

1.1 The general framework of the study

1.1.1 Introduction:

The concept of total quality is one of the latest modern management concepts that help to increase the spirit of competition between companies and factories to awareness of the consumer or the customer to select the product or service of high quality and right price, this led the management in different institutions to adopt these concepts, which aims to improve and develop performance on a continuously way to achieve the best possible results and meet the requirements of the work.

Total Quality Management (TQM) A modern management philosophy based on a number of modern management concepts, in order to enable effective management and achieve internal and external customer satisfaction in the organization by improving the level of performance, and continues improvement and development. Hence, TQM started to attract the attention of researchers, which helped the attention and awareness of them and led to their spread. Most studies found that the application of TQM has positive effects on the performance of the organization as a whole by management, employees and customers through improving Profitability and low cost, improve current performance and staff relations, high levels of customer satisfaction.

The change that took place after the implementation of the quality system in the institutions necessitated the existence of an urgent demand for quality and witnessed by societies in various fields so that their administrative organizations are required to change their traditional methods of management.

The application of TQM requires the full satisfaction of the senior management with the importance of this concept and its work.

Quality of service is an important issue in the administrative, development and competitive thinking that has attracted the attention of researchers in the service industry in general and banking in particular. Therefore, all service organizations have worked to satisfy the needs of customers and employees in order to achieve their satisfaction.

They recognize that customer satisfaction is the key to their success, creating loyalty to customers and employees. Creating strong competition among these banks to win and retain customers.

Since service quality and excellence are closely related to the human element that provides the service and the material to provide the essential services and support services, it seeks to carefully select employees, train them to be able to deal well with customers and respond to their requests and deal with factors that affect oncustomers behavior in order to achieve its strategic, marketing and competitive objectives.

1.1.2 Problem of the study:

As a result of the continuous increase in the volume of competition between the Sudanese banks in the establishment of an integrated management system and the satisfaction of employees and customers, despite the efforts made in these banks to keep it online of the development in the field of banking services and as a result of the strong and growing competition in the field of banking services and lack of studies and research on the quality of services and customer satisfaction and lack of awareness in Some banks about the importance of quality in providing services, achieving competitive advantage, and not paying attention to customer and employee satisfaction, but must understanding their needs and desires, and striving to increase customer satisfaction and maintain it as a measure of success and continuity in business.

The problem of the study is that many institutions of banking services are not concerned with the implementation (ISO9001: 2015), which makes these institutions, lose their competitive advantage. The study problem can be formulating it in:

1. The role of the application of the total quality system (ISO9001: 2015) on customer satisfaction
2. The role of the implementation of the total quality system (ISO9001: 2015) on the employee's performance.

1.1.3 Importanceof the Study

The importance of the study is to clarify the importance ofISO 9001:2015 in improving employee performance, increasing customer satisfaction, enabling an integrated management system to achieve excellence in banks, and also helping the management and employees to share and review the results of this study that will help them to identify improvement opportunities where led to continues improvement in work.

The importance of the study in the financial transactions of individuals and institutions, in a manner that generates customer satisfaction and meets their needs and earns them as permanent clients.

The scientific importance of the study is to identify the positive aspects of customer satisfaction through the basic quality of the services customers look for and prefer in the banks then increase the performance of employees through training and benefit from their abilities.

The practical importance is to help banks to attract the attention of customers and attract them to deal with it through their awareness of the role of the quality of the banking service on their satisfaction.

The study is interested in identifying the service that affects customer satisfaction and continuity of dealing with the bank and access to the most important services he is looking for, which can make them shift in dealing with banks from the traditional method to the modern method to adapt the future developments and establish a close relationship with customers and thus get their loyalty.

1.1.4 Objectives of the Study

In this study, we seek to understand the role of the implementation of ISO 9001:2015 on the banking services, control of the top management in the institution, the performance of the employees, the satisfaction of the customers and the knowledge of the basic approaches to improve the services of the bank which achieving customer satisfaction.

This study aims to achieve the following:

1. Introducing concept of ISO 9001:2015 as one of the modern management methods that affect in the competitive and development level of the Bank.
2. Identify the role of applying ISO 9001:2015 in the bank
3. Determine the extent to which management is committed to implementing the management system
4. Defined the role of applying the overall quality system to continuous improvement in processes by improving the performance and participation of employees.
5. Defined the effect of applying ISO 9001:2015 on customer satisfaction.
6. Provide a study that will benefit institutions by making recommendations for them

1.1.5 Questions of study

The main question for this study is:

*What is the role of the implementation ISO 9001:2015 on the system of banking services?

These include the following questions:

1. What is the role of implementation ISO 9001: 2015 on the employee's performance?

2. What is the role of implementation ISO 9001: 2015 on the employee loyalty?
3. What is the role of implementation ISO 9001: 2015 on the customer satisfaction?
4. What is the role of implementation ISO 9001: 2015 on the quality service?

1.1.6 Hypotheses of the study

H1: There is related relationship between implementation ISO 9001: 2015 and the customer satisfaction:

H_A: There is related relationship between implementation ISO 9001: 2015 and the improvement of the quality service

H2: There is related relationship between implementation ISO 9001: 2015 and the improvement of the employee's performance:

H_b: There is related relationship between implementation ISO 9001: 2015 and the improvement of the employee loyalty.

1.1.7 Research Methodology:

The study used the historical method to track previous studies related to the subject of the study, the deductive approach to define the study axes and the formulation of the hypotheses, the inductive method based on the field sources to test hypotheses and the analytical descriptive method using the SPSS program to analyze the results of the field study.

1.2 Previous studies:

1.2.1 Customer satisfaction:

Tanu Bajaj and Kavita Dua (India)

➤ **Objective of study:**

1. To find out the problems of bank customers in transacting with the bank and its branches.
2. To measure the extent of customers' satisfaction with the services provided by the bank.
3. To find out the pattern & factors which determine the customers' services?

➤ **Hypothesis:**

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➤ **Conclusions:**

- The researcher has found that mostly people have been convinced by or influenced by the efforts made by bank men so new methods should be adopted by the bank for making the process more efficient & flexible to persuade the potential customers.
- It was found that most of the respondents have come to know about dealing with bank through branch, employees, friends and direct contact. Therefore the role of branch employees should be increased & they should try to attract more & more customers.
- Query regarding the basic amenities revealed the favorable response as all the respondents except a few are to be found dissatisfied with the sitting problem. It is necessary that office furniture & Premises should be kept in proper condition & adequate facilities should be given to make customers' waiting time comfortable.
- Customers are informed regularly as much as the bank makes or innovates new schemes.
- Communication system is totally based on customers' satisfaction.
- The banks have already launched customer care programs.

1.2.2 Assessment of employee's performance in commercial banks:

Ngowi (Tanzania)

➤ **Objective of study:**

1. To identify the challenges facing employees' performance.

2. To assess the relationship between employees performance and productivity of commercial bank.

3. To examine the effect of human resource practices on employees' performance.

➤ **Hypothesis:**

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➤ **Conclusion:**

Every employee would be comfortable at conducive environment that makes employees to serve for customers. The inner satisfaction produces by banks makes high moral for the core employees to give out their best in terms of service

The service delivery time would be fast for the branch to make more profit since the turnover rate for servicing customers is high. Employees reward and increment salaries had influenced some employees to come to work early, stay longer to work, serve customers with great joy. This reduced absenteeism and ensures that the daily activities of the bank are discharged with ease employees reward and increment salaries is strongly correlated with employee performance improving performance of employees can significantly improve the quality and efficiency of bank.

1.2.3 Service quality and customer satisfaction:

Sara Qadeer (Sweden)

➤ **Objective of study:**

To analyze the impact of service quality on customer satisfaction and service quality which leads to customer loyalty. The study investigates the effect of quality on satisfaction by focusing on the relationship between service quality and customer satisfaction.

➤ **Hypothesis:**

- There is Effect of service quality on customer satisfaction

➤ **Conclusion:**

Quality of service does effect the customer satisfaction up to some certain level as both concepts are distinct and the relationship found between them is casual. Also the quality of service has significant contribution towards customer satisfaction because it is affected by various factors such as human interaction, physical environment, value, price, performance etc. To improve performance system banks should focus more on introducing employee oriented policies by establishing a service culture followed by a strong strategy in place and by removing gaps between management – employees and its customers. It is found that through proper planning and constant monitoring banks can develop effective strategies to improve quality levels and to retain their existing & future customers.

1.2.4 Employee's satisfaction on the job performance:

Shewayirga Assalf& Wako Geda (Ethiopia).

➤ **Objective of study**

-The general objective is to assess and identify the influence of job satisfaction on the employee performance. Further To assess the level of employee job satisfaction in the bank.

-To investigate the degree of relationship between job satisfaction and employee Performance.

-To identify work performance of the employees.

➤ Hypothesis:

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➤ **Conclusion**

The study found that there is a positive association between job satisfaction and job performance. In other words, good working condition; reasonable pay system, fair promotion and appropriate work itself affect employee performance that is employee quality of work, quantity of work, time effectiveness and cost effectiveness of employee. Job satisfaction has positive influence on employee job performance. Work itself and employee job performance has positive relationship that means work itself influence employees work performance there is a positive relationship between promotion and job performance.

1.2.5 Customer satisfaction in new generation banks:

Naveen Kumar&V.K.Gangal (India)

➤ **Objective of study:**

To study the level of customer satisfaction in new generation banks.

➤ **Hypothesis:**

Ho: There is no significant difference in customers' expectations and observations regarding the new generation banks.

Ha: There is significant difference in customers' expectations and observations regarding the new generation banks.

➤ **Conclusion:**

The majority of India's banks are not very diversified in terms of the products and services they offer. One strategic focus that banks can implement to remain competitive would be to retain as many customers as possible. And customer retention is possible through customer satisfaction only. Thus, customers' satisfaction is the key of success in today's competitive era.

1.2.6 Impact of training & development on employees' performance:

Muhammad Imran& Aiman Tanveer (Pakistan)

➤ **Objective of study:**

1. To identify the existing Training and Development trends & programs in the banks under study in Pakistan.
2. To assess the relationship between T & D and employees' performance.
3. To propose a streamlined Training investment pattern for the banks under study in Pakistan.

➤ **Hypothesis:**

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➤ **Conclusion:**

The study concluded that mostly the employees with experience from 1-5 years responded the questionnaire and the response rate remained positive on all the indicators leading us to conclude that T & D surely impacts the job performance of the employees working in banks. As the study is conducted in Pakistani context, we may also say that Pakistani banking employees perceive and agree on the impact of T & D on their work performance. Due to convenience sampling, however, we cannot apply our results with authenticity to all the banks operating in Pakistan. a conclusion that there is a strong relationship between T & D and employee performance. Training and Development prepare the employees to contribute more to the organization and in our case to the bank. Hence, T & D has a positive impact on employee performance in the banks of Pakistan.

1.2.7The relationship between customer satisfaction and customer loyalty:

Jiana Daikh (USA)

➤ **Objective of study:**

The purpose of this study is to examine the correlations between consumer satisfaction and consumer loyalty. By examining different institutions in other countries.

➤ **Hypothesis:**

H1: There is a significant positive relationship between customer loyalty and customer satisfaction.

H2: There is no significant positive relationship between customer loyalty and customer satisfaction.

➤ **Conclusion:**

New technologies must be incorporated as a factor to measure service quality in future researches. A clearer understanding as to the sequence of relationship between service quality, customer satisfaction and customer loyalty can help to ensure better targeting of customer using limited marketing resources.

1.2.8 Job stress and its effect on employee performance in banking sector:

Tulsee Giri (India)

➤ Objective of study:

The main objective of study was to analyze the impact of occupational stress on employees' performance at work place.

The secondary objectives were to determine the stressors at work, types of stress and impact work stress on individuals.

➤ Hypothesis:

H1: Work stress does affect the performance of employees in terms of efficiency and productivity.

H2: Work stress does not affect the performance of employees in terms of efficiency and productivity.

➤ Conclusion:

After analysis:

-It has been found that lack of proper and healthy working conditions leads work stress among bank executives. Inadequate resources, nature of work itself, insufficient information and lack of career prospects at work place also causes low satisfaction and motivation. And low satisfaction and motivation leads to poor performance and productivity.

-Interpersonal and intrapersonal conflicts are also the major reason of stress amongst employees.

- Employees who are overloaded and facing over expectations (personal/subordinates/organizational) find difficult to maintain congenial relationship with subordinates and that leads conflicts and stress at work place.

- Stress largely increases the level of fear, anger, anxiety and nervousness. And simultaneously reduces the level of satisfaction and confidence among employees which causes behavioral consequences and physiological consequences.

- It was proved at 95% level of confidence on the basis of Z-test ($Z=1.87$) that occupational/work stress affects the performance of employees in terms of efficiency and productivity.

