MANAGEMENT IMPLEMENTATION ON EFFECTIVENESS OF HUMAN RESOURCE MANAGEMENT IN THE JORDANIAN BANKING SECTOR FROM EMPLOYEES' PERSPECTIVE

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ABSTRACT

This research aimed at investigating the impact of implementation of total quality management (TQM) on the effectiveness of human resource management (HRM) practices in the Jordanian banking sector. Variations in the implementation of TQM and the effectiveness of HRM according to demographic characteristics are detected. A questionnaire was administered to (540) employees in (15) commercial and Islamic banks' headquarters in Amman. A high level of implementation of TQM (customer focus, top management commitment, and continuous improvement) was manifested, whereas employee engagement yielded a medium level. Similarly, a high level of effectiveness of all HRM (planning, staffing, training & development, and performance appraisal) was displayed, while a medium level of compensation was yielded. Implementation of TQM varies with respect to job title, whereas no significant variations with respect to gender, age, education, and experience are provided. No significant variations in the effectiveness of HRM due to gender, age, education, experience, job title were reported. A significant difference between Islamic and commercial banks in the implementation of three TQM dimensions and two HRM dimensions is uncovered, in favor of Islamic banks. A strong positive impact of TQM dimensions (customer focus, continuous improvement, employee engagement) on the effectiveness of HRM practices was manifested. Top management commitment was not an important factor in explaining variations of HRM practices.

Key words: Total Quality Management, Human Resource Management, , Banking Sector of Jordan, Commercial Banks, Islamic Banks

INTRODUCTION

In the dynamic changing business environment influenced by globalization, organizations are paying more attention to developing and optimizing their management practices. The ability to identify what is changing in the environment and respond appropriately by choosing the convenient strategy and management approach is seen as a key element for business success. One form of operation management practices is Total Quality Management (TQM), which has garnered attention over the last three decades. Cases cited in literature show that many

organizations achieved success through implementing TQM principles. TQM is also cited as a source of a firm's competitive advantage (Korankye, 2013).

On the other hand, human resource management (HRM) is another crucial operation management practice that deals with the most vital resource of organizations. It has become more important, because of its role in enhancing performance, securing and developing talents of employees, and enhancing cooperation between them to support organizational development (Elarabi, Johari, 2014). Managers get things done through the efforts of people who require effective HRM; therefore, HRM practices should be integrated with the overall strategy of organization to ensure effective use of people and provide better performance.

The banking sector in Jordan is one core pillar of the economy as it accounted for 44.6% of the total stock market capital, and contributed 18.7% to the GDP in 2004. This sector has undertaken various reforms to increase its competitiveness (Al-Jarrah, 2012). Despite the surplus of events that have been taking place since the beginning of the year 2011 following the Arab spring, the banking sector showed strong expansion and growth during the first half of 2013. The sector consists of 26 banks, 15 of which are listed on the Amman Stock Exchange (ASE) (Musmar & Hudairi, 2013). This article investigates the implementation of TQM principles and its impact on HRM practices in the banking sector of Jordan.

Research Problem and Significance

The study problem stems from a lack of knowledge about the impact of TQM principles on the effectiveness of HRM practices in the banking sector of Jordan. This article seeks to answer the following questions:

1. Is there any significant impact in the level of implementation of TQM on the level of HRM practices in the banking sector of Jordan?
2. What is the level of implementation of TQM and HRM principles in Jordanian banks?
3. Are there significant variations in the level of implementation of TQM and HRM principles in the banking sector due to respondents' demographic characteristics?
4. Are there significant differences in the level of implementation of TQM and HRM principles between Islamic and Commercial banks?

The importance of this study stems from the significance of the banking sector of Jordan, as it stands as one of the main pillars of country's economy. The study is expected to add up to the meager research probing relationship between TQM and HRM in Jordanian banks. Most prior research focused on implementation of TQM in commercial banks while this study covers both Islamic and commercial banks, hoping that study outcomes would assist Banks' managers to recognize the potential of TQM and to develop a quality-based HRM practices.

Research Objectives

The main objectives of the study are summarized as follows:

1. Investigating the impact of the level of implementation of TQM principles on the effectiveness of HRM practices in the banking sector of Jordan.
2. Identifying implementation of TQM principles in the Jordanian banking sector.
3. Detecting the effectiveness of HRM practices in Jordanian banking sector.
4. Investigating the extent to which TQM implementation and HRM effectiveness in the banking sector of Jordan varies according to respondents' demographic characteristics.
5. Investigating the extent to which TQM implementation and HRM effectiveness in the banking sector varies according to bank type (Commercial vs. Islamic banks).

Research Hypotheses

To develop research hypotheses, the researchers reviewed the literature on TQM and HRM (e.g., Soltani, Meer, Jennard & Williams, 2003, Bou & Inmaculada, 2005, Al-Sarayreh, 2009, Al-Shobaki, Fouad & Al-Bashir, 2010, , Aldaibat & Irtaimah, 2012). The following hypotheses were developed and tested:

- H01- There is no significant impact at ($\alpha \leq 0.05$) of the level of implementation of TQM on the HRM effectiveness in the banking sector of Jordan.*
- H02- There is a medium level of implementation of TQM principles in banking sector of Jordan.*
- H03- There is a medium level of HRM effectiveness in the banking sector of Jordan.*
- H04- There is no significant variation at ($\alpha \leq 0.05$) in the assessment of the implementation of TQM principles due to respondents' demographic characteristics (gender, age, educational level, experience, job title).*
- H05- There is no significant variation at ($\alpha \leq 0.05$) in the assessment of the HRM effectiveness due to respondents' demographic characteristics (gender, age, educational level, experience, job title).*
- H06- There is no significant variation at ($\alpha \leq 0.05$) in the assessment of implementation of TQM principles due to the type of bank (Islamic vs. commercial banks).*
- H07- There is no significant variation at ($\alpha \leq 0.05$) in the assessment of the HRM effectiveness due to the type of bank (Islamic vs. commercial banks).*

Key Variables defined

The study has two groups of variables:

First: TQM principles as an independent variable (customer focus, top management commitment, continuous improvement, employee engagement).

Second: HRM practices as the dependent variable (HR planning, staffing, compensation, training and development and performance appraisal) .Study variables have been defined based on the related literature:

Customer Focus: Understanding and meeting (internal & external) customer needs, demands, and satisfaction, and creating work culture with strong customer orientation.

Top Management Commitment: Commitment to TQM principles by developing and implementing a strategy based on quality improvement (e.g. planning quality target, assigning TQM objectives, providing required support, and evaluating quality results).

Continuous Improvement: Supporting and encouraging improvement in all bank aspects and activities by having dedicated teams that continuously meet to discuss work problems and make decisions to solve them.

Employee Engagement: A management philosophy that includes employee involvement and employee empowerment.

HRM Effectiveness: The extent to which HRM practices fulfills organizational strategic objectives, provides the best service that meets internal customers' needs and enhances quality-oriented HRM practices. HRM practices include: HR Planning (Workforce Planning), Staffing, Compensation, Training and Development, and Performance Appraisal.

METHODOLOGY

To carry out this research, a quantitative and a descriptive analytical approach is used to detect the impact of TQM dimensions on the HRM practices. A structured questionnaire has been developed and distributed to the study sample.

The Sample

The research covers banking sector in Jordan, which consists of 26 banks out of which 16 are national banks and the rest are foreign. Each of these categories is divided into commercial (22 banks) and Islamic (4 banks). The sample has been selected from (15) bank headquarters operating in Amman. The other remaining banks (10) declined to participate in the survey. Eleven of the banks samples are commercial banks, while the other four are Islamic banks. Employees' sample consists of executives, line managers, section heads, and operating employees. An equal size sample of (35) respondents from each bank was selected via using a systematic random sampling technique. Five hundred and twenty five questionnaires were distributed, out of which, (406) were returned, and used in analysis.

Data Collection Method

The data have been collected from various secondary sources as well as from questionnaire responses. A structured questionnaire was developed and distributed to employees at the Jordanian banks. The researchers utilized relevant works of (Al-Sarayreh (2009); Al-Shobaki, Fouad, Al-Bashir (2010); Aldabat & Irtaimah (2012); and Wang, Chen & Chen (2012). The questionnaire is divided into three parts: the first includes items pertaining to respondents' characteristics. The second comprises 22 Likert-type items related to TQM principles, while the third comprises 45 items related to HRM practices. Optional answers ranging from (Strongly Agree, 5 points) to (Strongly Disagree, one point) were provide. The questionnaire was designed and distributed in Arabic and then it was translated into English. A

draft questionnaire was sent to (15) experts whose comments were attended to. As to construct validity, Pearson correlation coefficient between each item and related dimension has been computed and all values were above 0.70, which indicates a strong positive relationship.

