

Jordanian Banks Employees' Perceptions of Total Quality Marketing (TQMK), its Dimensions and Effects on Customers' Satisfaction: What does (TQMK) Mean?

Dr. Tareq N. Hashem¹, Farah I. Hamdan²

¹(Associate Professor, Marketing Department, Isra University, Amman, Jordan)

²(MBA/marketing, University of Jordan, Amman, Jordan)

ABSTRACT: *This paper aimed to provide a definition for the concept total quality marketing (TQMK) and identify its dimensions through investigating Jordanian banks employees' perceptions of it in Amman (Capital of Jordan). This study suggested an astral model which included the TQMK dimensions which affect customers' satisfaction. The researchers used a questionnaire that consisted from forty (40) items. The convenience sample consisted from 400 Jordanian banks employees. 362 questionnaires were retrieved, and that represents 90.5% of the study's sample. After using the "Statistical Package for the Social Sciences" (SPSS) program, the two main hypotheses and the three sub-hypotheses have been approved. It was concluded that there is a significant impact for TQMK and its dimensions (TQM practices, market orientation, service quality, and the customer focused approach) upon customers' satisfaction.*

Keywords: *Total quality marketing (TQMK), total quality management (TQM), service quality, Customers Focused approach, market orientation, customers' satisfaction.*

I. INTRODUCTION

The customer is the one who performs the purchasing process to buy goods or services to meet his needs and wants [1] & [2]. The most important thing in the relationship between organizations and customers is achieving "customer satisfaction". Many previous studies which were conducted in the field of marketing have supported the significance of achieving customers' satisfaction, and its impact on the business performance and success [3, 4, 5, 6, and 7]. In order to investigate customers' satisfaction, companies need to apply total quality management (TQM) that is a management philosophy which requires from each employee in the company to provide his / her best effort to improve quality, in order to achieve the customers' satisfaction [8]. TQM achieves its goals through a group of connected elements called TQM practices. [9] And [10] have fully discussed the dimensions of TQM. For example, they have suggested seven common dimensions of TQM, which include the following: employee relations, organization, quality information, supplier relationship, process instruments, and design instruments. That includes all what the organizations do.

In order to satisfy customers, -besides performing TQM- an organization needs to provide a high level of quality for its outcomes; the commodities it produces and the service it performs. Quality is linked with goods or services which a customer receives. It is defined as the capacity of a product or service to meet or override the customers' expectations [11]. According to [8], quality has become significant, because it is the main concern of many public and private organizations. Because of the difficulties of services properties, there are many studies that support it in the business section. The SERVQUAL model, which was suggested by [12] is considered as a way to measure customers' expectations for various sides of service quality and identify the customers' perceptions of the service they have received from the organization which have provided the service. [12] Found that customers pay attention for five dimensions when they estimate the service they have received. These five dimensions include the following: tangibles, responsiveness, reliability, empathy, and assurance which perform how customers arrange data on service quality [13]. That spots a light on an important part of marketing process, which is the "customer focused" approach. This term refers to the need for investigating and identifying the customers' needs and wants to provide them with the highest level of quality.

Market oriented behavior is something critical for any organization to be able to compete in a sector of industry. [8] Has found that some elements of TQM have a positive impact on market orientation. [14] Suggested that both of TQM and marketing were essential for having a customer focused approach. However, the current study suggested that both of TQM and marketing processes aim to achieve customers' satisfaction. In any marketing process, there are main parts that intercommunicate with each other. These parts include a market where the customer finds the service or the product he needs or wants and which he seeks to be of a high quality. Another main part includes the management, which organizes and controls the process of quality through using total quality management to ensure that the organization will perform the service or produce the product at its best. The main objective of the company is to exceed the customers' expectations regarding the

service quality. [15] Suggested that the delivery of such services includes: focusing on market and customer, services quality, employee behavior and a clear vision for the service quality. Thus, when an organization focuses on the customer to identify his needs and wants, then it provides the service or produces the product with a high level of quality through using the TQM practices and marketing orientation in both of marketing and strategic managements. Then the organization is practicing what's called total quality marketing (TQMK) and that is the core subject of the current paper. [16] Found that there is no significant relationship found between marketing variables (price, advertising and warranties) from one hand and TQM (which is investigated in this study) from another hand. TQM practice, service quality, market orientation, and customer focused approach are considered as its variables. When they work integrally together to investigate customers' satisfaction, it would result in practicing total quality marketing (TQMK).