1.2.9 Effect of employee relationship management (ERM) on employee performance:

Sahedur Rahman & Rabeya Khatun (Bangladesh)

➤ Objective of study:

1. To examine the effect of ERM on employees performance at banking sectors.
2. To provide recommendations and suggestions on how to apply ERM in the organizations.

➤ Hypothesis:

H1: There is a statistical significant relationship to apply HR practices on the employee's performance

H2: There is a statistical significant relationship for communication on the employee's performance

H3: There is a statistical significant relationship for Trust on the employee's performance

H4: There is a statistical significant relationship for shared goals/values on the employee's performance

H5: There is a statistical significant relationship for leadership style on the employee's performance

➤ **Conclusion:**

It is agreed that ERM components has positive effect on the employees' performance in banking sectors. Organizations are realizing that ERM helps them to build stronger relationship with employees. As such ERM can build and enhance relationships and commitment to the company and improve the employees' performance. From this research it becomes evident that ERM can bring benefits for organizations. ERM can work by strengthening and increasing the relationship between organizations and their employees. To reap the required objectives from ERM there is a need to implement them according to strategy. organizations and managers give it high attention it can enhance ERM status in organizations through help employees in achieving tasks and targets set for their job positions and helps in developing effective communication channels and systems. It emphasizes on performance, growth and development of employees for creating competitive advantage. It helps in improving working conditions, establishing healthy relations among employees; it inculcates a sense of belongingness among employees.

1.2.10 Study of the factors influencing customer satisfaction and efficiency in contact centres:

Terhi Rekilä (Finland)

➤ **Objective of study:**

To expand understanding of the factors influencing on customer satisfaction and efficiency in contact centers. First, this research draws on existing research on the factors influencing customer satisfaction. Second, an empirical research is conducted to discover the combined effect of different factors on customer satisfaction and efficiency.

➤ **Hypothesis:**

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➤ **Conclusion:**

- Customer satisfaction:

This part consists of two sections. The first examines the configurations leading to high customer satisfaction while the focus of the second section is on the configurations leading to low customer satisfaction.

- Efficiency:

This part consists of three sections. The first examines the configurations leading to high levels of efficiency while the focus of the second section is on the configurations leading to low levels of efficiency. The third includes important considerations regarding the analysis.

- Evaluation of the goodness of the solutions:

One aspect of the FSQCA method that separates it from purely qualitative methods is that it aims to produce more replicable and transparent results. The focus of this section is on examining the goodness of the results of this research.

1.2.11 Impact of Training on Employee Performance:

Rida Ether, & Faiza Maqbool (Pakistan)

➤ Objective of study:

-To determine the impact of employee knowledge on organizational performance.

- To understand the influence of skills and abilities on organizational performance.

- To find out the influence of training on employee motivation.

- To identify the impact of training on employee satisfaction.

- To recognize the need of employee training in organization.

➤ Hypothesis:

H₀1: There is no relationship between employee knowledge and motivation.

H^A1: There is a relationship between employee knowledge and motivation.

H₀2: There is no relationship between employee knowledge and satisfaction.

H^A2: There is a relationship between employee knowledge and satisfaction.

H₀3: There is no relationship between skills, abilities and employee motivation.

H^A3: There is a relationship between skills, abilities and employee motivation.

H₀4: There is no relationship between skills, abilities and employee satisfaction.

H^A4: There is a relationship between skills, abilities and employee satisfaction.

➤ Conclusion:

The result of this research have shown that the factors of training have positive impact on employee performance of Banks of Karachi. Despite of that, this research has provided precious information and knowledge to banks about the importance of training in increasing employee performance. As a result, it can be conclude that the banks which provide training to their employees in a proper way can gain substantial improvement in performance and productivity and can deal more number of customers with satisfaction. Training is compulsory for employees to enhance knowledge, skills and abilities that provide extensive support to increase the performance of banks of Karachi. Performance of the relationship depends on the worker responsibility which is to be determined by

HR technique of the training and development. By giving additional training stages in the association workforce become involved to gain further information about their occupation which finally supports them in accomplishment of campaigns between their peer assemblies. In this global age of technology, training has become very essential as the organizations introduces new and advance technologies in their workplace. So it is compulsory for all the banks to provide advanced training to their employees for the betterment of their performance. The key findings of this research study are stress level and motivation, technical knowledge, training program method, knowledge and employee performance and motivation of employees which shows a strong positive relationship with employee performance. It shows that bank is practicing a talent management program to accomplish their current and future needs which help them to compete with rapid changes in working environment. Moreover, leadership style is the key element for the banks growth, banks that have good leadership makes good environment for employees to accomplish tasks effectively.

1.2.12 Effect of customer service on customer satisfaction:

Enyonam Afi

➤ Objective of study:

- To evaluate how customer service affects customer satisfaction in the Adum branch of Fidelity bank.
- To identify if there are some barriers to customer service provision by customer service staff of Fidelity bank, Adum.
- To establish how customer service impacts customer loyalty at Adum branch of Fidelity bank.
- To identify which other customer service activities, customers will regard as satisfactory in Adum branch of Fidelity bank.

➤ Hypothesis:

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➤ Conclusion:

The purpose of the research was to find out whether the excellent customer service promised by Fidelity bank, is being practiced in the Adum branch to the satisfaction of customers.

From the findings above, the customer service provision promised by Fidelity bank is being delivered to the satisfaction of the customers in Adum branch.

Customers are also loyal to the Adum branch of Fidelity bank and will continue banking with them due to the excellent customer service provision.

Even though there are few barriers to customer service provision from the bank. It has not negatively affected the service provision promised by the bank and so satisfaction of customers is also not affected.

In conclusion, the researcher can confidently say that good customer service provision will positively affect satisfaction of customers and that is the case in the Adum branch of Fidelity bank.

1.2.13 Factors affecting the employee's performance:

Aliya Iqbal & Farah Latif (Pakistan)

➤ Objective of study:

To find out the relationship among independent variables and dependent variable. The dependent variable is performance of employees and independent variables are working hours, trainings, communication barriers, stress and financial rewards in the banking sector

➤ Hypothesis:

H0: There is a negative relationship between long working hours and employee performance in the banking industry of Pakistan

H1: There is a positive relationship between Training and employee performance in the banking industry of Pakistan.

H2: there is a negative relationship between communication barriers and employee performance in the banking industry of Pakistan

H3 :There is a negative relationship between stress and employee's performance in the banking industry of Pakistan

H4: There is a positive relationship between financial rewards and employees' performance in the Banking sector of Pakistan.

➤ Conclusion:

The results of this study provide an innovative attempt at investigating an obvious yet neglected link there is a positive relationship between the training and employees' performance in the Banking sector of Pakistan. The firms with trained employees have more positive impact on their employee's performance. The results suggest that there is a negative relationship between the long working hours and employees' performance in the Banking sector of Pakistan. The value of ChronBach Alpha is 0.79 which shows that the relationship is significant. There is a relationship between the Stress and employees' performance in the Banking sector of Pakistan which is further tested by applying regression analysis. The significant result proves a relationship between them.

There is a negative relationship between the communication barriers employees' performance in the Banking sector of Pakistan which is tested and proved by statistical analysis. With the help of significant results of regression it was shown that there is a positive relationship between financial rewards and employees' performance in the Banking sector of Pakistan. Even though the

results indicate that the hypotheses tested gave significant result and it is clear that the entire directional hypotheses are true and gave positive results. Furthermore, there is a margin to check the relationship among independent variables like long working hours, trainings, stress, communication barriers and financial rewards of the company.

1.2.14 Customer satisfaction in the banking industry:

ABORAMPAH AMOAH

➤ **Objective of study:**

To compare the perceptions of customers regarding the quality of banks' services in Ghana and Spain.

➤ **Hypothesis:**

Ha. There are no differences between the perceptions of Ghana and Spain regarding the quality dimensions of banks' services.

Hb. There is no difference between the overall satisfactions of Ghana and Spain.

Hc. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain.

➤ **Conclusion:**

The study has also provided a strong evidence that perceptions of the quality dimensions of banks' services vary and depend on a myriad of factors even within the same country. First, the study has established that perceptions of the quality dimensions of banks' services are determined by customers' sex. Thus, both men and women had divergent views about the reliability and the tangible dimensions. In addition, the study has shown that customers' views about the quality dimensions of banks' services vary according to age. The age groups differed in terms of the reliability and convenience dimensions. Also, there were differences in the perceptions of the educational groups with reference to the reliability, convenience and the tangible dimensions. Similarly, the occupational groups varied in their views pertaining to the reliability and the convenience dimensions. At the district (provincial/regional) level, differences occurred in the reliability, convenience and the empathy dimensions. The four quality dimensions extracted were not fully clear because the loading patterns differed in both countries. It is recommended that the whole 22 items of SERVPERF should be used in future studies to verify if the results will be the same or not. In conducting such studies, different geographical locations can be chosen from both Ghana and Spain.

1.2.15 The Effects of Rewards on Employee's Performance in Banks:

ISHTIAQ AHMED & SADIA SHABBIR

➤ **Objective of study:**

To explore the relationship between reward system and employee performance in commercial banks

➤ **Hypothesis:**

H1: There is a positive and significant relationship between intrinsic rewards and employee performance.

H2: There is a positive and significant relationship between extrinsic rewards and employee performance.

H3: There is a difference between the effect of intrinsic and extrinsic rewards on employee performance.

➤ **Conclusion:**

The purpose of this study was to measure the impact of intrinsic and extrinsic reward on banks employee performance in Pakistan. The result of this study indicate that intrinsic reward like job autonomy, the work environment that relate to employee job, the employee effectively and efficiently done his work if he satisfied with intrinsic rewards. The extrinsic reward (salary, promotion, bonus, financial incentive) motivate the employee to retain in banks. These rewards highly effected on employee performance. The banking sector management in Pakistan faced serval issues like left job their loyal and experience employees. The reason behind this, the new bank firms offer high salary and better working environment. In this situation, such banks should facilitate their employees through intrinsic and extrinsic rewards that they feel comfortable with their job and organization. The Financial Rewards are a greater motivation factors for the banking employees. Performance based rewards provision to employee's equal opportunities. Financial rewards helpful in long term success because through financial rewards the organization retain their most experience employees in the bank. When an employee feel that their endeavor with rewarded, he expend his all efforts to improve his job and explore the new way in which he satisfy their customers.

What distinguishes this study?

What distinguishes this study is that it brought together customers and employees in one study and tested two hypotheses for both customers and employees and the role of implementation ISO9001:2015 on them and finding the mean, correlation relationship and correlation coefficient.

2.1 Quality:

Is a measure of the level of acceptability of a product or service.

The definitions of quality as seen by the pioneers of this concept:

- (Complete Customer Satisfaction) Armand fogenboum 1956.
- Compliance with requirements (Crossby 1979).
- The accuracy of use according to the customer's opinion. Joseph Goran, 1989.
- Expected degree of consistency and appropriateness of the market at low cost (Deming 1986).

2.2 Importance of quality:

Quality has its own parents, founders and mentors. The most famous are Eduard's Deming, Joseph Juran, Armand Feigenbaum, and Philip Cosby. Although scientists and researchers disagree on the concept of quality, there is agreement among them about importance of quality and its effective role in achieving a competitive advantage in the market; they have become institutions as a result of local and international environmental variables.

The quality has become very important and the evidence for this has become a slogan and a basic principle for many public and private organizations that wish to continue and stay, they are great importance for organizations, customers and community.

For organizations the importance of quality is evident through the following:

1. Making profits.
2. Increase productivity and reduce organization performance costs.
4. Identify competitive marketing strategy.
5. Increasing consumer demand for project services as a result of their quality and low price.
6. Raise the morale of the workers.
7. Increase market share.
8. Achieving long-term growth.
9. Achieving leadership in the market.
10. Increase customer satisfaction.
11. Developing the performance of employees.

For customers, the importance of quality is reflected in:

1. Satisfying the needs and wants of customers and responding to their expectations.
2. Achieving customer satisfaction.

For society, the importance of quality is expressed by the definition of Tochigi Taguchi in reduction from the negative effects caused by products to society such as pollution, noise and others.

The above can be discovered the importance of quality by standing on the effects resulting from absence quality (Non _ qualiteLa) which are as follows:

1. Higher costs of services and therefore higher prices compared to competitors, which negatively effects onthe competitiveness of the institution.
2. Give a bad picture about the organization in its vicinity.
3. Loss of time.
4. Frequent customer complaints and loss of the institution to many of them.
5. Increased warranty costs (post-service warranty).
6. Frequent denial of service and associated high costs.
7. Signing penalties for delaying the institution.

In general, the importance of quality is reflected in the fact that it reduces defects and errors in products and services,Increase the competitiveness of organizations, and improve our national economy.