The questionnaire was pre-tested and an internal consistency was computed via using Cornbrach's Alpha. All variables have reliability exceeding standard value 0.7 and reliability coefficients for TQM effectiveness ranged from (0.736-0.922), and from (0.894-0.954) for HRM effectiveness. The overall reliability value was (0.970). As for fieldwork, reliability coefficients for TQM principles ranged from (0.842 -0.908), and from (0.924 - 0.952) for HRM effectiveness, and the overall reliability value amounted to (0.980) .

Scale of Measurement and Statistics

The measurement scale adopted in this research is as it follows: the average of (1-2.33) indicates low level, an average of (2.34 -3.67) indicates medium level, and the average of (3.68-5) indicates a high level. The collected data have been analyzed by using various statistical techniques such as: Cronbach's Alpha and Person Correlation Coefficients, Descriptive Statistics like Mean and Standard Deviations, Multi Collinearity Analysis, T-Test, One Way (ANOVA), and Regression Analysis. The Statistical Package for Social Science (SPSS) was used.

Total Quality Management

Many organizations are undergoing radical transformation, aiming at enhancing their ability to react proactively and efficiently to customer requirements in quality, service, innovation, speed, and price. Other business goals are geared towards increasing flexibility in meeting new competitive conditions and improving business excellence (Das, Kumar & Kumar, 2011). To cope with the increasing pressure towards continuous improvement and attaining business excellence, adopting TQM practices has become a common occurrence especially in fast-growing industries and businesses (Thawesaengskulthai, 2010). Quality Management (QM) approaches and techniques such as TQM and the ISO 9000 series of standards have been developed and adopted internationally, which has facilitated the international supply chains of today's business (Qui & Tannock., 2010). TQM and other related approaches such as Lean and Lean Six Sigma are required to apply change and modification in the workplace using quality management methodologies (Malik & Blumenfeld, 2012). The contribution of TQM as a key factor for organization success has been well recognized. Many organizations around the world have been applying quality management standards to stay competitive and to be able to respond to globalization and the updated business trends.

TQM Principles

Base on the work of (Suri, 2005; Mathur, 2011; Huai, 2012; Abdallah, 2013) the following are quality principles:

1 - Customer Focus

Today's customers are spoilt for choice; they are more demanding, asking for the best possible value for their money. They want products including the latest technology, features and performance, in addition to quality and reliability, supplemented by good service and on-time deliver Goh (2000). A study conducted by (Shahin, Abandi, & Javadi, 2011) showed that customer satisfaction had a significant relationship with some of the loyalty dimensions that include emotional, motivational, and trust dimensions. Al-Bourini, Al-Abdallah, & Abou-Moghli (2013) assert that internal customer represents people working in the organization, while external customer is the person on whom all organization activities and efforts are focused to meet his/her desires and encourage him/her to purchase the product or service.

2 - Top Management Commitment

Effective management of quality is one of the main factors of business success. Commitment of top management for TQM practices has a direct impact on its results. According to (Foster, 2012, 69) a leader is considered as the supporter and major sponsor behind quality improvement. Leaders must become skillful in quality management approaches and they should “walk the talk” and "lead by example”. On the other hand, Abdallah (2013) indicates that top management commitment toward quality refers to the involvement of senior management in quality improvement strategy, mission and vision. According to (Huai, 2012) TQM emphasizes that the top management team must convey the message that quality is for everyone in the organization. Thus, managers should remove obstacles between departments and develop a database of training and education for quality improvement.

3 - Continuous Improvement

Continuous improvement is the main tool for achieving the highest level of performance by adapting an enduring effort to improve the quality of process, product, services and people. (Mathur, 2011,4, 9) envisages continuous improvement as the belief that results and organization aspects (capability, people, process, tools, etc.) can be continuously improved by avoiding and eliminating work mistakes. On the other hand, continuous improvement is not just improving results but also improving the capability to develop future results. Therefore, continuous improvements of all operations, activities, and aspects are the core of TQM, leading to customer satisfaction. According to (Evans & Lindsay, 2011, 23), continuous improvement refers to both incremental changes and breakthrough improvements which may take one of the following forms: improving products and services; reducing errors, defects and their related cost; increasing productivity and effectiveness in the use of organization resources; and improving performance cycle time.

4 - Employee Engagement

Employee engagement refers to the process of empowering employees to participate in managerial decision making and improvement activities. Thus, it is considered very essential for

continuous improvement, according to (Mathur, 2011, 80), who cites the following reasons: to create an interesting work environment; to have total commitment to customer service, quality and organization goals; to bring common values and procedures to the workplace; and to have complete knowledge of the working part of the company's product or service and operations. On the other hand, empowerment refers to the involvement of all employees in the process of “customer driven” continuous improvement, which can only happen if employees are given the responsibility to innovate and make decisions.

Human Resource Management

Human Resource Management is concerned with planning, organizing, directing and controlling personnel functions. Elarabi & Johari (2014) describe HRM as a process that specializes in securing and increasing skills of individual employees, and enhances communication and cooperation between them in order to support organizational development. (Katou, Budhwar, 2010; Caliskan, 2010; Tan and Nasuridin, 2011; Boohene, & Asuinura, 2011; Mukhtar & Siengthai, Ramzan, 2011; Atteya, 2012; and Loshali & Krishnan, 2013) indicate that HRM practices have a significant positive impact on organizational innovation, implementation of business strategies, job performance, financial returns, managing the organizational conflict, and a sustainable competitive advantage.

Key HRM Practices

Shahraki, et al (2011) outlined the most important areas of HRM: job design, teamwork, staffing, training, career management, performance appraisal, and compensation. The following are the most commonly identified HR practices in the literature:

1- HR planning (workforce planning)

HR planning is the process that aims to forecast organization’s future needs in terms of workforce. According to (Yadav & Dabhade, 2014), HR planning refers to good strategic business and people management. These processes aim to estimate future needs of manpower and compare them with the available labor force. Noe, et al, (2010, 193-199) explain that HR managers determine the supply and demand for human resources, in order to avoid any labor shortages or surpluses by taking the right action to face these potential problems.

2- Staffing (Recruitment and Selection)

According to (Werner & DeSimone, 2009, 9) recruitment and selection techniques are planned for the identification of potential applicants for current and future jobs and for evaluating them in order to make selection and placement choices.(Monday & Monday 2014, p134) state that recruitment "is the process of attracting individuals on a timely basis, in sufficient numbers, and with appropriate qualifications to apply for jobs with an organization".

As indicated by (Durai, 2010, 131) the efficiency of recruitment can be measured in terms of quality and quantity of the applicant pool. Thus, recruitment needs to attract not just applicants but qualified candidates and encourage them to apply for a job.

3- Training and Development

Today's dynamic work environment and complex business demands require employees to be skilled in performing multifarious tasks in an efficient and effective way. A well-organized training and development program gives employees continuous knowledge and experience. Training and development is very important for increasing job performance, enhancing employee productivity and satisfaction, reducing cost, and developing the quality of work. Monday & Monday (2014, 6, 190) indicate that training and development are the continuous efforts aimed to improve employee capability and organizational performance by providing employees with the needed knowledge and skills to perform their jobs.

4 - Compensation

Compensation plays an important role in recruitment and retention of talented people. (Monday & Monday, 2014, 248; Noe, et al, 2010, 58; Dessler, 2011, 213) indicate that compensation pertains to all payments and rewards provided to employees in response to their efforts and as a result of their employment and contribution to business success. Gilmore, Williams (2009, 170) mentioned that compensation is an HR instrument that aims to enhance employee performance and behaviors. According to (Irshad, 2008) every organization wants the best people to work for it and makes every effort to increase their achievements. Attracting the best people and pulling staff from competitors require better compensation.

5 - Performance Appraisal

Performance evaluation according to (Durai, 2010, 270) seeks to achieve variety of objectives on top of which: defining the performance gaps; identifying employees who deserve promotion, transfer or termination; designing training and development programs; defining compensation and incentives plan; improving employees' effectiveness; and enhancing employees' relationship with the management. Aggarwal & Thakur (2013) illuminated several appraisal methods such as: ranking method, graphic rating, critical incident, narrative essays, and management by objectives, human resource accounting, and others.

Total Quality Management and Human Resources Management

Boselie & Wiele (2001) point out that there is an increasing care and interest in theory and in practice concerning relationship between HRM and TQM, as well as the business strategy for achieving them both. Major TQM elements are embodied in the relationship between these two approaches and business performances. Prior empirical research suggests significant effects of HRM/TQM on organizational performances (Alfalla-Luque, Marín-García & Medina-López

,2012). Some writers have considered HRM practices as part of TQM, while others stressed relationship between TQM and HRM practices. TQM is related to more technical aspects whereas HRM is more intangible and more human focused. HRM and TQM are rational, consistent and strengthened systems of practices that lead to achieving organizational competitiveness.

