

INVESTIGATING THE ROLE OF HR FOCUSED TQM PRACTICES IN EMPLOYEE SATISFACTION AND LOYALTY: FINANCIAL SECTOR OF PAKISTAN

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ABSTRACT

Total Quality management (TQM) philosophy and management commitment towards its implementation are the well-known causes in the success of the organization. This philosophy can be useful for the effective involvement of human resources and leads them towards their satisfaction and loyalty, which are the core aspect of implementing quality in the organization. Thus, this study examines the role of total management commitment and total quality management practices which are based on HR, to assess the loyalty and satisfaction of the employees in financial sector of Pakistan. The study followed an on-site survey which was conducted in various organizations of financial sector of Pakistan. The findings of the research indicates that the HR based TQM practices such as employee empowerment, training, teamwork, appraisal systems and compensation have a significant positive impact on employee satisfaction that result in a higher level of employee loyalty. Moreover, employee compensation and appraisal systems found most significant and positive impact on employee satisfaction. Based on the results, it is argued that management needs to understand the influence of human and its associated aspect such as values for quality and TQM practices.

Keywords: Financial Sector of Pakistan; HR-Focused TQM Practices; Employee satisfaction; Employee Loyalty

INTRODUCTION

Total quality management as philosophy has gained much significance in the business and organizational research and now penetrated into financial institutions as well. Financial sector such as banks, insurance companies, audit and financial consultancy companies etc. are started considering TQM philosophy as their strategic management thinking. Despite of importance and realization of quality in financial institution specially banks, results of TQM implementation has been found variant and being speculative due to the human resources. It can be observed in literature that TQM adoption and implementation is usually differed by the human associated factors such as skills, attitude, values and behavior. It is also mainly depends upon the thinking of management that how they recognize and utilize the human resource. Previous research showed the growing concern towards emphasizing the people related or human resource focused TQM practices that cultivates not only the environment, but also energize the employees to implement quality. Thus, to get effective results by implementing TQM at full potential, human dimension related TQM practices and its affects at individual level must be explored.

Thus, to deeply investigate the role of human dimension on TQM implementation in today's competitive environment, this study is conducted to examine the impact of top management commitment and HR focused TQM practices on individual satisfaction and loyalty towards organization specifically in financial sector of Pakistan region.

LITERATURE REVIEW**Financial Institutions, TQM and Its Importance**

Financial institutions in particular banks were considered as employment exchanges instead of as financial institutions of the country in late 1980's. These financial institutions were struggling and not able to perform well due to various issues related to macro and micro environment of organization such as political instability, economic crises, consumer behavior, learning of HR, unsatisfactory performance and institutional fall down, extended pressures, disequilibrium in balance of payment and alarming current account position. In 2000 and above, such issues were well thought-out and focused by many scholars, but results are still in variant. Lately, the world is still facing economic crises that have called the scholars attention about quality services given by these institutions.

Table 1a. Total Quality Management practices identified and studied in different research papers

<i>Saraph et al. (1989)</i>	<i>Flynn et al. (1994)</i>	<i>Anderson et al. (1995)</i>	<i>Ahire et al. (1996)</i>
Management leadership	Top management support	Visionary leadership	Top management commitment
Role of the Quality Department	Quality leadership	Customer satisfaction	Employee training, Product quality
Training	Quality improvement rewards	Learning	Employee empowerment, Employee involvement
Employee relations	Competitive advantage	Employee fulfillment	Statistical process control
Quality data and reporting	Workforce management Work attitudes	Internal and external cooperation	Supplier quality management
Product and service design	Selection for teamwork potential	Process management	Product and internal quality
Customer satisfaction	Process flow management	Continuous improvement	Design quality management
Process management	Statistical control/ feedback, Product design		Benchmarking, Customer satisfaction Supplier performance
Quality performance	Supplier relationship, Quality information Customer relationship, Teamwork, Process management		

In Asian region such as in Pakistan, financial sector have also faced such problems and specially the quality in their organization and services. The banking sector of Pakistan has little improved in past few years, however quality in their services and reform in approaching the international quality standards and strengthening the financial system through better and committed human resource is still an explorative area to study (Economic Survey of Pakistan 03-04). In this regard, one of the purposes of this study is to collect data systematically and investigate the status of quality implementation in financial sector in particular banks operating in Pakistan.