The concept of quality has been mainstreamed and quality has become related to all units in organization from management to the quality of incoming materials, to quality of production and quality of personnel, to inspection, to warehouses, as well as to supply and post-supply services to the customer. Quality in the organization is organized by written mechanisms and systems for each department and written systems to align the quality of the organization's sections with the aim of controlling and ensuring quality.

2.3Quality management:

The application of quality management system in managing processes to achieve maximum customer satisfaction at the lowest overall cost to the organization while continuing to improve the processes.

Quality management has four parts: quality planning, quality assurance (defect prevention), quality control (which includes product inspection and other elements, such as competence), and quality improvement.

2.4 History of Quality:

2.4.1 Inspection

Inspection involves measuring, examining, and testing products, process and services against specified requirements to determine conformity.

During the early years of manufacturing, inspection was used to decide whether a worker's job or a product met the requirements; therefore, acceptable. It was not done in a systematic way, but worked well when the volume of production was reasonably low. However, as organisations became larger, the need for more effective operations became apparent.

In 1911, Frederick W. Taylor helped to satisfy this need. He published 'The Principles of Scientific Management' which provided a framework for the effective use of people in industrial organisations. One of Taylor's concepts was clearly defined tasks performed under standard conditions. Inspection was one of these tasks and was intended to ensure that no faulty product left the factory or workshop; focuses on the product and the detection of problems in the product; involves testing every item to ensure that it complies with product specifications; is carried out at the end of the production process; and relies on specially trained inspectors.

This movement led to the emergence of a separate inspection department. An important new idea that emerged from this new department was defect prevention, which led to quality control.

Inspection still has an important role in modern quality practices. It is one tool within a wider array.

2.4.2 Quality Control and Statistical Theory:

Quality Control was introduced to detect and fix problems along the production line to prevent the production of faulty products. Statistical theory played an important role in this area. In the 1920s, Dr W. Shewhart developed the implementation of statistical methods to the management of quality. He made the first modern control chart and demonstrated that variation in the production process leads to variation in product. Therefore, eliminating variation in the process leads to a good standard of end products.

Statistical Quality Control:

- Focuses on product and the detection and control of quality problems;
- Involves testing samples and statistically infers compliance of all products;
- Is carried out at stages through the production process; and
- Relies on trained production personnel and quality control professionals.

Shewart's work was later developed by Deming, Dodge and Roming. However, manufacturing companies did not fully utilise these techniques until the late 1940s.

Quality in Japan

In the 1940s, Japanese products were perceived as cheap, shoddy imitations. Japanese industrial leaders recognised this problem and aimed to produce innovative high quality products. They invited a few quality gurus, such as Deming, Juran, and Feigenbaum to learn how to achieve this aim.

Deming suggested that they can achieve their goal in five years; not many Japanese believed him. However, they followed his suggestions. they took Deming's and other gurus' advice and never looked back.

In the 1950s, quality control and management developed quickly and became a main theme of Japanese management. The idea of quality did not stop at the management level. Quality circles started in the early 60s. A quality circle is a volunteer group of workers who meet and discuss issues to improve any aspects of workplace, and make presentations to management with their ideas.

Of the benefits of quality circles was employee motivation . Workers felt that they were involved and heard. Another benefit was the idea of improving not only quality of the products, but also every aspect of organisational issues. This probably was the start of the idea, total quality.

2.4.3 Total Quality:

The term 'total quality' was used for the first time in a paper by Feigenbaum at the first international conference on quality control in Tokyo in 1969. The term referred to wider issues within an organisation.

Ishikawa also discussed 'total quality control' in Japan, which is different from the western idea of total quality. According to his explanation, it means 'company-wide quality control' that involves all employees, from top management to the workers, in quality control.

2.4.4 Total Quality Management:

In the 1980s to the 1990s, a new phase of quality control and management began. This became known as Total Quality Management (TQM). Having observed Japan's success of employing quality issues, western companies started to introduce their own quality initiatives. TQM, developed as a catchall phrase for the broad spectrum of quality-focused strategies, programmes and techniques during this period, became the centre of focus for the western quality movement.

A typical definition of TQM includes phrases such as: customer focus, the involvement of all employees, continuous improvement and the integration of quality management into the total organisation.

2.5 Total quality management (TQM):

The concept of Total Quality Management (TQM) is a modern concept in the field of management and the Japanese administration played a crucial role in this area, especially in the late 1980s and early 1990s.

The last century United States was first used in 1985 by the commander Airline describes the way to improve quality in the Japanese style of management, and was the first Attempt to develop a definition of the concept of total quality management by the British Quality Organization (BQA).

TQM as the administrative philosophy of the institution through which it recognizes the achievement of both the needs of the consumer as well as the achievement of the objectives of the project together (therefore this definition focuses on each Efficiency and effectiveness within the project which protects the organization and leads it to excellence by satisfying Consumer needs achieved through project objectives without duplication work or there would be wasted efforts.

The definition of TQM is based on US as follows: TQM is a philosophy, guidelines and principles that guide the organization to achieve continuous improvement and quantitative methods in addition to human resources that improve the use of resources available as well as services so that all processes within the organization seek satisfaction needs of current and prospective consumers.

Many definitions of the concept of TQM were received. Steven & Ronald Clair, by defining the three words that make up this concept:

Management: means the development of organizational capabilities and managerial leadership to be able to improve to maintain the high level of performance.

Quality: It is intended to achieve the wishes of customers and beneficiaries and their expectations of the organization Goods or services. But also reach an attempt to provide a higher level of those expectations

Total: It is intended to introduce all elements of the work in the organization in the definition of the exact for the needs of the customer or the beneficiary and his wishes of the organization's goods and services and to make every effort collective and individual and possible to achieve those ends.

TQM is a philosophy for managing an organisation in a way which enables it to meet stakeholder needs and expectations efficiently and effectively, without compromising ethical values.

There are many definitions of the concept (TQM) and the researchers differ in their definition and no wonder in this was asked the leader of quality, Dr. Deming replied that he does not know and evidence of the inclusion of the meaning and so each one of us has an opinion in understanding this concept.

3.1 Quality of service (QOS):

3.1.1 Preface

The development of technology, which is witnessed by the global and local market, has affected some business organizations', including banks, all working to keep pace with this development and respond to the development in the banks' market has become increasingly diversified in the number of banking institutions, which has generated intense competition. The importance of quality of service is necessary for survival. Banking institutions should work to study the market and pay attention to the quality of services they provide to suit the needs of the market and achieve satisfaction of customers during the attention to the dimensions of quality of service and improvement.

Banking is one of the most important services in the modern era, because of its great role in developing the economy of any country, facilitating dealing and facilitating the life of individuals. Since the modern concept of marketing depends on the philosophy of satisfying and maintaining the customers, the application of this philosophy, and turning it into an executive depends largely on the interest of the department of quality in bank through employees and customers, in a manner that leads to making the best decisions that satisfy these needs, and win the loyalty of customers to the banks, and ensure repeatability deal with the banks and the promotion of their loyalty.

Quality is not limited to consumer products and goods provided by companies and large institutions. On the contrary, quality has become the title of many services provided by departments, agencies, public and private entities.

Competition in the provision of high quality services has been a goal pursued by service organizations, including banks, as quality of service has become the basic criterion for its success and ensuring its survival and market continuity.

Providing banks with high quality services that ensure long term relationships with their customers by providing excellent services that meet their needs, meet their expectations and thus ensure their survival and continuity.

3.1.2 Quality of service concept:

The banking service represents a range of activities and processes with a potential beneficial content in the eyes which are realized by the beneficiaries by satisfying their current and future financial and credit needs and desires, as well as a source of the Bank's profits through the reciprocal relationship between the two parties.

Quality in its general sense as the organization's production of a commodity, or the provision of a high quality service through which it can meet the needs and

desires of its customers, in a manner that is consistent with their expectations and satisfaction and happiness. This is done through pre-set standards for the production of the product or the provision of the service and the creation of excellence.

Quality of service can be defined in terms of customer perceptions in the sense of the extent to which the service meets expectations or even the appearance of a level exceeding expectations from the point of view of the client rather than the organization.

3.1.3 There are ten dimensions of quality of service:

1. **Reliability:** The stability of performance and the ability of the organization to provide the service promised in a way that can be relied on correctly from the first time. This dimension includes accuracy in the calculations, maintaining correct records, and providing the service on time.
2. **Responsiveness:** It relates to the willingness and willingness of service providers to provide Instant customer service.
3. **Competence:** The acquisition of the skills and knowledge required to provide the service And the solidarity of front office staff and their skills, knowledge of the staff of the regulatory body The ability of the organization to deliver and provide better services.
4. **Access to the service:** It is near, and easy to contact the service provider, it has easy access to the service by telephone or waiting period for service
5. **Courtesy:** Includes front desk staff literature, respect and customer interaction. Includes good appearance of front office staff.
6. **Communication:** This dimension is intended to make the staff of the organization customers are always aware of the characteristics of the service, and how to obtain it by addressing them in language which they can understand, modify this language to calculate each customer's level, listen to them and explain the serviceto customers, and clarify the cost of the service and reassure the client on the possibility of solving the problem.
7. **Credibility:** Expressing trust, honesty means making a service. The client is a top priority for the organization, and solidarity after the credibility of trust in the name of the organization and trust in the reputation of the organization and trust in the personal characteristics of front office staff.
8. **Security:** Free of risk, risk and uncertainty, including financial security, and confidentiality of client transactions with the organization.
9. **Understand / Know the Customer:** This is aboutdimension is to make an effort to understand the needs of the customer, by knowing the needs of customers accurately, providing individual attention to each customer, and the knowledge of the permanent customers of the organization.

10. Tangibles: refer to the material resources of the service organization. This dimension includes material facilities, the appearance of employees in the service organization, and the tools and equipment used to provide the service.

3.2CUSTOMER:

Customers could best be described as those who use the output of work, the end users of products or services. They may be internal to the organisation such as the employees and directors or external like members of the public, other businesses, or government (Dei-Tumi, 2005).

A customer is a person who buys goods or services from the service provider. It may also refer to any potential buyer (<http://en.wikipedia.org>).

The word "custom" means "habit", a person who goes to a store on a frequent basis to purchase their products or services, thus it is their habit to buy from that particular store.

As competition increases there is the need to devise creative and new ways of meeting the ever-increasing demands of the modern- day customer who is very sophisticated, knowledgeable, demands excellent products and services and has alternatives.

3.2.1Customer service:

Customer service is an organization's ability to supply their customers' wants and needs (<http://sbinfocanada.about.com>).

Customer service is the provision of service to customers before, during and after a purchase. It also means serving the customer, and involves all contact with the customer, be it face-to-face, or indirect contact (i.e. dealing with complaint letters).

Customer service is a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectation (Jamier: 2002).

Customer service can be expressed in personal and interpersonal skills such as communication skills, listening skills, language, gestures and posture, telephone techniques. Customer service may be provided by a person (e.g. sales and service representative) or by automated means called self-service.

3.2.2 The customer perceived service quality:

Customer perceived service quality is the customers own perception of the service based on different factors contributing to the service, from the process to the final outcome.

Customers buying service consider everything that contributes to the process and the final outcome in making their assessments of the service. However the

subjective assessment of the actual service experiences is the customer perceived service quality as pointed out by (Looy: 2003), (Zeithaml: 2006), and (Gronroos: 2001).

Service firms have a difficulty envisioning and understanding what aspects of the service that define high quality to the consumers and at what levels; they are needed to be delivered. Also, that the aspect of managing a service interaction also requires understanding the complicated behaviour of employees that find its way into the customers perception of the service quality that points out by (Sureshchander:2002).

Various studies in service management have shown that the perception of the quality of services through the eyes of the customer is formed by a judgment of many encounters, with an organization.

Customers perceive services in terms of quality of the service and how satisfied they are overall with their experiences. However, these encounters are mainly the joint effort of the employees who have contacts with the customers, and the customers themselves, who therefore may be in better position to understand them, and solve their service related problems (Zeithaml :2006).

3.2.3 Customer satisfaction:

Customers perceive service in terms of quality, but how satisfied they are with the overall experience, is what defines their satisfaction. Whether the customer is satisfied after purchase depends on the offer's performance or the customer service related to the customer expectations.

Customer Satisfaction is when the outcome of the service matches the expectations of the service. As pointed out by (Looy: 2003).

Customer Satisfaction defines as the customer's evaluation of a product or service in terms of whether the product or service has met his needs or expectations. Failure to meet needs results in dissatisfaction, or a poor perception of the service quality (Zeithaml: 2003).

Satisfaction can be acknowledged in various senses depending on what needs the customer had before the service; it ranges from feelings of fulfilment, contentment, pleasure, delight, relief, and ambivalence.

Service quality is one of those factors that contribute to customer satisfaction, in other words a component of customer satisfaction measure.

