

## **Evaluation of the Relationship between Total Quality Management (TQM), Market Orientation and Services Quality in the Insurance Industry (Case Study: Isfahan Private Insurance Centers)**

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### **ABSTRACT**

It is of great importance to implement Total Quality Management (TQM) in organizations such as insurance that customers are not voluntary buyers for their services because its main focus is on the customer needs. But since implementation of such is not singly enough for the success of any organization and according to the market and customers needs and yet ever entering the new competitors and increasing the loss of competitiveness, organizations will be required to be market-oriented and attract customer satisfaction. Nevertheless trust and customer satisfaction cannot be achieved except by offering the promised better services, so nowadays offering a qualified services is considered as one of the fundamental aspects in the all service organizations, so the aim of this study is to determine the extent of TQM effects on the market orientation and services quality in the Isfahan private insurance companies. This research is descriptive- survey type and of correlation research branch with the application nature. The questionnaire was used to collect data. Justifiability of the questionnaire was approved by the great masters, advisors and insurance specialists. In this study, classified sampling was used and initially, 30 questionnaires were distributed that its reliability was proved by Cronbach's alpha 0.952 and finally distributed between 198 directors, deputies and employees of Isfahan private insurance companies of 408 population people and all questionnaires were returned with collaboration of respected directors of these companies. In this study, software SPSS and AMOS for the data analysis were used. The results indicate that these routes was significantly smaller than the threshold 05/0 at 95% confidence level. So there is a positive and significant relationship between TQM and market orientation, as well as TQM and service quality.

**KEYWORDS:** TQM (Total Quality Management), market orientation, services quality, customers satisfaction, insurance companies.

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### **1. INTRODUCTION**

Current age is age of rapid and unpredictable changes and management problems are so complex and intertwined that it is not easy to identify a problem. In this regard, a new type of management as total quality management as an effective method for improving an organization's capabilities, has been accepted. This type of management wants to change management method, tries to create responsibility, authority and decision making power in the all categories and sectors and seeks to create impressive incentives for employees. But the organization issues do not refer only to their managerial discussion. Dare to say the customers are the most important and most vital pulse, which are an integral part of organization and their satisfaction and happiness are coincided with increased financial and competitive strength of the organization and market-orientation and services quality can make this satisfaction and since total quality management is expected to affect on market orientation and services quality, we will survey it. Both TQM and market orientation emphasize on customer needs and customer participation and their ultimate goal is customer satisfaction. Litton (2001) suggested that total quality management practices can provide a rich set of tools that enable companies to become market-oriented by use of it. Hence, the intended synergistic relationship between quality and deserve marketing concepts, draws our attention to analyze the relationship between TQM and market orientation (Litton, 2001). The total quality management demanding continuous improvement and innovation as a way for customers to satisfy and enjoy. Since the implementation of total quality management makes the company to meet real needs and expectations of customer; TQM is tied to the services quality and significantly contributes to the services quality (Silvestro 1998). Therefore a study of the relationship between total quality management, market orientation and service quality have particular significance that we are looking for assessing this relationship in this study.

### **LITERATURE REVIEW**

Many studies have been done on the TQM, market orientation and services quality in the domestic and international level, Hence, we will describe these researches and survey key factors referred in them as follows.

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### Total Quality Management

TQM is productive effort for organizations that want to improve and develop their structures, procedures, customs, behavior and even their infrastructure in order to maintain customer satisfaction, coupled with the emphasis on compatibility, improve quality and improve organizational competitiveness (Naghshbandi et al, 2012). TQM is also an intelligent, gentle and continuous action that has synergic effect on the goals supply of the organization and finally leads to customer satisfaction, increase efficiency and enhance competitiveness in the market(Nawaz & Ikram, 2013).

To meet other organization needs and according to the rapid market changes and competitors attempt to achieve organizational excellence, it is necessary to use patterns that while assessing current status of the organization and identifying strength points and improvable areas, can make right basis for strategic planning. As a result of extensive work carried out by experts in quality and productivity, different patterns were made under the National Quality or models of organizational excellence in the years after World War II in Japan and a delay of several years between 1980 and 1990 in America and Europe and other developed countries and as one of the most common methods used to achieve these goals (Koilkuntla et al, 2012). The best of these models include the Deming model, Malcolm Baldrige model and Europe quality award model.