Regarding TQM and its significance, it is acknowledged that the conception of TQM got substance in various fields of study and it prevails everywhere as it is considered responsibility of everybody in the organization (Kanji & Barker, 1990). The quality of the products and services produced offered by any organization depend on a set of guiding principles and a philosophy known as total quality management (Schmidt & Finnigan, 1992; Zairi and Leonard, 1994; Rao et al., 1996). As the consumers have become more quality conscious, the quality management is getting more popular (Parsuraman et al., 1985). According to the applied research on TQM, organizational performance and profitability increases when companies show their commitment towards TQM (Shetty 1987; Jacobson and Aaker 1987; Larson 1989; Corbett et al., 1998; Kevin M. McNeilly and Fredrick A. Russ 1992; Crosby, 1979).

Table 1b. Total Quality Management practices identified and studied in different research papers

<i>Black and Porter (1996)</i>	<i>Malcolm Baldrige Award (2002)</i>	<i>Kaynak (2003)</i>	<i>M. Jun et al. (2005)</i>
Corporate quality culture	Leadership	Management leadership	Top management commitment
Strategic quality management	Strategic planning	Training	Employee satisfaction and loyalty
Improvement of quality systems	Human resource focus	Employee relations	Employee empowerment
People and customer management	Human resource focus	Quality data and reporting	Employee training
Teamwork structures for improvement	Information and analysis	Supplier quality management	Teamwork
Teamwork structures	Process management	Process management	Appraisal system
Quality Improvement measurement systems	Process management	Product/service design	Employee compensation
Customer satisfaction orientation	Customer and market focus	Quality performance	
Supplier partnerships		Financial and market performance	
Operational quality planning		Inventory management performance	
Communication of improvement information			
External interface management			

Leading companies of the world consider TQM as strategic issue and they are trying to put into practice various TQM programs in their businesses. (Tenner and DeTore, 1992, Raynor, 1992; McMillan, 1992; Green, 1992; Thornburg, 1992). But when company neglect the importance of TQM, then it basically creating challenges such as customer perception, product and service quality, supplier management etc (Shetty 1987; Larson 1989; Armitage 1992). Many authors have delineated the concept of TQM as synergy and argued that it has direct and indirect effects for organizational performance and success (Kaynak, 2003; Hendricks and Singhal, 2001; Cobb, 1993). Table 1a and table 1b shows Total Quality Management practices identified and studied in different research papers.

HR Focused TQM Practices

The HR based TQM practices are core and essential TQM-enablers which assist employees to make use of their complete potential for TQM implementation (Dean and Bowen, 1994). Some common HR based TQM practices which have been conversed in different studies and awards are employee empowerment, performance appraisal, teamwork, employee training and employee compensation (M. Jun et al., 2006).

Employee Empowerment

Employee empowerment refers to handing over the authority and responsibility and it is one of the core concepts of a growing organization. This phenomenon becomes crucial when efforts are done by HR department in TQM organization (Ledford et al., 1992; Thomas & Velthouse, 1990). Employees are the source for new ideas and their suggestions and decisions are for valuable improvement which provides foundation for the quality improvement. Thus giving empowerment to them is the real contribution not only to the organization, but also giving them self satisfaction, feel of connectedness that escorts satisfaction and loyalty towards organization (Westerman, 1999; Rajkumar, 1996). Furthermore, the concept of employee empowerment is originated from the theories of participative management and employee involvement which suggest that work satisfaction and employee performance is enhanced when managers share their decision making powers with the employees. Based on this, it can be argued that TQM philosophy cannot be successful in long run without empowering the employees of the organization (Miller & Monge, 1986; Wagner, 1994).