The distinction between the two is a very important one. The level of customer satisfaction is the result of the customers comparison of the service quality expected in a given service encounter, with the perceived service quality. In addition, the distinction is that measuring customer satisfaction, the actual experience of the customer is the basis of assessments while in service quality measurement the customer experience is not required (Looy: 2003).

Satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. If the customers of an organization are satisfied by quality services the result is that, they will be

loyal to them and consequently be retained by the organization, which is positive for the organization because it could also mean higher profits, higher market share, and increasing customer base(Zeithaml :2006).

Customers value satisfaction and quality in many different ways. Therefore, the expression no customer dissatisfaction does not necessarily go hand-in-hand with customer satisfaction (Kondo: 2001).

Changes in satisfaction are consequences from past decisions. Quality is judged by the consumer and that the most important measurement of quality is how it affects customer satisfaction (Fornell: 1992).

There is a positive relationship between customer satisfaction and economic profit for the company. Arguably, customer satisfaction is an important component in order for the company to be profitable (Lehmann: 1994).

Increased global competition has lead to a greater emphasis on customer satisfaction (Johnson: 1991).

There are an increasing number of companies that starts to recognize theimportance of customer satisfaction for future business. In attempting to increase customer satisfaction it is necessary to understand what the customer wants before they realize it themselves (Sauerwein: 1996).

One major challenge that companies are facing is how to improve customer satisfaction and continue keeping their customers satisfied, which becomes a way for companies to differentiate themselves from their competitors (Torbica& Stroh: 2000).

According to (Berry: 1985) customer satisfaction has **ten dimensions** as enumerated below:

- 1. Access-** it refers to the how easily a service can be obtained. Flexibility of working hours of the service provider, method of contact, and waiting time.
- 2. Communication-** addresses how information is conveyed and received from customers among others, it entails empathetic listening, the use if common language, explanation of the service, its advantages and disadvantages.
- 3. Competence** – it deals with the level of skills and knowledge of the service.
- 4. ProviderCourtesy-** it is indicated by friendliness and politeness of service provider(s).
- 5. Credibility-** it is the trust that customers repose in the organisation and the staff providing the service.
- 6. Reliability-** it implies the consistent performance or rendering of the right service at the right time, done right the first time.
- 7. Responsiveness-**willingness and readiness of employees to provide immediate service.
- 8. Security-** absence of danger, doubt and risk. It implies physical safety and confidentiality.

9. Tangibles-is the evidence that the service and the organisation are credible and trustworthy.

10. Understanding- refers to how well the organisation understands the expectations of its customers in their feeling about services being provided.

It should however be noted that, not every one of the ten points listed above needed to be present for a customer to be satisfied.

Characteristics of a product or service and how they relate to customer satisfaction is attributed to Dr.NoriakiKano. He has categorised these characteristics into **three groups**: dissatisfiers, satisfiers and delighters.

Dissatisfiers are characteristics customers expect to see it in a good or service. Customers assume or expect the presence of such characteristics even though they may not mention them when asked about what they are looking for in a product or service.

Satisfiers are characteristics that customers expressly say they want in a product or service and their presence leads to satisfaction.

Delighters are new and innovative characteristics of a product or a service not expected by the customer. Its presence delights the customer .

3.2.4 Exceeding customer expectation:

Customers normally have high expectations. But it is very rare for customer service representatives to regularly meet the expectations of customers, let alone exceed them.

Service expectations are met when customers are provided with the right product/service, at the right quality, at the right price, every single time. The emphasis here is on "every single time".

3.2.5 Involvement of customer:

In order to implement the satisfaction programs, there is the need to focus on the involvement of the customer. The interaction between customers and service providers is an important determinant of perceptions of service quality (Zenithal: 1988).

Sometimes the interaction will be largely transactional in nature but most common interactions will be within the context of an ongoing service relationship.

Building effective and significant relationships can contribute significantly to customer satisfaction, loyalty. Retention and improvement of performance (Sasser: 1990).

If transaction is without customer involvement, the provision of many services cannot occur, and the way in which customers participate in the delivery

process can have an important implication for both customer and the service provider (Farquahar: 2004).

Customers who willingly participate in service delivery process expect better quality of service for various reasons.

First of all, customer participation means that the provider has a clear understanding of their needs and circumstances.

Secondly, customers who participate may be aware of some of the constraints on the service providers in terms of what they can deliver and what they cannot. For that matter, such customers are more likely to form more realistic expectations about service quality and as a consequence the gaps between expectations and performance may be smaller.

Finally, it is possible that, willingness of customers to participate actively in the provision of a service can provide the organisation with an opportunity to enhance service productivity, if they consider the contribution of customers (Lovelock and Young, 1997).

Customers will and can only be expected to participate in a relationship if they anticipate benefits from that relationship. Generally, the quality of the interaction between the supplier and buyer and the degree of customer participation in the relationship has been identified as possible antecedents of customer satisfaction (Ford: 1990).

3.2.6 Customer loyalty:

The term customer loyalty is used to describe the behaviour of repeat customers, as well as those that offer good ratings, reviews, or testimonials. Some customers do a particular company a great service by offering favourable word of mouth publicity regarding a product, telling friends and family, thus adding them to the number of loyal customers. However, customer loyalty includes much more. It is a process, a program, or a group of programs geared toward keeping a client happy so he or she will provide more business (<http://www.wisegeek.com>).

Customer loyalty is a deeply held commitment to re-buy or re-patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or set purchase, despite situational influences and marketing efforts have the potential on cause switching behaviour". Thus customer loyalty was considered bi-dimensional, including both attitudinal commitment and behavioural re-purchase intention (Oliver: 1999)

Customer loyalty was defined as the customer's favourable attitude toward a brand, resulting in repeat purchase behaviour (Lin and Wang: 2006).

Consumer satisfaction is believed to mediate consumer learning due to prior experience and to explain key post purchase behaviours such as complaints, word of mouth, repurchase intention and product usage (Oliver: 1980).

A dissatisfied customer is more likely to search for information on alternatives and more likely to yield to competitor overtures than a satisfied customer (Anderson and Sullivan: 1993).

In addition, a past research shows that satisfaction is a reliable predictor of re-purchase intentions. Maximization of customer loyalty is a priority for most industries.

Loyal customers are individuals who remain clients of their original supplier even if a competitor proposes more advantageous conditions. They are the most profitable ones and they are free marketing channels in terms of benefits received by companies from word-of-mouth. These customers are the most liked.

3.2.7 Lack of Understanding about Customer Needs:

Information leads to the realization that there is a gap between what your company is doing and what your customers are expecting. Once this gap is surfaced, management is faced with a lot of uncomfortable decisions about what to change. Reliable information can lead to meaningful innovation that will find greater customer acceptance and market success.

The old advice of “under promise and over deliver” was never truer than it is in a world dominated by customers. Adjectives and hyperbole can get companies into trouble. Companies must therefore make sure their marketing claims are aligned with how the customer really sees the firm (contextrules.typepad.com/transformer/).

3.3Performance:

Performance has been defined as the level of an individual’s work achievement after having exerted effort (Slocum: 1999).

Performance is ultimately an individual phenomenon with environmental variables influencing performance primarily through their effect on the individual determinants of performance – ability and motivation (Cameron: 1998).

3.3.1Employees performance:

Employee performance has been shown to have a significant positive effect on organizational performance (Collis and Montgomery: 1995).

One of the major pitfalls in an organization occurs when managers believe their organizations are constantly operating at the highest level of efficiency, or that they do not require input from their employees (Foot and Hook: 1999).

Employee performance is the product of ability multiplied by motivation (Cameron: 1998).

Performance is ultimately an Employee phenomenon with environmental factors influencing performance primarily through their effect on the Employee determinants of performance – ability and motivation (Schwab: 1973).

3.4 International Organization for Standardization (ISO):

3.4.1 Brief

The International Organization for Standardization (ISO) is an international standard-setting body composed of representatives from various national standards organizations.

Founded on 23 February 1947, the organization promotes worldwide proprietary, industrial and commercial standards. It is headquartered in Geneva, Switzerland and as of March 2017 works in 162 countries. It was one of the first organizations granted general consultative status with the United Nations Economic and Social Council.

The International Organization for Standardization (ISO) is an independent, non-governmental organization. It is the world's largest developer of voluntary international standards and facilitates world trade by providing common standards between nations. Over twenty thousand standards have been set covering everything from manufactured products or services and technology to food safety, agriculture and healthcare.

Use of the standards aids in the creation of products and services that are safe, reliable and of good quality. The standards help businesses increase productivity while minimizing errors and waste. By enabling products from different markets to be directly compared, they facilitate companies in entering new markets and assist in the development of global trade on a fair basis. The standards also serve to safeguard consumers and the end-users of products and services, ensuring that certified products conform to the minimum standards set internationally.

ISO 9001 is the international standard that specifies requirements for a quality management system (QMS). Organizations use the standard to demonstrate the ability to consistently provide products and services that meet customer and regulatory requirements. It is the most popular standard in the ISO 9000 series and the only standard in the series to which organizations can certify.

ISO 9001 was first published in 1987 by the International Organization for Standardization (ISO), an international agency composed of the national standards bodies of more than 160 countries. The current version of ISO 9001 was released in September 2015.

ISO 9001 provides a framework and set of principles that ensure a common-sense approach to the management of your organization to consistently satisfy customers and other stakeholders. In simple terms, it provides the basis for effective processes and effective people to deliver an effective product or service time after time.

3.4.2 Why You Need ISO 9001 Certification? (10 Reasons)

1. Meet Customer Requirements

Many companies want ISO 9001 certification just to satisfy customer's requirements. The customer states that it will only do business with vendors that are certified as ISO 9001 compliant, so to get (or keep) the business they need that certification. The problem with these companies is that they're looking for a short-term payoff. They see one benefit "we need money" and ignore the long-term benefits, like "if we keep the customer well satisfied, they will want to come back again and again".

They don't embrace the concept of quality through continual improvement. They don't understand that continued customer satisfaction is the ultimate goal of a QMS. You may obtain a piece of paper (that ISO certificate) that claims ISO 9001 certification without seeing much actual quality or improvement. Focusing only on that one benefit without putting the customer in front will end up costing you much more in the long run.

2. Get More Revenue and Business from New Customers

Once you earn your ISO 9001 certification, you can advertise your quality certification and respond to requests for quotes (RFQ) from companies. ISO 9001 certification can open up new markets you were virtually unable to do business with, before your certification.

3. Improve Company and Product Quality

A quality management system standard is all about quality (really!) so, of course, one result of adopting a QMS should be an improved level of quality for the entire organization every process and every product. A well designed and effectively implemented ISO 9001 Quality Management System will put your company on the Road to Quality.

4. Increase Customer Satisfaction with your Products

Quality means whatever you produce will be as your customers expect. You will meet not only their stated requirements but you will meet more of their implied requirements. Quality also means fewer complaints and doing a better job of resolving those you do. If your quality management system is working correctly, you should know what your customers expect and you should be providing it, resulting in increased customer satisfaction.

5. Describe, Understand, and Communicate Your Company Processes

The ISO 9001 standard requires that you identify and describe your processes using business metrics, the purpose of which is to better manage and control your business processes. Quality objectives form the center of your system. Metrics are used to understand and communicate your system's performance relative to your quality objectives. If you make an honest attempt to conform to the requirements of getting ISO 9001 certification, you'll learn more about your business.

6. Develop a Professional Culture and Better Employee Morale

Implementing an ISO 9001 can empower employees. Your QMS will provide them with clear expectations (quality objectives and job descriptions), the tools to do their job (procedures and work instructions) and prompt actionable feedback on their performance (process metrics). The result? An improved company culture and a more professional staff.

7. Improve the Consistency of Your Operations

What is consistency? One way to think of it is "decreased variation". Reducing the variation in your processes is the definition of consistency. Is your customer better served by you supplying them with a consistent product, same dimensions, same weight, same tolerances, same output every time.

Of course, they won't accept variation. How do you decrease variation? By increase control of your processes! Control comes from having a clear target to shoot for (objective), collecting data on the process (metrics), and understanding how to adjust the process (procedures and work instructions) to maintain the target output.

8. Focus Management and Employees

Management and employees should be able to focus better on what's important, the right objectives, metrics, and procedures because it's easy to lose focus over a period of time.

The ISO 9001 has a way to ensure the company stays focused by quality auditing. Internal audits, registration (and surveillance) audits, and self-process audits. ISO 9001 certification requires that the company periodically audit its quality processes. Regular process audits and as-needed audits.

9. Improve Efficiency, Reduce Waste, and Save Money

ISO 9001 isn't perfect; no process and no one is perfect that why the standard devote a clause to "continual improvement". A well-run QMS does enable your processes improve, become more consistent, and you achieve your target objectives regularly, you will see tangible results. Your process waste will decrease.

Waste is money lost forever. Waste results from poor quality and inefficiency. Inefficiency results from variation and inconsistent processes. Reduce variation and improve consistency led to less waste and more money.

