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Evaluation Of The Total Quality Management (Tqm) Of Iraqi Insurance Companies According To The Philosophy Of Intelligent Management

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Abstract

Purpose : Purpose This research aims at presenting the view based on the assessment of TQM in the Iraqi insurance companies and its application to quality principles, and exploring the requirements of the philosophy of smart management and its impact on TQM. **study aims :** This study aims to identify the philosophy of smart management of organizations and their impact on total quality management, and on the other hand to identify the extent to which the principles of TQM in the Iraqi insurance companies. **Design/methodology/approach:** The methodology was used to collect data in order to develop a reliable and correct measurement model for the research variables. The hypotheses were tested through the use of some statistical treatments. A sample of 38 managers and heads of departments of Iraqi insurance companies was used. **Practical implications** This study provides a useful measure of the relationship between TQM and intelligent management. **Originality / value -** This study is undertaken with the help of senior management in the insurance sector to address the challenge of applying TQM requirements and smart management principles to improve the performance of insurance companies.

Key Words: , Total quality management intelligent management, insurance companies

Evaluación de la gestión de calidad total (TQM) de las compañías de seguros iraquíes según la filosofía de la gestión inteligente.

Propósito: Propósito Esta investigación tiene como objetivo presentar la visión basada en la evaluación de TQM en las compañías de seguros iraquíes y su aplicación a los principios de calidad, y explorar los requisitos de la filosofía de la gestión inteligente y su impacto en TQM. **Objetivos del estudio:** este estudio tiene como objetivo identificar la filosofía de la gestión inteligente de las organizaciones y su impacto en la gestión de la calidad total, y por otro lado, identificar en qué medida los principios de TQM en las compañías de seguros iraquíes **Diseño / metodología / enfoque:** la metodología se utilizó para recopilar datos con el fin de desarrollar un modelo de medición confiable y correcto para las variables de investigación. Las hipótesis se probaron mediante el uso de algunos tratamientos estadísticos. Se utilizó una muestra de 38 gerentes y jefes de departamentos de compañías de seguros iraquíes. **Implicaciones prácticas** Este estudio proporciona una medida útil de la relación entre TQM y la gestión inteligente. **Originalidad / valor:** este estudio se lleva a cabo con la ayuda de la alta gerencia del sector de seguros para abordar el desafío de aplicar los requisitos de TQM y los principios de gestión inteligente para mejorar el desempeño de las compañías de seguros.

Palabras clave: Gestión de calidad total, gestión inteligente, compañías de seguros.

Introduction

In light of the rapid changes in the business world today, which are putting pressure on business organizations, the 21st century orientation focuses on knowledge and transformation into intangible intangible assets. Smart Business Management is a set of applications through which detailed data about operations Insurance companies, secure access, retrieval, analysis and conversion to useful information. Smart Business Management has the ability to enable insurance companies to compete more effectively by changing the way people do business, The Smart Business Administration helps insurance companies to analyze the changing trends in the insurance services market in Iraq and to change the behavior of the service consumer

on the one hand and to strengthen the weak insurance culture in the Iraqi environment, thereby enhancing the economic returns of companies and their concentration and expansion in the environment. Iraq.

1- Research methodology

Research problem

Insurance companies operating in the environment are anonymous and lack awareness of the importance of insurance services. This may be due to the weakness of the applications of information and communication systems. The human resource is the real resource in this axis. It is the purpose and the means to raise awareness and publish it and thus achieve the overall quality. Smart Business Management as a practice in the field of insurance companies to be a bridge between companies and the environment of the market and consumers, and this means the need to build information systems with distinct specifications to meet these challenges and respond to them.

In the context of the above presentation, the problem of the study is reflected in the main question, "What is the role of intelligent management of business in the promotion of TQM in the insurance companies sample research?" In light of the above question arises the following sub-questions:

- 1 - What is the level of application of smart management practices in insurance companies investigated?
- 2 - Is there sufficient awareness among the managers of the insurers concerned about the concept of smart business management and what are the means of developing it?
3. Does smart management contribute to enhancing the organization's smart dimensions?
4. What is the extent to which senior management in insurance companies are aware of the principles of TQM and its variables?
5. What is the relationship between smart management and TQM?