Employee Training

Training intended at specific important employees' needs that not only reduces turnover and absenteeism, but also motivate the employees and give confidence and satisfaction. To achieve the objectives of the organization, educating employees by providing training is the crucial applicable concept (Gibson & Kirkman, 1999; Teagarden et al., 1992). In this regard, organizations have well-developed TQM formal training programmers and have instituted mechanisms for assessing its design and implementation effectiveness (Peterson et al., 1999).

According to Juran and Gryna (1988), TQM training must be tailored to fit an organization's needs. Training material and its usage, appropriate facilities, organizational climate towards training and the determination of employees are some challenges that should be carefully considered (Brown, 1993). Based on the results of his study, it is found that that the training process plays an important role in creating a supportive culture for TQM and must be reflect as a strategy and not an event. It should focuses on quality improvement in organization by addressing the needs of participants.

Team Work

A work team refers to group of individuals who work interdependently to solve problems or carry out work (Hackman, 1987; Manz & Sims, 1993). Team members communally build up and share the meaningfulness of their tasks (Uhl-Bien & Graen, 1998). Human resources policies for teams, including team-base rewards, receiving or delivering cross-training, and making staffing decisions, should support and enhance team empowerment. Deming implies that a high degree of employee teamwork is vital to TQM and the achievement of quality and productivity improvement. (Deming, 1982, p. 22).

Appraisal System

One of the most important and effective way of improving firm performance is performance appraisal or performance evaluation system (Dubinsky and Barry, 1982). Performance evaluation generally used to measure employee performance that guides the development and improving of compensation systems. It works as a tool for feedback that helps in need analysis and identifying training and development needs (Dubinsky, Skinner, and Whittler, 1989). Moreover, its implementation can be utilized as peers as the primary rater that enhanced employee commitment to the TQM program which resulted due to procedural justice of HR decisions through the use of peer assessment in the TQM work environment (Westerman, 1996). Different performance measurement system is document in literature such as some based on performance whereas some based on employees values that guides their behavior. Successful examples includes Motorola, Federal Express, and General Motors CadiDac Division, all winners of the Malcolm Baldrige National Quality Award (Westerman, 1996).

Employee Compensation

Compensation system is the most prominent and frequently considered key factors that highly influence employee motivation (Britton et al., 1999; Carson et al., 1999; Karl and Sutton, 1998; Wageman, 1995; Welbourne and Cable, 1995). This system generally consists of financial and non-financial rewards for individuals and teams who contribute to TQM efforts (Blackburn and Rosen, 1993).

Top Management Commitment and HR Focused TQM Practices

Vigorous support and commitment of top management is essential for TQM implementation and its effectiveness in the organization (Blackburn & Rosen, 1993). To establish and maintain the quality culture is the prime responsibility of top management and their level of commitment detained the success story (Blackburn & Rosen, 1993). This phenomenon is not only evident in the literature but also in industry such as top management of Wallace Corporation, IBM and Cadillac show their commitment towards TQM training implementation by voluntarily participating in different training program (Blackburn & Rosen, 1993).

In addition to this, commitment from management should facilitate employees and act as catalyst role to involve them in quality implementation programs (Kaynak, 2003; Blackburn & Rosen, 1993). There are many companies like Xerox who scrutinize carefully about the benefits of top management commitment by shows their dedication, time and concentration towards the TQM activities (Blackburn & Rosen, 1993). Besides this, top management improves firm's performance by training and facilitating employees, assigning sufficient resources and providing new technologies for work optimization (Kaynak, 2003; Wilson & Collier, 2000; Daft, 1998; Anderson et al., 1995; Ahire & O'Shaughnessy, 1998).

HR Focused TQM Practices and Employee Satisfaction

To satisfy employees at workplace, there can be various techniques and approaches, including practices related to TQM encompassing trust based relationship and problem solving and cooperation within various departments (Kaynak, 2003). It is observed that those employees who work in groups or teams instead of the conventional based workplace; they have more satisfaction within the organisaiton (Cordery et al., 1991; Wall et al., 1986). It is argued in literature that workers perform comparatively better services to the customers in the form of technical and other services related to achieve TQM as they get relevant training related to it (Sharma & Sarel, 1995).