What does total quality marketing (TQMK) mean? Are the Jordanian banks' employees aware of this concept? Do these dimensions (TQM practices, market orientation, service quality, and the customer focused approach) have an impact on achieving customers' satisfaction? The core subject of this paper is to provide a definition of TQMK and because there is relatively little research that aims to do that, the study is considered significant. In addition, providing an answer to these questions is critically important for both of quality and marketing managers.

II. LITERATURE BACKGROUND AND DISCUSSION

This research presented a brief discussion about the dimensions of TQMK, how they complement one other, and how they could be introduced under one definition for the concept of TQMK. These four variables are important for the marketing process which aims to satisfy customers. So, could they be the dimensions of TQMK when they work integrally?

2.1 Total Quality Management (TQM):

Quality is defined as being a business philosophy that can be structured with its applications in the light of the organization's behaviors and activities [17]. It is related with providing the products and services which the customer needs and wants at low cost and in a way that suits the market [18]. Recently, organizations are starting to use quality management as a basic strategy for developing a competitive advantage [19] and improving their accomplishments [20] and [21] regarding their products that they produce and the services they perform [22]. These two tasks are marketing tasks, and thus that can be called achieving quality in marketing. Companies usually adopt quality management programs to improve the quality of their products and marketing procedures. For instance, [15] said: "Quality has a frontal effect on product performance and then on customer satisfaction". According to (ISO 8402), TQM is a management approach of a firm which is centered on quality, and on the participation of all its members and aims to achieve success at the long-term through achieving customers' satisfaction and benefits to all the members of the organization and society. Changing the focus from quantity to quality in the production process is one of the TQM practices [14].

[23] Found that there are many similarities between total quality management and marketing at the conceptual level. However, on the practical level, they have found greater difficulties and visible shortage in integration. Thus, they focused on benchmarking technique. There are many studies which draw a connection between marketing and total quality marketing. These studies included the study of [24] who aimed to discuss the relationship between marketing and TQM and recommended conducting more research about this subject to develop its techniques. Furthermore, [25] argued that internal marketing strategies need to adopt TQM practices. [26] Suggested that marketing has improved a pattern for transferring benchmarking method into a marketing element.

2.2 Service Quality:

In the service market, there is a high percentage of brands changing which is something clear, and that creates a strong competitive environment and attracts customers. Focusing on producing an excellent value and its components (price, delivery, and communication with customers) increase the level of consumers' expectations and knowledge in future purchasing processes, and alternates exchange words of mouth between users [27]. The quality of service has become an important part of customers' satisfaction. [1] aimed to examine the relationship between customer satisfaction and service quality. It showed special result regarding the relationship. They concluded that: (empathy, responsiveness and reliability) were significantly related to service quality. As Thus, that means that the service quality is significantly related to achieving customer satisfaction. However, they stated that the service quality is not the only dimension that can lead into achieving customers' satisfaction. All the researchers who investigated the service quality and product quality found that they are methodically different due to their properties. The things that make them different are the differences in the output and the input process [28]. Thus, that means that the customer evaluates the products' quality through depending on the output. Hence, an organization has to pay attention for the quality of its outputs. [18] And [11]

have identified two types of the output quality; the first one is customization; which refers to how services or products supply customers' needs, while the second type is reliability; which refers to how reliable these needs are delivered. According to [29], reliability is the most important quality measure, because achieving customers' satisfaction requires having concentration on the output and customer's evaluation [17]. Previous researchers have proven that service quality and achieving customers' satisfaction are positively related with each other [30].

In order to identify the extent of customer's satisfaction about the provided service, we need to measure that through housing the SERVQUAL model. This model includes five dimensions, which are: (responsiveness, tangibles, empathy, reliability and assurance). This model was suggested by [12]. Measuring services quality is a better way to know if the provided service is considered as good or bad and thus, we can identify the extent of customer's satisfaction about the provided service. [31] Described service quality as being compromised from three elements, which are: physical facilities and procedures, personal behavior of the service staff and the professional judgments of the service staff.

