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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<p>TOTAL QUALITY MANAGEMENT PRACTICES AND ORGANIZATIONAL EFFECTIVENESS: THE CASE OF NILE INSURANCE COMPANY S.C., ETHIOPIA</p> <p><i>Dr. MOHAMMED SEID, Dr. MICHAEL HARSHAVARDHAN B. & BETREMARIAM MELESE</i></p>	1
2.	<p>WOMEN EMPOWERMENT THROUGH MICROFINANCE (A STUDY OF S.K.D.R.D.P IN SHIVAMOGGA DISTRICT)</p> <p><i>VIMALA B.N. & Dr. S. G. KULKARNI</i></p>	7
3.	<p>MARINE FISHERIES FINANCING: A STUDY ON PROBLEMS OF FISHERMEN FOR MARINE FISHERIES CREDIT</p> <p><i>HETAL D. TANDEL & Dr. ASHISH C. MEHTA</i></p>	12
	REQUEST FOR FEEDBACK & DISCLAIMER	17

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TOTAL QUALITY MANAGEMENT PRACTICES AND ORGANIZATIONAL EFFECTIVENESS: THE CASE OF NILE INSURANCE COMPANY S.C., ETHIOPIA

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ABSTRACT

The paper's aim is to determine how the Total Quality Management practices affect the overall effectiveness (Employees' satisfaction and Profitability) of Nile Insurance Company s.c., Ethiopia. The current study is a cross-sectional survey. It is descriptive, qualitative, quantitative and analytical in nature. The target population entails employees of the company working under its branches in Addis Ababa city, occupying different positions in the company. The respondents amount to 100 out of a sample of 107. In addition to this study, data gathering by way of interview is also held in a small way targeting six key informants drawn from six branches in Addis Ababa. The results indicate that the organizational vision and mission have induced TQM execution. Moreover, communication dimension, leadership/management practice and employees' involvement patterns in the company seem to have moderately induced TQM practice of the company; whereas strategic planning and customer orientation dimensions are less likely to induce TQM practice. As the descriptive findings indicate, all TQM Practices (Strategic Planning, Communication, Employees Involvement, Customer Orientation and Leadership/Management), are found to have significant and positive association with both Employees' Satisfaction and Company's Profitability. As the regression analysis suggests, except communication dimension, the other four, namely strategic planning, employees' involvement, customer orientation and leadership are found to have significant impact on employee's satisfaction, whereas, except employees' involvement, all variables have significant influence on the company's profitability. Therefore, the findings confirm that organizational effectiveness is positively impacted on by TQM practices.

KEYWORDS

TQM implementation, total quality management, organizational effectiveness, profitability, employees' satisfaction.

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INTRODUCTION

Total Quality Management, called in short, TQM, has been testified among all quarters of business to be pivotal in achieving effectiveness of business operations, be it in manufacturing sector or service sector. The origin of Total Quality Management concept can be traced back to the time when statistical tools were used to improve the quality of manufactured products partly in the USA and partly in Japan eighteen years ago. Reba Chen and Ann Wong (2004) enunciated that it was primarily adopted by some Japanese companies during the decades immediately following World War II with greater success of Japanese companies during the 1980s. In line with this, with the blossoming of the public sector in almost every economy, quality imperatives are no longer the sole concerns of manufacturing. As a result, almost every service organization faced the same ground realities as their manufacturing counterparts did in the past. This led quality aspect to move from manufacturing origins into public organizations (Naveed et al., 2011).

According to Boone, et al. (1995), "TQM is a management philosophy that focuses on the processes of integrating all organizational functions that include marketing, finance, design, engineering, production, and customer service, directed at meeting customer needs and organizational objectives as well." It views an organization as a collection of processes at all levels. The use of workers' knowledge and experience is crucial for the continuous improvement of the processes in the organization.

Currently, as Das et al. (2006) discuss, the focus of companies, due to competition in global market, is to study and analyze leading examples of quality. Significance of improvement and excellence is the key factor identified for success. According to the study by Wu, et al. (2007), one of the determinants of success of a firm is how the customers perceive the resulting service quality. It is the customer-perceived value that determines organizational effectiveness. Thus, the concept of Total Quality Management (TQM) is the dynamic factor behind the changes taking place within any organization.