The concept of empowerment is related to the handing over not only responsibility abut also authority to the employees so that decisions can be made appropriately as per objectives set within the business unit or functional level in a business (Blau & Alba, 1982). Empowerment of employees at work is necessary to strengthen them psychologically which can ultimately create impact on individual performance and thus satisfaction can be achieved (Liden et al., 2000; Spreitzer, 1995; Spreitzer et al., 1997; Thomas & Tymon, 1994). In fact empowerment deals with the quality of life and workplace quality in order to enhance workers' satisfaction and motivation level so that they should feel good about their stay at workplace.

Employee Satisfaction and Employee Loyalty

Employee satisfaction is one of the most important aspect which is directly related to organizational workplace environment, and when the organizational workplace is maintained well it leads towards satisfaction at job (Jun et al., 2006). Besides this, other factors also influence on employee satisfaction and the commitment showed towards organization such as personal characteristics, work experience and educational level. Employee commitment relates with the faith in the achieving the objectives of organization and the wish to keep commitment at high level shows intensity of loyalty towards with the organization (Morrow, 1983).

Research Model & Hypothesis

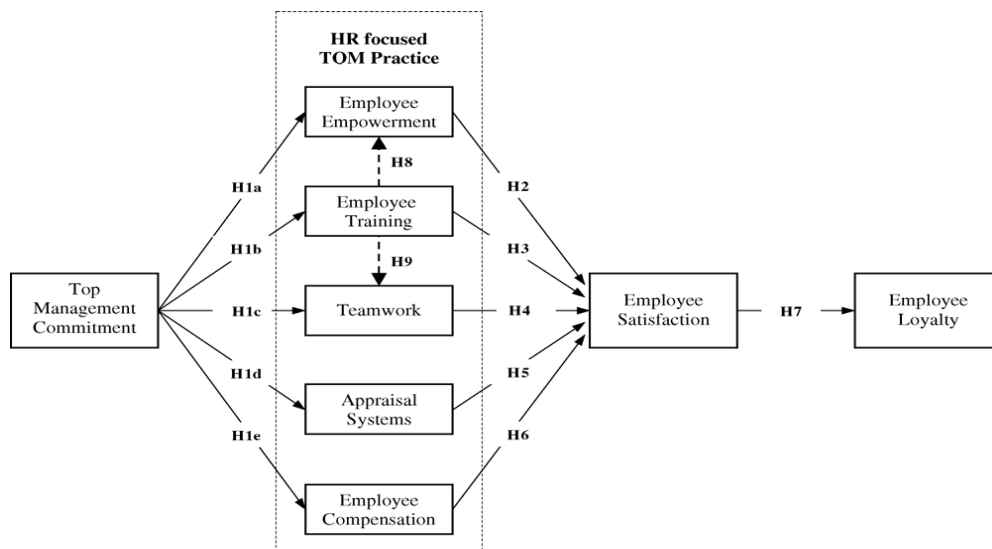


Figure 1. Role of HR focused TQM practices on employee satisfaction & loyalty (Adopted from Jun et al. (2006))

The research model presented in *Fig 1* is adopted by M. Jun et al. (2006) and the core objective of this research is to validate this model in different work setting. And to do this,

financial industry of Pakistan is taken to investigate the impact of HR focused TQM practices on employee satisfaction and loyalty as well as top management commitment impact on HR-focused TQM practices. The adopt model encompasses eight variables including; employee training, teamwork, appraisal system, employee satisfaction and employee loyalty.

Total of nine hypotheses, as shown in *Figure 1* are tested in financial sector of Pakistan. To investigate the impact of top management commitment on HR-focused TQM practices, H1a, H1b, H1c, H1d, and H1e. Hypothesis related to the impact of HR-focused TQM practices on employee satisfaction are H2, H3, H4, H5, H6. Final hypothesis is H7 which is related to the impact of employee satisfaction on employee loyalty. The detail hypotheses are described as follows:

H1a: Top management commitment has a positive impact on the level of employee empowerment in financial sector of Pakistan.

