

TOTAL QUALITY MANAGEMENT IMPLEMENTATION AND PERFORMANCE OF THE BANKING INSTITUTIONS IN TANZANIA: A CASE OF CRDB BANK PLC

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ABSTRACT

The focus of the study was to assess the implementation of TQM and the performance of the banking institutions in Tanzania. The study was conducted at CRDB bank headquarters. The study intended to examine the impacts of implementation of TQM on the performance of the bank, analyse the effects of employee involvement in TQM on the performance of the bank and evaluate the effects of management leadership in TQM on the performance of the bank. A case study research design was used with a sample of 80 respondents utilising questionnaires, interviews and documentary review. The collected data were analysed quantitatively through descriptive analysis and multiple linear regression model. The study found that implementation of TQM facilitates the increase of both employees' and bank performance as well as service quality. Moreover, the study found that employee involvement in the implementation of TQM helps to provide training that supports to increase the performance of the bank. The study also found that management leadership in TQM helps in decision making which increases bank performance. The study concluded that the implementation of TQM facilities increases employees' performance which results into increase in bank performance, and helps to reduce costs associated with bank operations which leads to the increase in bank performance.

Keywords: *Total Quality Management, Employee Involvement, Management Leadership, Performance.*

INTRODUCTION

Background Information

Total Quality Management (TQM) is a firm-wide management philosophy of continuously improving the quality of the products/services/processes by focusing on the customers' needs and expectations to enhance customer satisfaction and firm performance (Ibidunni *et al.*, 2017). There are mixed results about the relationship between TQM practices and performance (Maheswari & Padmaja, 2018).

TQM is considered as the main tool for developing work and improving performance to achieve profitability through good services and quality products (Ali & Khatoon, 2016). It is a continuous improvement of administrative and productive processes through reviewing and analysing the results achieved, and searching for other means and methods to raise the level of performance, and try to reduce the time and effort for the completion of production processes by eliminating all unnecessary functions for consumers and for the production process to reach the required level of total quality (Robson *et al.*, 2012).

In the banking sector, TQM practices involve quality planning by setting quality policy and objectives which will help to choose the appropriate quality techniques and methods. These practices must be created in particular and it needs training programmes for senior management, middle management, and the rest of the employees. Continuous improvement which is a feature of TQM is said to reduce the product cycle time thus improving performance (Ali and Khatoon, 2016). Many other TQM practices such as training, information system management, relationship with suppliers, etc have a positive impact on operational performance. Therefore, efficient management handling of these

practices is expected to improve efficiency and no doubt affect the profitability of the firm (Maheswari and Padmaja, 2018).

Continuous quality improvement is considered the only way to improve the performance of organisations and banks (Ali and Khatoon, 2016). Quality improvements help the bank to achieve gains by ensuring distinguished and constantly evolving services using quality improvement techniques to reduce problems and errors. Through quality improvements, there is a possibility of avoiding errors even before they happen. Thus, in the banking sector, by the use of quality improvement mechanisms, banks are in the position of improving the quality of their services thereby maintaining their basic customers and gaining the largest possible number of new customers (Rawashdeh, 2014).

In both developed and developing countries TQM practices have positively been related to operation performance, quality performance, employee satisfaction/ performance, innovation performance, customer satisfaction/results, competitive advantage, market share, financial performance, and aggregate firm performance (Rawashdeh, 2014). The success of TQM results in improved employee involvement, improved communication, increased productivity, improved quality, improved customer satisfaction, reduced costs of poor quality, and improved competitive advantage (Maheswari and Padmaja, 2018).

The implementation of TQM by banking institutions has been hampered due to non-compliance with the procedure and principles of TQM implementation. While some banks, run TQM like a program which they expect to function and perform the magic by itself, others have used the half-hearted approach to it, by using some bits and pieces of the principles. This has counted for the failure of most banks in meeting their expected target from implementing this ideology (Maheswari and Padmaja, 2018).

