

Characteristics of Transformational Leadership in Insurance Companies and their Impact on the Application of Total Quality Management - An Applied Study in the Iraqi National Insurance Company

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Abstract: The research aims to show the impact of transformational leadership traits on the application of total quality management in the Iraqi National Insurance Company. Two main hypotheses were put forward, namely: (1) There is a positive, statistically significant correlation between the characteristics of transformational leadership and the application of total quality management, (2) there is a positive, statistically significant effect of the characteristics of transformational leadership on the principles of total quality management. The research sample is represented by a group of individuals working in the Iraqi National Insurance Company, including administrators, accountants, auditors and financial analysts, for data for the year 2020. In order to achieve the objectives of the research and test its hypotheses, a questionnaire was designed and a set of appropriate statistical methods were used. The research also reached a set of conclusions, the most important of which was the existence of a strong and moral correlation between the attributes of transformational leadership and the principles of total quality management, with the exception of the principle of the participation of working individuals, as well as the administrative leaders' enjoyment of the attributes of transformational leadership at an average level with the commitment of the company's management to support and implement total quality management.

Keywords: leadership.

Introduction:

The current era is witnessing many rapid developments and multiple changes as a result of the information, communication and technology revolution, which made organizations suffer from facing challenges and difficulties in how to keep pace with them and ways to adapt to them. Which required finding modern ways to replace the traditional methods and procedures and providing appropriate and flexible means to respond to them, which made the current organizations think seriously about finding more efficient and more appropriate leaders with this era away from the traditional leadership. These rapid changes forced the organizations' managements if they wanted to stay or maintain Our market position on

speaking one language, which is the language of the era, the language of change and making radical changes in its administrative methods and searching for modern creative ways, by focusing on the human element, which is the core of the administrative process, by creating the appropriate administrative environment, so this research came to know the relationship And the effect between the characteristics of transformational leadership and the application of the principles of total quality management in the Iraqi National Insurance Company.

The first topic: Research methodology:

1.1. Research problem:

The problem of the research lies in the lack of certainty of the availability of the characteristics of transformational leadership among the administrative leaders in the Iraqi National Insurance Company, as well as the failure to identify the extent of the company’s orientation towards the application of total quality management, as well as the failure to determine the nature of the relationship between the attributes of transformational leadership and the application of total quality management.

1.2. Research importance:

The importance of the research comes from the necessity of integrating the attributes of transformational leadership and total quality management, especially in light of the rapid transformations from the traditional perspective (competition with the logic of economies of scale) to the contemporary perspective (competition with the economics of scope, differentiation and superiority), and one of the most important things that emerge from this integration is the growing role of Characteristics of transformational leadership in determining the strategic options for organizations, including the option of continuous improvement, ie the quality of products, as well as adopting a culture of total quality management as an approach to survival and achieving competitive advantage.

1.3. Research Objectives:

The research aims to clarify the important role of transformational leadership in developing the ability, skills and efficiency of subordinates in the company to be more responsive to changes, as well as to identify the extent to which administrative leaders apply the principles of total quality management in the company.

1.4. Research Hypotheses:

The research is based on two basic hypotheses: (1) there is a positive, statistically significant correlation between the characteristics of transformational leadership and the application of total quality management, (2) there is a positive, statistically significant effect of the characteristics of transformational leadership on the principles of total quality management.

1.5. Research Sample:

The research sample is represented by a group of individuals working in the Iraqi National Insurance Company, including administrators, accountants, auditors and financial analysts, for data for the year 2020.

The second topic: the theoretical side of the research:

2.1. Concept and characteristics of transformational leadership:

Transformational leadership is a contemporary approach that inspires leaders and followers to exceed their capabilities and increase their performance and gives them the self-confidence to provide the best service

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or commodity using the efficient use of resources with clear support for their social and emotional needs (Cheung & Wong, 2010:657).

Transformational leadership plays a major role in making organizational changes to enhance access to the goal through the leader’s endeavor to raise the level of his subordinates in order to achieve self-development and work on the development of employees and the organization as a whole (Sani & Maharani, 2012: 102).

