

## The compatibility of professional practices in Algerian banks with the standards of Total Quality Management

توافق الممارسات المهنية في البنوك الجزائرية مع معايير إدارة الجودة الشاملة

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### Abstract:

Today, the challenge is not so much to create new products or to increase a relative market share, but rather how to do it, reflecting a specific culture, while achieving the objectives and the desired profitability thanks to very effective and efficient quality management. The objective of this research, statute on the compatibility and compliance of professional practices in the Algerian banking sector with TQM standards. Our study begins with a theoretical review on the evolution of the subject and its roots, the definition of TQM, and its specificity in the banking sector, to expand thereafter on its foundations and principles. To this end, we proceeded by a quantitative study of a sample of 33 bankers responding to a questionnaire of 28 items divided by six axes, the data of which are processed by SPSS. and the results obtained confirmed the existence of this relationship. compatibility and conformity between the two practices.

**Keywords:** Banking sector; Quality; Total quality Management; Service Organizations; Critical Success Factors.

**JEL Classification Codes:** L15, G 21.

ملخص:

المهدف من هذا البحث هو الاجابة على اشكالية توافق الممارسات المهنية في القطاع المصرفي الجزائري لمعايير إدارة الجودة الشاملة. بتطرق بحثنا بداية بالمراجعة النظرية لتطور إدارة الجودة الشاملة ، وتعريفها وخصوصياتها في القطاع المصرفي ، ليتوسع بعد ذلك على أسسها ومبادئها. ولهذه الغاية اعتمدنا في بحثنا على دراسة ميدانية لعينة من 33 مصرفياً ينتمون الى بنك الفلاحة و التنمية الريفية بدر للاجابة على استبيان مكون من 28 عنصراً ، مقسماً على ستة محاور، والتي تمت معالجة بياناته بواسطة SPSS. بعد ادخال البيانات المحصل عليها من الاستمارات المقبولة و احضاعها للمعالجة، أكدت النتائج المتحصل عليها من وجود علاقة توافق بين الممارسات المهنية في القطاع المصرفي الجزائري لمعايير إدارة الجودة الشاملة.

كلمات مفتاحية: الجودة، ادارة الجودة الشاملة، البنوك، قطاع الخدمات، مبادئ ادارة الجودة الشاملة.

تصنيفات JEL: L15، G 21

## **INTRODUCTION:**

In the rush of changes that continue to disrupt the economic and social sphere, several followers and concepts are called upon to change, shift, or evolve in the obligation to respond effectively and efficiently to operational and/or strategic needs to adapt to cyclical transitions and changes.

The concept of quality is part of this long list because it pervades many aspects of the flow of our life and takes many forms. It is an imposition and a requirement of perfection and excellence in our interactions and activities that we undertake from the simplest to the most complex. It reflects our way of doing things and even of seeing to rhyme with satisfaction.

This concept has undergone so many changes, and interpretations by professionals, authors, and organizations, on several forms of indexing, including TQM.

TQM techniques have been combined on several levels and adapted to be applied to the activities of different sectors; they are called upon to allow the company to seek excellence in all of its structures, stages, and production chains of its products and services until they are received by their consumers and clients.

This revolutionary substantiates concept exploratory field of this concept was first focused in the industry sector, and then widened timidly for exercise and application in the service sector, including the origin of the delay accused comes back to the specificities and nature of the activities and output of this sector.

Activities sector is no exception, due to its belonging to this same circle, and also takes precedence through the specific nature of its financial products, the sensitivity, and the nature of the risks it faces in the exercise of its functions, and actions.

Starting from the previous evolutions, our study asks a question about the Compliance and compatibility of professional practices in the Algerian banking sector with TQM standards.

For this purpose, our investigation is guided by the following research question:

***Do professional practices in the Algerian banking sector (represented in this paper by BADR Ain Temouchent) comply and are compatible with TQM standards ?***

From this main question, other secondary questions generate:

- Is there a statistically significant relationship between the professional practices in the Algerian banking sector (represented in this paper by BADR Bank) and the standards of TQM?
- Are there no statistically significant differences between the answers of sample members regarding compliance with Professional practices in the Algerian banking sector and the TQM standards attributed to the Personal data of sample members?