Various studies conducted by scholars show that proper implementation of TQM in banking institutions is a critical determinant enhancing institutional performance. For example, a study by Al-Shobaki *et al.*, (2010) indicates that the use of TQM can be of great benefit to the banks, as it increases organizational customer orientation and competitive edge. It further indicates that the use of TQM leads to increased productivity and the ability to compete in the global markets. Another study by Ibidunni *et al.*, (2017) affirms that TQM practices such as process improvement and employee empowerment significantly influence firm performance. Moreover, Ali and Khatoon (2016) assert that TQM implementation has been an important aspect of improving organisational efficiency. Furthermore, the study by Rawashdeh (2014) reveals that TQM practices have a positive and significant impact both on bank performance and competitive advantage.

Despite various studies being conducted on this area, these studies fail to show the effects of employee involvement in TQM and management leadership on the performance of the bank. Therefore, this study aimed to assess the TQM implementation and performance of the banking institutions in Tanzania with CRDB being taken as the case.

The objective of the paper was to assess the TQM implementation and performance of the banking institutions in Tanzania. Specifically, to examine the impact of the successful implementation of TQM on the performance of the bank, analyse the effects of employee involvement in TQM on the performance of the bank and evaluate the effects of management leadership in TQM on the performance of the bank.

LITERATURE REVIEW

Theoretical Review: Deming's Theory

Deming's TQM theory is grounded upon fourteen management points, a profound knowledge system, and the Shewhart Cycle. He is famous for his ratio that does states that quality equals the outcome of work efforts over total costs. If a company focused on costs, a challenge will arise where costs will rise as levels of quality will be deteriorating (Chadwick, 2015). Deming's profound knowledge system consists of understanding how the firms' processes work, understanding the variations that do occur and why they do, and understanding what can be known and human nature understanding (Kelsey and Bond, 2016).

Deming's theory of TQM points includes; creation of a purpose of constancy, new philosophy adoption, halting the dependency on mass inspections, never award business courtesy of price, ensure there is a continuous production system and improvement of service, enhanced performance courtesy of the job training, infusing quality in leadership, dismantle fear aspects from the firm, do away with departmental barriers, eliminate work goals that are based on quantity achieved, eliminate the use of quotas and standards, encourage pride in craftsmanship, facilitate the training

and education process of everyone in the firm and ensure that the firm's top management structure facilitates the other points (Chadwick, 2015).

This study used Deming's theory of TQM to explain the effects of employee involvement in TQM on the performance of the bank. Also, the theory explains the effects of management leadership in TQM on the performance of the bank.

Empirical Literature Review

Al-Shobaki *et al.*, (2010) investigated the application of TQM to service organizations using the Jordanian banking sector as a model example. Banking is an important sector in Jordan. The government has introduced several laws and constitutions aimed to further develop this sector, improve its ability to compete within a global market, and encourage investment in the country. However, little work has been done to measure and control quality in this sector. The work shows that the use of TQM can be of the great benefit to the Jordanian banks, as it leads to an increase in the organization's customer orientation and competitive edge. The paper also investigated the relationship between the application of TQM and the increase in the organisation's performance and efficiency. The results showed that the application of TQM in the Jordanian banking sector led to increased productivity and the ability to compete in the global markets.

Ibidunni *et al.*, (2017) examined the link between Total Quality Management and the performance of banking firms in Nigeria. The research instrument utilized for the study was completed by 122 respondents drawn from two leading banking firms in Nigeria. Utilising the regression technique, results of data analysis indicate that TQM practices such as process improvement and employee empowerment significantly influence firm performance. Top management commitment was found not to have a relationship with organisational reputation. It is suggested that employee contribution not only to work processes but also to decision making, encouragement to set objectives for themselves and motivation towards their work, enhance their understanding and commitment to their job and the organisation at large.

Ali and Khatoon (2016) conducted a study on the implementation of total quality management. The study asserts that TQM is measured as an important factor for the long-term accomplishment of an organization. TQM implementation has been an important aspect for improving organizational efficiency. The relations between TQM and performance have been investigated by numerous scholars. While examining the relationship between TQM and performance, specialists have used different performance types such as innovative, financial, quality performance, and operational. The latest revision on total quality management has examined the relationships between TQM and organisational performance. TQM focuses on continuous process improvement within organisations to provide superior customer value and meet customer requirements. TQM a popular guideline for organizational management is implemented for developing strategic information maps and information charts for an information organization.