McElwee & Warren study (2000) indicated that establishing flexible HRM policies and reducing bureaucracy are the main challenge for organization development. It has been indicated that TQM and HRM in small emerging businesses is essential to deliver required benefits. Soltani, Meer, Jennard & Williams (2005) point out that TQM appears to be in conflict with performance management practices, and the appraisal system and criteria are not in line with quality requirements due to availability of some barriers such as; poor measurement of TQM effectiveness, lack of complete commitment of senior management team, and low commitment of employees. Moreover, findings indicate that successful a TQM strategy requires a rethinking and changing organization's performance management system. Bou & Beltran (2005) clarify the significant interaction effect between TQM and a high commitment strategy on financial results, and how quality management can use human resource activities to ensure effective TQM. They underlined the importance of integrating HR strategy with TQM strategy for achieving greater benefits from TQM. Shahraki, et al (2011) reported a positive impact of soft TQM practices on HRM outcome (job involvement, career satisfaction and organizational commitment), and TQM impact on HRM practices, to better fit with TQM by being quality-oriented HRM system. Moreover it was reported that HRM is an important enabler of TQM implementation, and quality management can result in a change in the how HRM functions operate, it can lead to a modification and readjustments of the HRM practices.

TQM Studies

(**Bou & Beltran, 2005**) examined relationships between TQM and HRM and their effects on organization performance in 222 Spanish service firms. Findings showed a significant interaction effect between TQM and a high commitment strategy on financial results, and how quality management can use HR activities to assure more effective TQM. Results underlined the importance of integrating HR strategy with TQM strategy to achieving greater benefits from the latter. (**Al-Sarayreh, 2009**) underlined the average effect of TQM implementation on work performance in the Jordanian banks. A clear effect of TQM implementation on job performance was disclosed, and significant variations in the implementations of TQM due to age, qualification, experience, job level was uncovered. These findings were supported by (**Al-Shobaki, Fouad, & Al-Bashir, 2010**) who found that the level of TQM implementation in the Jordanian banks is moderate and its implementation led to increased productivity and ability to compete in global markets. In another study conducted on Indian software organizations it has been found that three elements of TQM practices (empowerment, HRM and organization culture) have a significant impact on the improvement in perceptual HRM outcomes (**Jain & Gupta, 2012**) . The Palestinian commercial banks were found to be applying all the dimensions

of TQM except employee participation, and it was noticed that when time and total quality management are joined together, their effect will be higher on job performance in these banks (**Abd Al- Mouty & Abu Zyeada, 2012**). A study conducted on the Jordanian commercial banks displayed significant evidence regarding differences between factors that affect TQM implementation. Differences were due to bank location, years of experience of managers, gender, qualifications of managers, and the number of training programs that attend to quality management (**Tahtamouni, AL Momani, & Mryan, 2013**). A comparative study on the applicability TQM in Bangladeshi and Malaysian Islamic banks concluded that knowledge of TQM principles in Malaysian Islamic banks is very high, compared with Bangladeshi banks (**Haque, Sarwar, & Azam, 2014**).

HRM Studies

(**Moideenkutty, Al-Lamki, & Murthy, 2011**) analyzed the relationship between high-involvement human resource management practices and organizational performance in 87 Omani companies from publicly-traded (SAOG) and closely-held (SAOC) companies in the Muscat Securities Market. Findings showed that high involvement HRM practices are significantly and positively related to organizational performance. (**Aldaibat & Irtaimeh, 2012**) indicated that commercial banks in the Jordanian northern region apply TQM and strategic HRM, and the empirical evidence supporting the impact of demographic factors on strategic HRM and TQM dimensions is lacking. A significant correlation between strategic human resources and TQM has been disclosed. An empirical study on the Jordanian commercial banks revealed a significant impact of staffing, training & development, incentives, and retention policy on the effectiveness of investment in human capital in the Jordanian commercial banks. It was found that retention policies have a direct impact on the turnover rate (**Al-Ghazawi, 2012**). In a study conducted on mid-to-large-sized manufacturing plants across ten countries: Austria, the USA, Canada, Finland, Germany, Italy, Japan, Korea, Spain and Sweden showed a significant direct relationship between implementation of TQM best practices and gaining a competitive advantage and customer satisfaction. (**Alfalla-Luque, A. Marín-García, & Medina-López, 2012**). An investigation of relationship between SHRM practices and organization performance in Malaysian insurance industries in Klang Valley disclosed that performance appraisal, internal communication, SHRM alignment in organization, and career planning were best judges of firm performance (**Loo & Beh, 2013**). In a study of organizational performance in the eastern region of Saudi Arabia it was indicated that HRM is an important antecedent of organizational culture, knowledge management, and organizational innovation. It was found that HRM practices positively impact organizational performance (**Al-bahussin & El-Garaihy, 2013**). All in all, the issue of linking TQM with effective HRM has not been adequately explicated, particularly at the local level. This lack of attention is surprising when one considers TQM's critical role in achieving effective HRM practices and outcomes. This study focuses exclusively on the impact of implementation of TQM principles on the effectiveness of HRM practices in the

Jordanian banks. The undergoing study covers Islamic as well as commercial banks while prior research was almost limited to commercial banks.

Sample Characteristics

Majority of respondents (59.8%) were males compared to (40.2%) females and most of them were 40 years old and younger, while those whose ages were over 40 years represented the lowest percentage (18.9%). As for the education, (70.4%) of respondents hold bachelor degrees, whereas (14.1%) have postgraduate degrees, which may indicate that hiring educated and well-trained employees is one of the important priorities and concerns for banks. On the other hand, (65.2%) of the sample has less than 10 years of experience, which reflects that the majority of respondents are operating employees holding positions lower than section heads. As to job title, (56.2%) of respondents were operating employees, followed by heads of departments (25.2%), executives and line managers (18.6 %). Finally, (75.1%) of respondents are from commercial banks, as compared with (24.9%) from Islamic banks which reflects the actual share of commercial and Islamic banks in the country.

Hypotheses Testing

Before testing hypotheses, the assumptions of using multiple regression analysis are carefully examined via using the multicollinearity test. Table(1) displays the results.

Model	Collinearity Statistics	
	Tolerance	VIF
Customer Focus	0.476	2.099
Top management Commitment	0.557	1.794
Continuous Improvement	0.500	2.001
Employee Engagement	0.584	1.713

Table (1) shows the value of VIF for independent variables is less than 10; tolerance is more than 0.20, which indicates no problem of collinearity associated with these variables. Thus, the measures selected for assessing independent variables do not reflect multicollinearity. This suggests that there was a significant link between TQM and HRM practices.

Hypothesis Number One: *“There is no significant impact at ($\alpha \leq 0.05$) of the level of implementation of TQM on HRM effectiveness in the banking sector of Jordan”. To test the validity of this hypothesis a simple linear regression is carried out. Table (5) shows the regression results.*

Table (2)
Simple Regression for the Impact of TQM Implementation on HRM Effectiveness

Independent	R	R ²	df	F	Beta	t	Sig.	Statistical decision
TQM	0.731	0.534	405	463.138	0.731	21.521	0	Rejected

Significant at ($\alpha \leq 0.05$)

Table (2) indicates that implementation of TQM has a significant impact at on the overall HRM effectiveness. The value of R² is (0.534), which means that implementation of TQM explains (53.4%) of the variation in overall HRM effectiveness. The high value of R (0.731) indicates that the model has a good correlation. As a result, the null hypothesis is rejected, and an alternative hypothesis indicating a significant impact of TQM implementation on of HRM effectiveness is adopted instead.

As reflected by the findings, TQM dimensions have a great bearing on the effectiveness of HRM practices, which explains the interests of the banks to apply TQM technique and philosophy so as ensure effective utilization of human resources. Bank management depends very much upon HRM practices to contribute effectively towards profitability, quality and other goals in line with their mission and objectives. These are partially consistent with other international studies that have addressed the impact of TQM on HRM outcomes (Boselie & Wiele, 2001; Boon, Safa & Arumugam, 2006; Jain & Gupta, 2012; Alfalla-Luque, Marín-García & Medina-López, 2012). This body of research revealed that TQM principles positively affect HRM outcomes such as employees' commitment and satisfaction. (Shahraki, et al., 2011) revealed a positive impact of soft TQM practices on job involvement, career satisfaction, and organizational commitment. TQM's impact on a set of internal HRM practices provides a better fit for quality-oriented HRM systems. While Aldaibat & Irtameh's (2012) concluded contrastive results, as they found out that 62.5% of TQM's variance stemmed from SHRM. However, Bou & Beltran's (2005) stressed the importance of integrating HR strategy with the TQM strategy for achieving greater benefits from TQM. Other studies (Lenka & Saur, 2008; Li, Yang & Wu, 2008; Ali, Mahat & Zairi, 2010; and Alfalla-Luque, Marín-García & Medina-López, 2012) considered HRM as an important component for applying TQM effectively.

The researchers have taken the analysis a step further by investigating the relative influence of each of TQM dimensions on the overall HRM practices. A multiple and stepwise liner regression are utilized .Table (3), (4) show regression results.