2.3 Market Orientation:

Market orientation is the achievement of the firms' objectives during meetings and exceeding the customers' expectations that could be achieved through an orientation towards customers and their wants. It is an integration of efforts and beliefs in the fulfillment of the set goals which are directed to satisfy customers [32]. Companies need to discover and then meet customers' needs and wants through their provided products or services. This philosophy is called market orientation.[33] And [34] explored the impact of market orientation on various organizational performance measures. [35] argue that market-orientation improves organizational performance for humble and huge firms, whether they were product and service firms. [14] Defined marketing orientation as the way in which the organization recognizes the priority of customers' values when focusing on its activities and thoughts. They mentioned what organizations need to have a market orientation, and that includes: recognizing the organizational objectives and priorities of customers, then organizing the activities of the organization, and then creating a relationship with the customers. Creating a relationship with the customers is considered significant, because such relationship is considered as the core value the organization and something that can't be replaced or fixed like a product.

Longbottom et al. (2000) [23] found in their argument that market orientation and TQM are very similar in philosophy and the relationship between them is strong. They made a comparison between them. They concluded that there are few differences between them, but there are many similarities in principles. Table (1) shows the comparison they have made between market orientation and TQM, with depending on the critical factors, which were identified by [36].

Table (I): A Comparison Made [36] between TQM and Marketing Orientation

	TQM	Marketing orientation
Goals	Customers' satisfaction	Creating value and profit through achieving customers' satisfaction
Motivation	Personal fulfilment and social	Culture of shared values and beliefs and organization wide focus on customer.
Orientation	Dynamic: innovative and continual improvement	Accepting change, investing in innovations and be quick
Management style	Theory, coaching	Adaptive to environment and complex
Organization structure	Cross-functional, process and Teams	Inter-functional coordination and adaptive to complex environments
Information system	Open access, learning and Developmental	Research orientation, information and communication flows vital
Competitive advantage	Continuous improvement	Continuous improvement and distinctive competencies providing better value than competitors
Supplier/Distributor relations	Relational	Relational and networked
Customer focus	Relational	Increasingly relational
Strategic focus	Customer	Customer and competitor

The previous comparison made between TQM and marketing orientation shows that they complement one another. Thus, we can say that both of them are considered as important parts of TQMK, which seek to achieve customers' satisfaction. Strategic orientations comprise the general framework of critical activities (Slater et al. 2006) or critical procedures, which are taken by the company [37].

2.4 Customer Focused Approach:

According to [38], customer focused approach is the organization's effectiveness in perceiving its customers' needs, wants and expectations. It is believed that focusing on their needs is important for serving a

better service quality. The long-term marketing model that implements a customer focused approach was based on the concept of transference. In order to make this transference successful and completed, organization needs to understand, create, communicate and then deliver a customer focused approach, which is function of marketing [14]. Customer focused approach is not a single essence that supports TQM, but it is a concept that is described as a management philosophy based on a number of core values, such as: commitment, continuous improvement, and processing orientation [39]. During the last decade, marketing witnessed a significant change in a way that can effectively implement the transaction. This change has been considered as a shift from focusing on the functional side of transactional marketing to focusing on the process of relationship marketing. This change has created a successful synergy between marketing and TQM [14]. A value chain characteristic is a set of activities, which include: production, marketing, and logistic. However, the light is spotted on the one who integrates these activities to give value and attention to customers in order to satisfy them [40]. According [41], customer focused approach is one of the TQM practices. These researchers came up with twelve major practices, which include the following: top management commitment and visionary leadership, human resource management, technical system, information and analysis system, benchmarking, continuous improvement, customer focused approach, employees' satisfaction, union intervention, social responsibility, service scopes, and service culture.

2.5 Customers' Satisfaction:

According to [23], applying customer focused approach in the management system aims to increase customers' satisfaction at lower costs. It is a complete process and integral part of a high level strategy. It can be achieved by functions and departments with involving all employees, suppliers and distributors too. Because customers are considered as a substantial part of any organization, many researchers and studies are interested in investigating and studying customers' satisfaction [1]. The major significance of achieving customers' satisfaction comes from the major objective of any organization, which is represented in minimizing costs and maximizing profits. That could be achieved by increasing sales and reducing prices. Thus, achieving customers' satisfaction is considered one of the most important factors that can help in increasing the organization's sales. That can participate in building customer loyalty [42].