10. Achieve International Quality Recognition

ISO 9001 is currently in use by over **one million** organizations around the world. It is truly a worldwide standard for quality! Obtaining ISO 9001 certification puts your company in a very select group.

3.5 Changes between versions ISO 9001:2008 & ISO 9001:2015:

3.5.1 Change in Structure:

- The term "product" has been replaced by "goods & services"
- New language such as 'context of the organization' 'risk based thinking' & 'documented information. Two new clauses related to the context of the organization have been added (4.1 & 4.2)
- The requirement to use process approach has been made more explicit by adding a new clause (4.4.2)
- Greater emphasis on risk based approach which has replaced preventive action
- Current requirement for six mandated procedures deleted - new requirement for organizations to maintain 'documented information'

- The terms "document" & "records" have been replaced with "documented information"
- The term "continual improvement" has been replaced with "improvement".

Table No (3.3.1)

The table shows the changes in ISO 2008 and ISO 2015 in the structure

ISO 9001:2008	ISO 9001:2015
Products	Products and services
Supplier	External provider
Documentation and records	Documented information
Work environment	Environment for the operation of processes
Purchased product	Externally provided products and services
Exclusions	Term not used
Management representative	Term not used
Documented procedure	Term not used
Quality manual	Term not used
Preventive action	Term not used
Term not used	Leadership
Term not used	Risk

3.5.2Chance in principle:

Table No (3.3.2)

The table shows the changes in ISO 2008 and ISO 2015 in the principle

ISO 9001:2008	ISO 9001:2015
1. Customer Focus	1. Customer Focus
2. Leadership	2. Leadership
3. Involvement of People	3. Engagement of People
4. Process Approach	4. Process Approach
5. System Approach to Management	5. Improvement
6. Continual Improvement	6. Evidence Based Decision Making
7. Factual Approach to Decision Making	7. Relationship Management
8. Mutually Beneficial Supplier Relationships	

3.5.3 Change in clause:

Table No (3.3.3)

The table shows the changes in ISO 2008 and ISO 2015 in the clause

ISO 9001:2008	ISO 9001:2015 (HLS)
0. Introduction	0. Introduction
1. Scope	1. Scope
2. Normative References	2. Normative References
3. Terms and Definitions	3. Terms and Definitions
4. Quality Management System	4. Context of the Organization
5. Management Responsibility	5. Leadership
6. Resource Management	6. Planning
7. Product Realization	7. Support
8. Measurement, Analysis and improvement	8. Operations
	9. Performance Evaluations
	10. Improvement

4.1 Workers National Bank:

'Khartoum Centre, albaladia Road

4.1.1 Brief

Workers National Bank was established as a public shareholding company with limited liability on October 17, 1987 under the Companies Law of 1925 and was officially opened on 10 October 1988.

The bank operates in all banking fields as the first leading bank in our country to provide banking services to the public and private sectors of society and trade unions.

The bank has 300 employees distributed to all departments and branches inside and outside the city. It has 17 branches, 9 of them within the capital and 7 in different states. The Bank offers excellent banking services and serves the Bank's mission.

Workers National Bank is one of the leading banks in providing banking services and defining service trends to maintain quality through leading services that enhance the well-being and livelihood of individuals and groups, especially the labor sector in our country.

Since its establishment in 1987, the Bank has continued to develop its banking services by continuously reviewing and improving plans to ensure that it is on track to achieve its objectives, including (revenue - all levels of contribution to banking services - banking costs) Excellence in Customer satisfaction levels).

The Bank adopts the comprehensive quality standards in banking work and the implementation of ISO 9001-2015, which culminated in obtaining the ISO 9001:2015 certificate after completion of the external audit process by BSI.

4.1.2 Bank activities:

Workers National Bank has a lot of activities include:

1. Collect the savings of workers and other sectors of the different people for the purpose of development and employment in targeted investment projects
2. Practicing all banking and investment activities in accordance with the laws, regulations and publications issued by the Central Bank of Sudan.
3. Work to support artisans, professionals, small producers and public housing projects.
4. Establishing investment projects in various fields of development related to daily life such as industry, agriculture and public housing.

5. Contribute to finance the investment operations internally and externally directly or through a company in the branches of one of the bank's branches.

6. Cooperation with public and private institutions in the implementation of projects related to the basic needs of citizens and subject to the activity of the bank under the supervision of the Shari'a Supervisory Board to provide services that comply with the requirements of Islamic law.

4.1.3 Bank branches:

The bank is spread through its branches in Khartoum and the various states of Sudan, and the 16 branches and proxy distributed as follows:

NO.	branch	State
1	Khartoum	Khartoum
2	Arabi market	Khartoum
3	Almgtrbeen	Khartoum
4	Local market	Khartoum
5	Ebedkhatim	Khartoum
6	Alrazee	Khartoum
7	Alsteen street	Khartoum
8	Omdurman	Khartoum
10	Atbara	River Nile
11	Port Sudan	Red Sea
12	Kassala	Kassala
13	rabac	White Nile
14	Kossti	White Nile

15	Gedaref	Gedaref
16	madani	Jazeraa
17	Alobaidh	North Kordofan

The bank also provides banking services through correspondents around the world

NO.	Correspondent	State	City
1	Bank of Europe	Roma	Italy
2	Bank of China	Baken	China
3	Fim bank	silima	Malta
4	Bank of Beirut	Beirut	Lebanon
5	Abu Dhabi Islamic Bank	Abu Dhabi	UAE
6	Al - Nilain Bank	Abu Dhabi	UAE

4.1.4 Bank Strategies:

4.1.4.1 Vision

To be at the forefront of banks operating in Sudan, distinguished in performance and enhance confidence in our business transactions internally and externally

4.1.4.2 Mission

To achieve leadership in banking work by developing the capabilities of the human element and contributing to economic and social development and to provide integrated solutions that satisfy the aspirations of the stakeholders

4.1.4.3 Value

- Integrity
- Highest levels of customer service
- Loyalty and commitment
- Transparency
- Excellence
- Sharia in transactions
- Top professional drills
- Dealing with partners
- Effective partnership with the community
- continuous improvement

4.1.4.4 Policy:

Workers National Bank is committed to achieving excellence in the provision of banking services and products, contributing to the development and development of projects and community service, adhering to the principles and values of Islamic Sharia, in accordance with international standards of quality and excellence. To achieve this commitment, the Bank undertakes the following:

- Delight the client as a goal and purpose
- Commitment of the leadership of the National Bank of Labor to meet all the requirements of the quality management system
- Management and employees are partners in the application of quality management system

- Professional and high quality business performance through training, development and upgrading of employees and improving the working environment
- Planning and implementation of services and products through a clear and specific methodology for operations and administrative activities
- The development, adaptation and continuous improvement in all the Bank's activities to achieve and exceed the expectations of the concerned
- Issuing institutional decisions based on strategic studies and documented and approved information
- Creating strong partnerships with workers, unions and all segments of society at the internal and external levels

Strengthening the financial position of the Bank to achieve sustainable development from the core outputs of the Bank's administrative operations

4.1.4.5 Objectives:

1 / Enhance the Bank's financial capabilities by increasing paid-up capital and developing new investment opportunities.

2 / Introduce the new technologies in turn according to need and internal absorption within the framework of an integrated plan to automate the bank.

3 / Accreditation of quality management and expansion of the information base concerned to take the most effective administrative decision in all banking issues.

4 / expanding the work of financial intermediation to enhance and exploit resources and diversification of sources of income and support for investment activity.

5 / Continuous improvement in the level of banking services to meet the global standards in banking.

6 / Adopt strategic planning to make a qualitative leap in the human cadres in terms of training, training and follow-up developments inside and outside the bank. We have specialized marketing, planning and risk management departments that identify, measure, monitor, control and mitigate the expected risks and carry out their roles. In the study of opportunities and investment and

provide technical and administrative support, along with the other departments of all branches.

Annual operational plans are developed to achieve the strategic objectives derived from the Bank's mission and values. These objectives are monitored and measured.

Within the framework of the participation of ideas and effective communication between staff and senior management, a monthly meeting is held for the managers of departments and branches to follow up the progress of performance and implementation of plans and verify the results of the business and to attract deposits and achieve profitability and control of the appropriate cost rate and attend these meetings the Director General and his deputy, Cost of maximum 40% Note that the acceptable rate of the Central Bank for the banking sector up to 55%, but we in the Bank workers look for the best level of efficiency and effectiveness.

The training of employees is one of the most important pillars of achieving the strategic objectives. The Bank took training and considered 2017 the year of training. 675 workers out of 300 workers (with the rotation of the training process) were trained in all fields.

Certificate

- Attachment

4.2 Data analysis and hypothesis testing

4.2.1 Statistical Methods:

To achieve the objectives of the study and to analyze the collected data, many statistical methods were used by using the Statistical Package for Social Sciences (SPSS).

After the coding and input of data to the computer, and to determine the length of the cells of the scale (the minimum and upper) used in the study axes, was calculated range ($3-1 = 2$) and then divide it by the number of cells of the scale to obtain the correct cell length (ie, $2/3 = 0.66$) This value was then added to the lowest value in the scale (or beginning of the scale, the correct one) to

determine the upper limit of this cell, thus the length of the cells became as follows:

- From **1.00 to 1.66** represents (**Low degree**) towards each statement according to the axis to be measured.
- From **1.67 to 2.33** represents (**Medium degree**) towards each statement according to the axis to be measured.
- From **2.34 to 3.00** represents (**High degree**) towards each statement according to the axis to be measured.

Uses Frequencies and percentages will be calculated to identify the personal and functional characteristics of the study members and to determine their responses to the main terms of the study instrument.

The following statistical measures will then be calculated:

- 1- Weighted mean "Weighted Mean" to see how high or low the responses of the study sample members to each of the basic terms of the study variables.
- 2- The mean "**Mean**" to find out how high or low the responses of the members of the study sample on the main axes (mean average terms), knowing that it is useful in ranking the axes according to the highest arithmetic average.
- 3- Use **Standard Deviation "SD"** to identify the extent to which the responses of the study members to each of the terms of the study variables, and each of the main axes, deviated from their arithmetic mean.
- 4- Use the **Chi Square** test to find the statistically significant differences between the responses of the sample of the study on the terms of each paragraph of the study
- 5- Using **correlation** analysis to find out the relation between the statistical variables and the achievement of hypotheses.

4.2.2 Customer's satisfaction Analysis

4.2.2.1 General Questions:

Table No (4.2.1)

Distribution of the study sample according to the variable Age

Age	Count	Percent%
18-25 year	6	12%
26-33 year	16	32%
34-41 year	7	14%
42 more than	21	42%
Total	50	100%

Table (4.2.1) shows that (21) members of the study sample represent (42%) of the total sample of the study aged 42 years and above, the largest group of the study sample, while (16) of them represent (32%) of the total sample of the study were aged between 26 and 33 years, of whom (7) of them represent (14%) of the total sample of the study aged between 34 and 41 years, that (6) of them Representing (12%) of the sample study aged between 18 and 25 years, This result shows the variation in the age of the Bank's.

Table No (4.2.2)

Distribution of the study sample according to the variable Level of Education

Level	Count	Percent%
diploma	19	38%
Bachelor degree	20	40%
Master degree	7	14%
PhD	4	8%
Total	50	100%

It is clear from Table (4.2.2) that (20) of the sample of the study represent (40%) of the total sample of the study have a Bachelor degree and it is the

highest category of the study sample, while (19) of them represent (38%) of the total study sample have a diploma degree, that (7) of them represent (14%) of the total sample of the study have a master's degree, that (4) of them represent (8%) of the total sample of study have PhD degree, This result shows the high level of education of the bank's clients which helps in achieving the objectives of the study.