To answer these analytical questions, two main assumptions are made as follows :

**1st hypothesis:** There is a statistically significant relationship between the professional practices in the Algerian banking sector (represented in this paper by BADR Bank) and the TQM standards.

the following six sub-hypotheses must be verified :

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- There is a statistically significant relationship between professional practices in the Algerian banking sector and the ‘**Top-management support**’ as a TQM standard.
- There is a statistically significant relationship between professional practices in the Algerian banking sector and the ‘**Customer focus**’ as a TQM standard.
- There is a statistically significant relationship between the professional practices in the Algerian banking sector and the ‘**Training**’ as a TQM standard.
- There is a statistically significant relationship between the professional practices in the Algerian banking sector and the ‘**Recognition and reward**’ as a TQM standard.
- There is a statistically significant relationship between the professional practices in the Algerian banking sector and the ‘**Employee involvement**’ as a TQM standard.
- There is a statistically significant relationship between the professional practices in the Algerian banking sector and the ‘**Continuous improvement**’ as a TQM standard.

**2nd hypothesis:** There are no statistically significant differences between the answers of sample members regarding compliance with Professional practices in the Algerian banking sector and the TQM standards attributed to the Personal data of sample members.

**The objective** of this study is mainly to locate and measure the compatibility and the conformity of professional practices in the Algerian banking sector to TQM standards, and by the same token to be able to conclude and propose suitable alternatives.

Also, demonstrate the important role that TQM plays in modernizing the professional practices in the Algerian banking sector and the most important requirements for adopting them.

**The importance** of our research is marked by the total absence of such studies, dealing with the TQM subject in the Algerian banking sector, also their absolute rarity concerning the banking sector in general.

In addition to this distinction compared to previous research, it aims, based on the analysis of its results, to judge on the subject of the compatibility and compliance of professional practices in the Algerian banking sector with TQM standards.

Also achieved another advantage and added value for this sector by raising observations, or making proposals, with the aim of an improvement or even just slightly approving the importance of this TQM technique in this professional sector.

**The methodology** followed in carrying out this work consists of descriptive and other analytical methods. The first is based on documentary research to highlight the notion of quality and TQM in the banking sector.

Then and to answer our problem, we used the second method based on a quantitative study including a questionnaire distributed to a sample of 45 bankers working at the BADR bank. Also, we used the SPSS software for the analysis of the collected data.

To support our hypotheses, this article is composed of four parts :

- First, we have summarized a brief review of the literature to fully explain the evolution of TQM.
- After, in the second part, we defined the TQM concept, and covered closely the TQM in the service sector, in particular the banking activity.
- Then, the following point dealt with the key success factors of TQM.
- And the last one exposes and analyzes the results of our empiric study.

## **1- Theoretical background**

### **1-1- The historical roots and evolution of TQM:**

Studies stated that at “the early stages of the industrial revolution, the main focus at that time was on production quantity and scale accompanied by the circulation of shoddy goods and products. This was the most common spectacle that was dominating the field of business for a long period. During that period quality concept was treated as a luxury object that very few people were concerned about it therefore it was rarely used in the production and services sectors. This situation was altered after a series of important changes that were taken place in the industry and services sectors accompanied by major changes in society culture. By the end of the first half of the 20th century, the quality concept has reived considerable attention from a great majority of companies' management.” (Najm A. Najm, 2017,p13)

The total quality movement had its roots in the time. According to the same author (Najm A. Najm, 2017, p13), “this development was followed by some extra important improvements that were taken place during the second half of the 20th century. These developments have been illustrated by six major transformations including:

- Shifting from producer market (where production is much less than demand:  $P < D$ ) to consumer market (where demand is much less than production :  $D < P$ ) due to intensive competition and multi competitors markets.
- Moving from quality as an operational factor (as a major part of efficient operations altering from economies of scale to economies of scope) to quality as a strategic factor (as a major business process to achieve competitive advantage)
  - Transformation from quality as conformance to specifications, to quality as fitness for use or purpose.
- Transition from the quality of good (as a physical thing) to quality of service (where service is an activity that provides utility to customers).
- Altering from the quality of a tangible physical world to the quality of an intangible e-service world.”