Another study conducted by Maheswari and Padmaja (2018) investigated the impact of Total Quality Management (TQM) awfully on Banking Performance. TQM was analysed in this study using terms/variables like management commitment through leadership, Quality control, inspection, employee training, customer focus, and benchmarking as the basis for enhancing product quality. TQM is usually measured through Corporate Social responsibility, Cost Reduction, and Employee Satisfaction. Analysis indicates that employee training and empowerment have a significant impact on financial performance and corporate social responsibility while leadership commitment, quality control, and inspection have a significant impact on cost reduction. Although the study affirms that in the last decades, there have been concerns that TQM has been less effective, associating it to both internal and external factors, it has helped in the renovation and rising of TQM in rational leadership, factual management, continuous improvements, and employee partnership.

Rawashdeh (2014) evaluated TQM as a source of bank performance and competitive advantage in the Jordanian banking sector. Employing quantitative means, with the questionnaire being the major instrument of data collection, the researcher used a population of 224 bank branch managers from different banks in Amman as the major respondents. Random sampling was used in the study. 164 complete questionnaires were analysed as a final sample. Two hypotheses were developed through literature review and tested using descriptive analysis performed by SPSS. The results confirmed that TQM practices have a positive and significant impact both on bank performance and competitive advantage.

Many studies have revealed the importance of TQM and its practice has in improving the performance of organizations with a specific interest in the banking sector. Studies indicate that TQM practices have a significant impact on financial performance and corporate social responsibility, positive and significant impact both on bank performance and competitive advantage, facilitates employee participation, significant impact on financial performance and corporate social responsibility, and displaying a significant trend on the bank performance (Maheswari & Padmaja, 2018; Ibidunni *et al.*, 2017; Ali & Khatoun, 2016; Rawashdeh, 2014; Al-Shobaki *et al.*, 2010). Despite the presence of all the facts regarding the importance of TQM in the banking sector, most of the studies have been conducted in different contexts that do not apply in Tanzania. Similarly, there is a paucity of information regarding the effects of employee involvement in TQM and management leadership on performance. These provide a gap that this study intends to fill.

RESEARCH METHODOLOGY

Research Design

The study used a case study research design where CRDB bank was selected as a case. The study used CRDB because it is one of the banks which implements TQM. The use of case study facilitates the researcher to study the phenomena in-depth and at different angles and dimensions to reveal its insights hence bringing the truth to light (Crowe *et al.*, 2011)

Study Population and Sampling design

The study population involved CRBB bank employees. The bank has a total number of 2144 employees. Therefore, the study population was 2144 employees from which the sample was drawn. The study included managers and other officials from the CRDB bank head office. Therefore, the study used the following sample size, sampling procedure, and sample frame. The sample size represents the number of units that were selected from the population to formulate a sample. The researcher selected 80 respondents as a sample size that was made up of employees and management. The study used Fischer *et al.* (1998) standard to attain the sample size. Since the study population was less than 10000, the formula is as follows:

$$nf = \frac{n}{1 + (n/100)}$$

Whereby;

nf= desired sample size for a population less than 10000;

n= constant, which is 384;

Using the formula, therefore;

$$nf = \frac{384}{1 + (\frac{384}{100})} = 79.33 \approx 80$$

Therefore, the study used a sample of 80 respondents.

The study used purposive sampling to select respondents. Respondents were selected based on their knowledge, the responsibilities they have, and the positions they hold. In other words, the researcher selected respondents who are involved in TQM operations. The technique was used because it helps to obtain respondents who are aware of the phenomena under the study (Ames, Glenton & Lewin, 2019).