Table No (4.2.3)

Distribution of the study sample according to the variable Occupation

Occupation	Count	Percent%
Employee	24	48%
seller	2	4%
free business	13	26%
Other	11	22%
Total	50	100%

Table (4.2.3) shows that (24) of the study sample consisted of (48%) of the total sample of the study are employees and it is the most respondents in the study sample, while (13) of them represent (26%) Of the total sample of study are free business, while (11) of them represent (22%) of the total sample of study have other occupation not mentioned, that (2) of them represent (4%) of the total sample of study are seller, The result shows that the Bank's clients have different occupations, which helps to achieve the objectives of the study

4.2.2.2 The role of implementation ISO 9001: 2015 on the customer satisfaction:

Table No (4.2.4)

Study sample responses the customer satisfaction

No	Fig	Count	Low	Medium	High	Mean	SD±	χ ²	Sort
			1-3	4-6	7-10				
1	The Bank features a convenient location for parking spaces	Count	13	-	37	2.48	.886	11.5**	8
		%	26%		74%				
2	The appearance of the bank staff is decent	Count	4	5	41	2.74	.599	53.3**	4
		%	8%	10%	82%				
3	The bank is ready for service and convenience	Count	4	9	37	2.66	.626	37.9**	7
		%	8%	18%	74%				
4	Staff are courteous and well treated	Count	3	6	41	2.76	.555	53.5**	2
		%	6%	12%	82%				
5	Employees are obliged to make transactions without discrimination	Count	5	5	40	2.70	.646	49.0**	5
		%	10%	10%	80%				
6	It is easy to reach the destination offices to complete the transaction	Count	5	5	40	2.70	.646	49.0**	6
		%	10%	10%	80%				
7	The readiness of the permanent staff to provide assistance	Count	4	3	43	2.78	.581	62.4**	1
		%	8%	6%	86%				
8	Seats are available to wait at the destination offices to complete the transaction	Count	4	3	43	2.75	.581	62.4**	3
		%	8%	6%	86%				
9	The bank provides a telephone inquiry service	Count	12	4	34	2.44	.860	28.9**	9
		%	24%	8%	68%				
10	The Bank distributes questionnaires and conducts customer satisfaction interviews	Count	13	4	33	2.40	.880	26.4**	10
		%	26%	8%	66%				
Over all						2.64	.686		

Through the results shown in Table (4.2.4), it is clear that the sample is highly agreeable to the role of the ISO 9001: 2015 certificate on the customer satisfaction by an average of (2.64 out of 3), which is the average in the third category of the triple scale (from 2.34 to 3.00) is the category that refers to the option (I highly agree) on the study instrument.

The results showed that the values of the chi square for all the terms were statistically significant at 0.01 and below, indicating the differences in the views of the study sample members on these terms.

It is also clear that there is a homogeneity in the approval of the sample members of the study on the role of ISO 9001: 2015 certificate on customer satisfaction, the average ranged between (2.40 to 2.78), the averages fall in the third categories of the triple scale, (high agree), which shows the disparity in the approval members of the sample of the study on the role of ISO 9001: 2015 certificate on the customer satisfaction , where it is clear from the results that the members of the sample of the study are highly agree on ten terms:

1. In paragraph (7): “The readiness of the permanent staff to provide assistance” is the first in terms approval of the sample of the study sample at a high level (2.78 of 3.00).
2. In paragraph (4): “Staff are courteous and well treated” is the second in terms approval of the sample of the study sample at a high level (2.76 of 3.00).
3. In paragraph (8): “Seats are available to wait at the destination offices to complete the transaction” is the third in terms of the approval of the sample of the study sample at a high level (2.75 of 3.00).
4. In paragraph (2): “The appearance of the bank staff is decent” is the four in terms approval of the sample of the study at a high level (2.74 of 3.00).
5. In paragraph (5, 6): " Employees are obliged to make transactions without discrimination”,” It is easy to reach the destination offices to complete

the transaction” are the five in terms approval of the sample of the study at a high level (2.70 of 3.00).

6. In paragraph (3): “The bank is ready for service and convenience” is the seven in terms approval of the sample of the study at a high level (2.66 of 3.00)

7. In paragraph (1): “The Bank features a convenient location for parking spaces” is the eight in terms approval of the sample of the study at a high level (2.48 of 3.00)

8. In paragraph (9): “The bank provides a telephone inquiry service” is the nine in terms approval of the sample of study at a high level (2.44 of 3.00)

9. In paragraph (10): “The Bank distributes questionnaires and conducts customer satisfaction interviews” is the ten in terms approval of the sample of study at a high level (2.40 of 3.00).

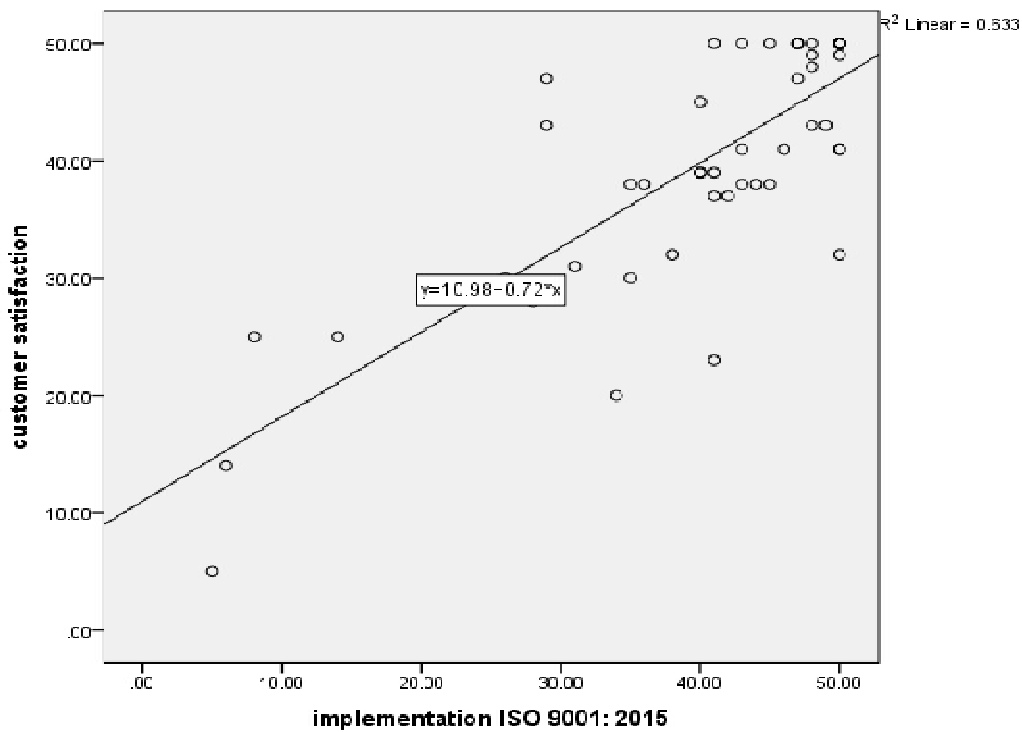
All these results confirm that the implementation of the ISO certificate helps to raise the level of satisfaction of the bank's customers.

H1: There is related relationship between implementation ISO 9001: 2015 and the customer satisfaction:

Table No (4.2.5)

Correlations			
		implementation ISO 9001: 2015	customer satisfaction
implementation ISO 9001: 2015	Pearson Correlation	1	.796**
	Sig. (2-tailed)		.000
	N	50	50
customer satisfaction	Pearson Correlation	.796**	1
	Sig. (2-tailed)	.000	
	N	50	50
**. Correlation is significant at the 0.01 level (2-tailed).			

In order to test the relationship between the Implementation ISO9001:2015 certificate and the customer satisfaction, the correlation analysis was performed. As shown in Table (4.2.5), there is a correlation relationship between Implementation ISO9001:2015 certificate and customer satisfaction. The correlation coefficient value (.796) and the significance level (0.000), whenever the Bank's management implements the ISO certificate, this leads to an increase in the level of customer satisfaction.



4.2.2.3 The role of implementation ISO 9001: 2015 on the quality service:

Table No (4.2.6)

Study sample responses the quality service

No	Fig	Count	Low 1-3	Medium 4-6	High 7-10	Mean	SD±	X ²	sig
		%							
1	The Bank provides high quality services that meet my expectations	Count	7	10	33	2.52	.735	24.2**	7
		%	14%	20%	66%				
2	The bank provides me with all the information related to any new services	Count	6	5	39	2.66	.688	44.9**	1
		%	12%	10%	78%				
3	Service is completed in a timely manner without delay	Count	9	9	32	2.46	.787	21.1**	9
		%	18%	18%	64%				
4	The clarity of the forms and documents of the service procedure and its accessibility	Count	6	5	39	2.66	.688	44.9**	2
		%	12%	10%	78%				
5	There are instructional boards on sites, services and safety	Count	11	6	33	2.44	.836	24.7**	10
		%	22%	12%	66%				
6	There is order and sequence in the way transactions are conducted	Count	8	7	35	2.50	.761	30.2**	8
		%	16%	14%	70%				
7	The Bank receives complaints and responds promptly	Count	10	5	35	2.58	.814	31.0**	4
		%	20%	10%	70%				
8	The services provided by the bank are growing and developing	Count	8	5	37	2.56	.758	37.4**	5
		%	16%	10%	74%				
9	The bank offers a wide variety of services that meet my needs	Count	6	10	34	2.56	.704	27.5**	6
		%	12%	20%	68%				
10	The bank fulfils its promises of service delivery	Count	6	7	37	2.62	.696	37.2**	3
		%	12%	14%	74%				
Over all						2.55	.747		

In the results in Table (4.2.6), it is clear that the sample is highly agreeable to the role of the ISO 9001: 2015 certificate on the quality service by an average of (2.55 out of 3), which is the average in the third category of the triple scale (from 2.34 to 3.00) is the category that refers to the option (I highly agree) on the study instrument.

The results showed that the values of the chi square for all the terms were statistically significant at 0.01 and below, indicating the differences in the views of the study sample members on these terms.

It is clear that convergence in the approval of the members of the study sample on the role of ISO 9001: 2015 certificate on the quality service, the average ranged between (2.44 to 2.66), where it is clear from the results that the members of the sample of the study are highly agree on ten terms:

1. In paragraph (2,4): “The bank provides me with all the information related to any new services “,”The clarity of the forms and documents of the service procedure and its accessibility” are the first in terms approval of the sample study at a high level (2.66 of 3.00).
2. In paragraph (10): “The bank fulfils its promises of service delivery” is the third in terms approval of the sample of the study at a high level (2.62 of 3.00).
3. In paragraph (7): “The Bank receives complaints and responds promptly” is the four in terms approval of the sample study at a high level (2.58 of 3.00).
4. In paragraph (8,9): “The services provided by the bank are growing and developing “,”The bank offers a wide variety of services that meet my needs” are the five in terms approval of the sample of the study at a high level (2.56 of 3.00).

5. In paragraph (1): “The Bank provides high quality services that meet my expectations” is the seven in terms approval of the sample of the study at a high level (2.52 of 3.00).

6. In paragraph (6): “There is order and sequence in the way transactions are conducted” is the eight in terms approval of the sample of the study at a high level (2.50 of 3.00)

7. In paragraph (3): “Service is completed in a timely manner without delay ” is the nine in terms approval of the sample of the study at a high level (2.46 of 3.00)

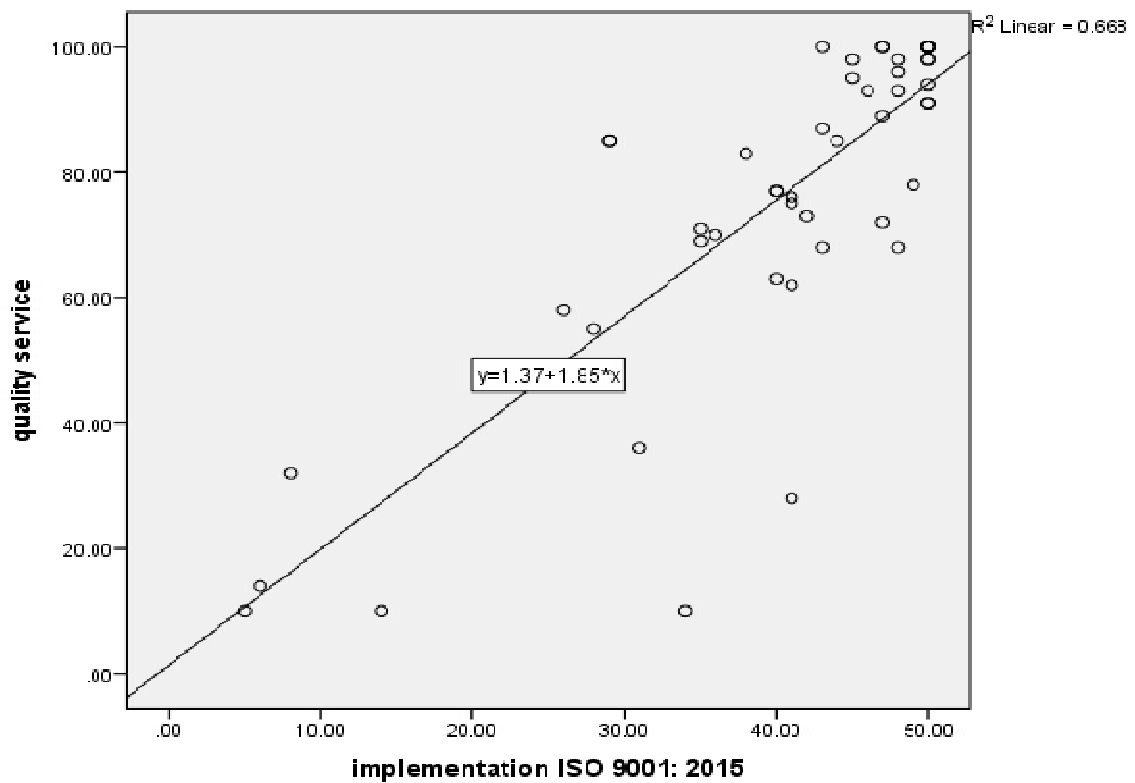
8. In paragraph (5): “There are instructional boards on sites, services and safety” is the ten in terms approval of the sample of study at a high level (2.44 of 3.00)

HA: There is related relationship between implementation ISO 9001: 2015 and the improvement of the quality service

Table No (4.2.7)

Correlations			
		implementation ISO 9001: 2015	quality service
implementation ISO 9001: 2015	Pearson Correlation	1	.818**
	Sig. (2-tailed)		.000
	N	50	50
quality service	Pearson Correlation	.818**	1
	Sig. (2-tailed)	.000	
	N	50	50
**. Correlation is significant at the 0.01 level (2-tailed).			

