

Organizational Culture and Total Quality Management (TQM)

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Abstract

This study aimed at identifying the effect of the organizational culture on the total quality management (TQM) in the Jordanian insurance companies. To achieve this objective, a questionnaire was constructed and distributed over the workers of these companies at their different managerial levels.

The study had shown many results. One of the most important results was that there was a statistically significant effect of the organizational culture (meaningful values, support and promotion values, discipline values and free style values) on total quality management in the Jordanian insurance companies. The study further showed statistically significant differences at ($\alpha=0.05$) significance level of the effect of the organizational culture on TQM in the Jordanian insurance companies imputed to the difference of the occupational variables (occupational level, years of experience).

The study recommended increasing the interest in improving the availability levels of the organizational culture dimensions in general; and place a particular focus on the relatively low level dimensions, and the necessity to take into account realizing coherence among these dimensions in terms of the closeness of the availability levels, and lessening the deviations among these dimensions as well as among the elements of the same one dimension, due to the integrative nature among them. The study further recommended assimilating the organizational culture concept as an administrative concept by the managerial leaderships in the Jordanian insurance companies, being an important foundation, upon which the success or failure of applying the TQM depends.

Keywords: organizational culture, total quality management (TQM), insurance sector, Jordan

1. Introduction

The organizational culture or what is known as "the organization values and personality" was not given the natural interest before the second half of the twentieth century. The 1970s era had witnessed an increasing interest in this concern, and culminated in the 1990s. In addition, the attention of the writers and researchers in the field of management and organizational behavior increased in the issue of the organizational culture. They dealt in it through many aspects and dimensions since it is one of the most important factors of the success of the contemporary organizations, and an influential factor in their management, which work throughout the concept of the gradual transference toward the universality and its challenges. Moreover, the organizations are in real need for change and achieving high levels of efficiency and performance in order to enable them continue, compete and excel, and to adjust in conformity with the ambient environmental variables (Al-Sarairoh, 2003).

The organizational culture plays an important role and occupies a distinguished status in the managerial performance and development, which is deemed characteristic of the modern age. All institutions and departments of both the public and private sectors need it to face the accelerating world events, since the world had turned into a small village connected by the latest communication methods. It made it impossible for any country, organization or department to live in isolation of these changes, because this means their inability to survive before the environmental challenges they face (Al-Farhan, 2003).

In the wake of the interest and attention to the organizational culture, the total quality management (TQM) concept emerged, which is one of the most important, pioneer, intellectual and philosophical concepts that gained broad attention by the managerial specialists, professionals, researchers and academics, who are, particularly, interested in the development and improvement of the production performance of the different organizations.

The TQM concept is one on which the thoughts and vision vary, depending on the viewing angle by the researchers. But this formal difference in the concepts is almost similar in the meaningful contents, since it is focused around the objective the organizations are seeking to achieve. This is present in customer satisfaction through the interaction between all the effective parties of the organizations (Al-Rasheedi, 2004). Accordingly, this study aims at identifying the extent of the organizational culture effect, through its dimensions: meaningful values, support and promotion values, discipline values, and free style values on TQM in the Jordan insurance companies.

2. Literature Review

2.1 Total Quality Management Concept

Although there are many definitions of the term "total quality" due to the continuous use and application, yet there is a common divider that links all these definitions together, that is *detecting the individuals' needs, desires and expectations and being consistent with them through continuous efforts and development at the organizational level, as a whole*.

TQM is defined as "creation of a remarkable culture in performance, where all the organization's individuals are continuously working to achieve the consumer's expectations; and the work performance with the achievement of the quality at the best possible level, or with high effectiveness, and at the shortest possible time (Zaidan, 2009).

Others viewed it as: unification of efforts and investment of the various energies of the administration people and workers, collectively, to improve the administrative method and its qualities (Olaimat, 2004).

TQM is also defined as: the methodological, organized way to guarantee the flow of the activities that were preplanned; and is the optimal method to prevent and avoid problems, through encouraging good behaviors, and through the best utilization of the control methods (Swais et al., 2011).