The Study's Importance

1. To focus on a global and locally neglected sector represented by the Iraqi insurance companies sector and to try to activate these services in Iraqi society.
2. Keeping abreast of developments in the world in order to reach as much

competition as possible in the local and international market.

3. Directing the management of the insurance companies to conduct research on the most prominent concepts of smart management and total quality management.

Objectives of the study The study of objectives

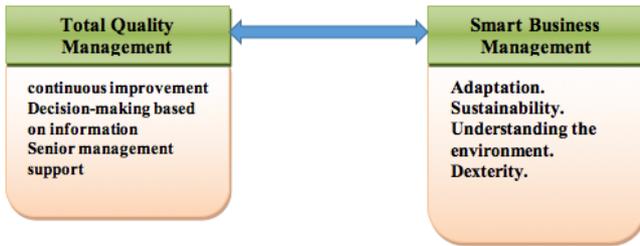
The study aims to achieve a set of goals which can be summarized as follows:

1. To review the concepts related to the variables of the present study, such as (Intelligent Business Management) and conceptual framework, in the framework of drawing a different intellectual picture, to prepare a theoretical framework regarding the linkage between the variables of the study. And to clarify the relationship between them cognitive accumulation is added to the literature written in this area.
2. Explain the contributions and intellectual and philosophical components of the variables of smart business management and TQM.
3. Identify ways to improve the application requirements of Smart Business Management to harmonize the application of TQM requirements.
4. Determine the nature of the relationship between smart business management and total quality management.
5. Test the impact of Smart Business Application in Total Quality Management.
6. To provide a set of recommendations and proposals for the development of the work of the organization in order to adopt the practices of smart business management in the promotion of TQM.
7. Identify the level of smart management of business in terms of existence and the possibility of development and work, and identify the characteristics and dimensions in the field in question, to improve their performance and create an atmosphere of confidence and cooperation in them.

Hypotheses Of The Study

Smart Business Management is positively and morally linked to TQM, and the following sub-assumptions are derived from it:

- Smart Business Management promotes continuous improvement in the organizations being investigated
- Smart Business Management enhances decision-making in organizations that are researched
- Smart Business Management enhances the support of senior management in the surveyed organizations



Sample Research

The insurance companies sector was selected as a research society. The research sample was chosen by Al-Hamra National Insurance Company and that the most important reasons for choosing the insurance companies being old and old in Iraq, which included a number of consultants and specialists in the sector of Tamils and managers with experience and high potential, The sample size was (38) individuals.

Data Collection Tool

The questionnaire was obtained by a number of specialized arbitrators in the fields of business administration, measurement and evaluation. The majority of the paragraphs of the questionnaire obtained an agreement rate of (84%). In order to ensure the stability of the research tool, it was applied to a survey sample of (17) individuals from the research community, Ten days later, Tuz was returned The reliability of the questionnaire as a whole and the Cronbach-Alpha coefficient (88%) is acceptable and statistically significant at the same time. This means that the questionnaire with various parameters of high stability can be adopted at times Different for individuals themselves and give the same results.

Search tools and method of data collection

The search data were obtained by means of questionnaire numbers based on the five-dimensional Likert scale, based on a number of ready-made measurements according to the opinions of a number of researchers and writers. The statistical program (SPSS) was used in the introduction and analysis of research data. The following analysis:

Arithmetic mean.

standard deviation.

Correlation coefficient of Spearman.

Simple linear regression.

Literature review

Smart Business Management: -

The concept of smart business management is a contemporary concept that calls for change in the way companies are managed, taking into account the implications of learning, training, development and participation. It is an approach whose goal is to maximize the organization's intelligence and its readiness to adapt to environmental changes. With change, there are many definitions of smart management with multiple writers and researchers. Before getting into the definition of intelligent management, we need to know what intelligence is. Intelligence can be defined as "the ability that drives the processes of the mind of the organization (management) with a mind-boggling, fast understanding and readiness (Stevenson, 2007: 50) as "the ability to transfer knowledge and skills and transform them when new tasks arise" "Based on the definition of intelligence, smart management can be defined as" knowledge-based management integrated or semi-integrated in the areas in which it operates, supervises, or directs towards knowledge, "or" all intelligent, talented, creative and scientific and technical applications, (Sarn, 2001: 56). It has also been defined as "full knowledge of the higher and complex processes of the human mind, which includes the processes of cognition of things and a complete understanding of problem solving through the use of the mind With advanced technology (Grant, 2017: 39).