These days witness increasing developments among various sectors throughout the world. Insurance companies are the one category of entities that play significant role in the economy and their services are now being integrated into wider financial industry. Insurance companies (both private and public) comprise the organizations which provide life-, fire-, accident-, causality-and many other forms of insurance. The foremost objective of all insurance firms is augmenting their profits because, the sole objective of financial management to maximise the owners' wealth and profitability is a very vital determinant of performance, as reiterated by Mingzime Birhan (2017) from the works of Ngoyen (2006) and Hailu (2007). Though it is influenced by firm-specific factors, extraneous factors also play important roles in affecting insurance companies' profitability (Mingzime Birhan, 2017). Thus it is essential to find such factors and verify as to how they aid

insurance companies in designing appropriate strategies aimed at maximizing their profitability and help investors forecast the profitability of insurance companies. Besides this, aiming at commercial success ignoring employee satisfaction and interests does not lead to real organizational effectiveness.

Therefore, effective TQM implementation could improve organizational effectiveness, which encompasses long-term profitability that is intended to cater to the changing needs of employees resulting in their satisfaction (Das et al., 2006). In this regard, it is clear that TQM acts as a platform for any service organization to enhance its competitiveness. Unfortunately, there remain many organizations, which have been disappointed from the very nature of TQM, i.e., the ever-rising demands of TQM system that are found to be imperative so as to place the organization ahead in the race.

PROBLEM STATEMENT

With regard to Ethiopian context, insurance companies, which are characterized by a limited market, and the prevailing identical service delivery pose challenges in attracting and retaining new customers. Accordingly, customers usually complain about efficiency and lack of service quality in the insurance sector and this made the researchers be interested in the issue. Moreover, Hailu (2007) discussed that the government policy unfairly favoured only state insurance companies as such other companies are faced with challenges of competition. According to Hailu (2007) and Belayneh (2011), the quality of insurance services in Ethiopia is not satisfactory. In the wake of this, the need to augment service profile becomes obvious to gain advantage in competitive market, and hence the impact of total service quality management would be so important. Therefore, this motivates the researchers to investigate the impact of total quality management practices on organizational effectiveness - in this case, on profitability and satisfaction of employees of Nile Insurance Company. The existing research on Nile Insurance Company has so far covered various aspects of management except the nature and extent of absorption of TQM practices. Hence the current study aims to focus on this aspect of management.

BRIEF PROFILE OF NILE INSURANCE COMPANY S.C.

Nile Insurance Company s.c., is one of the pioneer private insurers established in April, 1995 with a capital of birr 365.575 Million. The company has a legal entity registered with the licensing and supervisory body of the National Bank of Ethiopia in accordance with proclamation No-86/1994 and license No- 006/95.

Over the past years, the company has grown from birr 12.5 million to 302 million birr capital, from 26 to 136 shareholders, from 4 to 42+ branches both in the capital and regional cities and has more than 45,000 customers across the country. The total asset 1.24 billion of the company has reached birr 734 million. This tremendous growth was largely driven by active participation of its valuable Employees, Customers, Shareholders, and other Stakeholders. Nile provides both general and long term insurance solutions along with engaging in promising investments across the country.

RESEARCH QUESTIONS

- Have TQM practices been implemented in Nile Insurance Company?
- What is the degree of association between TQM practices on the one side and organizational effectiveness (Employee satisfaction and Company's Profitability) on the other side?
- What is the impact of total quality management practices on Employees' satisfaction and organizational profitability?

In order to find answers to the above questions, the investigation should begin with the following objectives:

OBJECTIVES

The purpose of this research entails achievement of the objectives listed as follow:

- To examine the employees' awareness levels about TQM practices endeavored at Nile Insurance Company,
- To examine the degree of association between TQM practices on the one side and organizational effectiveness (Employee satisfaction and Company's Profitability) on the other side.
- To investigate the impact of the TQM practices on organizational effectiveness (Employees' satisfaction and profitability).

LITERATURE REVIEW

CONCEPTUAL FRAMEWORK: As this study focuses on the impact of total quality management (TQM) practices on organizational effectiveness, reviewing the previous studies for understanding the effects of the five major principles of total quality management becomes essential.