Table (3)
Multiple Regression for the Impact of TQM Dimensions on HRM Effectiveness

TQM Dimensions	Beta	t	B	sig.	Statistical decision
Customer Focus	0.258	5.315	0.261	0.000	Rejected
Top management Commitment	0.011	0.244	0.011	0.807	
Continuous Improvement	0.257	5.435	0.248	0.000	
Employee Engagement	0.350	7.992	0.325	0.000	

Significant at ($\alpha \leq 0.05$)

As highlighted in Table (3), implementation of TQM has a significant impact on the overall HRM effectiveness. Multiple regression results indicate that top management commitment does

not have a significant impact on the HRM effectiveness. On the other hand, customer focus, continuous improvement and employee engagement have a significant impact on HRM effectiveness, with employee engagement being at first rank, followed by customer focus and continuous improvement. The extent to which each of TQM dimensions explains in the variation of HRM effectiveness is disclosed in stepwise multiple regressions Table (4)

Model	R	R²	f	Beta	t	sig.
1 Employee Engagement	0.644	0.415	286.430	0.644	16.924	0.000
2 Employee Engagement	0.719	0.517	215.895	0.441	10.758	0.000
Customer Focus				0.379	9.245	0.000
3 Employee Engagement	0.743	0.551	164.750	0.352	8.245	0.000
Customer Focus				0.262	5.841	0.000
Continuous Improvement				0.259	5.538	0.000

Significant at ($\alpha \leq 0.05$)

Table (4) shows the order entry of TQM variables in the regression equation. Findings illustrate that employee engagement comes in the first position, accounting for 41.5 % of the variation in the overall HRM effectiveness, followed by customer focus which explains along with employee engagement 51.7%, of the variation, and continuous improvement which explains along a long with employee engagement and customer focus 55.1 %, of the variation. Top management commitment variable was excluded and did not enter the stepwise model.

The researchers believe that employee engagement has a direct and positive impact on employee job satisfaction and performance. Therefore, engaging employees in decision making and giving more attention to employees' requirements need to be a top priority for banks. These results are in accordance with, (Jain & Gupta, 2012) study which signified employee engagement as the most important factor that affecting HRM outcomes. On the other hand, the weak impact of top management commitment on HRM practices in the Jordanian banks can be attributed to the fact that in this research, commitment is all about the extent to which leaders and top management are committed to TQM implementation (e.g. planning the quality target, assigning TQM objectives, providing the required support, reviewing and evaluating the quality results). Therefore, top management's commitment to TQM is required for the successful implementation of TQM, but it is less considered and does not have direct influence on the HRM practices and employee satisfaction.

The Impact of TQM Dimensions on the Effectiveness HR Planning

The Impact of TQM dimensions on the effectiveness of HR planning is investigated via a multiple and stepwise linear regression. Tables (5), (6) show the regression results.

TQM Dimensions	Beta	t	B	sig.	Statistical decision
Customer Focus	0.266	5.258	0.284	0.000	Rejected
Top management Commitment	0.037	0.790	0.038	0.430	
Continuous Improvement	0.235	4.748	0.238	0.000	
Employee Engagement	0.311	6.795	0.304	0.000	

Significant at ($\alpha \leq 0.05$)

Multiple regression results indicate that implementation of all TQM principles has a significant impact on the effectiveness of HR planning with exception of top management commitment. Beta values shown in Table (5) clearly show that employee engagement has the strongest influence followed by customer focus and continuous improvement respectively. To detect the extent to which each TQM dimensions explains in the variation of the effectiveness of HR planning, a stepwise regression was performed. Table (8) shows the results.

Model	R	R²	f	Beta	T	sig.
1 Employee Engagement	0.610	0.372	239.291	0.610	15.469	0.000
2 Employee Engagement	0.693	0.480	186.233	0.401	9.428	0.000
Customer Focus				0.390	9.166	0.000
3 Employee Engagement	0.714	0.510	139.377	0.318	7.133	0.000
Customer focus				0.281	5.997	0.000
Continuous improvement				0.240	4.921	0.000

Significant at ($\alpha \leq 0.05$)

Table (6) shows results of the stepwise multiple regression analysis of the impact of TQM dimensions on the effectiveness of HR planning, as well as the order entry of the independent variables in the regression equation. The data leave no doubt that employee engagement takes the first order, accounting for 37.2% of the variation in the effectiveness of HR planning, followed by customer focus which explains along employee engagement 48.0% of the variation and continuous improvement accounts for 51.0% along with employee engagement and customer focus of the variation of the effectiveness of HR planning. Top management commitment did not enter the stepwise model.

Reflecting on these results, the researchers profoundly believe that employee engagement and participation play a vital role in improving the quality of performance and building a sense of ownership of planning decisions by bank employees. Therefore, employee engagement constitutes an important investment in employee development a factor that banks' management seems to be very well aware of.

The Impact of TQM Dimensions on the Effectiveness Staffing

To detect the Impact of TQM dimensions on the effectiveness of staffing a multiple and stepwise linear regression is utilized. Tables (7), (8) show the regression results.

TQM Dimensions	Beta	t	B	sig.	Statistical decision
Customer Focus	0.285	5.485	0.322	0.000	Rejected
Top management Commitment	0.035	0.733	0.038	0.464	
Continuous Improvement	0.177	3.484	0.190	0.001	
Employee Engagement	0.329	7.005	0.340	0.000	

Significant at ($\alpha \leq 0.05$)

Table (7) shows that implementation of all TQM principles has a significant impact on the effectiveness of staffing with exception for top management commitment. The table shows that employee engagement has the strongest influence on the staffing with Beta value 0.329, followed by customer focus and continuous improvement respectively. Noticeably, top management commitment did not have a significant impact on staffing effectiveness. For further analysis, stepwise regression was conducted to detect the extent to which each TQM dimension explains in the variation of staffing effectiveness. Results are in Table (8).

Model	R	R ²	f	Beta	t	sig.
1 Employee Engagement	0.603	0.364	230.738	0.603	15.190	0.000
2 Employee Engagement	0.684	0.467	176.712	0.399	9.254	0.000
Customer Focus				0.381	8.857	0.000
3 Employee Engagement	0.696	0.484	125.775	0.336	7.336	0.000
Customer Focus				0.299	6.219	0.000
Continuous Improvement				0.182	3.633	0.000

Significant at ($\alpha \leq 0.05$)

As shown in table (8) stepwise multiple regression results indicate that three TQM dimensions entered the regression model with employee engagement accounting for 36.4% of the variation of staffing effectiveness, followed by customer focus, which explains along with employee engagement 46.7 % of the variation, and continuous improvement accounts for 48.4% along with employee engagement and customer focus of the variation of staffing.

As mentioned earlier, employee engagement has been considered the most important TQM dimension that influences staffing effectiveness with Beta value of (0.603), followed, in order, by customer focus and continuous improvement. In explaining these results, the researchers profoundly believe that employee engagement and participation play a vital role in improving quality of staffing and building a sense of ownership of decisions by bank employees. Therefore, engaging employees in decision making needs to be a top priority for banks. Hence, employees will be more likely to perform better and feel a higher job satisfaction.

The Impact of TQM Dimensions on the Effectiveness of Compensation

In order to examine the impact of TQM Dimensions on Compensation a multiple and stepwise linear regression is applied. Tables (9), (10) show the regression results.

TQM Dimensions	Beta	t	B	sig.	Statistical decision
Customer Focus	0.285	5.152	0.393	0.000	Rejected
Top management Commitment	0.094	1.848	0.124	0.065	
Continuous Improvement	0.085	1.580	0.112	0.115	
Employee Engagement	0.441	8.833	0.558	0.000	

Significant at ($\alpha \leq 0.05$)

Table (9) shows that implementation of only two of TQM principles have a significant impact on compensation effectiveness. Beta values indicate that employee engagement has the greatest impact with Beta value of 0.441 followed by customer focus with Beta value of 0.285. Top management commitment and continuous improvement did not significantly impact compensation effectiveness, and consequently, did not enter the stepwise model.

For more details, a stepwise regression was applied to explore the extent of variation in compensation each TQM dimension explains. Table (12) shows the results.

Model	R	R ²	f	Beta	t	Sig.
1 Employee Engagement	0.595	0.354	220.992	0.595	14.866	0.000
2 Employee Engagement	0.639	0.409	139.341	0.445	9.820	0.000
Customer Focus				0.278	6.136	0.000

Significant at ($\alpha \leq 0.05$)

As shown in Table (10) employee engagement takes the first order and accounts for 35.4% of the variation in compensation effectiveness, followed by customer focus accounts along with employee engagement to 40.9% of the variation.