The studies of Jens (Jens J. Dahlgaard and others, 2002, p07-08), proposed that “the historical evolution of Total Quality Management has taken place in four stages. They can be categorized as follows:

\* **Quality inspection:** The purpose of the inspection was that the poor quality product found by the inspectors would be separated from the acceptable quality product and then would be scrapped, reworked, or sold as lower quality.

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\* **Quality control:** With further industrial advancement came the second stage of TQM development and quality was controlled through supervised skills, written specification, measurement and standardization.

\* **Quality assurance:** The third stage of this development, contains all the previous stages to provide sufficient confidence that a product or service will satisfy customers' needs. Other activities such as comprehensive quality manuals, use of the cost of quality, development of process control, and auditing of quality systems are also developed in order to progress from quality control to the quality assurance era of Total Quality Management. At this stage, there was also an emphasis on change from detection activities towards prevention of bad quality.

\* **Total Quality Management:** The fourth level, involves the understanding and implementation of quality management principles and concepts in every aspect of business activities. Total Quality Management demands that the principles of quality management must be applied at every level, every stage and in every department of the organization”.

The table below summarizes the characteristics of the different stages

**Table ( 01): Characteristics of the different stages**

<b>Stages</b>	<b>Characteristics</b>
Quality inspection	Salvage sorting corrective action identify sources of non-conformance
Quality control	Quality manual performance data self-inspection product testing quality planning use of statistics paperwork control.
Quality assurance	Third-party approvals Systems audits Quality planning Quality manuals Quality costs Process control Failure mode and effect analysis Non-Production operation
Total Quality Management	Focused vision continuous improvements internal customer Performance measure Prevention Company-wide application Inter departmental barriers Management leadership.

**Source :** Jens J. Dahlgaard, and others, Fundamentals of Total Quality Management, Taylor and Francis, London and New York, 2002, P 07-08.

**1-2- Definitions of TQM in the banking sector:**

The definition of TQM depends on the role of the people defining it.

According to its abbreviation TQM means :

“Total = Quality involves everyone and all activities in the company.

Quality = Conformance to Requirements (Meeting Customer Requirements).

Management = Quality can and must be managed.

TQM = A process for managing quality; it must be a continuous way of life; a philosophy of perpetual improvement in everything we do”. (Juneja, and others, 2011, p 93)

Quality has many meanings, and it is defined by several authors and by various comments, of which we quote the following :

“Performance that meets or exceeds expectations”. (Gomes, 1996, P35)

“ Performance that meets the customer’s needs”. (Crosby, 1979, p34)

“ Consistently meeting customer needs and expectations”. (James Womack, and others,1990, p 30)

“ Satisfying the customer today and getting better tomorrow”. (Maryann Keller, 1989, p131)

In its largest context, TQM is described as :

“TQM is a set of systematic activities carried out by the entire organization to effectively and efficiently achieve company objectives so as to provide products and services with a level of quality that satisfies customers, at the appropriate time and price.

The key terms of this definition can be explained as follows:

Systematic activities: Planned, strong leadership, mid and long term vision, strategies, and policies

Entire organization: Everyone at all levels, across functions

Effective and efficient: Achieve planned results with the least resources

Quality: Usefulness, reliability, safety”. (Uthanu Mallayan. S, 2019, p 01)

And, in a more global definition, “R. Hadgetts” sees that TQM “is a cultural revolution in the method in which management thinks and works on quality improvement; it is the modern works system that leads to the participation of the human element through moving their talents and abilities to achieve the continuous improvement in order to serve consumer with a low cost”. (Youcef, Yahyaoui, 2017, p 28)

Also, in this context, we can refer to more refined definition of Sehuctor to identify and locate the meaning of TQM in the banking sector, he proposed “the creation of a particular culture, in performance, where managers and employees work in a continuous and hard way to realize the consumer expectations, and, correctly, perform the correct work from the beginning to achieve better quality with high effectiveness and at the best time”. (Youcef, Yahyaoui, 2017, p 28)

### **1-3- Critical Success Factors to TQM in the banking sector:**

The effectiveness of TQM in the organization of services depends on certain factors which are critical and vital, and which contribute to the achievement of the goal.

The authors try to identify those critical and vital factors which are contributory to the success of TQM efforts in service organizations.