CONCEPT OF TQM: Total quality management is a technique that facilitates the efforts of improving the product or service quality (Powell, T.C, 1995). The main focus of TQM is mostly directed towards refining the quality of an organization's products and services. It also bundles up the overall activities of an organization to achieve its objectives that requires organization-wide participation and commitment to TQM. Similarly, the active participation and collaboration of managers at different levels of the organization are necessary for the fulfillment of different goals (Bayazit and Karpak, 2007).

THEORIES AND PRINCIPLES OF TQM

Since 1950, the credit of the development of total quality management concept is attributed mainly to the works of various American experts such as Edwards Deming, Joseph Juran and Philip Crosby (Ortiz et al., 2006).

DEMING'S THEORY: W. Edwards Deming identified fourteen points of management in his theory of Total Quality Management. He also developed a system of "profound knowledge," which consists of the following four points (Ortiz et al., 2006). Furthermore, Deming propounded the 14 management points that facilitate the administration of managers to enhance the quality of organizations. While Deming's points are connected with the internal role of the organization, the focus is on customer's point of view of products' fitness for use or purpose. A product can satisfy all the Deming's specifications and still not be appropriate for use or purpose.

JURAN'S THEORY: Joseph Juran and Gryna (1993) might be cited for what has become known as the "Quality Trilogy." The quality trilogy is made up of qualitative planning, quality improvement, and quality control. If a quality improvement project is to be successful, then all quality improvement actions must be carefully planned out and controlled. Consequently, Juran framed 10 Quality Improvement Steps.

CROSBY'S THEORY: According to Crosby, quality is conformance to requirements and can only be measured by the cost of non-conformance. Crosby provides four "absolutes" and 14 steps for the quality improvement process.

TOTAL QUALITY MANAGEMENT PRINCIPLES

STRATEGIC PLANNING: Customer-driven quality, according to the principles of TQM, is a significant strategic structural concern that is essential to be of fundamental nature in total organizational planning (Dean & Bowen 1994). Any organization that provides quality services can charge more for products or services with resulting high customer satisfaction. Data show that improvement in product or service quality has a stronger relationship with increase in market share and customer satisfaction as well (Calingo, 1996). TQM becomes part of the organization's strategy when "methods and goals are so widely deployed throughout the company that all its processes are pointed in the same direction." The concept of strategy is a plan that integrates an organization's major goals, policies, and action sequence into a cohesive whole. Consequently, the processes of integrating quality control with organizational strategy to ensure that quality efforts reflect the long-term goals of the organization are essential for the success of an organization. Rooted in systems theory, TQM invokes the inescapable inter-relationship of all units of the organization. The focus of TQM is on the importance of cross-functional relationships.

COMMUNICATION: The TQM component of communication is one of the fundamental parts of all management functions. In order to lead, plan, organize, and control, managers have to communicate with their subordinates (Smit and Cronje 2002). The term communication has a wide range of meanings. Lowe (1995) defines it as "a purposeful process, which involves sources, messages, channels, and receivers". Goetsch and Davis (1997) state that "communication is the transfer

of a message, information, idea, emotion, intent, feeling that is both received and understood". The importance of communication becomes more visible than merely defining the term (Adler, Ronald Brian, 1996).

LEADERSHIP: The concept of leadership incorporates different procedures and activities. The Eight principles of Quality Management, (web page: A P B Consultant, 2019), define leadership as, "The application of the principle of leadership typically leads to: considering the needs of all interested parties including customers, owners, employees, suppliers, financiers, local communities and society as a whole; establishing a clear vision of the organization's future; setting challenging goals and targets," creating and sustaining shared values, fairness and ethical role models at all levels of the organization; establishing trust and eliminating fear; providing people with the required resources, training and freedom to act with responsibility and accountability; inspiring, encouraging and recognizing people's contributions. Members of upper management levels have to exhibit leadership by exercising unity of purpose. This can be implemented through appropriate quality policy, ensuring that measurable objectives are established, and demonstrating that they are fully committed to developing, sustaining and improving the quality management systems. Leadership of an organization has the capacity and authority to create and maintain the internal environment of an organization. The top management needs to establish a clear vision of the organization's future and probably set challenging goals and targets to achieve them. They should also provide the requisite resources including training and development of staff; inspire, encourage and reward people's contributions. The management must ensure that the quality management system is effectively implemented and maintained and they are responsible for ensuring that actions are taken without undue delay to eliminate and detect non-conformities (Hasan & Kerr, 2003).