Achieving the customers' satisfaction is the main objective of any company and it can reflect its success. As for measuring it, it is the major function of the management. Lacking knowledge about the customers' satisfaction (or) /dissatisfaction is the reason behind having a decline in many companies' performance. Furthermore, achieving customers' satisfaction is considered as the basis for building customer loyalty [7]. People's behavior is considered complicated and hard to understand, especially in what concerns their behavior when they take the purchasing decisions, because people's behavior can be dynamic and different from one person to another. [43] Stated that little is known about the organization's programs and activities that are considered successful and able to foster customers' satisfaction. Furthermore, throughout history, most of the studies -that were conducted in the field of marketing - have paid much attention to the quality of services and products. On the other hand, they have paid less attention to the business process. A customer behavior is a process of selecting, purchasing and then consuming what he / she needs or wants. The process of making the purchasing decision contains three phases: after, during and before purchasing [26] [44]. Both of the TQM and marketing are centered on a customer focused approach, despite the fact that they are separate in their functional views of the organization. The relationship paradigm shows that there are more similarities between them in concepts and operation [14].

III. THE STUDY'S MODEL AND HYPOTHESES

This study has set its four variables. These variables include the dimensions of total quality marketing (TQMK). These dimensions include the following: total quality management (TQM) practices, market orientation, service quality, and a customer focused approach. The current study aims to show how these dimensions are linked and connected with each other, in a way that can affect and increase customers' satisfaction.

Because TQM is a management philosophy that involves everyone in the organization in a continuous process of exerting efforts for the aim of improving quality and achieving customers' satisfaction [8], and the marketing process is a part of task management. As for the other three variables (market orientation, service quality, and a customer focused approach), they are parts of the concept of total quality marketing (TQMK). As we have discussed in the review of literature, all of these variables aim to achieve customers' satisfaction. As for the customer focused approach, it is a factor that connects marketing with TQM, and that was stated by [14]. That is important to be included in this definition. The model which is suggested in this study is an astral model which includes TQM practices to be its core. As for the other three variables, they help this core to light and shine. In other words, that means that these three variables can help TQM in providing its bests when they are working integrally with each other. Their connection and working integrally with TQM practices together lead

into achieving total quality marketing (TQM). The aim of suggesting the astral model is identifying the interaction between the star's elements, and having more light and beam. Due to the researchers' perception, when the elements of total quality marketing have more interaction with each other, it can lead into achieving more customers' satisfaction.

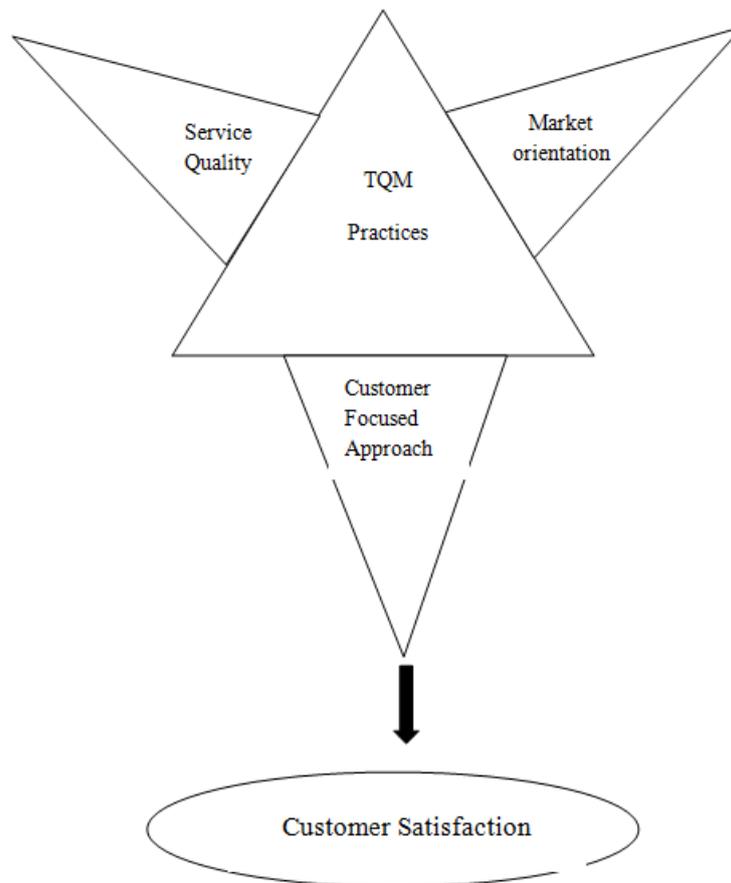


Figure (1): The Astral Model of Total Quality Marketing (TQM) Dimensions

Depending on the astral model, the hypotheses of the study are:

The first main hypothesis is:

H01: There is no significant impact for the independent variables (TQM practices, market orientation, service quality, and the customer focused approach) upon improving customer satisfaction taken together.