2.2 Total Quality Pillars

The basic pillars of the total quality are of vital importance within the practical application framework in the different working human organizations. These pillars may refer to the basic facts that must be relied upon when we start use this method to be applied in the different organizations. It further refers to the intellectual and philosophical structures upon which the practical aspect is relied in application thereof. The thinkers' views varied in defining the priorities and importance of these pillars, yet, in terms of the intellectual standpoint, it still forms the decisive curve of the application possibilities. We can briefly refer to it as follows (Hmoud & Al-Khresha, 2007).

2.2.1 Focus on the Client

The clients are the most important pillars and bases of the TQM, as researchers unanimously agreed that the client (or customer) is the basic pivot of the activities related to the TQM. The term "client", in total quality management, included both the internal and external clients. By the external client it is meant the individual (consumer) upon whom all the activities and efforts are focused in order to realize his/her desires and stimulate him/her to purchase the product or produced commodities. On the other hand, the internal clients represent the people working in the different organizational units of the organization (work stations, units, divisions, departments).

2.2.2 Focus on Manpower Management

The manpower management in the organization is of utmost priority in activating and motivating the TQM. This is because the existence of the human skills and efficiencies, training, developing and motivating them is among the most important pillars that help the organization achieve its goals. Besides, realizing success requires devoting interest and care in the individuals, starting with the selection, hiring process; assessment of performance, training and development programs, stimulation in work, participation and cooperation, and displaying the "family" work image, for the purpose of achieving the continuous progress in performance.

2.2.3 Participation and Stimulation

The Japanese managed to achieve a significant advantage through reliance on the participation and stimulation manner. Thus, this standpoint is one of the basic pillars that should be followed when applying the TQM method. In this concern, setting forth the activities, encouragement of creativity and renovation, creation of the development and motivating programs, implanting the self-participation spirit and the team spirit are all a fundamental condition to strengthen the organizational structure, and achieve the optimal objectives which the different human organizations are seeking to achieve.

2.2.4 Information and Feedback System

Providing the information and feedback system are very important and necessary for the requirements of the TQM, as they are the most meaningful factors to achieve the success of the organization, especially the existence of the quality important standards, specifications and criteria, which are of vital effect in achieving the objectives. Right decision taking is closely tied to the availability of the correct data and information which the targeted success requires. Furthermore, the continuity of improvement and development is effectively coupled to the information flow and effective retrieval systems.

2.3 Organizational Culture Concept

There are many definitions of the organizational culture concept. They included the basic values set adopted by the organization; the philosophy governing its policies toward the workers and clients; the method through which assignments are achieved; and proposals and beliefs around which the organization's members are participating in gathering around. Yet, the scholars of the organizational behavior differed in defining the concept of the organizational culture, and could not approach a unified definition. Rather, they developed many overlapping and integrative definitions.

The organizational culture term was used as a shelter housing under it many human concepts such as: values, social patterns, moral and technological values and their effects. In other words, it represents the common awareness among the organization's members which distinguishes it from others; or it is the group of things that formulate the belief, philosophy, values, expectations, methods of thinking, and criteria that gather the organization's members. That is, it is the "deep levels" of values and beliefs shared by the organization's members. The organizational culture is characterized by being general, implicit and taken for granted in the organizational behavior thought. It is possible that every organization can develop a number of core suggestions, concepts, values and implicit laws that direct the daily behavior in the work environment (Swais et al, 2011).

It could be said that the organizational culture refers to the set of meanings, symbols, beliefs, rites and practices that had developed over time; and became characteristic of the organization, so it creates a general understanding among the organization's members about the essence of organization and the anticipated behavior of its members (Al-Qaryouti, 2000).

Torrington (cited in Al-Khafaji, 2009), defined the organizational culture as: the beliefs, traditions and general behavior patterns expressing the qualities unique to the organization. Interest in culture occurs as an attempt to understand the reality of the group life in the organization and its divisions, define its constitution, systems and identity; in addition to the interest in the culture of knowledge makers and diversity that governs the practices of the administration in different countries, particularly the diversity of the national cultural values that face the transcontinental, international, world and multinational companies.