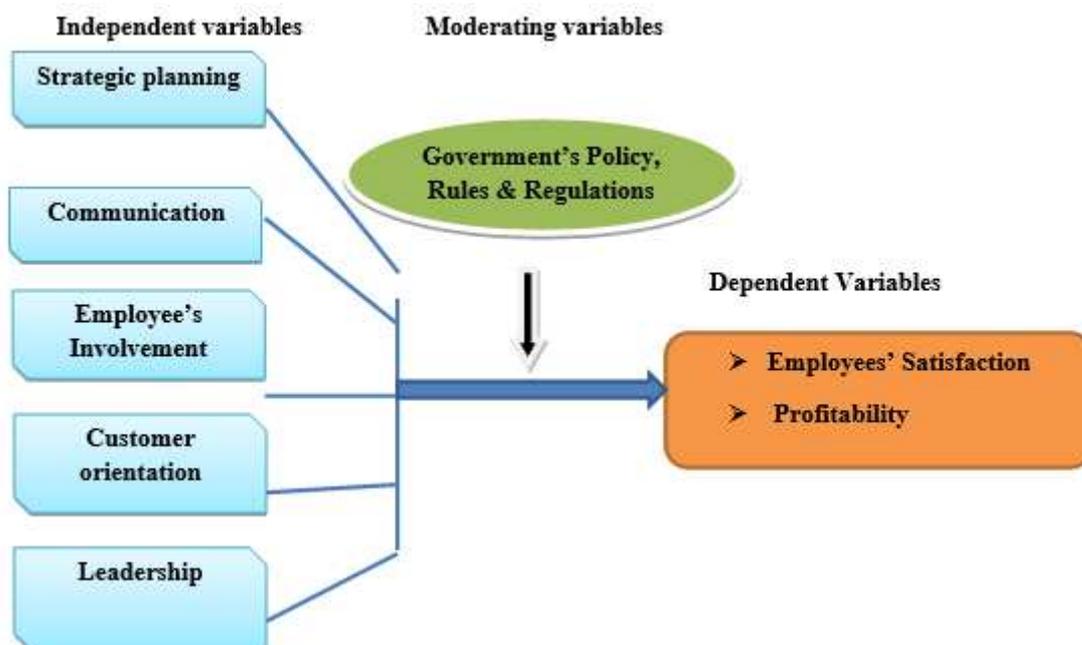
EMPLOYEES' INVOLVEMENT: The participation of employees is required for the success of quality programmes and this has achieved through using of work teams, looking for opportunities to raise the level of employee's competence, sharing information and experiences between the teams and groups and focusing on employee's motivation and loyalty. Research focused on the following quality enhancement activities such as: education, employee suggestions, employee commitment, training and teamwork (Ebrahimi, M & Sadeghi, M, 2013)

CUSTOMER ORIENTATION: Satisfying customer is crucial to TQM in different business activities throughout the world. It is expressed by the organizational attempt to design and deliver products and services that fulfill customer needs. The rationale for this principle is the belief that customer satisfaction is the most important requirement for long-term organizational success. In other words, to realize this satisfaction, it requires that the entire organization should focus on customer needs (Ebrahimi et.al. 2013). Business performance of the organization is highly influenced by customer satisfaction. The needs of the customer are the major driving thrust; not just the external customer (in receipt of the final product or service) but the internal customers (colleagues who receive and supply goods, services or information). Perfect service with zero defects in all that is acceptable at either internal or external levels. Too frequently, in practice, TQM implementations focus entirely on the external customer to the exclusion of internal relationships; they will not survive in the short term unless they foster the mutual respect necessary to preserve morale and employee participation.