### Deming model

Top quality improvement award in Japan is "Deming" award. This award was planned and suggested in 1951 by the Japanese society of engineers and scientists tribute to the services of Dr. "Edward Deming" in the quality control and affected by his ideas and beliefs.

### Malcolm Baldrige model

Following studies at the U.S. department of commerce about the reasons for Japan's success over the U.S., National Quality Award was prepared and because of Malcolm Baldrige's role in its preparation, it was named Malcolm Baldrige National Quality Award.

### Europe Quality Award model

In 1988 fourteen major European companies agreed to create prize across Europe on the principles and framework to achieve excellence in the organization. This framework was rapidly considered across Europe and also other countries and now as the most widely used model has accepted with the most international interest(Azhar et al, 2013). Fundamental aim is to inspiring and if necessary assisting management to adopt and implement the principles of total quality management and also improvement of competitiveness in Europe industrial (Ahmad et al, 2012). areas is considered in this model that five areas are relating to approaches that create abilities and capabilities required by organizations and for this reason were called "Enablers" and four other areas that are assessing the results of the use of approaches are called "Results"(Azhar et al, 2013). Framework of this model is presented in Figure 1.

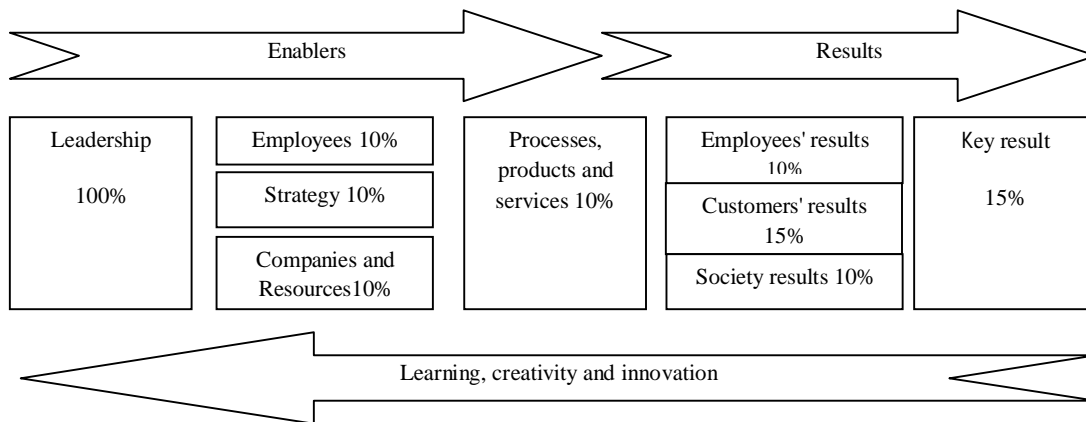


Figure (1) European Performance Excellence Model (Najmi, 2012, p 39)

### Market orientation

Market orientation is a behavioral norm that has spread across the organization and will supply current and future market and customers' needs through innovation. Market orientation is the degree to which employees collect information about their homogeneous customers, competitors and industry, in addition, covers their understanding about the added value or areas in which they are active (Dabni, 2008). Kohli and Jaworski have defined the concept of market orientation in 1990 from behavioral dimension as awareness creator about market

to predict current and future needs of customers, with the aim of publishing this insight across organizational units and widespread response to it (Chad, 2013) Narver and Slater also have defined market orientation from culture perspective as an organizational culture that efficiently and effectively create behaviors that are necessary for create more value for customers and thus improving the business performance of the company. They consider market including three elements: Customer orientation, competitor orientation and inter-functional coordination (Narver and Slater, 1990).

### Customer orientation

Customer orientation is activities that are done for understanding target buyers and for create more value for them and is referred to as the heart of the market orientation (Lettice et al., 2013) Ingenbleek knows customer orientation, including both customer analysis and responding to the customer (Ingenbleek et al., 2013).

### Competitor orientation

Davis has defined competitor orientation as identifying strengths and weaknesses, abilities and strategies of competitors so that can react to the activities (Ingenbleek et al., 2013).