H1b: Top management commitment has a positive impact on the level of employee training in financial sector of Pakistan.

H1c: Top management commitment has a Positive impact on teamwork in financial sector of Pakistan.

H1d: Top management commitment has a positive impact on the performance appraisal systems in financial sector of Pakistan.

H1e: Top management commitment has a positive impact on the employee compensation systems in financial sector of Pakistan.

H2: Employee empowerment has a positive impact on Employee satisfaction in financial sector of Pakistan.

H3: TQM-oriented training has a positive impact on Employee satisfaction in financial sector of Pakistan.

H4: Teamwork has a positive impact on employee Satisfaction in financial sector of Pakistan.

H5: TQM-oriented performance appraisal systems have a positive impact on employee satisfaction in financial sector of Pakistan.

H6: TQM-oriented compensation systems have a positive impact on employee satisfaction in financial sector of Pakistan.

H7: Job satisfaction has a positive impact on the Employee loyalty in the financial sector of Pakistan.

RESEARCH METHODOLOGY

The methodology of this research is based on survey and the instrument used in this research is adopted from M. Jun et al. (2006). Other than making few changes in the demographic questions, the content and the structure of the instrument remained the same. The reason of choosing the same instrument is in two folds; one is the using of same research model as used by M. Jun et al. (2006), the second is related investigate similar research and instrument in totally different context. The research instrument consists of total 31 questions in which 3 are related to top management commitment and 20 questions are related to HR-focused TQM practices and 8 questions are related to employee satisfaction and employee loyalty.

There are also 6 questions related to demographics in the questionnaire. In these questions, respondents were asked to provide information about his/her gender, age, qualification,

Designation in the organization, and the experience they are having. All the questions were closed ended.

The scale used in this research is 5-point Likert scale (1: strongly disagree, 2: disagree, 3: neutral, 4: agree, 5: strongly agree) which will provide range of perceptions and experiences of the respondents.

Data Collection

The industry selected for this study was the financial sector of Pakistan. Various organizations from this sector were selected which include; banks, insurance companies, and audit firms. But predominately, most of the respondents were from different banks. The survey was conducted in different cities of Pakistan including Rawalpindi, Islamabad, Gajarkhan, Mirpur (AJK), Wazirabad and Gujranwala.

The method through which data was collected was “On-site surveys” in which survey questionnaire were distributed in the companies. Before distributing the questionnaires, we got permission from the managers of the respective organizations and discussed purpose and benefits of this research for organizations. We also guide the respondents about how to fill the questionnaires and what mistakes should be avoided.

Total 300 questionnaires were distributed, among which 272 questionnaires were returned by the respondents. The response rate remained 90.67% which is quite high. 41 questionnaires were discarded due to certain errors like incompleteness. The final sample size that used for the analysis was 231. The respondent of this research who filled the questionnaires were both male (73%) and female (27%) and quite diversified in age, qualification, designation and experience. The detailed profile of survey respondents is described in detail in *Table 2*.

Table 2. Detailed Profile of Survey respondents

<i>Profile</i>	<i>Number of Respondents</i>	<i>Category</i>	<i>Count</i>	<i>Proportion (%)</i>
Gender	231	Male	168	73
		Female	63	27
Age	231	20 or less	24	10.4
		21-25	105	45.5
		26-30	70	30.3
		31-35	13	5.6
		35-40	8	3.5
		41-50	7	3
		50 or more	4	1.7
Qualification	231	Intermediate	21	9.1
		Graduation	108	46.8
		Masters	85	36.8
Designation	231	MS & above	17	7.4
		Top Level	28	12.1
		Middle Level	155	67.1
		Low Level	48	20.8

(Continued...)