It is further defined as: a pattern or style shared by the beliefs and values, in which the individuals in any organization have acceptable rules and behavior types in order to guide the processes (Jad-el-Rabb, 2005).

Others also defined it as: a pattern of basic suggestions, devised, discovered and developed by a certain group to overcome problems and obstacles of the external adaptation and internal integration- it has a considerable credibility and teaches the new members to be an established base of awareness, perception and thinking. The organizational culture was introduced in a defined and delicate method by referring to that the core of culture lies in the nature of the common values, beliefs and suggestions among organization's members. In addition, the organizational culture should include three main aspects: concrete features, values and basic suggestions of the organization's members concerning the nature of the relations between the human and nature (Al-Farhan, 2003).

It could be also defined as: expression about the values of influential people in a certain organization, and these values, in turn, influence the concrete aspects in the organization and the individuals' behaviors in their decisions and management of their subordinates and organizations. The organizational culture concept is introduced within the surrounding area in which the organization operates (Haijan, 1992).

It is important to distinguish between the extent of strength or weakness of the existence of the organizational culture in the institutions due to its vital importance in influencing the workers' behavior, and connectedness to the work rotation. If an organizational culture exists, then maintenance of the institutional values and a general relatedness will emerge. This will lead into commitment and discipline, as well as agreement on the importance of the aims and objectives of the organization, which will, in turn, yield coherence among the organization's members and loyalty to the organization purposes and goals.

3. Study Model and Hypotheses

The hypothesized model consisted of two main variables: the independent variable (organizational culture) and the dependent variable (total quality management), as shown in Figure 1.

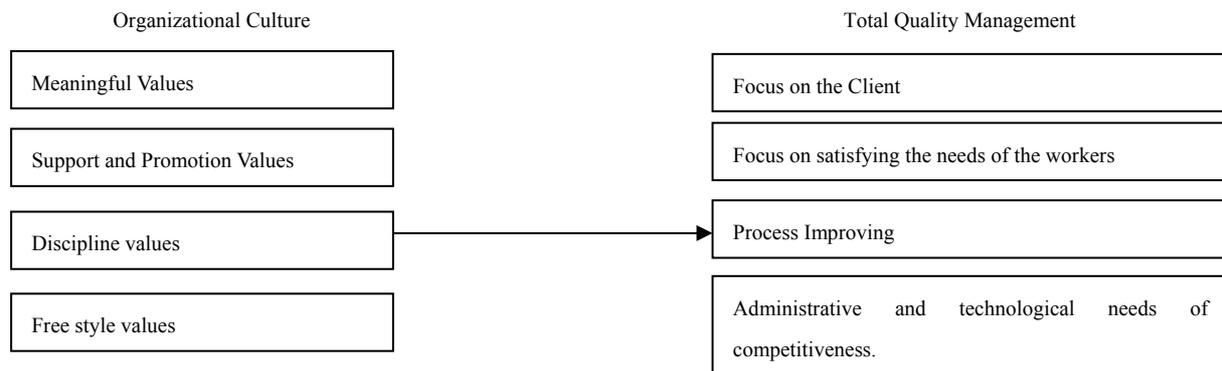


Figure 1. Study model

3.1 The First Main Hypothesis

H01: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the organizational culture on total quality management in the Jordanian insurance companies.

This main hypothesis is subdivided into four sub-hypotheses:

3.1.1 Sub-Hypothesis One

H01-1: There is no statistically significant effect of at ($\alpha \geq 0.05$) significance level the meaningful values on total quality management in the Jordanian insurance companies.

3.1.2 Sub-Hypothesis Two

H01-2: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the support and promotion values on total quality management in the Jordanian insurance companies.

3.1.3 Sub-Hypothesis Three

H01-3: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the discipline values on total quality management in the Jordanian insurance companies.