### Inter-functional coordination

Mihaela and Amalia have expressed inter-functional coordination as dissemination of information about customers and competitors among all people and sections of the organization to provide accurate insight about the needs and wants of the customer and planning to overcome the competition. They have expressed inter-functional coordination in four sections including inter-functional correlation in the strategy codification, sharing other organization units in the resources, information dissemination among all the units and coordination of all units in order to create value for the customer (Mihaela & Amalia, 2012).

So TQM and market orientation step to meet customer's need and try to satisfy them. But can TQM have positive impact on the market orientation of the organization? So we examine this impact.

### Hypothesis

1. TQM has a significant impact on the market orientation.
- 1.1. TQM has a significant impact on the customer orientation.
- 1.2. TQM has a significant impact on the competitor orientation.
- 1.3. TQM has a significant impact on the Inter-functional coordination.

### Services quality

Quality concept has been expressed in the different way. Feigenbaum define it as an perception of value, kerazbi define it as compliance with the requirements and Parasuraman and et al define quality as a tag between customer expectations of services and customer perception of actual performance of services that received from services provider (Parasuraman and et al, 1985; siew - yong lam and et al, 2012). Therefore, quality can be defined based on customer satisfaction as the difference between the expectations or demands of the customer and his perception of the actual performance of services (Lee & Yang, 2013).

### Parasoraman model

Parasoraman and et al have provided several factors to measure the services quality. An early version that was presented in 1985 by Parasoraman and et al is shown in Figure 2. These researchers' efforts are the basis for further research.

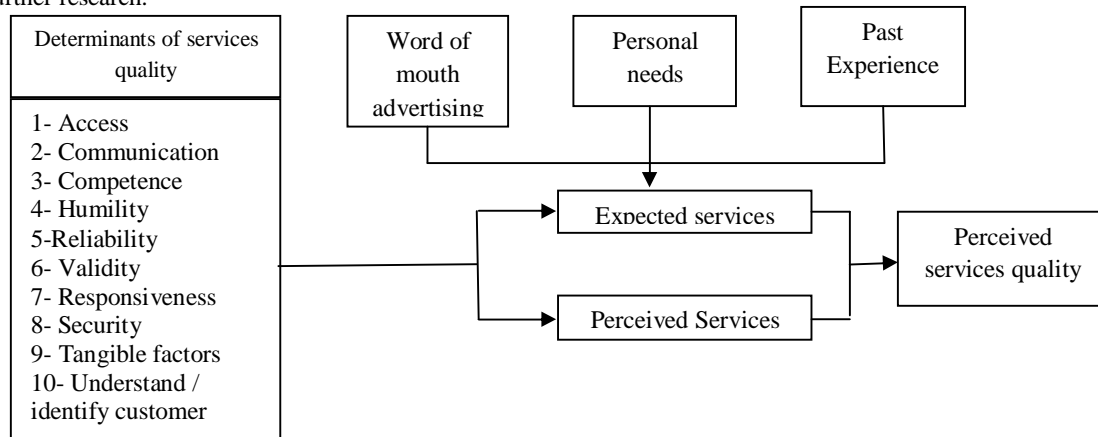


Figure (2) determiners of the services quality (Tayebi Nia, 2008)

These researchers, in their next examinations found a strong correlation between the communication, competence, courtesy, reliability and security, and also accessing and understanding. So they combined them in the two overall dimensions: confidence and empathy. Therefore, they apply five dimensions including tangible factors, reliability, responsiveness, assurance and empathy as basis for building a tool to measure services quality that is well known as Serqual model(Akter et al., 2013).

### Serqual model

In order to evaluate the services quality, Servqual model developed as one of the most widely applied models so that services quality can be determined by using the gap between customer perceptions and expectations about services quality performance of organization. This model tries to show the major organization activities that affect the perception of quality.

serqual model, using five dimensions, has assessed customers expectations of services and their perception. Latent structure in the tools foundation is very suitable for summarizing the services quality in the public sector. These tools will equip public sector managers and relevant decision makers to the information about customers' perceptions of current service so that they can understand what the expectation and needs of customers is. So Servqual tools are capable of being applied to different groups of customers for a same service provider(Hartono, 2012). And according to the serqual is a turning point in the services quality measurement and is one of the most pioneering methods (Parasoraman and et al, 1985) has been used in this research for services quality measurement. This method has classified based on five dimensions including: physical, reliability, responsiveness, assurance and empathy.