The importance of smart departments: - What distinguishes the smart departments from the traditional departments is to identify the responsibilities and tasks and the diversity of expertise and the individual skills of individuals. Hence the importance of intelligent departments and as follows (Hanebeck, 2000: 30)

1. To have innovative minds and the ability to invest other resources and harness those resources in order to create a competitive advantage for the company.
2. It has the ability and ability to develop itself constantly using the latest technological means as well as its potential to make a permanent change with the sustainability of its awareness of its goals and trends
3. Renewal, adaptation and the pursuit of survival from the term self-management assessment to smart management.

Smart Management Features: -

identified (Sydanmaanlakka, 2002; 190) a number of characteristics of intelligent management as follows:

1. Have a clear vision.

2. Having a moderate and deliberate strategy in all its steps.
3. The organizational structure supporting the strategic renewal.
4. Continuous improvement of all administrative level and productivity.
5. Working in the spirit of one team cohesive and efficient.
6. Faith in the culture of continuous learning.
7. Reversal of knowledge among working individuals.

Smart Management Dimensions: - (Russell, 2014: 29)

1. Creativity: - Through the novelty of ideas and innovation of new products.
2. Reducing risks: - By finding solutions to them and taking advantage of past and moderate risks that can be controlled.
3. Independence in work: - Through the organization's attempt to take greater freedom in the work to achieve leadership and quality of business.
4. Motivation in the work: - Giving incentives in all forms (material, moral) to achieve the desire of the staff of the organization to assess the best.
5. The division of labor: - It is necessary to emphasize specialization in the work and availability of specialist personnel.
6. Future Vision: - Using the various analysis tools (s.w.o.t) used in analyzing the internal and external environment of the company.

Second: The concept of Total Quality Management:

The description of Total Quality Management (TQM) by the International Organization for Standardization (ISO) has been described as “the set of characteristics and characteristics of a good or service that leads to the possibility of achieving stated or implied wishes” (Heizer & Render, 2011: 117) (Smith, 2014: 30) as “the systematic approach to ensuring the conduct of activities that have been planned in advance and is the best way to get away from problems And solve them by motivating and encouraging administrative behavior Organizational using available resources efficiently. (Cachon, 2013: 85). “It is an administrative system consisting of values, tools and objectives under the available resources that increase the satisfaction of internal and external customers”

The importance of TQM:

Due to the importance of Total Quality Management (TQM) in companies because it increases its efficiency and competitiveness, it is considered a basic measure of trade-offs among companies. The application of TQM in the organization is as follows: (Al-Taei et al., 2008: 88), (Dulaimi, 2011: 61)

1. Total quality management is important in training employees and en-

couraging them to work together.

2. The importance of TQM is to seek customer satisfaction and development in the design of products and services and increase loyalty and belonging to employees.

3. Total quality management is important in the process of continuous improvement and thus has a role in achieving market share and increase in profits.

4. Improve the working environment and competitiveness, increase profitability and productivity, open new markets and strengthen local markets.

5. TQM helps to make and make sound decisions at work.

6. Provide and facilitate the training necessary for employees and retain existing customers and attract new customers and reduce the costs of services and operation.

7. Decrease and reduce consumer complaints.

8. Achieving multiple benefits and savings and achieving effective participation in the company as a whole.

Objectives of Total Quality Management:

There are a number of researchers' views on the objectives of TQM, and the objectives of TQM can be shortened (Evans, 2003: 45): -

1. Achieve customer satisfaction by meeting their current and future needs.

2. One of its objectives is to continuously improve goods through corrective and preventive actions and all employees are involved in making these improvements.