Data Collection Method and Techniques

The study used a questionnaire to collect data. The researcher prepared structured questionnaires. Structured questionnaires are those questionnaires in which there are definite, concrete, and pre-determined questions. This technique was chosen because it does not exert pressure on the respondents; this means that they were free and comfortable. Also, it is appropriate for a study using a large sample size. The questionnaires were administered by the researcher to 80 employees of CRDB. The interview techniques were also employed. This involved verbal interaction between the researcher and the respondent. The researcher prepared interview guide questions in connection with the research questions. The technique was used because, the sample was controlled more effectively, and more information in greater depth was obtained. Interviewees were five managers from CRDB bank. Also, the study used a documentary review to collect secondary data. Several documents including official documents from CRDB reports and seminar papers concerning the problem were reviewed to supplement the primary data collected by the researcher. The study used a documentary review because it helps to bridge gaps in the information obtained from data collected through the use of other research methods such as questionnaires and interviews.

Reliability and Validity of Data

The study conducted a reliability test. This attempts to indicate the extent to which the research tool is without bias (error-free) and hence offers consistent measurement across time and various items in the instrument.

Table 3. 1: Reliability Statistics

Cronbach's Alpha	No. of Items
0.744	10

Source: Field Data, 2019.

The Cronbach's alpha scale reliability test revealed a Cronbach's alpha of 0.744 for all questions in the questionnaire as illustrated in Table 3.1. This is acceptable, suggesting that the instrument was reliable regarding Cronbach's alpha description. The content validity was used in determining the validity of the instruments. Content validity refers to the extent to which the items on a test are fairly representative of the entire domain the test seeks to measure.

Data Analysis

The collected data were analysed using the Statistical Package for Social Sciences (SPSS). The study used SPSS because of its consistency and virtues of providing compatibility mode in problems analysis. Descriptive statistics were used to describe the basic features of the data in this study. Moreover, the study used inferential statistics. This was used to reach conclusions about the relationship between dependent and independent variables.

The study used a multiple regression model to analyze variables. The regression model was used because in the study variables are categorized in nature. Thus, the dependent variable of the study was Performance (Pe) while the independent variables were Implementation (I), Employee Involvement (EI), and Management Leadership (ML).

Multiple regression analysis was conducted to assess the relative predictive power of the independent variables on the dependent variable. The regression model is illustrated as follows:-

$$Pe = \beta_0 + \beta_1I + \beta_2EI + \beta_3ML + \varepsilon_i \dots \dots \dots (1)$$

Whereby;

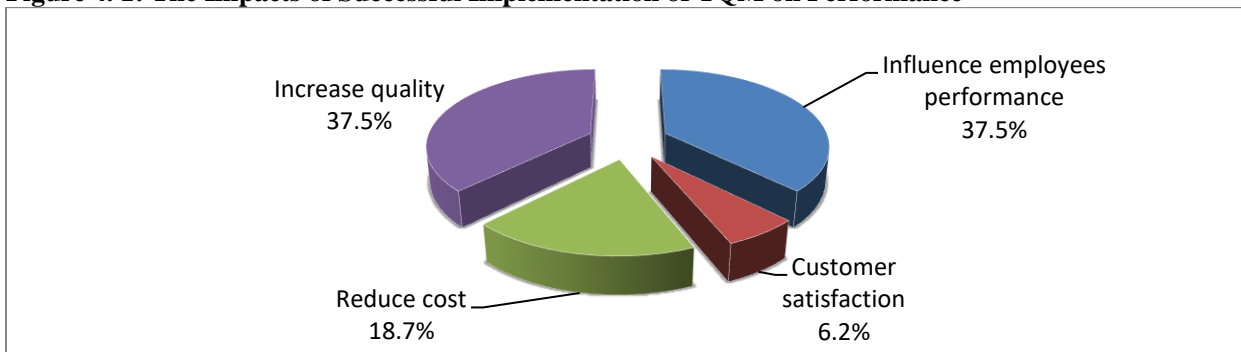
- Pe - Performance
- $\beta_0, \beta_1, \beta_2, \dots, \beta_3$ - Constant regression term;
- I - Implementation
- EI - Employee Involvement
- ML - Management Leadership
- ε_i - Error term

RESEARCH FINDINGS AND RESULTS

The Impacts of Successful Implementation of TQM on Performance

The first objective of the study aimed to examine the impacts of the successful implementation of TQM on the performance of the bank. Respondents were asked to identify the impacts of the successful implementation of TQM on bank performance. Figure 4.1 provides the findings concerning the impacts of successful implementation of TQM on bank performance.