TQM AND ORGANIZATIONAL EFFECTIVENESS (PROFITABILITY AND EMPLOYEES' SATISFACTION)

The success of business sector in general and a firm in particular is seen from the increase of the market value of that specific firm. This ultimately leads to the overall success of the economy at large. Measuring the performance of financial institutions has gained the relevance in the corporate finance literature because, as intermediaries, these companies in the sector are not only providing the mechanism of saving money and transferring risk, but also are helping to channel funds in an appropriate way from surplus economic units to deficit economic units so as to support the investment activities in the economy (Agus et al., 2009). In recent years, organizational effectiveness in the practical and theoretical spheres has attracted special attention. Organizational effectiveness & Performance measurement are integral part of all management processes and traditionally involved management accountants through the use of budgetary control and the development of financial indicators such as return on investment and employees' satisfaction as well (Adams et al., 2000). The profitability of an organization is mostly determined by employees' commitment and satisfaction basically acquired through enabling organizational environment. In this regard the activities and contribution of employees are indispensable for the successful performance of organizations (Al Shami et al. 2008).

FIGURE 1: THE RESEARCH MODEL, EVOLVED BASED ON REVIEW OF LITERATURE RELATING INDEPENDENT VARIABLES TO DEPENDENT VARIABLES THROUGH MODERATING VARIABLES



The study in question is based on the above depicted model. The model explains that the outcome variables (dependent variables), namely, employees; satisfaction and profitability, are influenced by explanatory (independent) variables, namely, strategic planning, communication, employees' involvement, customer orientation and leadership. However, the influence of the independent variables on the dependent variables is governed by the moderating variables, being, government's policy expressed by way of rules and regulations.

METHODOLOGY

RESEARCH DESIGN: The research is of descriptive, analytical and exploratory nature entailing a cross-sectional survey on employees of the 20 branches of Nile Insurance Company s.c., and the Head Office in the confines of Addis Ababa city, being the sampling frame (179), arbitrarily fixed from the total number of employees throughout Ethiopia, being around 358, because Addis Ababa accounts for fifty percent of the total number of branches in Ethiopia).The population comprises employees of the company occupying different positions, describable as senior level managers, branch managers, underwriters, senior underwriter,

surveyors, claim officers and business development officers. The sample design is based on the rule of thumb, that is, not fewer than 50 participants are enough for carrying out correlation or regression analysis. Accordingly, with the object of ensuring the sample to be above 50, and ensuring better accuracy, about 60 percent of the sampling frame (179) is taken as the sample, working out to 107. The members are hand-picked from each branch on convenience basis. Thus the sampling plan is of stratified disproportionate type. Each branch is considered a stratum. In addition to this, interviews are conducted on six key informants, 3 from managerial positions and another 3 from non-managerial positions.

DATA COLLECTION TOOLS AND TECHNIQUES: The data collection plan consists of use of (a) questionnaire for collecting data from the sample members and (b) a structured schedule for collecting data through interview method. The purpose of interview method is to obtain such information that couldn't otherwise be obtained from key informants.

DATA PROCESSING, REGRESSION MODEL AND METHOD OF ANALYSIS: The data collected from the field for the purpose of the study is edited and coded for completeness and accuracy of information on daily basis. The quantitative data and descriptive statistics are analyzed using statistical package for social sciences (SPSS) and the results are reported in the form of tables showing percentage, frequency distribution, mean and standard deviation values. Besides this, multivariate analysis and ANOVA are carried out with the object of finding out the relationships between some independent variables on the one side and dependent variables on the other side. A best-fit model selected is Multiple Regression Model. Multiple regression attempts to model the relationship between two or more explanatory variables on the one side and a response variable on the other side by fitting a linear equation to observed data. Every value of the independent variable, x is related with a value of the dependent variable, y . The multiple regression formula that is adopted for this study is as given below.

$$Y_1 = \text{Profitability of Nile Insurance} \dots Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

$$Y_2 = \text{Employees' Satisfaction} \dots Y_2 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$$

Where:

X_1 = Strategic Planning

X_2 = Communication

X_3 = Employees Involvement

X_4 = Customer Orientation

X_5 = Leadership

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = the coefficient of the variables and ϵ = the error term

DATA ANALYSIS AND INTERPRETATION

Out of 107 questionnaires distributed, seven are found to be invalid. Hence, the response rate is 93.5 percent.