3.1.4 Sub-Hypothesis Four

H01-4: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the free style values on total quality management in the Jordanian insurance companies.

3.2 The Second Main Hypothesis

H02: There are no statistically significant differences at ($\alpha \geq 0.05$) significance level of the organizational culture on total quality management in the Jordanian insurance companies attributed to the differences of the occupational variables (occupational level, years of experience).

4. Study Method

This study adopts the field method, and a questionnaire was used for data collection from the respondents With reference to the previous studies (Swais et al., 2011; Al-Sarairh, 2003; Al-Farhan, 2003). The study instrument (the questionnaire) was applied for data collection through two measurements, to measure the organizational culture in the Jordanian insurance companies and the total quality management. The questionnaire consisted of three parts as follows:

- 1) Part One (demographic information): included the personal and occupational information of the study individuals: gender, age, academic degree, number of experience years, current occupation.
- 2) Part Two (Dimensions of the organizational culture): included measuring the organizational values (24 items), according to Likert five-point scale (strongly agree, agree, neutral, disagree, strongly disagree).

3) Part Three: included measuring the total quality management (32 items), according to Likert five-point scale (strongly agree, agree, neutral, disagree, strongly disagree).

The collected data were analyzed using the relevant statistical methods, namely: the statistical package for the social sciences (SPSS), in analyzing the initial data collected for the purposes of this study.

4.1 Study Population and Sample

The study sample consisted of all the Jordanian insurance companies (n=28) in Amman Governorate. The questionnaires were sent to all the individuals of the study sample due to the relatively small number, and due to the possibility of studying the population as a whole. The researchers distributed (252) questionnaires over the different administrative levels in the working insurance companies in Amman. Out of these, (195) were returned, and (15) were disregarded, bringing about the final total number of the statistically analyzed questionnaires to (180).

5. Display and Analysis of the Results

5.1 Analysis of the Study Sample Characteristics

The study sample characteristics are demonstrated in table 1 below.

Table 1. Study sample characteristics

Gender	Frequency	Percentage (%)
Male	126	70%
Female	54	30%
Total	180	100%
Age	Frequency	Percentage (%)
Less than 30 years	6	3%
36-40 years	30	17%
41-45 years	42	24%
46 years and over	60	33%
Total	180	100%
Academic Degree	Frequency	Percentage (%)
High School	12	7%
Diploma	30	17%
BA	102	57%
Higher Diploma	30	16%
MA	6	3%
Ph.D.	-	-
Total	180	100%
Years of Experience	Frequency	Percentage (%)
1-5 years	18	10%
6-10 years	54	30%
11-15 years	54	30%
16-20 years	48	27%
21 years and over	6	3%
Total	180	100%
Current Position	Frequency	Percentage (%)
General Manager	18	10%
Assistant Manager	21	12%
Head of Department	33	18%
Head of Section	30	17%
Employee	78	43%
Total	180	100%

From the abovementioned table we conclude the following:

Gender: majority of the study sample (70%) were males, meanwhile (30%) were females. Age: 3% of the sample are less than 30 years; 17% between 31-35 years; 24% between 36-40 years; 23% between 41-45%; and

the majority (33%) are 46 years and over. Academic degree: 7% of the sample had high school; 17% had diploma; the majority (57%) had BA degree; 16% had higher diploma; and 3% had MA degrees. Years of Experience: 10% of the study sample had 1–5 years of experience; the majority (30%) had 6–10 and 11–15 years of experience; 27% had 16–20 years of experience; and 3% had over 21 years of experience. Current position: 10% are general managers; 12% are assistant managers, 18% are head of departments, 17% are head of sections, and 43% are employees representing the majority of the study sample.

5.2 Data Display and Analysis

This section displays the means (M's) and standard deviations (SD's) of the dimensions of the organizational culture and total quality management (TQM), for the purpose of providing a primary idea about the factuality of these variables in the Jordanian insurance companies. The following section illustrates this:

5.2.1 Organizational Culture

The dimensions of organizational cultural means and standard deviation are presented in table 2 below.