Recent research indicates that in terms of quality of service, the dimensions also may differ depending on the specifics of each sector of activity.

The existing literature also reports that TQM programs are not always effective and sometimes they fail.

Table (02) below describes its most used success factors.

**Table (02): TQM Practices That Related More To Service Organizations Business Nature**

<b>Concept</b>	<b>Description</b>
Top management leadership	Top management leadership is the degree to which leaders and top management assign TQM objectives, provides the required resources, furnish quality improvement efforts, and evaluate TQM implementation.
Training	Training involves education and description of organization goals, operation, the TQM activates, TQM tools, TQM methods, and TQM

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	details.
Customer Focus	organization need to be customer orientated in order to achieve high customer satisfaction level through studying and understanding customers' needs and demands. Thus, Goal is to identify and meet customer needs.
Employee Empowerment, Recognition and reward	The degree of autonomy that employee are acquired in order to do their job and missions
Employee Involvement	The level of which employee are committed, included, and concerned with the TQM activities.
Continuous Improvement	Increasing and sustaining improvement in all organization functions, operations, and departments
Information & Analysis	The degree of which information and data are collected, gathered and analyzed for the purpose of improving the TQM performance and implementation

**Source:** Abdul Talib Bon, and others, Impact of Total Quality Management on Innovation in Service Organizations : Literature Review and New Conceptual Framework, Procedia Engineering, Vol 53, 2013, pp. 516 – 529, P 524

“Al-Marri, Ahmed, and Zairi (2007) comes out with 16 TQM practices which were found to be critical for successful implementation of TQM in the banking service sector. They are top-management support; Customer focus; Strategy; Benchmarking; Employee involvement; Recognition and reward; Problem analysis; Quality technologies; Service design; Service scopes; Service culture; Social responsibility; Human resource management; Continuous improvement; Quality department; and Quality systems”. (Talib.F, ZILLUR.R, 2010, p 367)

Indeed, this approach included two aspects: behavioral (soft factors) and technical (hard factors)

Soft factors are generally related to the management of human resources. These factors are taken into account in the development of company strategies, the subsequent implementation plan. While the hard factors are related to the technical tools of implementation and the development of TQM systems, they are intended to reinforce and support the implementation of TQM's flexible practices.

**2- Empirical research:**

**2-1- methodology and sample:**

In this study we used a quantitative approach based on a questionnaire composed of 06 axes including 28 items, dealing with the majority of critical success factors to TQM in the banking sector, to test and locate the compatibility and compliance of professional practices in the Algerian banking sector with TQM standards.

This questionnaire was addressed to a sample of 45 bankers working at the BADR bank, recording a return of responses from 33 questionnaires as a result of the refusal of certain employees to respond.

It consists of two sections, the first covers demographical and functional characteristics. The second Consists of 28 statements that imply the six critical success factors to TQM in the banking sector.

In the analysis phase of the collected answers, we used the SPSS 'Statistical package for the social sciences' software.

## 2-2- Empirical study tool :

### 2-2-1- Questionnaire distribution results :

Table (03) summarizes the result obtained from the distribution of the 45 research questionnaires paper given to the employees of the BADR bank. Thus registering a recovery of 33 questionnaires, including a zero cancellation rate.

Concluding to this effect, that our sample will be composed of 33 questionnaires to be processed, representing a rate of 73.34% of the total distributed. The difference observed is expressed by the 12 bankers who refrained from responding.

**Table (03) : Questionnaire distribution results**

	total Administered Questionnaires	Total Retrieved Questionnaires	total questionnaires not collected	total canceled questionnaires	total questionnaires processed
Frequency	45	33	12	00	33
Valid Percentage	100	73.34	0.26	00	73.34

**Source:** Established by the author

### 2-2-2- Testing the validity of Questionnaire: Spearman's correlation

In order to measure the validity of the questionnaire, it is necessary to base oneself on the test of the correlation, illustrated the table below.