PROFILE OF RESPONDENTS

When we see the gender as percentage of the respondents, males make the majority marginally (54%). In regard to age distribution of the respondents, majority of respondents are found to be under the age group of 30-45 (47%), followed by the age group of 18-29 (27%) and the rest come under the bracket of 45-60 (26%). As regards marital status, as the data reveal, most of the respondents (49%) are married, whereas unmarried category account for 39 percent. Then widowed and divorced respondents account for 7 percent and 5 percent respectively. Regarding educational status, majority of respondents, who achieved their first and second degree, account for 78 percent and 18 percent respectively. Along positions they occupy in the organization, 68 percent occupy the ranks as underwriter/officer, followed by respondents who are claim officer and manager (17 percent & 15 percent respectively). As regards length of service in the organization, most of the respondents (49 percent) served the organization between 3 and 5 years; those who worked between 1 and 3 years constitute 28 percent.

LEVEL OF IMPLEMENTATION (DIMENSION)

RESEARCH QUESTION I: AWARENESS ON TQM PRACTICES ENDEAVOURED

As response to the first objective of investigation, results show that the awareness level of the respondents about TQM practice endeavoured is highest with the mean score of 3.14, followed by the moderate level of knowledge attribute, supported by a score of 2.94. Then comes the least level of knowledge attribute with the score of 2.56. The scores suggest that, though responses are spread over the gradient from highest awareness level to the least level of awareness attribute, the highest score is represented by the highest awareness level attribute. This suggests that the employees of the company have moderate to highest level of awareness of TQM practice endeavoured at the company.

RESEARCH QUESTION II: IMPLEMENTATION OF TQM PRACTICES

The results of investigation along the level of implementation of the principles of TQM are described as follows;

➤ STRATEGIC PLANNING

The levels of implementation of strategic planning under TQM programme, labeled, Highest, Low and Least, earned scores (mean value in each category) in the order of 2.62, 2.22 and 2.01. These results suggest that strategic planning in the company is not well implemented as of now.

➤ COMMUNICATION

As regards communication as a TQM principle, four questions are put forth and the average value of responses (mean) is found to be 3.05, in moderate category, the highest among all. This suggests that communication aspect connected with TQM practice is found to be better.

➤ EMPLOYEE INVOLVEMENT

Regarding employees' involvement in TQM practice, five questions are put forth and the average value (mean) scored against the response categories, Highest, Moderate, and Least are in the order of 3.33, 2.93, and 2.62. The results indicate that employees' involvement in TQM practices is found to be better.

➤ CUSTOMER ORIENTATION

Regarding customer orientation as a TQM practice, five questions are put forth. A score of 2.39 is earned under the attribute, LOW suggesting that customer orientation is at its low in the efforts of TQM practice.

➤ LEADERSHIP

Regarding leadership aspect of TQM practice, five questions are put forth and the average value (mean) scored against the response categories, Highest, Moderate, and Least are in the order of 3.25, 2.90, and 2.58. The results indicate that leadership as a TQM practice is found to be better.

TABLE 1: TABLE SUMMARIZING TQM-PRACTICE-WISE MEAN VALUES OF RESPONSES

No	Summary	Mean
1	Strategic Planning	2.22
2	Communication	3.05
3	Employee involvement	2.93
4	Customer orientation	2.39
5	Leadership	2.90
Sub-Total		2.7

Source: from this study.

RESEARCH QUESTION III

CORRELATION ANALYSIS BETWEEN TQM PRACTICES AND EMPLOYEES' SATISFACTION

The third research question is intended to measure and identify the independent variables (TQM practices) that are influential in achieving organizational effectiveness in terms of employees' satisfaction. In this regard, the test is conducted against the first dependent variable, employees' satisfaction. Towards this end, Karl Pearson's correlation method is used. Table 2 shows the levels of significance of correlation for given coefficients along the five independent variables.

TABLE 2: CORRELATION COEFFICIENTS AND SIGNIFICANCE VALUES – TQM PRACTICES AND EMPLOYEES' SATISFACTION

TQM Practices		Employee's Satisfaction
Strategic Planning	Pearson Correlation	0.222
	Sig.(2-tailed)	0.021
Communication	Pearson Correlation	0.175
	Sig.(2-tailed)	0.024
Employees Involvement	Pearson Correlation	0.164
	Sig. (2-tailed)	0.014
Customer Orientation	Pearson Correlation	0.137
	Sig.(2-tailed)	0.043
Leadership	Pearson Correlation	0.167
	Sig.(2-tailed)	0.001

Correlation is significant at 0.05 level (2- tailed)

Source: This study

Correlation coefficients (Correlation is significant at 0.05 level (2- tailed)) between TQM practices and Employees' Satisfaction is worked out using SPSS. The results indicate that all TQM practices namely strategic planning (0.021), communication (0.024), employees' involvement (0.014), customer orientation (0.043) and leadership/management (0.001) have significant and positive association with employees' satisfaction in the company. Therefore, it implies that the proper implementation of TQM practices enhances organizational efficiency and vice versa.