Table 2. Organizational culture dimensions' M's and SD's

Items		Mean	SD
Meaningful Values			
1	Company objective are clear for all employees.	4.33	0.655
2	The higher management focuses on the quality of the provided services.	4.06	0.578
3	The management cares for the visitors and their needs.	4.16	0.742
4	There are clear and definite instructions available in the company about the work performance methods.	4.10	0.656
5	The company uses objectives as a standard to measure the performance effectiveness.	4.23	0.721
Average Mean			4.17
Support and Promotion Values			
6	The company honors and stimulates creative people	4.10	0.656
7	The company provides all required supplies for work performance.	4.16	0.642
8	The company provides a suitable work environment.	4.16	0.866
9	The company provides transport means to/from work locations.	4.16	0.929
10	The company cares for the development of work relationships.	3.86	0.929
11	The company shows interest in the social responsibility aspects.	3.93	0.936
12	The company places high attention to strengthen the workers' relationships outside the work scope.	3.83	0.826
13	The company has definite bases for granting rewards and allowances.	3.73	1.10
Average Mean			3.99
Discipline Values			
14	Both administrators and employees observe duty hours.	3.60	1.18
15	The duty hours in the company are utilized for work only.	3.60	1.23
16	The company focuses on productivity more than duty hours	3.50	1.21
17	The employees are adhering to the occupational description.	3.56	1.15
18	All the employees of the company are adhering to the regulations and instructions.	3.76	1.15
Average Mean			3.60
Free Style Values			
19	The company management encourages and adopts the new ideas.	3.80	1.17
20	The management supports the administrative development processes.	4.53	0.724
21	The company administration delegates powers at all levels for the purpose of work development.	4.16	0.642
22	The company discusses the work procedures.	4.13	0.769
23	The company discusses the work results.	3.76	0.810
24	The regulations and instructions in the company are flexible and serve the work interests.	3.83	1.04
Average Mean			4.03

We can infer the following conclusions from the abovementioned data in Table 2:

The study sample attitudes are generally positive toward all the items concerning the organizational culture dimensions in the Jordanian insurance companies, because their means are higher than the measurement instrument mean (3). The prevalence mean of all the organizational culture dimension was (3.94) i.e. 78.8%, a percentage which could be improved through concentration on the aspects that showed lower means. The highest percentage (83.4%) was in the meaningful values domain, and in this domain was also the highest mean, the item providing "the company objectives are clear for all the employees", with a (4.33) mean. The lowest percentage (72%) was in the discipline values domain, and the lowest percentages in this domain was concerning the concentration of the company on the productivity rather than the duty hours (70%), with a (3.5) mean and (1.21) standard deviation. The highest percentages among the support and promotion values domain (83.2%) were for the items: "The company provides all required supplies for work performance", "The company provides a suitable work environment", and "The company provides transport means to/from work locations". The free style values results indicate that the lowest percentages were in the field providing "the company discusses the work results".

5.2.2 Total Quality Management (TQM)

The dimensions of total quality management means and standard deviation are presented in table 3 below.