**Table (04) : Validity of Questionnaire: Spearman's correlation**

	Designation	Coefficient of correlation Spearman	Significance level
<b>Axis One : Top-management support</b>			
01	The bank's policy is committed to responding to the culture and practices of quality in all of its services and activities.	0.636	0.000
02	The bank through its policy establishes and considers quality one of its priorities and conditions for innovation, development and adoption of its products.	0.743	0.000
03	The bank through its policy establishes and considers quality one of its strengths and conditions in the provision of its services.	0.811	0.000
04	The bank is up to date with new technologies, processes and even	0.566	0.001



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	experiences in its industry, which allow it to improve the quality of its services.		
05	The bank through its policy obtains all the means to respect the quality procedures within its institution.	0.582	0.000
<b>Axis Two : Customer focus</b>			
06	Traditional methods are used to identify the needs of customers and consumers.	Excluded	
07	Modern methods are at work to identify the needs of customers and consumers.	0.621	0.000
08	Customer inquiries are dealt with on time or/and at worst within the appropriate timeframe.	0.849	0.000
09	Customer complaints are listened to and addressed on time, with seriousness and thoroughness, and handled with care.	0.621	0.000
10	Latent needs are identified to anticipate the necessary steps	0.708	0.000
<b>Axis Three : Training</b>			
11	Training in the principles of TQM is continuous and permanent in practice to establish them as well as a corporate culture.	0.772	0.000
12	The training programs are required to deepen the mastery and improve the quality of service delivery.	0.620	0.000
13	The training programs concern the improvement of processes and operating systems for a better quality of service.	0.748	0.000
14	The trainings target the innovation of new financial products to meet the needs of consumers.	0.540	0.001
15	Training is scheduled and held according to identified needs.	0.752	0.000
<b>Axis Four : Recognition and reward</b>			
16	The salary received by the employee corresponds to the merit of the level of effort expended.	0.662	0.000
17	Employees are empowered or held accountable for the quality of their work.	0.383	0.028
18	Employees are morally regarded for the quality of their work.	0.806	0.000
19	Employees are encouraged with financial rewards for the quality of their work and performance.	0.895	0.000
20	Employees are further encouraged and rewarded for their outstanding and exceptional quality of work and performance, for example promotions in post.	0.487	0.004
<b>Axis Five : Employee involvement</b>			
21	Employees participate in decision-making on matters that concern them	0.662	0.000
22	Employees participate and have the ability to act to find immediate solutions to problems at their levels.	0.663	0.000
23	Employees are kept up to date with anything new, and what's going on at	0.681	0.000

	the bank.		
24	Sow the spirit of teamwork within the institution	0.635	0.000
<b>Axis six : Continuous improvement</b>			
25	The bank opts for continuous improvement in the quality of its banking products.	0.671	0.000
26	The bank is committed to improving the quality of its services as a priority.	0.723	0.000
27	The bank is responsible for improving the quality of the activity of all of its structures and services.	0.969	0.000
28	The bank is continuously updating its technology and operating systems adopted to meet the economic needs of its customers and consumers.	0.567	0.001

**Source:** Established by the author on the basis of the SPSS results.

From the results of the above table taken from the SPSS software, we note that the correlation coefficients vary between 0.383 and 0.969, and the degrees of significance are all less than 0.05, which leads us to conclude that the correlation between all items of each axis and the general average of this same axis is significant. Which leads us to conclude the validity of these parts.

The 1st item belonging to axis 2 is excluded as a consequence of its invalidity: significance rate 0.230 is greater than 0.05 and a correlation coefficient (-0.230).

The results kept in tables (04) for this axis are recalculated according to the new 'Mean' after exclusion of the invalid item.

### 2-2-3- Testing the Reliability of the Tools:

Cronbach Alpha is used to test the reliability of the study tool.

To examine the internal consistency of the questionnaire statements that measure the TQM dimensions, Cronbach's alpha was conducted, and this after having calculated the correlation of all the statements, and eliminating the invalid ones.

**Table (05) : Cronbach Alpha Coefficient**

<b>Designation</b>	<b>Number of items</b>	<b>Cronbach Alpha Coefficient</b>
<b>Axis One</b> : Top-management support	05	0.758
<b>Axis Two</b> : Customer focus	04	0.749
<b>Axis Three</b> : Training	05	0.810
<b>Axis Four</b> : Recognition and reward	05	0.683
<b>Axis Five</b> : Employee involvement	04	0.601
<b>Axis Six</b> : Continuous improvement	04	0.787
<b>Total reliability of the study tool</b>	<b>27</b>	<b>0.862</b>

**Source:** Established by the author on the basis of the SPSS results.

After having retrieved the 33 questionnaires valid for the study, it is necessary to carry out the stability test of the study tool, consisting of the Alpha Cronbach coefficient, which varied between 0.601 and 0.810 for its six axes.