Since the implementation of TQM will meet the needs and expectations of customers, this question arises whether TQM has a positive impact on services quality in organizations?

Thus, we examined this impact.

2. TQM has a significant impact on the services quality.
- 2.1. TQM has a significant impact on the physical dimension.
- 2.2. TQM has a significant impact on the reliability.
- 2.3. TQM has a significant impact on the responsiveness.
- 2.4. TQM has a significant impact on the assurance.
- 2.5. TQM has a significant impact on the empathy.

### Conceptual model of research

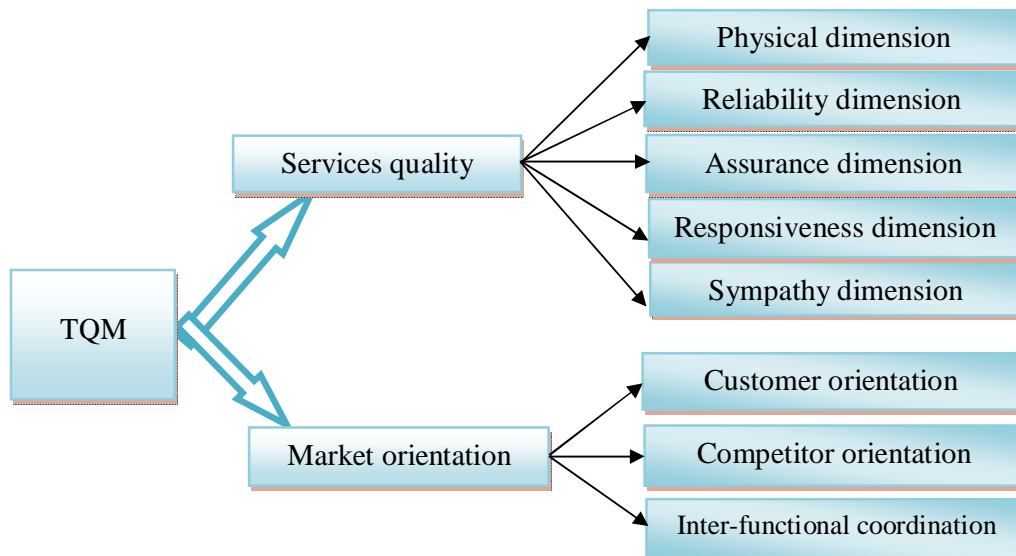


Figure (3) conceptual model of research (Siew-Young Lam and et al, 2012)

### MATERIALS AND METHODS

Scientific researches are divided into three categories based on the research purpose: basic research, applied research and research and development. This study also plans to "examine relationship between total quality management, market orientation and services quality in the insurance industry (a case study: Isfahan private insurance centers) and is application research from purpose perspective and its method for data

collection and analysis is a descriptive and non-experimental and researcher trying to answer research questions during research process and in terms of performance is of survey type.

### Method and tools for data collection

Library resources, articles, required books and global information networks have been used to collect information about the theoretical basics and literature of the subject and questionnaire has been used to collect data and information for analysis that this questionnaire consists three sections. The first section contains a brief description about questionnaire to provide more clarity for respondents; the second section consisted of seven items of personal information, including gender, age, marital status, and education level, type of employment, years of service and administrative position of respondents. The third section includes questions related to the relationship between the variables of total quality management, market orientation and services quality. Questionnaire in the third section has been designed as package. The Likert scale has been used to answers third section questions so that 5 options have been used for each question.

### Justifiability and reliability of questionnaires

Although these questionnaires are standard, but for more reliability we consider its validity and reliability:

#### Validity

Validity of a test (tool) is usually determined by specialists in subject of study. At this stage, testing experts, consultation with the faculty supervisor and consultant and the opinions of experts in the field of insurance, the questionnaire has been designed.

#### Reliability

In this study, Cronbach's alpha has been used to determine the reliability of the test. First, a questionnaire among 30 subjects distributed and collected randomly and then Cronbach's alpha was obtained by using SPSS statistical software that this indicates whether the questionnaire has the required reliability and validity. Table 1 shows the Cronbach's alpha of variables. Cronbach's alpha for the entire questionnaire was 0.952.