Table 3. Total quality management dimensions' M's and SD's

Items		Mean	SD
Focus on the Client			
1	The company defines the client's needs and desires.	3.83	1.13
2	The company follows up the client's complaints then works on solving them.	4.00	1.22
3	The company considers the clients' views when developing new services.	4.00	1.22
4	The company pays more effort for defining the client's needs and expectations.	3.86	1.12
5	The company provides distinguished services proportional to the work expectations.	4.16	0.642
6	The company works toward gaining the client's loyalty and trust.	3.96	0.938
7	When acquiring new clients, the current clients are retained.	4.00	1.07
Average Mean			3.97
Focus on Satisfying the Workers' Needs			
8	The company works toward qualifying, training and motivating the workers.	4.18	0.676
9	Opportunity is given to the workers to show their views and constructive critique.	4.20	0.658
10	Workers are delegated powers to change in their work performance styles.	3.75	1.12
11	Sufficient powers are vested in the workers to work for satisfying the clients' needs and desires.	3.93	1.07
12	Work teams are formed that include all the specializations to design the services the company provide according to the data and information collected through scientific methods.	3.96	0.956
13	Training in the company helps in applying the administrative concepts efficiently and effectively.	4.00	0.882
14	The distinguished workers are rewarded and appreciated.	3.76	0.810
15	The positive competitiveness is encouraged among the workers to motive them in manner serving the public interest of the company.	3.45	1.33
Average Mean			3.90
Focus on Improving the Processes			
16	TQM in the company moves side by side with the institutional development.	3.96	1.19
17	Knowledge of the institutional development concept is the optimal vehicle to guarantee implementation and application of total quality management.	3.83	1.27
18	The company has methods to analyze the required activities for providing service.	3.73	1.23
19	The company has a plan to reduce the time for completing the transactions.	3.31	1.12
Average Mean			3.70
Focus on the Administrative and Technological Needs for Competitiveness			
20	The company has a system designated for studying the market and the economical changes.	3.40	1.39
21	The company sets a strategic plan and improves and amends it, if necessary.	3.91	1.02
22	The company pays attention to the study of the competitors in order to improve its services.	4.31	0.791
23	The company works with quality as a strategic goals seeking to achieve.	4.05	1.01

24	The company has a mechanism to follow up the developments in the service providing area,	4.33	0.705
25	The company has instructions and regulations clarifying the role of the employee in achieving the objectives.	3.98	0.791
26	The management of the company has clear and accurate measurements for performance evaluation.	4.00	1.02
27	The communication means in the company are effective among the employees and clients.	3.88	1.04
28	Service performance quality is measured throughout all the sections.	3.83	1.23
29	The company uses financial plans and indicators in quality control.	4.75	1.39
30	The company continuously reviews and updates the control methods on quality.	3.73	1.23
31	The company has specified times to complete the clients' transactions.	3.60	1.40
32	The statistical methods in the company contribute to the control over the quality.	4.30	0.926
Average Mean			4.00

We can conclude the following results from Table 3:

The attitudes of the study sample were positive, in general, toward all the items concerning the total quality management dimensions in the Jordanian insurance company. This is because their means are higher than that of the measurement instrument (3). Mean of TQM dimensions was (3.89), i.e. 77.8%, which is a low percentage, but can be increased through concentration on the aspects that showed smaller means. The highest percentage in the focus (80%) was in administrative and technological needs for competitiveness. Within this domain was also the highest mean which was for availability of mechanism for following up developments in service providing domain, with a mean of (4.33) and (86.6%). The lowest percentage of the domains (74%) was in the focus of process improvement domain, and the lowest percentage in this domain (66.2%) was "The company has a plan to reduce the time for completing the transactions", with (3.31) mean. The highest percentage was "The company spends more effort for defining the client's needs and expectations (83.2%)" among focusing on the client domains. The results of "focus on workers' needs" indicate that the lowest percentages were in encouraging the positive competitiveness among the workers, which will lead into motivating them in a manner serving the public interest of the company (69%).

5.3 Reliability

In this context, Chronbach Alpha was used to measure the reliability of the measurement instrument, as Alpha was 95.3%, which is excellent, since it is higher than (60%), the acceptance percentage (Sekaran, 2003) .

5.4 Hypotheses Testing

5.4.1 The First Main Hypothesis

H01: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the organizational culture on total quality management in the Jordanian insurance companies.

Table 4. Testing results of the first main hypothesis

Significance	Determination Coefficient R ²	Correlation R	Computed F	Tabulated F	Result of the Null Hypothesis
0.002	0.393	0.592	3.38	2.098	Rejection

Results of the statistical analysis had shown a statistically significant effect, and the correlation coefficient (R) was 0.592, while determination coefficient R² was 0.393, and the significance of this effect is reinforced by the high value of computed F amounting 3.38, which is higher than its tabulated value (2.098), with a significance level of 0.002, which is lower than the specified (0.05). Subsequently, we accept the alternative hypothesis and reject the null one. This means that there is a statistically significant effect at ($\alpha \leq 0.05$) level of the organizational culture on total quality management (TQM) in the Jordanian insurance companies.