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These results clarify that the consistency level of the questionnaire statements is acceptable as all Cronbach's alpha values exceed the valid value limit of (0.60).

Also recording a coefficient of 0.862 for all 27 valid items of the questionnaire values greater than 0.60, which supports the stability of the study tool

**Table (06): Personal data of the sample members (demographical and functional characteristics)**

Variables	Personal data of the sample members					
<b>Occupation job</b>		<b>Direct</b>	<b>Head service</b>	<b>Supervisor</b>	<b>Stud manag</b>	<b>Total</b>
	<b>Frequency</b>	09	08	02	14	33
	<b>Valid Percentage</b>	27.3	24.2	6.1	42.4	100
<b>AGE</b>		<b>Under 30</b>	<b>30 to 40</b>	<b>41 to 50</b>	<b>+50</b>	<b>Total</b>
	<b>Frequency</b>	01	19	11	02	33
	<b>Valid Percentage</b>	03	57.6	33.3	6.1	100
<b>Diploma</b>		<b>BAC</b>	<b>Licence</b>	<b>Master</b>	<b>Other degrees</b>	<b>Total</b>
	<b>Frequency</b>	04	26	03	00	33
	<b>Valid Percentage</b>	12.1	78.8	09.1	00	100
<b>Professional Diploma</b>		<b>BP</b>	<b>DES</b>	<b>Other professional Diploma</b>	<b>No professional Diploma</b>	<b>Total</b>
	<b>Frequency</b>	03	04	00	26	33
	<b>Valid Percentage</b>	9.1	12.1	00	78.8	100
<b>Professional Experience</b>		<b>Under 05</b>	<b>05 to 15</b>	<b>16 to 25</b>	<b>Over 25</b>	<b>Total</b>
	Frequency	3	19	10	01	33
	Valid Percentage	9.1	57.6	30.3	03	100

**Source:** Established by the author based on the SPSS results.

This table (06) analyzes the selection criteria of our study sample, confirming its ability to give reliable answers, justified by :

\* 51.50% of respondents are executives responsible for the bank (27.3% deputy director, and 24.2% department heads).

\* 30.30% of the respondents have professional experience which varies from 16 to 25 years and is 57.30% have experience which varies from 05 to 10 years.

\*Also, 87.9% of our sample has a university degree of which 78.8 have a bachelor's degree and 09.10% have a master's degree.

**2-3- Results and discussion :**

**2-3-1- Presentation and analysis of the results :**

For this analysis we used LIKERT's 5 level tuning scale, which involves calculating the length of each of the five levels, as follows:

1st level interval : [ 1.00, 1.80 [ Totally Not Applicable

2<sup>nd</sup> level interval: ] 1.80, 2.60 [ Not Applicable

3rd level interval: ] 2.60, 3.40 [ Without Opinion

4th level interval: ] 3.40, 4.20 [ Applicable

5th level interval: ] 4.20, 5.00 ] Totally Applicable

**Table (07): Presentation and analysis of the results**

	<b>Designation</b>	<b>Mean</b>	<b>Standard deviation</b>	<b>Valeur T</b>	<b>Signifi cancel evel</b>	<b>relative weight</b>	<b>Response Direction</b>
<b>Axis One: Top-management support</b>		<b>4.6364</b>	<b>0.57761</b>	<b>16.274</b>	<b>0.000</b>	<b>92.728 %</b>	<b>Totally Applicable</b>
01	The bank's policy is committed to responding to the culture and practices of quality in all of its services and activities.	4.6970	0.72822	13.387	0.000	93.94 %	<b>Totally Applicable</b>
02	The bank through its policy establishes and considers quality one of its priorities and conditions for innovation, development and adoption of its products.	4.5758	0.96922	9.339	0.000	91.516 %	<b>Totally Applicable</b>
03	The bank through its policy establishes and considers quality one of its strengths and conditions in the provision of its services.	4.5152	0.87039	10.000	0.000	90.304 %	<b>Totally Applicable</b>
04	The bank is up to date with new technologies, processes and even experiences in its industry, which allow it to improve the quality of its services.	4.7576	0.66287	15.232	0.000	95.152 %	<b>Totally Applicable</b>
05	The bank through its policy obtains all the means to respect the quality procedures within its institution.	4.6364	0.78335	12.000	0.000	92.728 %	<b>Totally Applicable</b>
<b>Axis Two : Customer focus</b>		<b>4.1515</b>	<b>0.89691</b>	<b>7.375</b>	<b>0.000</b>	<b>83.03 %</b>	<b>Applicable</b>
06	Traditional methods are used to identify the needs of customers and consumers.	Excluded					
07	Modern methods are at work to identify the needs of customers and consumers.	4.5152	1.00378	8.671	0.000	90.304 %	<b>Totally Applicable</b>
08	Customer inquiries are dealt with on time or / and at worst within the	3.6667	1.38444	2.766	0.009	73.334 %	<b>Applicable</b>