Table (1) Cronbach's alpha of variables

Cronbach's alpha	Question number	variable
0.87	1-4	Leadership
0.84	5-8	Strategy
0.80	9-12	Employees
0.77	13-16	Organization and resources
0.74	17-20	Process, products and services
0.76	21-24	Customers results
0.86	25-28	Employees results
0.82	29-32	Society results
0.83	33-36	Key results
0.94	<b>Total quality</b>	
0.82	37-40	Customer orientation
0.79	41-44	Competitor orientation
0.85	45-48	Inter-functional coordination
0.92	<b>Market orientation</b>	
0.70	49-52	<b>Physical dimension</b>
0.72	53-56	<b>Reliability dimension</b>
0.84	57-60	<b>responsiveness dimension</b>
0.89	61-64	<b>Assurance dimension</b>
0.86	65-68	<b>Sympathy dimension</b>
0.90	<b>Services quality</b>	
0.952	<b>Total</b>	

### Statistical samples and sampling method

The study population included all employees, deputies and heads of branches in the Isfahan private insurance centers that their sum is 408 people and by letting the sample size estimation between employees, deputies and heads of branches, sample size is 198. Cochran's formula was used for the finite population to determine the required minimum sample size.

$$n = \frac{NZ_{\alpha/2}^2 P(1-P)}{(N-1)d^2 + Z_{\alpha/2}^2 P(1-P)}$$

### Sampling method

In simple random sampling is assumed that the populations have relative homogeneity and are homogeneous; But it's not always that population have heterogeneity and homogeneity; Therefore, they can

divided into the sub-sections and sub-groups who have considerable intergroup heterogeneity. In these societies, Simple random method is not suitable. Because all or most of sample may be elected from a group or class and therefore, it was not representative of the general population. To solve this problem, a classification method is used to select the sample; this means that individuals within a group according to their intergroup characteristics are divided into different classes and samples are proportional selected from all classes.

In this study tries to select sample that is representative of community. So we used classified sampling and defined each insurance company as a class and in terms of their employees over the entire community, we determined the number of samples in each class and questionnaires were distributed in two stages because of the lack of cooperation between the two insurance companies and all distributed questionnaires were returned with cooperation of all relevant authorities.

### Method of data analysis

In this study, well-known and conventional statistical methods in social researches have been applied to analysis collected data. So that after the collection and extraction, data have been processed in both descriptive statistics and inferential statistics. In the descriptive study, collected data and information related to the demographic characteristics have been studied and gained results have been presented in tables and graphs. In the next section (inferential statistics), research hypotheses have been evaluated using normality tests, regression tests, Variance analysis, Friedman test and structural equation.

After the main structural equation model of study, the standard paths coefficients are as following (Figure 4).