3. Total quality management has an effective role in increasing the productivity of the organization.

4. The goal of each organization is to stay and grow in the markets and TQM has a role in achieving this goal.

5. TQM is working to increase market share and achieve profitability by reducing unnecessary costs.

6. Improve relations between employees to find solutions to the problems they face during work.

7. Total Quality Management (TQM) reduces routine work procedures.

8. Convince the customer by offering his best services.

9. Meeting the requirements of the market by providing all its services with the best image.

Continuous Enhancement

The application of the principle of continuous improvement in the organization can be clearly reflected in all or some aspects, and continuous

improvement is a methodology that seeks to improve all the factors associated with the process to convert inputs into outputs and include all the organization’s contents of personnel, equipment, suppliers and operations and its purpose is to have improvement at each stage Of the process (Evans & Dean 2003: 18); (Stevenson, 2007: 417

- 1- Improving the quality of the products provided by the organization to the community.
2. Reduce the session time.
- 3 - Reduce defects and rumors.
4. Enhancing customer value.
5. Improve profitability
6. Reduces repetitive work.
7. Create the culture required for continuous improvement.

Al-Khatib (2008: 62) shows that the concept of continuous improvement is called Kaizen, a Japanese word of two words meaning “change” and “good”. The word means continuous improvement, and continuous improvement is:

1. It is a way of thinking about customer, learning and training.
- 2- Means and techniques group (quality rings and control maps).
3. It is a set of ideas for workers.
4. It is the standard way of doing work (teams, comprehensive participation in work, empowering employees)

Results

- 1- Analyzing the correlation between smart business management and total quality management

Table (1) shows the correlation values of Spearman between Smart Business Management and Total Quality Management. The results of correlation analysis were as follows:

Table (1) Spearman correlation values between Smart Business Management and Total Quality Management

Total	Dexterity	Understanding the environment	Sustainability	Adaptation	Smart Business Management
					Total Quality Management
0.38**	0.39**	0.37**	0.29*	0.43**	continuous improvement
0.48**	0.40**	0.36**	0.27*	0.32*	Decision-making based on information
0.46**	0.35**	0.33**	0.28*	0.38**	Senior management support
0.47**	0.46**	0.40**	0.31*	0.45**	Total

1. Analysis of correlation between post-adjustment and total quality management:

Table (1) shows the values of correlation coefficients between post adjustment and total quality management, with correlation values (0.43 **, 0.32 *, 0.38 **) respectively, all positive and significant relationship at (0.1) and (0.05). The correlation between post adjustment and total TQM (0.45 **) was also positive and significant significance at level (0.01). This result confirms the importance of using adaptation as one of the basic components of the smart management of business in the investigated organization, Thus, there is justification for accepting the first sub-hypothesis arising from the first main hypothesis of research “There is a statistically significant correlation between post adjustment and total quality management.

2- Analysis of the correlation between post-sustainability and total quality management (TQM):

Table (1) shows that the values of correlation coefficients between post-sustainability and total quality management (TQM) were 0.29 *, 0.27 *, 0.28 * respectively, all positive and significant (0.05). The correlation between post-sustainability and total TQM (0.31 *) was also positive and significant at 0.05. These results clearly indicate the importance of using sustainability dimension in total quality management analysis In the investigated organization, and therefore these results allow acceptance of the hypothesis Its second pop-up for the first sub-main research and included the following: “There is a significant correlation between the statistically significant after sustainability and total quality management.”

3- Analysis of the correlation between the understanding of the environment and the total quality dimension:

Table (6) shows the values of the correlation coefficients between the understanding of the environment and the total quality dimensions. The correlation values were (0.37 **, 0.36 **, 0.33 **), respectively (0.40). The correlation between the environment and the total TQM (0.40 **) was also positive and significant at (0.01). Conclusion The use of understanding the environment as one of the core components of smart business management is important in identifying the most important opportunities that the organization can face To Researched and the possibility to take advantage of them in total quality management development, and this is consistent with what referred to the Sub-premise third Alambnthagh for the first hypothesis main research, which stipulates: “There is a correlation significant statistically significant between after the understanding of the

environment and the dimensions of total quality management.”