The researchers attribute this finding to the fact that employee engagement plays a vibrant role in improving the quality of the compensation system and building a sense of responsibility and accountability by bank employees. Therefore, engaging employees in decision making and planning needs to be a top priority for banks. Bank management's insufficient implementation of quality-oriented compensation systems may account for excluding the other two dimensions, suggesting that considerable continuous improvement of the compensation system is required in order to meet internal customer requirements and improve work quality. According to Shahraki, Konarizadeh, Paghaleh & Zarei, (2011), bank management should encourage implementation of a quality-oriented compensation system, which is better fit to TQM, by paying for performance and introducing skill-based pay.

The Impact of TQM Dimensions on the Effectiveness of Training and Development

To examine the impact of TQM dimensions on effectiveness of training and development a multiple and stepwise linear regressions are applied. Tables (11), (12) show the results.

TQM Dimensions	Beta	T	B	sig.	Statistical decision
Customer Focus	0.101	1.762	0.115	0.079	Rejected
Top management Commitment	0.026	0.492	0.028	0.623	
Continuous Improvement	0.440	7.822	0.453	0.000	
Employee Engagement	0.118	2.272	0.124	0.024	

Significant at ($\alpha \leq 0.05$)

Table (11) indicates that the implementation of two TQM principles has a significant impact on the effectiveness of training and development. Results indicate that only continuous improvement and employee engagement have a significant impact on the effectiveness of training and development, with Beta values 0.440 and 0.118 respectively. A stepwise regression was applied to investigate the extent to which each of two TQM dimensions come into the variation of training and development. Table (12) illustrates the results.

Model	R	R ²	f	Beta	t	Sig.
1 Continuous Improvement	0.587	0.345	212.685	0.587	14.584	0.000
2 Continuous Improvement	0.600	0.360	113.309	0.499	10.137	0.000
Employee Engagement				0.151	3.078	0.002
3 Continuous Improvement	0.606	0.367	77.654	0.444	7.989	0.000
Employee Engagement				0.124	2.436	0.015
Customer Focus				0.112	2.102	0.036

Significant at ($\alpha \leq 0.05$)

Table (12) displays that continuous improvement accounts for 34.5% of the variation in the effectiveness of training and development, followed by employee engagement which explains along with continuous improvement 36%, followed by customer focus which explains along with continuous improvement and employee engagement 36.7 % of the variation. The researchers strongly believe that continuous improvement plays a vital role in improving quality of training and development, as the main objective of training is to improve continuously knowledge and skills of employees. Therefore, management should encourage implementation of quality-oriented training and development by using effective techniques and giving more attention to quality training topics such as quality awareness, problem solving, process management, quality management, team building, and customer satisfaction.

The Impact of TQM Dimensions on the Effectiveness of Performance Appraisal

To detect the impact of TQM dimensions on the effectiveness of performance appraisal a multiple and stepwise linear regression is applied. Tables (13), (14) show the results.

TQM Dimensions	Beta	t	B	sig.	Statistical decision
Customer Focus	0.174	3.121	0.201	0.002	Rejected
Top management Commitment	0.069	1.337	0.076	0.182	
Continuous Improvement	0.230	4.210	0.246	0.000	
Employee Engagement	0.288	5.694	0.303	0.000	

Significant at ($\alpha \leq 0.05$)

Multiple linear regression results in table (13) indicate that implementation of all TQM principles has a significant impact on the effectiveness of performance appraisal, with the exception of top management commitment. Beta values confirm that employee engagement has the strongest influence on the performance appraisal, followed by continuous improvement and customer focus respectively. Obviously; top management commitment did not have a significant impact on performance appraisal and did not enter the stepwise model. A stepwise regression was applied to detect the extent to which each of the TQM dimensions explains in the variation of performance appraisal. Table (16) illustrates the results.

Model	R	R²	f	Beta	t	Sig.
1 Employee Engagement	0.552	0.304	176.328	0.552	13.279	0.000
2 Employee Engagement	0.616	0.380	123.153	0.353	7.272	0.000
Continuous Improvement				0.339	6.999	0.002
3 Employee Engagement	0.635	0.403	90.097	0.302	6.115	0.000
Continuous Improvement				0.240	4.451	0.015
Customer Focus				0.202	3.905	0.036

Significant at ($\alpha \leq 0.05$)

As shown in Table (14), employee engagement takes the first order, accounting for 30.4% of the variation in effectiveness of performance appraisal followed by continuous improvement which explains along with employee engagement 38%, followed by customer focus, which accounts for 40.3% along with employee engagement and continuous improvement of the variation in the effectiveness of appraisal. It is noticeable that, employee engagement has been considered as the most important TQM dimension that influences performance appraisal, which signifies the fact that engaging employees in performance reviewing processes and quality improvement decisions plays a vital role in improving quality performance and enhancing job satisfaction. Moreover, engaging employees in performance appraisal and goal- setting process may create better understanding of what is to be achieved and what their roles and responsibilities are. Management should encourage quality-oriented performance appraisal based on objectives that support the organization strategic directions. Findings of current study

substantiate those of (Soltani, Meer, Jennard, & Williams ,2003) which revealed that improvement in employees’ performance and enhanced effectiveness of performance evaluation were the most essential components of TQM-driven HR performance evaluation. (Soltani et al.’s 2005) indicate that successful TQM strategy requires a change in the traditional performance management system.

In sum, regression results indicate that the most important TQM principles that explain the variance of HRM effectiveness are employee engagement, customer focus and continuous improvement. Surprisingly, top management commitment dimension has not been significantly associated with HRM effectiveness.

Hypothesis number Two: “There is a medium level of implementation of TQM principles in the banking sector of Jordan”. Means and standard deviations for TQM variables and statements were computed using One Sample "T" Test. Table (15) shows the results.

Table 15					
Result of One-Sample "T" Test and Level of Implementation of TQM Principles					
Dimension	Mean	SD	t	Sig.	level
Customer Focus	4.0349	0.60443	34.5	0	H
Top management Commitment	4.0706	0.63428	34.011	0	H
Continuous Improvement	3.9261	0.63562	29.358	0	H
Employee Engagement	3.5378	0.65959	16.428	0	M
Overall TQM Principle	3.8809	-	33.927	0	H

Table (15) clearly shows that a high level of implementation of overall TQM principles within three principles (customer focus, top management commitment, and continuous improvement) whereas the employee engagement is implemented at a medium level. The mean response of implementation ranged from a medium of 3.5378 for employee engagement to as high as 4.0706 for top management commitment. Customer focus reported a mean response of 4.0349, followed, in order, by continuous improvement at 3.9261 and overall TQM principles at 3.8809. Thus, the hypothesis is rejected. This means that implementation of TQM dimensions are of considerable importance with the exception of the employee engagement which remains at the medium level. This finding reflects the fact that management in the Jordanian banks has both the desire and ability to improve implementation of quality-oriented services and enhance customer satisfaction. Also, banks in Jordan have internal and external connections that create indirect power to manage and meet international banking standards; thus, they have followed TQM principles that match the different external and internal factors. Such inclination and potential should contribute to achieving banks’ strategic objectives. Management needs to give more attention to enhancing employee involvement in decision-making, sharing information on bank’s strategy and goal setting so as to augment loyalty and satisfaction.

Based on the aforementioned findings, the researchers profoundly believe that the medium level of employee engagement could be ascribed to the lack of understanding of the value of empowering employees to make suggestions and engaging in decision making in the Jordanian banks. Hong, Hao, Kumar, Ramendran & Kadiresan (2012) pointed out that managers in Arab

countries are treated as the only people who can make right decision. For that they do not take decisions made by employees into consideration to improve organizational efficiency.

The results of the current study are consistent with the findings of some previous studies addressing this issue, such as Al-Sa'oudi's (2008), which confirmed a high level of TQM implementation in the Jordanian banking sector; while Al-Sarayreh's study (2009) revealed an average TQM implementation in the Jordanian banking sector with a mean of (2.85). Al-Shobaki, Fouad, & Al-Bashir (2010) and Aldaibat & Irtaimeh (2012) showed a moderate level of TQM implementation in their findings.

Hypothesis Number Three: "There is a medium level of HRM effectiveness in the banking sector of Jordan". To test this hypothesis, joint and individual means and standard deviations for HRM variables were computed, using One-Sample "T" Test. Table (16) shows the results.

Dimension	Mean	SD	t	Sig.	Level
HR Planning	3.7288	0.64542	22.752	0.000	High
Staffing	3.7100	0.68265	20.957	0.000	High
Compensation	3.4470	0.83504	10.785	0.000	Medium
Training and Development	3.8620	0.66519	26.110	0.000	High
Performance Appraisal	3.7520	0.69127	21.891	0.000	High
Overall HRM	3.6998	-	22.995	0.000	High

Table (16) clearly shows a high level of four dimensions of HRM effectiveness (HR planning, staffing, training & development, and performance appraisal), as well as an overall high level of HRM effectiveness. Noticeably, the compensation dimension yielded a medium level. The mean response of implementation ranged from (3.4470) for compensation to as high as (3.8620) for training & development. Performance appraisal's reported mean response of (3.7520) followed in order, by HR planning (3.7288), staffing (3.7100), and overall HRM effectiveness at (3.6998). Findings show a high level of HRM effectiveness in the Jordanian banks, except for compensation, which yielded a medium level.