There are those who view transformational leadership as a leadership style that inspires followers to transcend personal benefit and turn it into the interest of the organization as a whole (Shibru, 2011:687). Thus, it is a strategic leadership of a special model that takes upon itself the process of change and transformation in a manner that suits the pressures of the changing internal and external environment and in a manner that secures the achievement of the organization’s goals with its specific quantitative, qualitative and time dimensions (Al-Qaisi and Al-Ta’i, 2013: 2).

As for the traits of a transformational leader, the views of writers and researchers on the traits of a transformational leader have varied and varied, but most of them agreed on the following features:

1. Exemplary influence: Through this characteristic, the transformational leader is a role model for subordinates, as they demonstrate persistence and determination in pursuing goals and show high levels of moral behavior with a high sense of what they possess, which raises the morals, morals and values of subordinates perfectly (Niekerk, 2005:5).
2. Inspirational motivation: Leaders act according to this characteristic in ways that motivate and inspire those around them by prevailing the spirit of the group, showing enthusiasm and optimism, making followers focus and thinking about multiple attractive future situations, and motivating them to study very different and desirable alternatives (Al-Ghamdi, 2001: 8).
3. Intellectual arousal: Intellectual arousal is the leader’s ability to challenge the status quo through the ability to search for new ideas, encourage workers to solve problems in creative ways, and support new models in ways of working. Leaders work to raise awareness and encourage the adoption of new ways of working and addressing situations The old ways and modern viewpoints keep pace with global developments, which generates a kind of innate confidence in the development of workers as it is positively associated with the attitudes of leaders (Al-Swidi, et.al., 2012:136).
4. Individual legality: This characteristic refers to the behavior of the leader who shows interest and care for his followers, works to achieve satisfaction and permanent well-being for subordinates, and is directed to team members. And the individual legality with inspirational motives for the leader is frequently linked to the future goals of the organization, which is seen as significant and challenging for business and personal goals, and subordinates are motivating and inspiring to achieve the goals of the organization (Sani & Maharani, 2012: 103).
5. Empowerment: This characteristic is an essential behavior of the transformational leader and the main idea of the idea of empowerment is that the decision-making power is in order to enable them to respond appropriately to society’s demands, problems and needs (Al-Ghazali, 2012: 31).

2.2. Concept and principles of total quality management:

Total quality management is one of the most pioneering intellectual and philosophical concepts that has captured the wide attention of specialists, researchers, administrators and academics who are particularly concerned with developing and improving performance in various organizations. It can achieve high

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quality with low cost, and this is what resulted in the success achieved as a result of its reliance on quality control loops and the use of the total quality management method (Koranake, 2013: 1265).

Total quality management is seen as an integrated management philosophy concerned with the formation of a deep culture of quality and its control, and its axes are formed from technical and social systems and administrative processes that focus on the needs of customers, that is, it is a management philosophy that aims to harness the human and material resources of the organization in the most effective way to achieve goals (Zakuan, et. al., 2012: 20).

Thus, total quality management includes a set of principles and beliefs that represent the basic base of the organization with permanent growth and it depends on the application of quantitative methods and the participation of human resources to improve operations within the organization for the purpose of meeting and exceeding the needs of the customer in the present and the future (Koranake, 2013: 1265).

With regard to the principles of total quality management, these principles constitute the appropriate climate for the application of a contemporary administrative approach through which organizations can meet the requirements of the contemporary market (Al-Khatib, 2008: 57). The opinions of researchers and writers about determining the principles on which total quality management is based, each of them has his own opinion.