CORRELATION ANALYSIS: TQM PRACTICES VS. PROFITABILITY

Pearson's correlation coefficient between TQM practices and Nile Insurance Company's Profitability indicates that all TQM Practices, namely, Strategic Planning, (0.012), Communication, (0.044), Employees Involvement, (0.031), Customer Orientation, (0.021) and Leadership (0.027) have significant and positive association with Profitability of Nile Insurance company, as vouched by the values furnished in the same order: 0.012; 0.044; 0.031; 0.021; and 0.027.

REGRESSION ANALYSIS OF TQM PRACTICES AND EMPLOYEES' SATISFACTION

On the other hand, multivariate analysis is carried out to measure the extent of influence of each TQM practice variable (x) on Employees' Satisfaction (y). 0.05 and 0.01 levels of significance are used to determine the strength of the relationship between the independent and dependent variables. Regarding Regression Coefficients, the results indicate that except Communication practice, other TQM practices considered under the conceptual model have significant influence on the dependent variable, that is, Employees' satisfaction This is indicated by the following pattern: Strategic Planning - 0.049; Employees Involvement - 0.025 Customer Orientation - 0.012, and Leadership - 0.035.

REGRESSION ANALYSIS: TQM PRACTICES VS. PROFITABILITY

The analysis carried out under this model, attempting to test the strength of association between the set of the independent variables on the one side and the company's profitability on the other side, brought out that the independent variables, namely, Strategic Planning, Communication, Customer Orientation and Leadership have significant influence on the company's profitability, with P values, in the order of 0.000; 0.046; 0.025 and 0.036. But the outlier among the independent variables is Employees' Involvement with P value, 0.371.

FINDINGS FROM QUALITATIVE STUDY

Based on data obtained through interviews, it is found that implementing TQM system in the company significantly impacts on performance of the company on employee satisfaction front as well as the company's profitability front. It is also found that TQM implementation contributed a lot to organizational competency and sustainability so far. Besides this, all interviewees confirm that TQM practices have strongly affected the Company's performance (profitability and employees' satisfaction) through improving service quality. In addition to this, they report that there is a gap between employees' competency and automated service provision.

CONCLUSION

The aim of this study is to examine how the total quality management practices can affect effectiveness of Nile Insurance Company. The descriptive statistics shows that TQM practices (Strategic planning, Communication, Employees Involvement, Customer Orientation, and Leadership) have significant and positive relationship with employees' satisfaction and company's profitability.

The investigation under the First objective of this study finds that the level of awareness among the employees of the company about TQM oriented knowledge is high. As regards the Second objective, which attempts to relate the TQM-oriented practices such as Strategic planning, Communication, Employees Involvement, Customer Orientation, and Leadership, with Employee satisfaction and Profitability of the company, the overall level of association is moderately significant with the mean score of 2.7.

As regards the Third objective, which attempts to measure the strength of influence of the said independent variables on the dependent variable, being Employee satisfaction, all the independent variables (TQM practices) except Communication variable, have significant influence on Employee satisfaction. The investigation along regression analysis under the same objective carried out in respect of the TQM practice-variables and Profitability of the company, all except Customer orientation variable have significant impact on Profitability of the company.

To summarize, implementing total quality management is found to have significant impact on organizational effectiveness in terms of employee satisfaction and company's profitability.

Coming to the interview result analysis, the observations are as follow:

The major causes of inadequate provision problems (Customer Orientation) are due to lack of optional reserve arrangement such as claims fluctuation reserve, absence of reserve for made- or moral hazards. Such situation may lead to overstatement of that year's profit. On the other hand, unmet customer needs work in favour of competitor companies impacting on the profitability of the company. Further, usage of information technology, rewarding mechanisms and on job training policy are identified as gaps in the company's operations. The findings, in general, clearly show that TQM can significantly affect the effectiveness of Nile Insurance Company s.c. as an organization.

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