However, this finding reflects a commitment by the management of the Jordanian banks to enhancing the effectiveness of HR practices by implementing more current, quality-oriented practices and using updated technology. Such measures would lead to a higher level of service delivery and better strategic contribution, which, in turn, would contribute to achieving banks' strategic objectives. Nevertheless, HR managers should pay more attention to enhancing the banks' compensation systems. The researchers believe that the medium level of compensation might be attributed to the difficult economic conditions Jordan is facing as a result of the global economic crisis, the 'Arab Spring', and the political uprisings in Arab countries. These challenges negatively affected foreign investment in Jordan, increased inflation rate, limited private sector development, increased competition level, and represented challenge for resource availability. Bank management concerns for maximizing revenue and minimizing costs to meet

these challenges might be the reason for the medium level of compensation effectiveness. These results substantiate the findings of Aldaibat & Irtaimah (2012) on high levels of implementation for HRM strategies in the banking sector.

Hypothesis Number Four: “There is no significant variation at ($\alpha \leq 0.05$) in the level of implementation of TQM principles in the banking sector of Jordan due to respondents' gender, age, educational level, experience, and job title”. To test this hypothesis, the joint mean for all variables and statements was calculated, and both T-test for independent samples and One-Way (ANOVA) statistical techniques were used to compare the means of various groups under scrutiny. Scheffé Test was applied to investigate the locations of variations according to respondent characteristic

First: Gender

The extent to which respondents divide significantly on their assessments of level of implementation of overall TQM principles according to gender a two sample "T" test is utilized. Table (17) presents a summary of the "T" test results.

Dimension	Gender	Mean	SD	t	Sig.
Customer Focus	Male	4.0364	0.60369	0.043	0.965
	Female	4.0337	0.60906		
Top management Commitment	Male	4.1174	0.61469	1.716	0.087
	Female	4.0077	0.65524		
Continuous Improvement	Male	3.8983	0.64576	1.082-	0.280
	Female	3.9681	0.62180		
Employee Engagement	Male	3.5310	0.67616	0.332-	0.740
	Female	3.5532	0.63443		
Overall TQM Principles	Male	3.8822	0.52545	0.000	1.000
	Female	3.8822	0.52141		

Table (17) shows that there is no statistically significant variation in respondents' estimates of level of implementation of TQM principles according to gender. These findings mean that respondents, irrespective of their gender, view the implementation of TQM principles similarly. These results are consistent with those of concluded by Al-Daas (2010), whereas these findings contrast with the those of Tahtamouni, Al Momani, & Mryan (2013) .

Second: Age

To examine whether variation in assessments of level of implementation of overall TQM principles corresponds to respondents' age, One-Way (ANOVA) is used. Table (18) provides a summary of ANOVA results. Table (18) shows no significant variation in respondents' estimates of the level of implementation of TQM according to their age. This finding reflects that age is an irrelevant factor to the implementation of TQM principles which confirms findings of a previous study addressing this issue by Al-Daas (2010). These findings are in contrast with Al-Sarayreh's

(2009) study, which suggests that the existence of significant differences in the perceptions of those surveyed regarding the implementation of TQM is connected to age.

Dimension	Sum of Squares	df	Mean Square	F	Sig.	Dimension
Customer Focus	Between Groups	2.182	3	0.727 0.363	2.005	0.113
	Within Groups	145.777	402			
	Total	147.959	405			
Top management Commitment	Between Groups	2.545	3	0.848 0.399	2.126	0.096
	Within Groups	160.389	402			
	Total	162.934	405			
Continuous Improvement	Between Groups	1.106	3	0.369 0.404	0.912	0.435
	Within Groups	162.518	402			
	Total	163.623	405			
Employee Engagement	Between Groups	1.870	3	0.623 0.434	1.437	0.231
	Within Groups	174.329	402			
	Total	176.199	405			
Overall TQM	Between Groups	1.466	3	0.489 0.272	1.796	0.147
	Within Groups	109.383	402			
	Total	110.850	405			

Third: Educational level

In order to detect variation in respondents' assessments of the level of implementation of overall TQM principles according to educational level One-Way (ANOVA). Table (19) provides a summary of ANOVA results.

Dimension	Sum of Squares	df	Mean Square	F	Sig.	
Customer Focus	Between Groups	1.373	2	0.686 0.364	1.883	0.153
	Within Groups	146.523	402			
	Total	147.896	405			
Top management Commitment	Between Groups	0.028	2	0.014 0.403	0.035	0.966
	Within Groups	162.040	402			
	Total	162.068	404			
Continuous Improvement	Between Groups	0.489	2	0.244 0.404	0.605	0.546
	Within Groups	162.369	402			
	Total	162.858	404			
Employee Engagement	Between Groups	0.550	2	0.275 0.436	0.631	0.533
	Within Groups	175.434	402			
	Total	175.984	404			
Overall TQM	Between Groups	0.277	2	0.138 0.274	0.505	0.604
	Within Groups	110.188	402			
	Total	110.465	404			

Table (19) shows no significant variation in respondents' estimates of the level of implementation of TQM principles according to their educational level. The fact that the majority of respondents (84, 5%) were holding a bachelor's degree or above might be the reason for having similar estimations and understanding of the implementation of TQM principles. This result is consistent with those of Al-Daas (2010), in which no significant differences were found concerning employee attitudes for TQM implementation levels as a function of education level. The results contrast Al-Sarayreh's (2009) findings, which revealed significant differences associated with qualification in the perceptions of the surveyed participants regarding the implementation of TQM.

Fourth: Years of Experience

To investigate variation at in respondents' assessments of the level of implementation of overall TQM principles according to years of experience One-Way (ANOVA) is carried out. Table (20) provides a summary of ANOVA results.

Dimension		Sum of Squares	df	Mean Square	F	Sig.
Customer Focus	Between Groups	1.933	3	0.644	1.774	0.151
	Within Groups	146.025	402	0.363		
	Total	147.959	405			
Top management Commitment	Between Groups	1.200	3	0.400	0.994	0.396
	Within Groups	161.735	402	0.402		
	Total	162.934	405			
Continuous improvement	Between Groups	3.418	3	1.139	2.859	0.037
	Within Groups	160.205	402	0.399		
	Total	163.623	405			
Employee Engagement	Between Groups	1.873	3	0.624	1.439	0.231
	Within Groups	174.326	402	0.434		
	Total	176.199	405			
Overall TQM	Between Groups	1.529	3	0.510	1.875	0.133
	Within Groups	109.320	402	0.272		
	Total	110.850	405			

Dimension	Experience	Mean	5 yrs & less	6-10 yrs	11-15 yrs	16 yrs & more
Continuous Improvement	5 yrs & less	4.0146			0.26754*	
	6 – 10 yrs	3.9047				
	11 –15 yrs	3.7471	0.26754*			
	16 years and more	3.9644				

* Significant at ($\alpha \leq 0.05$)

Table (20) shows no statistically significant variation in respondents' estimates of the level of implementation of TQM principles according to their years of experience. Continuous improvement was the only exception where respondents divided significantly with regard to years of experience. The locations of such variations are shown in Table (21).

Table (21) shows that the source of variation is between the group with experience less than 5 years and less and the group with 10 – less than 15 years in experience, and to the benefit of the former group with a higher mean value (4.0146). The researchers believe that the reason behind this finding is that the largest group of the sample (33.7%) had 5 years of experience and less, which means that these employees need more continuous improvement and training efforts. Hence this group can feel and recognize its organizations' effort directed toward continuous improvement. The results corroborate Al-Sarayreh's (2009) results indicating significant differences in perceptions of implementation of TQM as a factor of experience.

Fifth: Job Title

To determine whether variation in the assessments of the level of implementation of overall TQM principles corresponds to respondents job titles One-Way (ANOVA) is applied. Table (22) provides a summary of ANOVA results.

Dimension		Sum of Squares	df	Mean Square	F	Sig.
Customer Focus	Between Groups	2.695	2	1.348	3.723	0.025
	Within Groups	145.169	401	0.362		
	Total	147.864	403			
Top management Commitment	Between Groups	0.351	2	0.175	0.435	0.648
	Within Groups	161.713	401	0.403		
	Total	162.064	402			
Continuous Improvement	Between Groups	0.619	2	0.309	0.765	0.466
	Within Groups	162.233	401	0.405		
	Total	162.852	403			
Employee Engagement	Between Groups	3.859	2	1.930	4.501	0.012
	Within Groups	171.910	401	0.429		
	Total	175.769	403			
Overall TQM	Between Groups	1.673	2	0.836	3.083	0.047
	Within Groups	108.787	401	0.271		
	Total	110.460	403			

Table (22) shows that there is a significant variation in respondents' assessments of the level of implementation of overall TQM principles, as well as of the level of each customer focus and employee engagement. To better understand the locations of variation for TQM principles according to job title, Scheffé's test is applied. Table (23) displays the results.