Figure 4. 1: The Impacts of Successful Implementation of TQM on Performance



Source: Field Data, 2019

Results in Figure 4.1, show the impacts of successful implementation of TQM on bank performance. The study found that successful implementation of TQM influences bank performance in different ways. These are:

Reduce Cost

The results show that 18.7% of the respondents said that successful implementation of TQM reduces cost which results in increase in bank performance. The results indicate that the successful implementation of TQM helps to reduce the cost associated with bank operations which results in increase in bank performance. This is consistent with the study by Chadwick (2015) which asserts that successful implementation of TQM helps to increase bank performance by reducing the cost associated with bank operations.

Customer Satisfaction

The findings show that 6.2% of the respondents revealed that the successful implementation of TQM helps to increase customer satisfaction. The results imply that the effective implementation of TQM increases the performance of the bank through customer satisfaction. Findings echo those by Ibidunni *et al.*, (2017), which assert that the implementation of TQM helps to increase the performance of the bank by increasing customer satisfaction which results in increases in customer loyalty and repeated sales.

Influence Employees' Performance

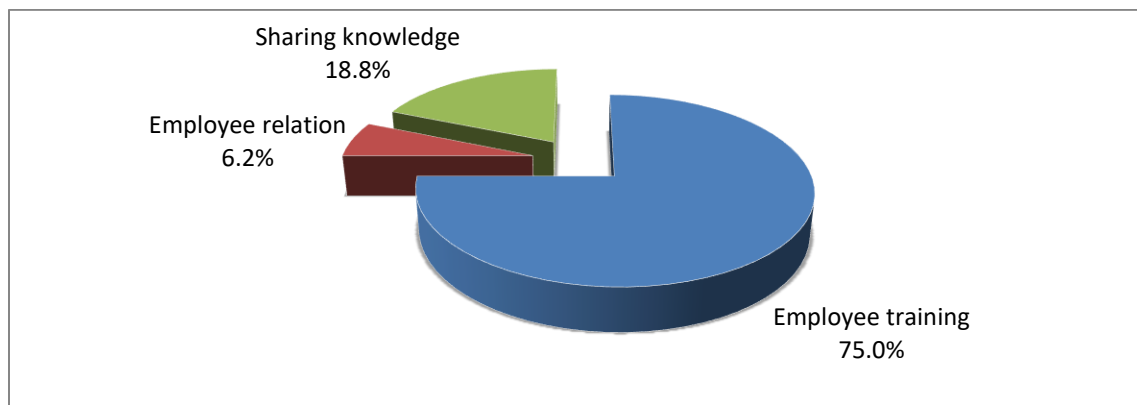
The study found that 37.5% of the respondents opined that successful implementation of TQM facilitates to increase employees' performance which results in increase in bank performance. The findings imply that the successful implementation of TQM helps to increase the performance of employees in the bank. Such findings are similar to those of Rawashdeh (2014) affirming that TQM practices such as training, process management, and customer management influence employees' performance which then directly affect the performance of the bank.

Quality of Services

The results show that 37.5% of the respondents identified that successful implementation of TQM helps to increase the quality of services. The findings imply that effective implementation of TQM helps to increase the quality of services which results in increased customer satisfaction, customer loyalty, efficiency and hence leading to remarkable bank performance. This is similar to the study by Kelsey and Bond (2016) which revealed that TQM is recognised as a strategy that considers customers as the main concern. Thus, it aims at directly providing them with high-quality services by adding continuous improvements in the production processes.

The Effects of Employee Involvement in TQM on Performance

The second objective of the study aimed to analyse the effects of employee involvement in TQM on the performance of the bank. Figure 4.2 provides a summary of the effects of employee involvement in TQM on the performance of the bank.