Table 2 . Detailed Profile of Survey respondents

<i>Profile</i>	<i>Number of Respondents</i>	<i>Category</i>	<i>Count</i>	<i>Proportion (%)</i>
		15-20 years	5	2.2
		20-25 years	2	0.9
		25-30 years	3	1.3
		30 years & above	2	0.9

DATA ANALYSIS AND RESULTS

To analyze the collected data, statistical software (SPSS) was used. Regression analysis was run to find out the effect, and correlation was made that depicted the relationship among the variables. After the analysis, the results illustrated that the research model was supported and the hypothesized relationships were found significant at $p < 0.01$.

The investigation of the relationship between top management commitment and HR focused TQM practices, employee training was most influenced by Top management commitment (0.332) followed employee empowerment (0.302), team work (0.239), employee compensation and appraisal system (0.162). So the H1a, H1b, H1c, H1d and H1e were supported. As for as the relationship between the HR-focused TQM practices and Employee satisfaction is concerned, employee compensation has a strongest relationship with employee satisfaction, followed by appraisal system, employee empowerment, teamwork and employee training. Therefore the H2, H3, H4, H5, H6 were supported. H7 was also supported as the impact of employee satisfaction on employee loyalty is evident.

Table 3. Summary of the Hypothesis Test Results

<i>Association</i>	<i>Hypothesis</i>	<i>Casual Path</i>	<i>Correlation</i>	<i>Regression</i>	<i>Hypothesis Supported</i>
Top Management commitment & TQM practices	H1a	TM → EE	0.302	3.190	Yes
	H1b	TM → ET	0.332	3.175	Yes
	H1c	TM → TW	0.239	3.222	Yes
	H1d	TM → AS	0.162	3.142	Yes
	H1e	TM → EC	0.178	3.633	Yes
TQM Practices & Employee Satisfaction	H2	EE → ES	0.324	2.758	Yes
	H3	ET → ES	0.301	2.629	Yes
	H4	TW → ES	0.319	2.338	Yes
	H5	AS → ES	0.344	2.745	Yes
	H6	EC → ES	0.349	3.568	Yes
Employee satisfaction & employee Loyalty	H7	ES → EL	0.459	3.020	Yes

FINDINGS & MANAGERIAL IMPLICATIONS

TQM practices and the involvement of human have a strong coherent bond and it is proved by the analysis of this research data. The Following are the findings of the research:

1. A positive impact was found between employee loyalty and employee satisfaction in the financial sector of Pakistan.
2. There is a positive relationship among HR-focused TQM practices with employee satisfaction in the financial sector of Pakistan.
3. There is a very strong and positive influence of appraisal system and employee compensation on employee satisfaction in the financial sector of Pakistan.
4. The commitment of the top Management has a positive impact on HR-focused TQM Practices in the financial sector of Pakistan.

Results shows that HR focused TQM practices not only influence on the employee satisfaction, but also generate the intensity of employee loyalty that ultimately leads organization towards profitable. Another well-built finding of this study is for management which needs to understand the influence of human and its associated aspect for quality and TQM practices. They need to be thoughtful and explore the techniques and strategies through which they can get better assessment of their employees' characteristics such as skills, employee (human) values and behavior which are essential for the implementation of TQM practices.

LIMITATIONS OF THE RESEARCH

This research is conducted in the companies of financial sector of Pakistan. Especially companies which are situated in Islamabad and Punjab Province of Pakistan & AJK Therefore, to generalize the findings of this research to other industries are difficult. One of the limitations of this research is to utilize the existing instrument in different work setting which may have generated some biased results. Another limitation is related to getting the response in one time, as longitudinal study can give some detailed and different results.

CONCLUSION

Conclusively, it is deduced that the top management commitment and HR-focused TQM practice has positive influence on employee satisfaction and loyalty. In meanwhile, it is also argued that employees are essential component for implementing such quality practices and management should be thoughtful to explore the ways to get it done successfully. Based on the analysis of this study, it is deduced that top management has a strong character for the success of HR-focused TQM practices. HR-focused TQM practices should be implemented effectively to motivate and satisfy the employees in the financial sector of Pakistan. Management needs to play a dynamic role for exploring the techniques through which employees characteristics can be measured and assessed for quality implementation.

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