In order to test the relationship between the Implementation ISO9001:2015 certificate and the Quality service, the correlation analysis was performed. As shown in Table (4.2.7), there is a correlation relationship between Implementation ISO9001:2015 certificate and Quality service. The correlation coefficient value (.818) and the significance level (0.000), whenever the Bank's management implements the ISO certificate, this leads to an increase in the level of Quality service.



4.2.3 Employees' performance analysis:

4.2.3.1 General Questions:

Table No (4.2.8)

Distribution of the study sample according to the variable Specialization

Specialization	Count	Percent%
Accounting	11	22%
Banking	6	12%
Economic	15	30%
Management	4	8%
IT	7	14%
Engineering	2	4%
Low	5	10%
Total	50	100%

Table (4.2.8) shows that (15) members of the study sample represent (30%) of the total sample members of the study whose specialty is economy, which is the largest group of the study sample, while (11) of them represent (22%) of the total sample of the study accounting specialization, that (7) of them represent (14%) of the total sample of the study the specialization is information technology, as well as (6) of them representing (12%) of the total sample of specialization banking and (5) of them representing (10%) of the total sample of specialization law and (4) of them representing (8%) of the total sample of specialization management and only (2) of them representing (4%) of the total sample study specialization engineering. This result is a good indication that the sample represents all disciplines, which helps to provide answers that serve the objectives of the study.

Table No (4.2.9)

Distribution of the study sample according to the variable Level of Education

Level	Count	Percent%
Diploma degree	8	16%
Bachelor degree	35	70%
Master degree	5	10%
PhD	2	4%
Total	50	100%

Table (4.2.9) shows that (35) of the sample members represent (70%) of the total sample of the study have a bachelor's degree and they are the highest group in the sample of the study, while (8) represent (16%) of the total sample of the study have a diploma degree, (5) of whom represent (10%) of the total sample with a master's degree, and only(2)represent (4%) of the total sample of the study have a degree of doctorate. This result shows the difference in the level of education of the sample members of the study.

Table No (4.2.10)

Distributionofthe study sampleaccordingtothevariable Years of Experience

Years	Count	Percent%
1-4year	16	32%
5-9year	11	22%
10-14year	7	14%
15 more than	16	32%
Total	50	100%

It is clear from Table (4.2.10) that (16) of the study sample members represent (32%) of the total sample of the study Their years of experience are 1-4 years and 15 years and above are the highest group in the study sample. While(11) of them represent (22%) of the total sample of the study have years of experience 5-9 years, (7) of whom represent (14%) of the total sample of the study their years of experience from 10-14 years, The variation of the years of experience of the sample of the study, which helps to know the objectives of the study and thus achieve its objectives.

4.2.3.2 The role of implementation ISO 9001: 2015 on the employee's performance:

Table No (4.2.11)

Study sample responses the employee's performance

No	Fig	Count	Low 1-3	Medium 4-6	High 7-10	Mean	SD±	X ²	Sort
		%							
1	The working environment is convenient and convenient to perform well	Count	9	8	33	2.48	.788	24.0**	5
		%	18%	16%	66%				
2	Communication tools are adequate, effective and available among employees	Count	10	1	39	2.58	.810	47.3**	2
		%	20%	2%	78%				
3	There is a job description that is clear, written and practical	Count	11	8	31	2.40	.832	18.7**	9
		%	22%	16%	62%				
4	There are regular internal meetings and reviews at the workplace	Count	13	9	28	2.30	.863	12.0**	10
		%	26%	18%	56%				
5	I am well informed about what is going on within my department and workplace as a whole	Count	10	7	33	2.46	.813	24.2**	6
		%	20%	14%	66%				
6	I feel involved in the development process in my work	Count	9	9	32	2.46	.789	21.1**	7
		%	18%	18%	64%				
7	In your opinion, does giving powers increase productivity	Count	5	8	37	2.64	.662	37.4**	1
		%	10%	16%	74%				
8	The objectives of senior management are clear and understandable to all employees	Count	7	7	36	2.58	.730	33.6**	3
		%	14%	14%	72%				
9	The concept of working as a team is clear and applied by all employees	Count	9	10	31	2.44	.786	18.5**	8
		%	18%	20%	62%				
10	Direct managers help me develop my performance and raise my practical experience	Count	8	6	36	2.56	.760	33.7**	4
		%	16%	12%	72%				
Over all						2.49	.783		

Significant differences at the level of 0.01 and less

Through the results shown in Table (11), it is clear that the sample of the study is highly agreeable to the role of the ISO 9001: 2015 certificate on the performance of the employees by an average of (2.49 out of 3), which is the average in the third category of the triple scale (from 2.34 to 3.00) is the category that refers to the option (I highly agree) on the study instrument.

The results showed that the values of chi square for all the terms were statistically significant at 0.01 and below, indicating the differences in the views of the study sample members on these terms.

It is also evident that there is a discrepancy in the approval of the sample of study on the role of the certificate of ISO 9001: 2015 on the performance of employees, the average ranged between (2.30 to 2.64), the averages fall in the second and third categories of the triple scale, Medium / high grade), which shows the disparity in the approval of the members of the sample of the study on the role of ISO 9001: 2015 certificate on the performance of employees, where it is clear from the results that the members of the sample of the study are highly agree on nine terms:

1. In paragraph (7): “In your opinion, does giving powers increase productivity” is the first in terms approval of the sample of the study at a high level (2.64 of 3.00).
2. In paragraph (2,8): “Communication tools are adequate, effective and available among employees” , “The objectives of senior management are clear

and understandable to all employees” is the second in terms approval of the sample of the study at a high level (2.58 of 3.00).

3. In paragraph (10): “Direct managers help me develop my performance and raise my practical experience“ is the fourth in terms approval of the sample of the study at a high level (2.56 of 3.00).

4. In paragraph (1): “The working environment is convenient and convenient to perform well” is the fifth in terms approval of the sample of the study at a high level (2.48 of 3.00).

5. In paragraph (5,6): “I am well informed about what is going on within my department and workplace as a whole” , “I feel involved in the development process in my work” are the sixth in terms approval of the sample of the study at a high level (2.46 of 3.00).

6. In paragraph (9): “The concept of working as a team is clear and applied by all employees” is the eighth in terms approval of the sample of the study at a high level (2.44 of 3.00).

7. In paragraph (3): “There is a job description that is clear, written and practical” is the ninth in terms approval of the sample of the study at a high level (2.40 of 3.00).

8. In paragraph (4): “There are regular internal audit and reviews at the workplace” is the tenth in terms approval of the sample of the study at a medium level (2.30 of 3.00).

It is therefore possible to conclude that the implementation of the ISO 9001: 2015 certification will improve the performance of the employees.

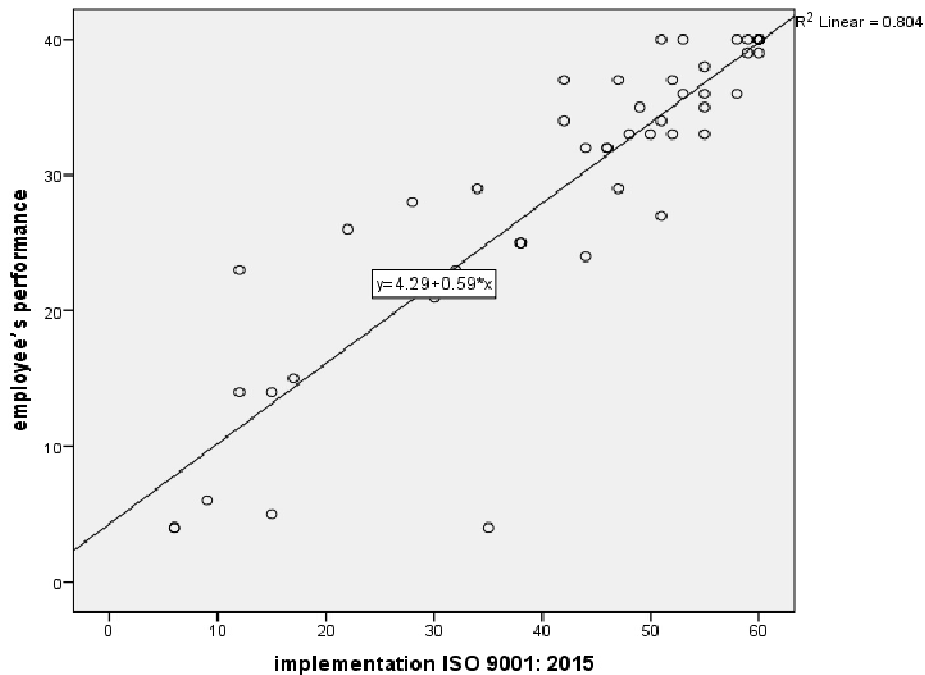
H2: There is related relationship between implementation ISO 9001: 2015 and the improvement of the employee’s performance:

Table No (4.2.12)

Correlations			
		implementation ISO 9001: 2015	employee's performance
implementation ISO 9001: 2015	Pearson Correlation	1	.897**
	Sig. (2-tailed)		.000
	N	50	50
employee's performance	Pearson Correlation	.897**	1
	Sig. (2-tailed)	.000	
	N	50	50

** . Correlation is significant at the 0.01 level (2-tailed).

In order to test the relationship between the Implementation ISO9001:2015 certificate and the employees's performance, the correlation analysis was performed. As shown in Table (4.2.12), there is a correlation relationship between Implementation ISO9001:2015 certificate and employees's performance. The correlation coefficient value (.897) and the significance level (0.000).



4.2.3.3 The role of implementation ISO 9001: 2015 on the employee loyalty:

Table No (4.2.13)

Study sample responses the employee loyalty

N o	Fig	Count	Low 1-3	Medium 4-6	High 7-10	Mean	SD±	X ²	Sig
		%							
1	I am happy with the benefits that the staff enjoy at work	Count	9	9	32	2.46	.787	21.1**	3
		%	18%	18%	64%				
2	I feel safe working at work	Count	10	8	32	2.44	.812	21.2**	4
		%	20%	16%	64%				
3	I have confidence that the work preserves outstanding employees	Count	7	11	32	2.50	.735	21.6**	2
		%	14%	22%	64%				
4	The business climate helps innovation and development	Count	9	11	30	2.42	.784	16.1**	6
		%	18%	22%	60%				
5	There is financial or moral support from senior management	Count	9	10	31	2.44	.786	18.5**	5
		%	18%	20%	62%				
6	In our workplace we work effectively on issues of approach and valuation	Count	6	9	35	2.58	.702	30.5**	1
		%	12%	18%	70%				
7	The Bank is working to develop my competence, my abilities and my practical aspirations	Count	12	9	29	2.34	.847	13.9**	7
		%	24%	18%	58%				
8	I thought about leaving work during the past 12 months	Count	27	6	17	1.80	.925	13.2**	9
		%	54%	12%	34%				
9	Has been under pressure or threat at least once in the last 12 months	Count	33	5	12	1.58	.859	25.4**	10
		%	66%	10%	24%				
10	The Bank provides assistance in case of emergency personal circumstances	Count	15	10	25	2.20	.886	7.0*	8
		%	30%	20%	50%				
Over all						2.27	.812		

Significant differences at the level of 0.01 and less

the results in Table (4.2.13), the sample of the study is highly agreeable to the role of the ISO 9001: 2015 certificate on the loyalty of the employees by an average of (2.27 out of 3), which is the average in the third category of the triple scale (from 2.34 to 3.00) is the category that refers to the option (I highly agree) on the study instrument.

The results showed that the values of chi square for all the terms were statistically significant at 0.01 and below, indicating the differences in the views of the study sample members on these terms.