The second main hypothesis is:

H02: There is no significant impact for the independent variables (TQM practices, market orientation, service quality, and the customer focused approach) upon improving customers' satisfaction taken separately.

Its sub hypotheses:

H02.1: There is no significant impact for TQM practices upon improving customers' satisfaction.

H02.2: There is no significant impact for market orientation upon improving customers' satisfaction.

H02.3: There is no significant impact for service quality upon improving customers' satisfaction.

H02.4: There is no significant impact for the customer focused approach upon improving customers' satisfaction.

IV. THE STUDY'S METHODOLOGY

The methodology followed has been descriptive and analytical. The objective of the study is to find if there is a significant impact for the independent variables (TQM practices, market orientation, service quality, and customer focused approach) upon the procedures of improving customers' satisfaction.

4.1 Data Collection Methods:

- Primary source: It is represented in the study's questionnaire, which was designed and distributed to the participants of the study. These participants have been selected from the study's population.

- Secondary sources: They are represented in books, references, and previous studies which have dealt with the study's subject and were used by the researchers.

4.2 Population and Sample:

The study's population included all Jordanian banks' employees in Amman. The researchers chose a convenience sample, which consisted from 400 employees. 362 questionnaire forms were retrieved and that represents 90.5% of the distributed questionnaire forms.

4.3 Validity and Reliability:

Validity was carried out by a panel of experts in marketing and information systems, their suggestions regarding instrument and amendments were taken in consideration. Cronbach Alpha test was used to measure the instrument's reliability. The value of this test was (0.97) regarding the questionnaire. Because this value exceeds (0.60), then the questionnaire is considered as being accepted [45]. Furthermore, it was found that the value of each variable exceeds (0.60), and that means that the questionnaire is reliable. That is shown in the following table:

Table (II): Reliability Test

	α
Service quality	0.902
TQM practices	0.915
Customer focused	0.919
Market orientation	0.872
Procedures of improving customers' satisfaction.	0.942

4.4 Collinearity Statistical Tests:

Multi-collinearity between the independent variables was checked using the collinearity statistical tests, which are: tolerance and variance inflation factor (VIF). The minimum acceptable cut off value for tolerance is typically (0.10). The maximum acceptable cut off value for the VIF is (10). In other words, to be able to say that there is no problem with multicollinearity, the tolerance value should not be less than (0.10), while the VIF value should not exceed (10).

Table (III): Collinearity Statistics Test

Model	Collinearity Statistical Tests	
	Tolerance	VIF
Service quality	.197	5.080
TQM practices	.104	9.637
Customer focused	.106	9.451
Market orientation	.207	4.823

As we can see in table (III), the VIF value of each independent variable are less than 10, while the values of the tolerance test ranges within (0.104-0.207). Thus, that means that there is no occurrence for any multicollinearity problem between the independent variables.

4.5 Analysis and Discussion:

Frequencies and percentages were calculated for the sample's characteristics. These values are presented in table (IV):

Table (IV): Sample's Distribution according to their Demographic Information

Category	Frequency	Percentage%
Education		
High School or less	34	9.4
Diploma	49	13.5
Bachelor	208	57.5
High studies	71	19.6
Total	362	100.0
Gender		
Male	211	58.3
Female	151	41.7
Total	362	100.0
Experience		
Year or less	120	33.1
2-5 years	110	30.4
6-10 years	63	17.4
More than 10 years	69	19.1
Total	362	100.0
Age		

Less than 25 years	99	27.3
25-35 years	135	37.3
36-45 years	90	24.9
More than 45 years	38	10.5
Total	362	100.0

The above table indicates that 22.9% of the sample's individuals held a diploma degree or less, while 57.5% of the sample's individuals held a bachelor degree. As for the rest, they held higher studies degrees. The above table also shows that the percentage of males exceeds the percentage of females. As for the sample's experience, the table shows that 63.5% of the sample's individuals had experience that is less than 5 years. Finally, it was found that the majority of the sample's individuals (65.6%) are less than 35 years old. In addition, the arithmetic means and standard deviation values were used to describe the attitudes of the sample's individuals towards the following variables:

Table (V): Arithmetic Means and Standard Deviations for the Sample's Responses towards the following Variables

	Arithmetic Mean	Std. Deviation
Service quality	3.2818	1.20426
TQM practices	3.1065	1.05485
Customer focused	3.2241	1.12301
Market orientation	3.2258	1.17670
Procedures of improving Customers' satisfaction.	3.2618	1.17232

Table (V) shows that the sample's individuals have shown positive attitudes towards the above variables, because the values of the arithmetic mean are above the scale (3).