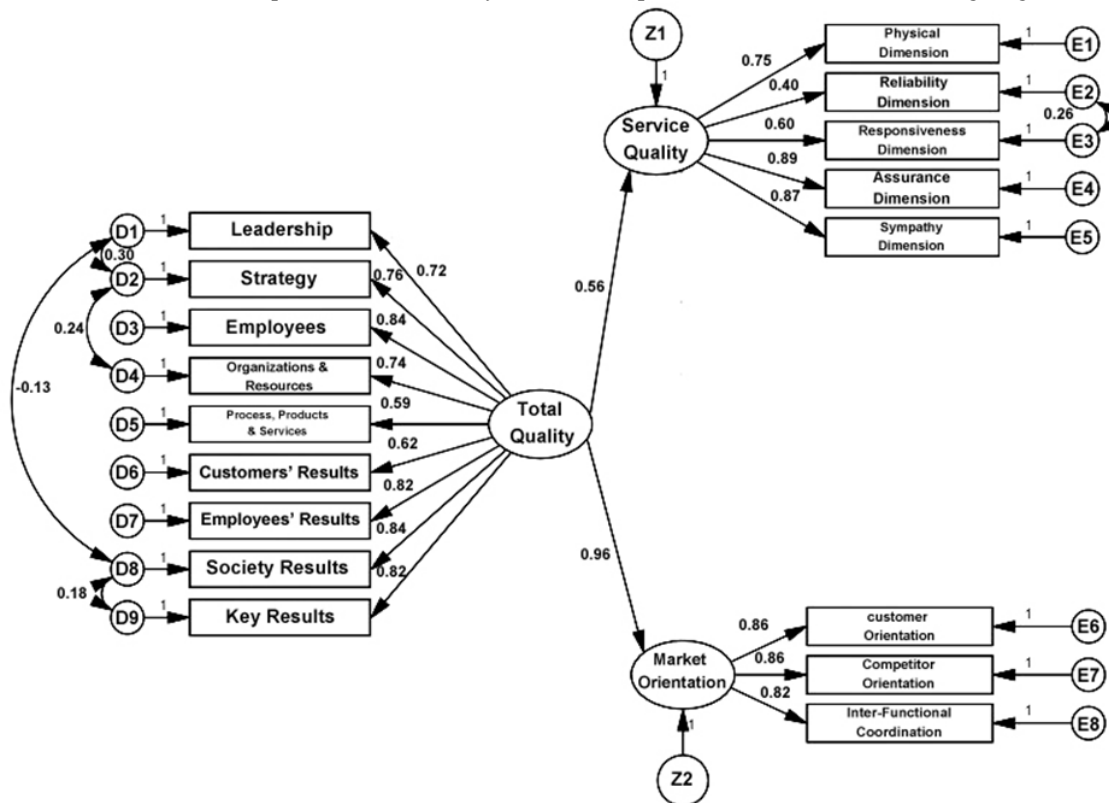


Figure (4) path coefficient of main model

Significant relationships between model components and path coefficients have been shown in Table 2.

Table 2. Path coefficient of research main model

Result	Meaningful P	Critical rate C.R.	Standard error S.E.	Standard coefficient	hypothesis	
Confirmed	***	11.386	0.097	0.96	H1	Market orientation<---total quality
Confirmed	0.023	2.266	0.091	0.254	H2	Services quality <---total quality
indicate that P value is less than 0.001 ***						

The above table shows that the paths between variables of total quality and services quality are significant,

because significant criterion of these pathways is less than the threshold 05/0 at the 95% confidence level. Table 3 also shows fitness indices of model.

Table 3. fitness indices of main model

Model 1	Index	Fitness index type
51	NPAR	Absolute
102	DF	
0.083	P 0.05 (more than)	
122.301	CMIN (Chi Square)	
0.903	AGFI0.9 (more than)	
0.935	GFI0.9(more than)	Comparative or relative
0.988	0.9(more than)	
0.947	0.9 ( more than)NFI	
0.991	CFI 0.9(more than)	Thrifty
0.711	PNFI0.5 (more than)	
0.743	PCFI0.9 (more than)	
0.032	RMSE0.08 ( less than)	
1.199	CMIN/DF5 ( less than)	

Fitness indices in the above table represent suitable and desirable fitness of research main model. Research sub-hypothesis testing based on the results of linear regression test

Table (4) regression coefficient, hypothesis test

Result	significant	T-statistics	Standard coefficient	Not standard coefficient		Model
			Beta	Standard error	B	
The first hypothesis is confirmed	.000	18.219	.793	.054	.993	Total quality»dependent variable : customer orientation«
The second hypothesis is confirmed	.000	17.546	.782	.055	.958	Total quality»dependent variable : competitor orientation«
The third hypothesis is confirmed	.000	15.868	.750	.058	.921	Total quality»dependent variable : inter-functional coordination«
The fourth hypothesis is confirmed	.000	7.177	.456	.061	.437	Total quality»dependent variable : physical dimension «
The fifth hypothesis is confirmed	.000	4.525	.308	.061	.277	Total quality»dependent variable : reliability dimension «
The sixth hypothesis is confirmed	.000	5.975	.393	.070	.417	Total quality»dependent variable : responsiveness dimension «
The seventh hypothesis is confirmed	.000	7.520	.473	.076	.571	Total quality»dependent variable : assurance dimension «
The eight hypothesis is confirmed	.000	7.683	.481	.077	.595	Total quality»dependent variable : sympathy dimension «

The results in table 4. show that total quality respectively has positive impact on the customer orientation, competitor orientation, inter-functional coordination, physical dimension, reliability dimension, responsiveness dimension and sympathy dimension with standard Beta coefficient 0.793, 0.782, 0.750, 0.456, 0.308, 0.393, 0.473, 0.481 and because a significant amount of regression testing is less than 5% so the sub-hypotheses are confirmed.

## RESULTS AND DISCUSSIONS

First major hypothesis: TQM has significant impact on the market orientation of Isfahan private insurance company.