1. Senior management commitment: Assigning senior management is more than just allocating resources to the program, such as setting priorities for the entire organization and beginning their commitment to implementation, and that the senior management is able to understand the practical reality of quality and control the principles and techniques of quality for the rest of the organization (Slack, et. al,2010:506).
2. Focus on the customer: the customer is the driving step for educational institutions in an attempt to gain a competitive advantage (Hannula, et.al., 2009:3), and total quality management puts the customer at the forefront of its concerns because it represents the important and influential factor in the survival and sustainability of institutions. Koranake, 2013:1265).
3. Training and education: Staff training and education is a basic principle of total quality management, as it represents the best ways to improve the level of individuals. Whenever the training programs for total quality include all employees in the organization and include statistical and practical techniques that contribute to measuring and developing quality, the management succeeds in the application process of managing Total Quality (Goetsch & Davis, 2006:14).
4. Continuous improvement: It is a philosophy that seeks to improve all the factors associated with the process to transform inputs into outputs on an advanced basis (Stevenson, 2007:417), which includes people, equipment, suppliers, and processes, and the purpose is that every aspect of the process can be improved (Heizer & Render, 2008:19).
5. Making decisions on the basis of facts: This principle requires relying on techniques and resources provided by the necessary channels to enable workers to communicate what they possess of information that speaks of facts (Koranake, 2013: 1265).
6. Participation of working individuals: It means to activate the role of workers in a way that makes them feel important and achieve actual benefit from their potential. Participation defines workers with responsibility, achieves their personal respect and clarifies expectations, and the intended participation here is the substantive participation, not the formal (Zakuan.et.al, 2012:28. (

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2.3. The relationship between the attributes of transformational leadership and the application of total quality management:

The availability of transformational leadership traits can help in the application of total quality management, as the ideal influence, inspirational motivation, individual intellectual and legal arousal and empowerment can help in forming a deep culture of quality and its control, focus on the needs and desires of customers, and work to harness the human and material resources of the organization in the ways The effective and efficient ones through which the set goals can be reached (Zakuan, et, al., 2012:22).

There is a set of benefits that the organization can achieve by applying the philosophy of total quality management through the availability of transformational leadership characteristics in the administration, the most important of which are the following: - (Al-Taie and Al-Abadi, 2005: 151-152)

1. Improvement in profitability and competitiveness: The improvement that is achieved in quality enables sales at higher prices without causing a violent reaction to customers and reduces marketing costs, increases the amount of sales, and thus increases the organization’s profitability and competitiveness, that the slogan of total quality management , is doing the right thing in a right way from the first time, which should be applied in all activities and areas of work of the organization, inevitably leads to reducing costs and increasing efficiency and effectiveness.
2. Increasing organizational effectiveness: Total Quality Management creates a greater ability for teamwork and achieves an improvement in communications and greater involvement of all workers in solving problems or obstacles, and improving the relationship between management and workers, thus reducing employee turnover and thus achieving organizational goals.
3. Gaining Community Satisfaction: Total Quality Management is based on knowing the needs and desires of customers and satisfying them who are part of the community, and begins to think and work on what they should do to provide more. Total Quality Management determines the role of each individual and each group in this field, starting from the stage of market research until Marketing products or providing services.

The third topic: the practical aspect of the research:

3.1. An introduction to the Iraqi National Insurance Company:

The company was established under Law No. (56) of 1950, and upon the issuance of Public Companies Law No. (22) of 1997 and in accordance with the requirements of the aforementioned law, it became a public company under the Certificate of Incorporation No. (54) for the year 12/24/1997 issued by the Ministry of Commerce / Companies Registrar, The company performs a set of functions, including the pricing function, which is concerned with knowing the insurance premium and setting a specific price for each of the different types of insurance, which is commensurate with the degree of probability of realizing the risk, with the amount of insurance and with the circumstances surrounding the risk insured against. It accepts requests for the issuance of documents that are expected to result in profits, and rejects that result in loss or useless.

3.2. Descriptive statistics of the research variables:

During this section, the descriptive statistics of the research variables for each of the characteristics of transformational leadership and total quality management will be clarified, as follows:

3.2.1. Descriptive statistics of the independent variable (traits of transformational leadership):

Table (1) shows the arithmetic means, standard deviations, and ranks of the main variable, the characteristics of transformational leadership, according to the responses of the research sample members.

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Table (1): Arithmetic means, standard deviations, and order of the sub-dimensions of transformational leadership traits

No.	dimension	Arithmetic mean	standard deviation	rank
1	Perfect effect	4.322	0.615	1
2	inspirational motivation	4.216	0.589	2
3	intellectual arousal	3.827	0.567	3
4	individual legal	3.704	0.465	4
5	Empowerment	3.644	0.442	5
	total average	3.943	0.536	

Source: prepared by the researcher.