Dimension	Job title	Mean	Executive & line Managers	Section head	Employee
Customer Focus	Executive & Line Managers	4.2019			0.21816*
	Section Head	4.0252			
	Employee	3.9837	0.21816*		
Employee Engagement	Executive & Line Managers	3.7400		0.25797*	0.24808*
	Section Head	3.4820	0.25797*		
	Employee	3.4919	0.24808*		
Overall TQM	Executive & Line Managers	4.0133	-	0.15460	0.16929
	Section Head	3.8587	0.15460	-	0.01469
	Employee	3.8440	0.16929-	-0.1469-	-

* Significant at ($\alpha \leq 0.05$)

Table (23) shows that variation along the customer focus dimension existed between the executive and line manager group and the employee group, on behalf of the former with mean values of (4.201). For employee engagement, variation is located between executive and line manager group on one side and both the employee group and section head group on the other side, with mean values of (3.740) in favor of executive and line managers. For overall TQM principles, the test did not show location of variation, this can be ascribed to the marginal variation among job title categories, so Scheffé test could not show these differences. job title was an influential factor in respondents' answers indicating that managerial levels can distinguish the significance of TQM principles more than those at operational levels. Employees at operational positions do not have a substantial authority to participate in major decision making and strategic objectives. Therefore, bank management should make sufficient efforts to engage all employees in TQM implementation and decisions so that all organization levels can contribute to enhancing quality of service and customer satisfaction.

Hypothesis Five: "There is no significant variation at ($\alpha \leq 0.05$) in the effectiveness of HRM practices in the banking sector due to respondents' demographic characteristics (gender, age, educational level, experience, and job title)". To test this hypothesis, the joint mean for all HRM variables and statements was calculated and both T-test for independent samples and the One-Way (ANOVA) are used. Scheffé Test was also applied to detect locations of variations according to respondent characteristics

First: Gender

To detect the variation in respondents' estimates of HRM effectiveness according to gender a two sample "T" test was carried out. Table (24) presents a summary of the "T" test results.

Dimension	Gender	Mean	SD	t	Sig.
HR Planning	Male	3.7578	0.65136	1.035	0.301
	Female	3.6902	0.63579		
Staffing	Male	3.7397	0.70441	0.985	0.325
	Female	3.6716	0.64727		
Compensation	Male	3.4777	0.80021	0.843	0.400
	Female	3.4064	0.88509		
Training and Development	Male	3.8896	0.67308	0.999	0.318
	Female	3.8222	0.65518		
Performance Appraisal	Male	3.7494	0.67746	0.080-	0.937
	Female	3.7550	0.71549		
Overall HRM Practices	Male	3.7233	0.61223	0.892	0.373
	Female	3.6679	0.61561		

Table (24) shows no significant variation in respondents' estimates of HRM effectiveness according to gender. This reflects that gender is irrelevant to effectiveness of HRM practices.

Second: Age

Variation in respondents' assessments of HRM effectiveness according to age category is investigated via using One-Way (ANOVA). Table (25) provides a summary of results.

Dimension	Sum of Squares	Df	Mean Square	F	Sig.	Dimension
HR Planning	Between Groups	2.317	3	0.772	1.866	0.135
	Within Groups	166.394	402	0.414		
	Total	168.710	405			
Staffing	Between Groups	2.823	3	0.941	2.034	0.108
	Within Groups	185.911	402	0.462		
	Total	188.734	405			
Compensation	Between Groups	0.233	3	0.078	0.111	0.954
	Within Groups	282.171	402	0.702		
	Total	282.404	405			
Training and Development	Between Groups	2.465	3	0.822	1.869	0.134
	Within Groups	176.738	402	0.440		
	Total	179.204	405			
Performance Appraisal	Between Groups	1.331	3	0.444	0.928	0.427
	Within Groups	191.720	401	0.478		
	Total	193.051	404			
Overall HRM Practices	Between Groups	1.456	3	0.485	1.294	0.276
	Within Groups	150.817	402	0.375		
	Total	152.274	405			

Table (25) shows that respondents from various age groups have not divided significantly with respect to HRM effectiveness. This shows that age is irrelevant to HRM effectiveness.

Third: Educational level

To determine whether there is a significant variation in respondents' estimates of the level of HRM practices according to their educational level One-Way (ANOVA) is conducted. Table (26) provides a summary of ANOVA results.

Dimension		Sum of Squares	Df	Mean Square	F	Sig.
HR Planning	Between Groups	1.602	2	0.801	1.928	0.147
	Within Groups	166.951	402	0.415		
	Total	168.553	404			
Staffing	Between Groups	2.490	2	1.245	2.692	0.069
	Within Groups	185.895	402	0.462		
	Total	188.385	404			
Compensation	Between Groups	1.959	2	0.980	1.407	0.246
	Within Groups	279.842	402	0.696		
	Total	281.802	404			
Training and Development	Between Groups	0.857	2	0.429	0.966	0.381
	Within Groups	178.327	402	0.444		
	Total	179.184	404			
Performance Appraisal	Between Groups	1.122	2	0.561	1.174	0.310
	Within Groups	191.591	401	0.478		
	Total	192.712	403			
Overall HRM practices	Between Groups	1.218	2	0.609	1.623	0.199
	Within Groups	150.805	402	0.375		
	Total	152.023	404			

As displayed in Table (26), there is no significant variation in respondents' estimates of the effectiveness of HRM practices according to educational level. The findings suggest that respondents regardless of their educational levels have similar estimates for HRM practices. The researchers attribute that to the fact that the majority of respondents (84, 5%) were bachelor degrees holders or above which may account for having a similar level of estimations and understanding of the HRM effectiveness.

Fourth: Years of Experience

To detect whether respondents divide significantly with respect to their estimates of HRM effectiveness according to years of experience One-Way (ANOVA) is applied. Table (27) provides a summary of ANOVA results.

Dimension	Sum of Squares	df	Mean Square	F	Sig.	Dimension
HR Planning	Between Groups	1.949	3	0.650	1.566	0.197
	Within Groups	166.762	402	0.415		
	Total	168.710	405			
Staffing	Between Groups	3.626	3	1.209	2.625	0.050
	Within Groups	185.108	402	0.460		
	Total	188.734	405			
Compensation	Between Groups	3.529	3	1.176	1.696	0.167
	Within Groups	278.875	402	0.694		
	Total	282.404	405			
Training and Development	Between Groups	2.175	3	0.725	1.646	0.178
	Within Groups	177.029	393	0.440		
	Total	179.204	396			
Performance Appraisal	Between Groups	1.809	3	0.603	1.265	0.286
	Within Groups	191.242	401	0.477		
	Total	193.051	404			
Overall HRM Practices	Between Groups	2.056	3	0.685	1.834	0.140
	Within Groups	150.218	402	0.374		
	Total	152.274	405			

Table (27), shows no significant variation in respondents' estimates of the HRM effectiveness due to years of experience. Staffing was the only exception where respondents divided significantly with regard to years of experience. To locate the variation in respondents' replies, Scheffé's test was conducted. Table (28) displays the results.

Dimension	Experience	Mean	5 yrs & less	6-10 yrs	11-15 yrs	16 yrs & more
Staffing	5 yrs and Less	3.7045	-	0.08009-	0.19098	0.06791-
	6 –10 yrs	3.7846	0.08009	-	0.27107	0.01218
	11 –15 yrs	3.5136	0.19098-	0.27107-	-	0.25889-
	16 yrs and more	3.7725	0.06791	0.01218-	0.25889-	-

* Significant at ($\alpha \leq 0.05$)

Table (28) illustrates that the variation was marginal to the extent that Scheffé's test did not reflect it. The values of the means for the various years of experience groups were very close to each other. The researchers believe that the reason behind this finding is that the majority of the respondents (65.2%) had less than 10 years of experience, thus, no wonder for them to have close ,if not ,similar estimation about HRM effectiveness.

Fifth: Job Title

To investigate variation in respondents' estimates of the HRM effectiveness according to job title One-Way (ANOVA) is carried out. Table (29) provides a summary of ANOVA results.