4.6 Hypotheses Testing:

H0: There is no significant impact for the independent variables (TQM practices, market orientation, service quality, and the customer focused approach) upon the procedures of improving customers' satisfaction. Multiple Regression analysis is used to test the impact of the independent variables on the dependent variable. It was found that the R value (0.923) represents the correlation between the independent variables and the procedures of improving customers' satisfaction. In addition, it is found that (85.2%) of the variance (R-Square) in the variable of "the procedures that aim at improving customers' satisfaction" has been significantly explained by the independent variables.

Table (VII): Testing the Hypothesis

Model Summary					
Model	R	R Square	Adjusted R Square	R	Std. Error of the Estimate
1	.923a	.852	.850		.45405

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	422.535	4	105.634	512.374	.000b
	Residual	73.601	357	.206		
	Total	496.136	361			

The ANOVA table shows that the F value (512.374) is significant at the significance level of (0.05). Thus, there is a statistically significant impact for the independent variables (TQM practices, market orientation, service quality, and the customer focused approach) upon the procedures of improving customers' satisfaction.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.045	.075		.602	.548
	service quality	.168	.045	.172	3.747	.000
	TQM	.392	.070	.353	5.575	.000
	customer focused approach	.317	.065	.304	4.849	.000
	market orientation	.132	.045	.133	2.960	.003

Furthermore, according to the coefficients table, it was found that the T-values of the independent variables (TQM practices, market orientation, service quality, and the customer focused approach) are

significant at the significant level of (0.05). Thus, that means that there is a significant effect for each one of them on the dependent variable.

Thus, we concluded that:

- There is a significant impact for the service quality upon the procedures of improving customers' satisfaction.
- There is a significant impact for the TQM practices upon the procedures of improving customers' satisfaction.
- There is a significant impact for the customer focused approach upon the procedures of improving customers' satisfaction.
- There is a significant impact for the market orientation upon the procedures of improving customers' satisfaction.

After conducting the stepwise regression analysis, it was found that the TQM practices have the strongest impact on the procedures of improving customers' satisfaction, followed respectively with the customer focused approach, service quality and finally, market orientation.

V. CONCLUSION

In the studies that were conducted in the business field, there were many studies that have discussed the issue of about total quality management such as [16, 17, 19, 21, 39,46] but there are only few studies which have dealt with issue of total quality marketing (TQMK) [14] [16] In addition, TQMK is more comprehensive and wider than the other term, because customers' satisfaction is the core task of marketing and it is concerned with it more than the management departments.

This paper aimed to provide a definition for the concept of total quality marketing (TQMK) and identify its dimensions through investigating the perceptions of Jordanian banks' employees in Amman through the current study. This study suggested an astral model, which presented the independent variables and their connection with each other (TQM practices, quality services, customer focused approach, market orientation). These four variables are the TQMK dimensions, which affect customers' satisfaction. The aim behind suggesting this astral model is identifying the interaction between the star elements, and having more light and beam. Thus, the case with total quality marketing elements is: the more interaction they have with each other, the more customers' satisfaction would be achieved. After using the "Statistical Package for the Social Sciences" (SPSS) program, the two main hypotheses and the three-sub hypotheses have been approved. It was concluded that there's significant impact for TQMK and its dimension son improving customers' satisfaction. After conducting the stepwise regression analysis, it was found that the TQM practices had the highest impact on the procedures of improving customers' satisfaction, followed respectively with the customer focused approach, service quality and market orientation. Because all firms aim to investigate customers' satisfaction, they need to apply the four dimensions of TQMK.

Due to the researchers' perception of total quality marketing (TQMK), this term can be perceived as *the organization's concentration on customers to identify their needs and wants, along with providing a high level of quality in the organization's outcomes through housing the TQM practices and marketing orientation in both of marketing and strategic managements*. In this way, the organization is practicing what's called total quality marketing (TQMK). Therefore, this study recommends that the organizations should ensure that marketing mix elements fit with their TQM policy and how this relates to the overall company strategy. As well as the workforce should be well trained to ensure that TQMK tools and practices are being correctly.

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