It is clear from the above table, that the ideal influence variable has obtained an arithmetic mean (4,322) with a standard deviation (0.516) and a high level of importance, which indicates that the administrative leaders in the company enjoy the characteristics of transformational leadership at an average level according to the opinions of the research sample, either the inspirational motivation variable has He obtained an arithmetic mean (4.216) with a standard deviation of (0.589), which indicates that the administrative leaders in the company possess good influence power and an attractive personality that enables them to influence subordinates to bring about fundamental changes. While the intellectual arousal variable obtained an arithmetic mean (3.827) with a standard deviation (0.567) and a medium significance level, which indicates the ability of the administrative leaders in the company to provoke subordinates and motivate them to make more efforts for the success of the company, either the individual legal variable has obtained an arithmetic mean (3.704) with a standard deviation of (0.465) and a level of medium importance, which indicates that the company's management is working to empower subordinates and involve them in the administrative process at an average level, and also, the empowerment variable has obtained an arithmetic mean (3.644) with a standard deviation (0.442) and a medium importance level. Which indicates that the company's management is working to empower subordinates and involve them in the administrative process at an average level, and finally, the general average was (3.943) with a standard deviation of (0.536), which indicates the availability of transformational leadership traits in the researched company.

3-2-2. Descriptive statistics for the dependent variable (total quality management):

Table (2) shows the arithmetic means, standard deviations, and ranks for the main variable, total quality management, according to the responses of the research sample members.

Table (2): Arithmetic means, standard deviations, and order of the sub-dimensions of transformational leadership traits

No.	dimension	Arithmetic mean	standard deviation	rank
1	Senior management commitment	4.534	0.633	1
2	continuous improvement	3.877	0.578	3
3	training and development	4.325	0.612	2
4	Focus on customers	3.765	0.428	4
5	Make decisions based on facts	3.523	0.416	5
6	Participation of working people	3.502	0.389	6
	total average	3.921	0.509	

Source: prepared by the researcher.

It is noted from the above table that the senior management commitment variable has obtained an arithmetic mean (4.534) with a standard deviation (0.633) and a high level of importance, which indicates that the company’s management is working on applying the principles of the company’s management to the total quality management methodology, either the continuous improvement variable has It obtained an arithmetic mean (3.877) with a standard deviation of (0.578) and a level of medium significance, which indicates that the company’s management pays great attention to making its decisions on the basis of actual data, either the training and development variable has obtained an arithmetic mean (4.325) with a standard deviation (0.612) and a level of high importance, This indicates the company management’s interest in customers at a very good level, either the customer focus variable obtained an arithmetic mean (3.765) with a standard deviation (0.428) and a medium importance level, which indicates the company management’s interest in training and developing employees at a very good level, either the decision-making variable On the basis of the facts, it obtained an arithmetic mean (3.523) with a standard deviation of (0.416) and a level of medium importance, which indicates the commitment of the company’s management and its support for total quality management at an average level.), and at a level of medium importance, which indicates that the company's management pays attention to the principle of the participation of individuals working in the administrative process. Finally, the general average was (3.921) with a standard deviation of (0.509). Which indicates the application of the company in question to the principles of total quality management.

3.3. Testing the research hypotheses:

During this section, the research hypotheses will be tested, as shown in the following:

3-3-1. Testing the first hypothesis:

The first hypothesis states: (there is a positive, statistically significant correlation between the characteristics of transformational leadership and the application of total quality management), and the results of testing this hypothesis can be clarified, as shown in the following table:

Table (3): Correlations between the dimensions of transformational leadership (X) and the principles of total quality management (Y)

The variables examined and their dimensions		Principles of Total Quality Management (Y)					
		Senior management commitment	continuous improvement	training and development	Focus on customers	Make decisions based on facts	Participation of working people
Transformational Leadership (X)	Perfect effect	0.735	0.513	0.322	0.415	0.216	0.433
	inspirational motivation	0.566	0.617	0.455	0.667	0.554	0.452
	intellectual arousal	0.834	0.788	0.764	0.443	0.561	0.449
	individual legal	0.756	0.564	0.236	0.448	0.547	0.438
	Empowerment	0.624	0.652	0.673	0.546	0.329	0.336