Dimension		Sum of Squares	df	Mean Square	F	Sig.
HR Planning	Between Groups	1.861	2	0.931	2.240	0.108
	Within Groups	166.618	401	0.416		
	Total	168.479	403			
Staffing	Between Groups	4.009	2	2.004	4.371	0.013
	Within Groups	183.873	401	0.459		
	Total	187.881	403			
Compensation	Between Groups	4.657	2	2.328	3.371	0.035
	Within Groups	276.946	401	0.691		
	Total	281.603	403			
Training and Development	Between Groups	0.365	2	0.183	0.411	0.663
	Within Groups	178.075	401	0.444		
	Total	178.440	403			
Performance Appraisal	Between Groups	1.188	2	0.594	1.241	0.290
	Within Groups	191.462	400	0.479		
	Total	192.650	402			
Overall HRM Practices	Between Groups	1.962	2	0.981	2.623	0.074
	Within Groups	149.958	401	0.374		
	Total	151.920	403			

Table (29) illustrates that there is no significant variation in respondents' estimates of the effectiveness of HRM practices according to their job titles with the exception of two dimensions related to staffing and compensation, where respondents have divided significantly according to job title. To examine the location of variation of staffing and compensation, Scheffé's test is conducted. The results are shown in Table (30).

Dimension	Job title	Mean	Executive & Line Managers	Section head	Employee
Staffing	Executive & Line Managers	3.9070			0.26619*
	Section head	3.7205			
	Employee	3.6408	0.26619*		
Compensation	Executive & Line Managers	3.6519			0.28481*
	Section head	3.4710			
	Employee	3.3670	0.28481*		

* Significant at ($\alpha \leq 0.05$)

As shown in Table (30), variation in staffing effectiveness was located between executive and line manager group and the employee group with mean values favoring executive and line managers (3.9070). By the same token, variations were manifested in the compensation effectiveness between executive and line managers and employees, with mean values in favor of the executive and line manager group (3.6519). Findings suggest that respondents' answers have been partially affected by job title and that employees at higher levels can rate the staffing and compensation effectiveness higher than employees at operational level. This might be due to the low involvement of operating employees in decision making related to such strategic issues (staffing, compensation). The higher level of compensation reflected by higher managerial positions can be ascribed to better compensation and benefits they receive.

Hypothesis Six: "There is no significant variation at ($\alpha \leq 0.05$) in the level of implementation of TQM due to the type of bank (Islamic banks vs commercial banks)". The validity of this hypothesis is detected via using a two sample "T" test as displayed in Table (31).

Dimension	Bank Type	Mean	SD	t	Sig.
Customer Focus	Islamic	4.1891	0.64837	2.986	0.003
	commercial	3.9838	0.58130		
Top management Commitment	Islamic	4.2252	0.69866	2.852	0.005
	commercial	4.0194	0.60401		
Continuous Improvement	Islamic	3.9109	0.71748	0.277-	0.782
	commercial	3.9311	0.60729		
Employee Engagement	Islamic	3.6782	0.68364	2.485	0.013
	commercial	3.4913	0.64586		
Overall TQM Principles	Islamic	3.9931	0.56715	2.502	0.013
	commercial	3.8438	0.50325		

Table (31) shows a significant variation in TQM implementation between Islamic and commercial banks, in favor of Islamic banks. The only exception of such variation is continuous improvement where Islamic and commercial banks did not divided significantly. The null hypothesis was rejected, and an alternative hypothesis indicating a significant variation in TQM implementation due to bank type is adopted. Findings can be attributed to the fact that the Islamic banks operate in accordance with the Islamic Sharia principles (Islamic Law), which emphasizes ethical, social and moral elements of wealth generation, with a view to enhancing equality and fairness for the society as a whole. Since benefits of ethics and socially responsible investment are realized by investors, the interest in ethically-based banking is also increasing; which, in turn, generates high competition and augments the need for distinguished service quality. Also, this result may be attributed to the fact that all Islamic banks in Jordan are ISO certified, and most of them have been granted awards and certification of excellence from various specialized institutions such as "Tatweej" and the Islamic International Rating Agency (IIRA) which grants Sharia quality rating.

Hypothesis Seven: "There is no significant variation at ($\alpha \leq 0.05$) in the assessment of HRM practices due to the type of bank (Islamic banks vs commercial banks)". To examine the validity of this hypothesis a two sample "T" test is applied and Table (32) presents a summary of the two sample "T" test results.

Dimension	Bank Type	Mean	SD	t	Sig.
HR Planning	Islamic	3.8589	0.58139	2.350	0.019
	commercial	3.6857	0.66052		
Staffing	Islamic	3.7812	0.71326	1.210	0.227
	commercial	3.6864	0.67175		
Compensation	Islamic	3.6667	0.76109	3.082	0.002
	commercial	3.3742	0.84680		
Training and Development	Islamic	3.8306	0.72309	0.547-	0.585
	commercial	3.8724	0.64580		
Performance Appraisal	Islamic	3.7822	0.76399	0.507	0.613
	commercial	3.7419	0.66640		
Overall HRM practices	Islamic	3.7822	0.63389	1.561	0.119
	commercial	3.6725	0.60475		

Table (32), shows no significant variation in the HRM effectiveness between Islamic and commercial banks with exception to HR planning and compensation. Therefore, the null hypothesis was accepted. HR planning and compensation have reported significant variation in favor of Islamic banks. This might be ascribed to the fact that Islamic banking operates in line with Islamic Sharia (Islamic Law) which emphasize ethical, social and moral elements of work, with a view to enhancing equality and fairness for society. Islamic banks have their own human resources strategies especially for HR planning and compensation as they need to recruit and retain qualified staff to work in accordance with Sharia.

Summary of Findings

1- The implementation of overall TQM principles has a significant impact on the effectiveness of overall HRM explaining 53.4% of the variation of effectiveness of HRM practices. Employee engagement, explained (41.5%), customer focus (10.2%), and continuous improvement (3.4%). No variation due to top management commitment is detected.

2- TQM variables have a significant impact on the effectiveness of HR planning with employee engagement accounting for 37.2% of the variation, customer focus (10.8%), and continuous improvement (3%). No variation due to top management commitment was reported.

3- A significant impact of three TQM variables on effectiveness of staffing was reported. Employee engagement explained 36.4% of the variation of staffing, customer focus (10.3%), and continuous improvement (1.7%).

4- Implementation of two TQM principles (employee engagement and customer focus) explained (35.4%), (5.5%) of variation of compensation effectiveness respectively whereas top management commitment and continuous improvement reported no impact therein.

- 5- The implementation of TQM principles has a significant impact on training and development effectiveness. Continuous improvement accounts for 34.5%, employee engagement 1.5 %, and customer focus 0.7%. Top management commitment variable was not a potent factor in explaining the variation in training and development.
- 6- The implementation of TQM principles has a significant impact on performance appraisal effectiveness. Employee engagement accounts for 30.4% of the variation, followed by continuous improvement (7.6%), and customer focus (2.3%). Top management commitment was not a potent factor in explaining variation in performance appraisal effectiveness.
- 7-Results show a high level of implementation of overall TQM principles and for three principles: customer focus, top management commitment, and continuous improvement whereas employee engagement yielded a medium level.
- 8- A high level of effectiveness of overall HRM practices and for four practices: (HR planning, staffing, training & development, and performance appraisal) has been revealed. In contrast, compensation yielded a medium level.
- 9- No significant differences in the TQM implementation in the Jordanian banks due respondents 'gender, age, education and experience were manifested, whereas such variations according to job title have been reported.
- 10-No significant variation in HRM effectiveness due to respondents' gender, age, education, experience, and job title were yielded despite partial effect of job title on some practices.
- 11- Outstanding variations in the implementation of three TQM principles (customer focus, top management commitment, and employee engagement) between Islamic and commercial banks have been disclosed in favor of Islamic banks. Similarly, Islamic banks reported higher effectiveness of HR planning and compensation as compared with commercial banks.

CONCLUSION, LIMITATION & FUTURE RESEARCH

In summary, banks may benefit from focusing on TQM principles as they have a strong and positive impact on HRM practices. When an organization is committed to quality, the practices of HR will be changed from the traditional to quality-oriented practices. Managing human resources effectively will increase employees' satisfaction and encourage them to make the best contribution of organization achievements (Soltani, Meer, Jennard, & Williams, 2003;Alfalla-Luque, A. Marín-García, & Medina-López, 2012; Jaafreh & Al-abedallat, 2013).

This study was limited and only focused on the banking industry in Jordan, therefore, the findings are generalizable only to this sector. A fruitful area of research is to replicate the study on other service industries in Jordan and other countries to test its broader applicability. Moreover, Comparative studies between Islamic banks and commercial banks, the public sector and the private sector, and Jordan and other countries are highly recommended, so as more in-depth knowledge and a better understanding of the impact of TQM principles on HRM practices can be reached.

The results from qualitative studies performed by (Bou & Beltran, 2005; Ali, , Mahat, & Zairi 2010;Jain & Gupta, 2012;Abd Al- Mouty & Abu Zyeada, 2012;Al-Dhaafri, 2014) argued

that other variables mediating the impact of TQM on HRM effectiveness, As result, the limitation of this study will provide a chance for future quantitative study to consider those mediating variables, such as successful implementation of TQM concepts , time, critical success factors involvement practices , top management commitment to TQM philosophy,...etc.

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