Results related to the first major hypothesis indicate that due to the significant level  $P \leq 0.001$ , TQM has positive and significant impact on the market orientation with standard coefficient 0.960. Therefore we can say first hypothesis is confirmed and applying TQM in the insurance companies will increase their market orientation.

According to the gained results, insurance company managers should strive to implement quality management more effective in order to gain market pulse with being market orientated.

Results of regression tests between total quality management and customer orientation, competitor orientation and inter-functional coordination shows that TQM has positive impact respectively on the customer orientation, competitor orientation and inter-functional coordination with standard Beta coefficients 0.782, 0.793 & 0.750 So we can say that first sub-hypothesis to three sub-hypothesis are confirmed.

As regards TQM according to the Europe quality award consists 9 components (leadership, strategy, employees, organizations and resources, process, products and services, customers results, employees results, society results and key results) can be widely influential in all levels of the organization and proper implementation of this system in an organization requires the right organizational culture and requires special attention of organization managers and leaders and with regard that this system gives special attention to customers and their results can be very effective in making organization customer oriented and also attention to the competitors strategies and society results can have positive and direct impact on the competitor orientation of organization and also the emphasis of this system on the employees and their results and organizations and resources for inter-section coordination is very helpful for the organization. Therefore, positive impact of TQM can be proved and cannot be considered an accident.

Second major hypothesis: TQM has significant impact on the services quality of Isfahan private insurance companies.

The results showed a significant level of 0.023 proves that TQM has a significant impact on the services quality and given that  $P < 0.05$ , then TQM has a significant impact on the services quality with the standard coefficient of 0/25. So we can say that the second hypothesis is confirmed.

According to the gained results, insurance companies' managers should implement TQM more effectively so that can increase the quality of organizational services and benefit from its advantages.

Results of regression test between TQM and variables of physical dimension, reliability dimension, responsiveness dimension, assurance dimension and sympathy dimension indicates that TQM has positive impact on the physical dimension, reliability dimension, responsiveness dimension assurance dimension and sympathy dimension respectively with the standard Beta coefficients. So we can say fourth sub-hypothesis to eight sub-hypothesis is confirmed.

As the TQM word shows, this system tries to implement quality at all levels of the organization; whether it is service organization or productive organization. But about the organizations with service nature, application of this system is very close to the services quality and consisted of all quality components of Serqual model (physical dimension, reliability dimension, responsiveness dimension, assurance dimension and sympathy dimension) and in fact tries to implement services quality in the all organization levels with help of leaders and employees and provides customers and society comprehensively and accurately with it. So positive impact of TQM on the services quality can be proved.

### **General and applicable conclusion**

Insurance companies should first attempt to talk about necessity and effectiveness of the implementation of such plans with the staff and authorities and inform them about its importance and use ideas of personnel and officials in the designation and implementation and in fact implement participatory management style. Also, using the strategies and policies and, if necessary, replace and modify them to act in a manner that can meet current and future needs of customers based on their expectations and in some cases it is necessary to go beyond their oral needs of and with identifying the undeclared needs, attempt to meet customers' needs through formal and informal conversations and marketing research and psychological analysis of different sale reports, and with the assistance of senior managers, partners and employees, in addition to identifying the changing needs of customers consider their competitors' actions and always analyze their competitive strategy and also through partnerships with senior management and the different parts of an organization, develop and explain organizational strategies and policies and trying to gained information from the survey results will be distributed to customers in different organizational units so that can simultaneously implement TQM in the organization and also will increase organization's market orientation and trying to enhance their service quality level as possible as by applying the appropriate resources and with the help of qualified and competent staff and respected directors and deputies, and It is not possible, but with the assistance and cooperation of competent staff and their participation in organizational decisions and implement them tenderly and insistently. Trying to apply as possible as suitable office facilities, buildings with adequate facilities and in the available locations using available resources and with the help of partners and stakeholders and so satisfy the customers in terms of tangible step. With timely and consistent assessment of their services, will meet promised needs and properly implement laws and regulations and use the ability of managers and organization to manage crisis situations and ensure the honesty of employees in the task doing and with the assistance of managers and employees trying to train and inform employees from new debates and materials in order to response more effective to the customers and sympathize with them in the problems.

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