5.4.1.1 Sub-Hypothesis One

H01-1: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the meaningful values on total quality management in the Jordanian insurance companies.

Table 5. Testing results of sub-hypothesis one

Significance	Determination Coefficient R ²	Correlation R	Computed F	Tabulated F	Result of the Null Hypothesis
0.001	0.384	0.620	3.970	2.098	Rejection

Results of the statistical analysis had shown a statistically significant effect, and the correlation coefficient (R) was 0.620, while determination coefficient R² was 0.384, and the significance of this effect is reinforced by the high value of computed F amounting 3.970, which is higher than its tabulated value (2.098), with a significance level of 0.001, which is lower than the specified (0.05). Subsequently, we accept the alternative hypothesis and reject the null one. This means that there is a statistically significant effect at ($\alpha \leq 0.05$) level of the meaningful values on total quality management (TQM) in the Jordanian insurance companies.

5.4.1.2 Sub-Hypothesis Two

H01-2: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the support and promotion values on total quality management in the Jordanian insurance companies.

Table 6. Testing results of sub-hypothesis two

Significance	Determination Coefficient R ²	Correlation R	Computed F	Tabulated F	Result of the Null Hypothesis
0.001	0.299	0.577	3.22	2.098	Rejection

Results of the statistical analysis had shown a statistically significant effect, and the correlation coefficient (R) was 0.577, while determination coefficient R² was 0.299, and the significance of this effect is reinforced by the high value of computed F amounting 3.22, which is higher than its tabulated value (2.098), with a significance level of 0.001, which is lower than the specified (0.05). Subsequently, we accept the alternative hypothesis and reject the null one. This means that there is a statistically significant effect at ($\alpha \leq 0.05$) level of the support and promotion values on total quality management (TQM) in the Jordanian insurance companies.

5.4.1.3 Sub-Hypothesis Three

H01-3: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the discipline values on total quality management in the Jordanian insurance companies.

Table 7. Testing results of sub-hypothesis three

Significance	Determination Coefficient R ²	Correlation R	Computed F	Tabulated F	Result of the Null Hypothesis
0.014	0.287	0.497	3.81	2.098	Rejection

Results of the statistical analysis had shown a statistically significant effect, and the correlation coefficient (R) was 0.497, while determination coefficient R² was 0.287, and the significance of this effect is reinforced by the high value of computed F amounting 3.81, which is higher than its tabulated value (2.098), with a significance level of 0.014, which is lower than the specified (0.05). Subsequently, we accept the alternative hypothesis and reject the null one. This means that there is a statistically significant effect at ($\alpha \leq 0.05$) level of the discipline values on total quality management (TQM) in the Jordanian insurance companies.

5.4.1.4 Sub-Hypothesis Four

H01-4: There is no statistically significant effect at ($\alpha \geq 0.05$) significance level of the free style values on total quality management in the Jordanian insurance companies.

Table 8. Testing results of sub-hypothesis four

Significance	Determination Coefficient R ²	Correlation R	Computed F	Tabulated F	Result of the Null Hypothesis
0.007	0.354	0.397	3.98	2.098	Rejection

Results of the statistical analysis had shown a statistically significant effect, and the correlation coefficient (R) was 0.397, while determination coefficient R² was 0.354, and the significance of this effect is reinforced by the high value of computed F amounting 3.98, which is higher than its tabulated value (2.098), with a significance level of 0.007, which is lower than the specified (0.05). Subsequently, we accept the alternative hypothesis and reject the null one. This means that there is a statistically significant effect at ($\alpha \leq 0.05$) level of the free style values on total quality management (TQM) in the Jordanian insurance companies.

5.4.2 The Second Main Hypothesis

H02: There are no statistically significant differences at ($\alpha \geq 0.05$) significance level of the organizational culture on total quality management in the Jordanian insurance companies ascribed to the differences of the occupational variables (occupational level, years of experience).