4- Analyzing the correlation between the dimension of excellence and the dimensions of total quality management:

Table (1) shows the correlation coefficients between the skill dimension and the total quality management (TQM), with correlation values (0.39 **, 0.40 **, 0.35 **) respectively, all positive and significant relations at (0.1) and (0.46). It is also a positive relationship with a significant significance at (0.01). This result confirms the importance of using the dimension of ingenuity as one of the basic components of the TQM in determining The most important threats that could hinder the organization being investigated, and therefore these results allow acceptance of the sub-hypothesis Ah emanating from the first sub-main research and included the following: “There is a significant correlation between statistically significant after the dexterity and the dimensions of total quality management.”

Table (1) shows that the value of the correlation coefficient between the total SMB variable and the TQM variable was (0.47 **) which was positive and significant significance at (0.1) A correlation relationship of significant significance with the TQM variable and its dimensions, ie, the ratio of (100%) of the total correlation relationships. These results confirm the importance of using intelligent management of business. Therefore, these results allow acceptance of the main hypothesis of the research which stated: The relationship of significant correlation with statistical significance between the use of Smart Wara business dimensions (adaptability, sustainability, and understanding of the environment, and dexterity) and Almngiradarh overall quality dimensions (continuous improvement, decision-making based on the information, senior management support). “

5- Analysis of the impact of intelligent management of business in the analysis of total quality management

Table (2) shows the effect of smart business management in the analysis of TQM using the simple linear regression coefficient. The results were as follows:

Table (2) Results of the effect of the impact of intelligent management of business in the analysis of total quality management					
Level of significance	Value (f)	The value of the R²	Beta Factor Value (B)	The value of a	Independent variables
Effect	7.64	0.53	0.51	1.74	Adaptation
Effect	8.12	0.41	0.46	2.33	Sustainability
Effect	9.56	0.38	0.37	2.58	Understanding the environment
Effect	13.44	0.49	0.54	1.78	Dexterity
Effect	12.59	0.47	0.51	1.62	Smart Business Management

6. Analysis of the effect of post adjustment in total quality management:

Table (2) shows that the calculated value of (f) is 7.64, which is greater than the table value at a significant level (0.02) and with confidence limits (98%). This confirms the existence of the post adjustment effect in the development of the response variable “He said. The value of constant (1.74 a =) can be observed in Table (7). This means that there is a total quality management (TQM) of 1.74, even though, after adjustment, it is zero. The value of (B = 0.51) indicates that a change of one unit after adjustment will result in a change in total quality management (0.51). The value of the R² is a descriptive measure used to explain the usefulness of the regression equation in the estimation of values. The percentage of errors in the regression equation was 0.53. This means that 53% of the variation in total quality management is explained by the effect of the adaptation that entered the model, and that (47%) is a variance explained by factors that did not enter the regression model. Thus, there is justification for accepting the first sub-hypothesis arising from the second main hypothesis of the research, which indicated: “There is a significant moral effect with statistical significance between after adjustment and total quality management”

7. Analysis of the impact of sustainability in total quality management:

Table (2) shows that the calculated value of (f) is (8.12) and is greater than the table value at a significant level (0.05) and with confidence (99.5%). (2.33 a =), which means that there is a total quality management presence of (2.33), even if, after sustainability, zero (B = 0.46) indicates that a change in unit (46%). The value of the R² was 0.41, which means that 41% of the total (59%) is a variance explained by factors that did not enter the regression model. Thus, the results confirm that there is a significant effect on the dimension of sustainability in TQM. Therefore, these results Allow the acceptance of the second sub-hypothesis arising from the second main sub-section of the research, which includes the following: “There is a significant moral effect with statistical significance between the sustainability dimension in total quality management”.