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	appropriate timeframe.						
09	Customer complaints are listened to and addressed on time, with seriousness and thoroughness, and handled with care.	4.2121	1.11124	6.266	0.000	84.242 %	<b>Totally Applicable</b>
10	Latent needs are identified to anticipate the necessary steps	4.2121	1.21854	5.714	0.000	84.242 %	<b>Totally Applicable</b>
<b>Axis Three : Training</b>		<b>3.9939</b>	<b>1.02040</b>	<b>5.596</b>	<b>0.000</b>	<b>79.878 %</b>	<b>Applicable</b>
11	Training in the principles of TQM is continuous and permanent in practice to establish them as well as a corporate culture.	3.0000	1.41421	0.000	1.000	60 %	<b>without opinion</b>
12	The training programs are required to deepen the mastery and improve the quality of service delivery.	4.5152	1.22783	7.089	0.000	90.304 %	<b>Totally Applicable</b>
13	The training programs concern the improvement of processes and operating systems for a better quality of service.	4.1515	1.58353	4.177	0.000	83.03 %	<b>Applicable</b>
14	The trainings target the innovation of new financial products to meet the needs of consumers.	4.6970	0.88335	11.036	0.000	93.94 %	<b>Totally Applicable</b>
15	Training is scheduled and held according to identified needs.	3.6061	1.53987	2.261	0.031	72.122	<b>Applicable</b>
<b>Axis Four : Recognition and reward</b>		<b>3.6182</b>	<b>0.93332</b>	<b>3.805</b>	<b>0.001</b>	<b>72.364 %</b>	<b>Applicable</b>
16	The salary received by the employee corresponds to the merit of the level of effort expended.	3.4242	1.56186	1.560	0.129	68.484 %	<b>Applicable</b>
17	Employees are empowered or held accountable for the quality of their work.	4.6970	0.72822	13.387	0.000	93.94 %	<b>Totally Applicable</b>
18	Employees are morally regarded for the quality of their work.	3.9697	1.42489	3.909	0.000	79.394 %	<b>Applicable</b>
19	Employees are encouraged with financial rewards for the quality of their work and performance.	3.4242	1.63994	1.486	0.147	68.484 %	<b>Applicable</b>
20	Employees are further encouraged and rewarded for their outstanding and exceptional quality of work and performance. For example promotions in post.	2.5758	1.47966	-1.647	0.109	51.516 %	<b>Not Applicable</b>
<b>Axis Five : Employee involvement</b>		<b>3.7727</b>	<b>0.93617</b>	<b>4.742</b>	<b>0.000</b>	<b>75.454 %</b>	<b>Applicable</b>
21	Employees participate in decision-	3.1818	1.68550	0.620	0.540	63.636 %	<b>without</b>