Table 9. ANOVA results of the second main hypothesis

Source of Variation		Sum of Squares	Degree of Freedom	Mean Squares	Computed F Value	Sig. Level
Occupational Level	Between Groups	25.753	2	12.877		
	Within Groups	26.052	57	0.091		
	Total	51.805	59		140.869	0.000
Years of Experience	Between Groups	15.300	12	5.100		
	Within Groups	36.504	47	0.129		
	Total	51.805	59		39.681	0.000

* Significant at (0.05) level.

The statistical data in Table 9 indicates that testing the ANOVA results showed statistically significant differences at ($\alpha \leq 0.05$) of the effect of the organizational culture on the TQM in the Jordanian insurance companies attributed to occupational level variable. Computed F value was (140.869) and statistical significance was (0.000).

The data further indicates that testing the ANOVA results showed statistically significant differences at ($\alpha \leq 0.05$) of the effect of the organizational culture on of TQM in the Jordanian insurance companies attributed to years of experience variable. Computed F value was (39.681) and statistical significance was (0.000).

6. Conclusions and Recommendations

6.1 Conclusions

Pursuant to the results some conclusions can be made:

The prevailing organizational culture in the insurance companies tends to be of the bureaucracy style in terms of centrality, weakness of delegation levels, low care in motivation and promoting creative people. Also there is a lack in development and sharing the decision-taking process, care in quality and productivity, and low interest of the companies in discussing the work results.

1) The Jordanian insurance companies adopt TQM at medium rates in spite of that the study sample trends were positive in general toward all the items concerning the dimensions of the TQM in the Jordanian insurance Companies, because their M's were larger that the mean of the measurement instrument (3). The highest percentage was on the field of focusing on the administrative and technological needs for competitiveness. On the other hand, these companies do not properly focus on improving the processes, since there is no plan to shorten the times devoted to complete the transactions.

2) There is a statistically significant effect of the organizational culture (meaningful values, support and promotion values, discipline values and free style values) on TQM in the Jordanian insurance Companies.

3) There are statistically significant differences at (0.05) level of the organizational culture on TQM in the Jordanian insurance companies attributed to the difference of the occupational variables (occupational level, years of experience).

6.2 Recommendations

In the light of the above, the researchers suggest the following recommendations for the Jordanian insurance companies:

- 1) Placing more care in improving the prevalence level of the organizational culture levels, in general, and focusing on the relatively low-level dimensions. With special care to achieve coherence among these dimensions in terms of proximity of the prevalence levels and lessening the deviations among the dimensions, as well as among the same on dimension, due to the integrative nature among them.
- 2) It is necessary that the companies should assimilate the organizational culture concept as an administrative concept by the administrative leaders in the Jordanian insurance companies. This is because it is an important pillar upon which the success or failure of applying the TQM depends.
- 3) Companies should work toward finding clear and flexible administrative policies stem from the actual administrative factuality. Such policies should take into account the privacy, remedy the accumulated administrative mistakes, and establish a general framework from which cultural values grow for implanting a strong organizational culture.
- 4) Initiation of training programs that will contribute to understand and assimilate the culture of the organization, and make use of the others' experiences in TQM dimensions and practices.
- 5) Leaders and managers should work toward activation of the human resources management role in the Jordanian insurance companies. This management shall bear the burden of establishing distinguished and successful organizational culture, because it will be the party which recruits new employees, hiring, promotion, and the like.
- 6) The administrative leaderships should make good use of others' experiences in the management of the organizational culture in scientific, sound methods that support the strong organizational culture, which in turn will contribute to the application of TQM.
- 7) The companies should reconsider the current administrative systems and apply a clear and understandable mechanism by all the workers, which will be depended to evaluate the performance, and all other managerial procedures will stem from it.
- 8) Providing the necessary technical and financial potentials to support the application of TQM in the Jordanian insurance companies.
- 9) Conducting future studies and placing special interest on the study theme, as well as attempts to study the study variables in other companies and sectors.

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