8. Analysis of impact after understanding the environment in total quality management:

Table (2) shows that the calculated value of (f) is 9.65, which is greater than its tabular value at a significant level (0.05) and with confidence limits (99.5%). This confirms the presence of the “ “He said. Table (2) shows the value of the constant (2.58 a =). This means that there is a total quality management (2.58) existence, even if the understanding of the environment is zero. The value of B = 0.37 indicates that a change of one

unit after the understanding of the environment will result in a change in total quality management (37%). The value of the R^2 is 0.38, (38%) of the variation in total quality management is explained by the understanding of the environment that entered the model, and that (62%) is a variance explained by factors that did not enter the regression model, and thus the results confirm the existence of a significant effect of the dimension of understanding the environment in Analysis of total quality management, and this is consistent with the reference to the third sub-hypothesis, which is based on the second main hypothesis of research, which provided On: "There is a significant moral effect with statistical significance between the understanding of the environment and total quality management."

9 - Analysis of the impact of excellence after the management of total quality:

Table (2) shows that the calculated value of (f) was 13.44, which is greater than the value of the table with a significant level (0.01) and with confidence limits (99%). The value of the constant (1.78 a =) can be seen in Table 7. This means that there is a total quality management (1.78) existence, even if the skill is zero, and the value of (B = 0.54) (54%). The value of the (R^2) was 0.49, which means that 49% of the total variation (51%) is a variance explained by factors that did not enter the regression model. Thus, the results confirm that there is a significant effect on the dimension of proficiency in TQM analysis. Therefore, these results Allows the acceptance of the fourth sub-hypothesis emanating from the second sub-section of the research, which includes the following: "There is a significant moral effect with statistical significance between the dimension of mastery and total quality management."

Table (2) shows the effect of the total intelligent business management variable in the development of TQM. The calculated value of (f) is (12.59), which is greater than the table value of (0.01) and the confidence level (99%). (1.62). This means there is a total quality management (1.63) and even if the smart management tool is zero, and the value of (0.51B =) is that the change of the smart management by one unit Will result in a change in total quality by (0.51), while the value of (R^2) has reached (0.47), which means that (47%) of the variance The quality score is explained by the intelligent management that entered the model, and (53%) is a variance explained by other factors that did not enter the regression model. In addition, the number of regression models that have a significant effect, as shown in Table (2), reached (5) samples out of (5), ie the ratio is equal to (100%) of the total significance relationships. As the overall intel-

ligent management has a significant impact on the overall quality analysis, there is a justification not to reject the second main hypothesis of research: “There is a significant statistical significance between the use of intelligent management and its dimensions (adaptation, sustainability, understanding of environment, and proficiency) (Continued improvement, decision making based on information, senior management support) “.

Conclusions:

The conclusions were summarized as follows:

- 1 - The results of the research indicated that the smart management has affected and strengthened the total quality management in the insurance companies sample of the incident.
2. The results confirmed that the variable (adaptation) has enhanced TQM and its sub-variables (continuous improvement, decision making based on information, support of senior management).
3. The results showed that the variable (sustainability) was enhanced by TQM and its sub-variables (continuous improvement, decision-making based on information, support of senior management).
4. It was found that the variable (understanding of the environment) has enhanced TQM and its sub-variables (continuous improvement, decision making based on information, support of senior management).
5. The results indicated that the variable (proficiency) was enhanced by TQM and its sub-variables (continuous improvement, decision making based on information, support of senior management).

Recommendations:

- 1 - The philosophy of smart management in universities and institutes should be studied as one of the modern administrative sciences because it concerns patents that make human resources more vigilant to achieve their goals.
- 2 - the need to know smart management and reference to him in scientific conferences and seminars as a means to attract high-quality human resources.
- 3- The new administrative reality must be simulated or the old administrative system must be renewed and made a system that allows the acceptance of the other and competition and the bringing of effective human resources.
- 4 - Preparation of studies in the management of total quality and adaptation and sustainability and the need to have the support and commitment of senior management to apply these systems to raise the level of insurance companies.

- 5 - Open to global experiences in the field of total quality and sustainability and understanding of the environment, ie take the concept of reference comparison and benefit.
- 6 - Taking the principle of scientific approach to reach the highest levels through the establishment of work teams and provide them with the necessary materials to perform its work at the required level.
7. The philosophy of TQM has evolved and expanded to include new changes such as employee participation, performance development, and a clear and comprehensive vision for insurance companies.
8. Develop plans and programs for re-engineering the operations of insurance companies to increase their productivity and raise their quality.

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