It is also evident that there is a wide variation in the approval of the sample of study on the role of the certificate of ISO 9001: 2015 on the loyalty of employees, the average ranged between (2.58 to 1.58), the averages fall in the first and second categories of the triple scale (low / Medium grade), which shows the disparity in the approval of the members of the sample of study on the role of ISO 9001: 2015 certificate on the loyalty of employees, where it is clear from the results that the members of the sample of the study are highly agree on nine terms:

1. In paragraph (6): “In our workplace we work effectively on issues of approach and valuation” is the first in terms approval of the sample of the study at a high level (2.58 of 3.00).

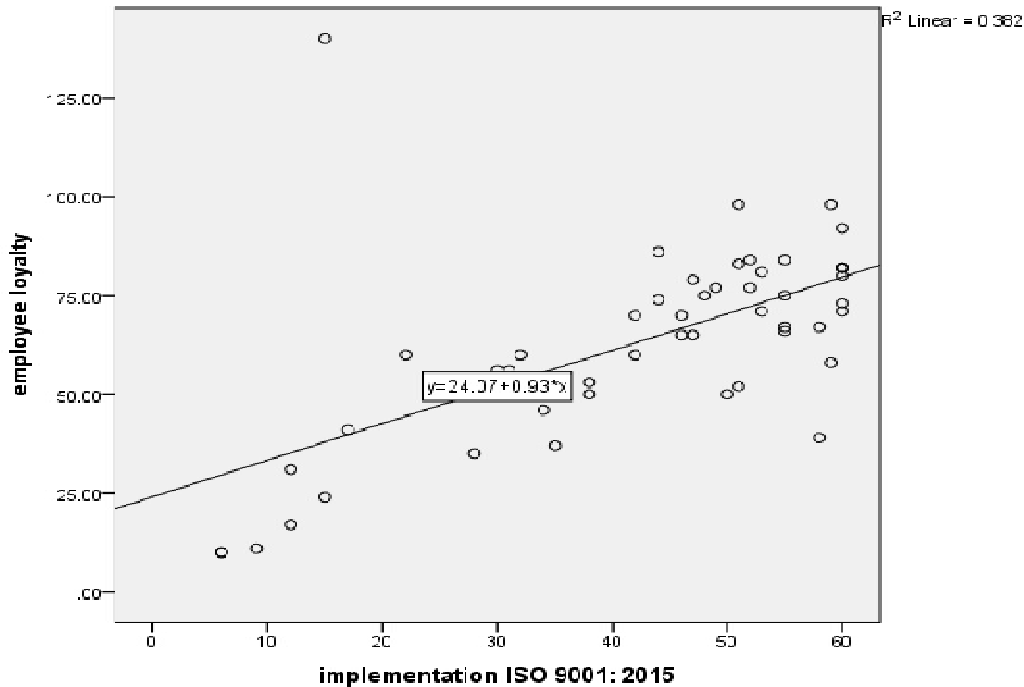
2. In paragraph (3): “I have confidence that the work preserves outstanding employees” is the second in terms approval of the sample of the study at a high level (2.50 of 3.00).
3. In paragraph (1): “I am happy with the benefits that the staff enjoy at work” is the third in terms approval of the sample of the study at a high level (2.46 of 3.00).
4. In paragraph (2,5): “I feel safe working at work” , “There is financial or moral support from senior management”are the fourth in terms approval of the sample of the study at a high level (2.44 of 3.00).
5. In paragraph (4): “The business climate helps innovation and development “is the sixth in terms approval of the sample of the study at a high level (2.42 of 3.00).
6. In paragraph (7): “The Bank is working to develop my competence, my abilities and my practical aspirations” is the seventh in terms approval of the sample of the study at a high level (2.34 of 3.00).
7. In paragraph (10): “The Bank provides assistance in case of emergency personal circumstances” is the eighth in terms approval of the sample of the study at a medium level (2.20 of 3.00).
8. In paragraph (8): “I thought about leaving work during the past 12 months” is the ninth in terms approval of the sample of the study at a medium level (1.80 of 3.00).
9. In paragraph (9): “Has been under pressure or threat at least once in the last 12 months” is the tenth in terms approval of the sample of the study at a low level (1.58 of 3.00).

Hb: There is related relationship between implementation ISO 9001: 2015 and the improvement of the employee loyalty

Table No (4.2.14)

Correlations			
		implementation ISO 9001: 2015	employee loyalty
implementation ISO 9001: 2015	Pearson Correlation	1	.618**
	Sig. (2-tailed)		.000
	N	50	50
employee loyalty	Pearson Correlation	.618**	1
	Sig. (2-tailed)	.000	
	N	50	50
**. Correlation is significant at the 0.01 level (2-tailed).			

In order to test the relationship between the Implementation ISO9001:2015 certification and the employees's loyalty, the correlation analysis was performed. As shown in Table (4.2.14), there is a correlation relationship between Implementation ISO9001:2015 certificate and employees's loyalty. The correlation coefficient value (.618) and the significance level (0.000)



4.3 Recommendations:

4.3.1 General Recommendations:

- Paying attention to empowering employees.
- Raising awareness of the organization's goals and understanding of employees to achieve them well.
- Care about the internal and external communication of the institution.
- Promote and develop the spirit of working as a team.
- Inform the employee to get acquainted with the issues related to his work and equip him with everything necessary for his work.
- Develop confidence in employees and develop their skills and provide them with job safety.
- Continuous development of work with the assistance of all employees.
- Focus on values, deal with customers and help customers satisfy.
- create a good working place for customers and employees.
- Provide customers with all new services and knowledge of their needs and expectations and included it in the development plan.

- Fulfills promises to the customer to gain confidence and receive complaints and treatment and notify the customer.

4.3.2 Special Recommendations (worker national bank):

- Conduct periodic meetings and internal review from time to time
- The job description is clear and understandable and suitable for each job
- Avoiding work pressures
- Establishment of an item for personal status of employees
- Increase the employee's efficiency and practical and scientific capabilities
- Conduct interviews and surveys for customers to know their opinions and satisfaction
- Pay attention to customer communication over the phone and create new and convenient communication methods.
- Focusing on the signboards and safety methods.
- Trying to reduce service delivery time and wait with the help of modern methods.

4.4 Conclusion:

- The study proved that there is a statistically significant relationship between implementation ISO 9001: 2015 and customer satisfaction with an average of 2.64 which is located in the third part (very agreeable) and the study showed that there is a correlation relationship between them by the value of correlation coefficient 0.796 and the level of significance 0.000 at statistical significance 99%

- The study proved that there is a statistically significant relationship between implementation ISO 9001: 2015 and the quality of service with an average of 2.55 which is located in the third part (very agreeable) and The study showed that there is a correlation relationship between them by the value of correlation coefficient 0.818 and the level of significance 0.000 at statistical significance 99%

- The study proved that there is a statistically significant relationship between implementation ISO 9001: 2015 and the development of the performance of employees with an average of 2.49 which is located in the third part (very agreeable) and the study showed that there is a correlation relationship between them by the value of correlation coefficient 0.897 and the level of significance 0.000 at statistical significance 99%

- The study proved that there is a statistically significant relationship between implementation ISO 9001: 2015 and improving the loyalty of employees with an average of 2.27 which is located in the second part () and The study showed that there is a correlation relationship between them by the value of correlation coefficient 0.618 and the level of significance 0.000 at statistical significance 99%

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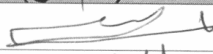

Annexes:

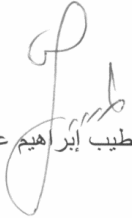
بسم الله الرحمن الرحيم

جامعة السودان للعلوم والتكنولوجيا
عمادة الجودة والتطوير
مركز الجودة الشاملة والإمتياز

إستمارة تحكيم

بالإشارة للعنوان أعلاه , استمارة توضح لجنة تحكيم إستبيان لرسالة بعنوان دور شهادة
ISO9001:2015 في رضا العملاء وأداء العاملين للحصول على درجة الماجستير في الجودة الشاملة
والإمتياز للدارسة : شيراز صلاح محمد الحسن

الإسم	الجهة	الموافقة (التوقيع)
لمبة الرضا محمد طه	التعليم الكندي	
د. أيوب محمد عبد الحميد زهة سماع سرافق	الهيئة العامة للتعليم جامعة السودان للتعليم والتكنولوجيا	


د. الطيب إبراهيم علي

بسم الله الرحمن الرحيم

Questionnaire to measure customer satisfaction

For the purposes of scientific research and development, please fill out this questionnaire in an explicit and objective manner, which aims to know the role of the ISO 9001: 2015 certificate on customer satisfaction with work in terms of acceptance and the quality of service provided, knowing that this questionnaire will be treated confidentially and a statistical study will be carried out.

❖ **General Information:**

1. Age:
 Older than 40 years 34 years 41 years 25-33 years 18-24 years
2. Academic level:
 Diploma Bachelor's degree Master's degree PhD
3. Occupation:
 Employee trade free work other

❖ **Work Information:**

No	term	1	2	3	4	5	6	7	8	9	10
The first axis: the role of ISO 9001: 2015 certification on customer satisfaction											
1	The Bank features a convenient location for parking spaces										
2	The appearance of the bank staff is decent										
3	The bank is ready for service and convenience										
4	Staff are courteous and well treated										
5	Employees are obliged to make transactions without discrimination										
6	It is easy to reach the destination offices to complete the transaction										
7	The readiness of the permanent staff to provide assistance										
8	Seats are available to wait at the destination offices to complete the transaction										
9	The bank provides a telephone inquiry service										
10	The Bank distributes questionnaires and conducts customer satisfaction interviews										
The second axis: the role of ISO 9001: 2015 certification on quality of service											
11	The Bank provides high quality services that meet my expectations										
12	The bank provides me with all the information related to any new services										
13	Service is completed in a timely manner without delay										
14	The clarity of the forms and documents of the service procedure and its accessibility										
15	There are instructional boards on sites, services and safety										
16	There is order and sequence in the way transactions are conducted										
17	The Bank receives complaints and responds promptly										
18	The services provided by the bank are growing and developing										
19	The bank offers a wide variety of services that meet my needs										
20	The bank fulfils its promises of service delivery										



Questionnaire to measure the performance of employees



For the purposes of scientific research and development, please fill out this questionnaire in an explicit and objective manner, which aims to know the role of the ISO 9001: 2015 certification for employees in terms of performance and loyalty in work. This questionnaire will be treated confidentially and a statistical study will be carried out.

❖ **General Information:**

- 1. Specialization.....
- 2. Academic level:
 Diploma Bachelor's degree Master's degree PhD
- 3. Years of experience:
 0-4 years 5-9 years 10-14 years 15 and above

❖ **Work Information:**

No	term	1	2	3	4	5	6	7	8	9	10
The first axis: the role of ISO 9001: 2015 certification on the performance of employees											
1	The working environment is convenient and convenient to perform well										
2	Communication tools are adequate, effective and available among employees										
3	There is a job description that is clear, written and practical										
4	There are regular internal meetings and reviews at the workplace										
5	I am well informed about what is going on within my department and workplace as a whole										
6	I feel involved in the development process in my work										
7	In your opinion, does giving powers increase productivity										
8	The objectives of senior management are clear and understandable to all employees										
9	The concept of working as a team is clear and applied by all employees										
10	Direct managers help me develop my performance and raise my practical experience										
The second axis: the role of ISO 9001: 2015 certification on the loyalty of employees											
11	I am happy with the benefits that the staff enjoy at work										
12	I feel safe working at work										
13	I have confidence that the work preserves outstanding employees										
14	The business climate helps innovation and development										
15	There is financial or moral support from senior management										
16	In our workplace we work effectively on issues of approach and valuation										
17	The Bank is working to develop my competence, my abilities and my practical aspirations										
18	I thought about leaving work during the past 12 months										
19	Has been under pressure or threat at least once in the last 12 months ...making excellence a habit.™										
20	The Bank provides assistance in case of emergency personal circumstances										



Certificate of Registration

QUALITY MANAGEMENT SYSTEM - ISO 9001:2015

This is to certify that:

Workers'
National
Bank
Baladyah
Street
Khartoum

Sudan

Holds Certificate No:

FM677878

1 And operates a Quality Management System which complies with the requirements of ISO 9001:2015 for the following scope:

Provision of banking services to workers and other sectors including savings development and investment projects.

For and on behalf of BSI:

Andrew Launn, EMEA Sys Cert Ops & Compliance Director

Original Registration Date: 2017-08-26

Effective Date: 2017-08-

26 Latest Revision Date: 2017-08-26

Expiry Date: 2020-

This certificate was issued electronically and remains the property of BSI and is bound by the conditions of contract. An electronic certificate can be authenticated [online](#). Printed copies can be validated at www.bsi-global.com/ClientDirectory or telephone +971 (4) 3364917.

Information and Contact: BSI, Kitemark Court, Davy Avenue, Knowlhill, Milton Keynes MK5 8PP. Tel: + 44 345 080 9000 BSI Assurance UK Limited, registered in England under number 7805321 at 389 Chiswick High Road, London W4 4AL, UK