	making on matters that concern them						<b>opinion</b>
22	Employees participate and have the ability to act to find immediate solutions to problems at their levels.	3.7273	1.30558	3.200	0.003	74.546 %	<b>Applicable</b>
23	Employees are kept up to date with anything new, and what's going on at the bank.	4.2121	1.21854	5.714	0.000	84.242 %	<b>Totally Applicable</b>
24	Sow the spirit of team work within the institution	3.9697	1.33428	4.175	0.000	79.384 %	<b>Applicable</b>
<b>Axis six : Continuous improvement</b>							
		<b>4.6061</b>	<b>0.63440</b>	<b>14.543</b>	<b>0.000</b>	<b>92.122 %</b>	<b>Totally Applicable</b>
25	The bank opts for continuous improvement in the quality of its banking products.	4.6970	0.72822	13.387	0.000	93.94 %	<b>Totally Applicable</b>
26	The bank is committed to improving the quality of its services as a priority.	4.6970	0.72822	13.387	0.000	93.94 %	<b>Totally Applicable</b>
27	The bank is responsible for improving the quality of the activity of all of its structures and services.	4.2121	1.11124	6.266	0.000	84.242 %	<b>Totally Applicable</b>
28	The bank is continuously updating its technology and operating systems adopted to meet the economic needs of its customers and consumers.	4.8182	0.58387	17.889	0.000	96.364 %	<b>Totally Applicable</b>

**Source:** Established by the author on the basis of the SPSS results.

It can be seen that the results retained from the SPSS software and calculated indicate that all the weighting coefficients of the six axes are greater than 60% and the significance levels are all less than 0.05, thus implying that the responses take an orientation and an applicable meaning. .

Also all the averages of the same axes belong to the interval of the 4th level Applicable ]3.40,4.20 [ and totally applicable 5th level.

] 3.40, 5.00 [, which tells us that all of these axes correspond to an Applicable and totally applicable response.

For this purpose, the six sub-hypotheses are confirmed and therefore:

- **Top-management support** is totally applicable, thus it is adopted in the professional practices of our bank.
- **Customer focus** is applicable, thus it is adopted in the professional practices of our bank.
- **Training** is applicable, thus it is adopted in the professional practices of our bank.
- **Recognition and reward** is applicable, thus it is adopted in the professional practices of our bank.
- **Employee involvement** is applicable, thus it is adopted in the professional practices of our bank.

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- **Continuous improvement** is totally applicable, thus it is adopted in the professional practices of our bank.

In conclusion, hypothesis 01 is confirmed and accepted.

**2-3-2- Test ANOVA 1 factor:**

In order to test the second assumption we made a test of ANOVA one factors, the results are shown in the following table.

**Table ( 08 ): Result test ANOVA 1 factor:**

	Axis one	Axis two	Axis three	Axis four	Axis five	Axis six
<b>Diploma</b>						
<b>F</b>	0.796	0.557	1.089	0.142	0.506	0.366
<b>SIG</b>	0.461	0.579	0.319	0.889	0.696	0.697
<b>professional experience</b>						
<b>F</b>	1.123	1.456	0.569	0.876	0.307	0.224
<b>SIG</b>	0.356	0.247	0.640	0.465	0.820	0.879
<b>Occupation and Function</b>						
<b>F</b>	3.672	0.784	0.596	2.393	0.230	1.205
<b>SIG</b>	0.230	0.513	0.623	0.089	0.875	0.325

**Source:** Established by the author based on the SPSS results.

We note from the results of the SPSS software and summarized in table (8), that the levels of significance of the six axes composing our questionnaire Axis 01, Axis 02, Ax 03, Ax 04, Ax 05, Ax 06 are all greater than 0.05 for all the variables studied Diploma, professional experience, Function or occupation.

Therefore, there is no difference between the responses of the respondents in our sample despite the difference recorded in their diplomas, professional experience, and function.

It can be concluded from this analysis that the diploma, professional experience, and function of the respondents do not influence the answers given in axis A, B, C, D, E, and F.

For this purpose, hypothesis 02 is confirmed and accepted.

**Conclusion:**

There is voluminous published literature on TQM practices contributory to the effective performance of service industries. This literature primarily focuses on the critical factors of TQM and approaches taken to assure successful implementation of the TQM program.

The research carried out in the context of quality refers to the development of several lists of combined dimensions according to the specificities of the field of activities to be qualified.

Recent studies indicated that in terms of quality of service, the dimensions also may differ depending on the specifics of each sector of activity.

This paper allowed us to answer our problem and conclude that:

Professional practices in the Algerian banking sector are compatible and comply with the TQM standards selected for the study.

However, it should be noted in terms of the proposal to create and devote a quality department, to invest in research and monitoring of this strategic asset.

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