Source: prepared by the researcher

Table (3) shows the correlation relationships assumed by the first main hypothesis, as the mentioned table confirms the existence of a positive and moral correlation between the characteristics of transformational leadership, which represents the horizontal axis of the table, and total quality management represented by the vertical axis, which indicates the proof of the first main hypothesis that There is a positive, statistically significant correlation between the characteristics of transformational leadership and the application of total quality management. It is clear that there are correlations between the attributes of transformational leadership, such as ideal influence, inspirational motivation, intellectual stimulation, and the principle of senior management commitment in the research sample company.

3-3-2. Testing the second hypothesis:

The second hypothesis states: (there is a positive, statistically significant effect of transformational leadership traits on the principles of total quality management), and the results of testing this hypothesis can be clarified, as shown in the following table:

Table (4): Analysis of the impact of transformational leadership ((X) on the principles of total quality management (Y)

Details	Principles of Total Quality Management (Y)	
Transformational Leadership (X)	R2	0.288
	Calculated F	36218
	Moral value	0.000

Source: prepared by the researcher

The above table shows the analysis of the impact of transformational leadership on the principles of total quality management using the simple and multiple regression method. (X), and the dependent variable (total quality management), which is symbolized by the symbol (Y), and in light of Table (4) for the analysis of variance, which appeared from the outputs of the computer statistical system (SPSS), the significance of the model appears according to the F test, The calculated F value for the dimension was equal to (36218), which is a significant value, as its significance (sig) was less than the level of morality 5% and 1%, meaning that there is a significant difference in the answers of the sample members and the presence of an impact of the attributes of transformational leadership on the management of total quality, and this It indicates that the regression curve is good for describing the relationship between the two variables. It can be noted that the value of the coefficient of determination (R2), which is a descriptive measure used to explain the usefulness of the regression equation in estimating values, and represents the percentage of decrease in errors when using the regression equation, whose amount was (0.288), which means that its amount (0.288), from The variance in TQM is explained by transformational leadership, and it is a confirmation that there is a high impact of transformational leadership traits on TQM, Which indicates the existence of a positive, statistically significant impact relationship for the characteristics of transformational leadership on the principles of total quality management in the research sample company.

Fourth topic: conclusions and recommendations:

4.1. Conclusions:

1. The ideal influence is one of the most important and strongest features of transformational leadership in terms of the positive impact on the application of total quality management in the Iraqi National Insurance Company.
2. The level of the administrative leaders in the Iraqi National Insurance Company enjoying the characteristics of transformational leadership is average, as the sample members unanimously agreed

on the company's enjoyment of these features in a way that helps it to make any appropriate change process that the company may need to implement total quality management.

3. The principle of making decisions on the basis of facts is one of the most important and powerful principles of total quality management in terms of relative importance, as it ranked first.
4. The principle of the participation of working individuals ranked last in terms of importance and strength, and this indicates that the administration has somewhat neglected this principle compared to other principles.
5. The reality of the application of total quality management in the company under study is good, and this confirms that the organization has the ability to make appropriate changes in any field it needs.

4.2. Recommendations:

1. Work to raise the level of participation of individuals working in the company by involving them in the administrative process and showing interest in their ideas and opinions, which will be reflected on their performance.
2. The need for the company's management to search for subordinates to present their suggestions and opinions on the problems they encounter, as well as to present their ideas regarding the company's future on the grounds that they are closer to practical reality.
3. The need for the company's management to pay attention to empowering employees as a modern management strategy that seeks to encourage transformational leaders and their employees to abandon the traditional methods and systems of management in order to be able to reach continuous improvement in the services provided.
4. The need for the company's management to be aware of the importance of individual consideration and empowerment in order to gain the confidence of subordinates in it and increase their sense of belonging and creativity in their work, which has an impact on their performance.
5. The company's management should inform the employees of the organization's mission and goals in a way that ensures clarity of their vision and work in line with the vision of the higher management so that performance is in line with what is required and away from randomness in work.

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