Source: Field Data, 2019

Employee Training

The findings revealed that 75.0% of the respondents said that employee involvement through providing training helps to increase the performance of the bank. The results imply that the involvement of employees in the implementation of TQM facilitates to increase in the performance of the bank. The performance increases due to increased capacity acquired through training. The results relate to the study conducted by Rawashdeh (2014), the study affirms that involvement in TQM helps to increase the performance of the bank. Banks with more extensive forms of employee involvement report higher outcomes from their TQM programs than those with less employee involvement. Employee involvement programmes are more successful when they are used in conjunction with TQM programmes. This relates to findings obtained during the interview, one respondent stated that *employee involvement in TQM helps to increase the performance of the bank. Through involvement we obtain training which helps to increase our performance.*

Employees' Relation

The findings revealed that 6.2% of the respondents said that employee involvement facilitates the creation of employee relations which helps to increase the performance of the bank. The results imply that employee involvement improves employees' relationships with one another, their supervisors, and the customers they serve. This situation increases their confidence, a state of tenure security, and bonding between employees. With such conditions, bank performance will be achieved. This relates to the study conducted by Kelsey and Bond (2016) which asserts that involving employees means sharing knowledge, encouraging, and recognizing their contributions. It also entails utilising their experience and operating with integrity.

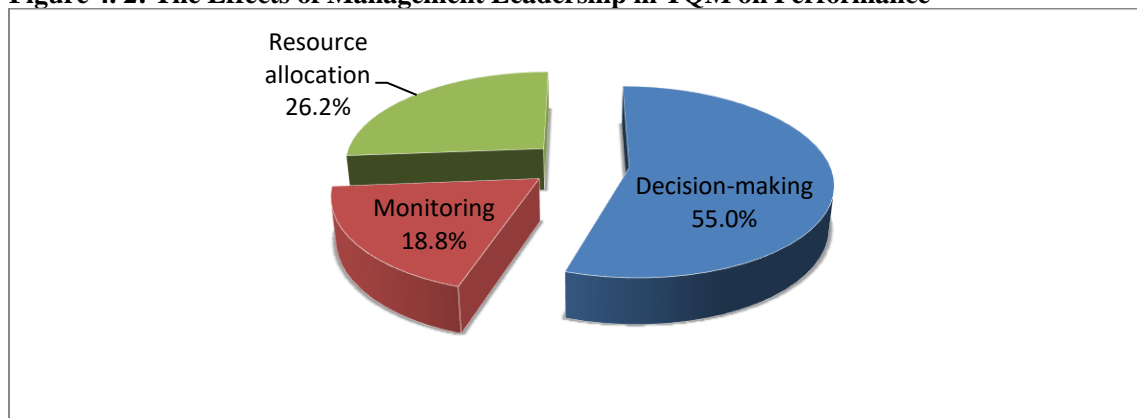
Sharing Knowledge

The study revealed that 18.8% of the respondents said that employee involvement helps to improve knowledge sharing which helps to increase the performance of the bank. The findings imply that employee involvement in TQM facilitates improve knowledge sharing which helps to increase the performance of the bank. This is consistent with the study by Kelsey and Bond (2016) which reported that the extent to which banks employ the core TQM practices, increases the production-oriented practices, collaboration with workers and customers, and cost-of-quality monitoring. They further indicate that product-oriented practices, collaboration, and cost-of-quality have a highly significant relationship when measured against overall employee involvement.

The Effects of Management Leadership in TQM on Performance

The last objective of the study aimed to evaluate the effects of management leadership in TQM on the performance of the bank. Figure 4.3 provides the findings on the effects of management leadership in TQM on the performance of the bank.

Figure 4. 2: The Effects of Management Leadership in TQM on Performance



Source: Field Data, 2019

Figure 4.3 illustrates the effects of management leadership in TQM on the performance of the bank. The study found that there are various effects of management leadership on the performance of the bank, as discussed below.

Decision-Making

The study found that 55.0% of the respondents said that management leadership in TQM helps decision making which increases the performance of the bank. The findings imply that management leadership in TQM improves the decision-making in the bank, this helps to increase the performance. The results relate to the study by Ibidunni *et al.*, (2017) in

which it was found that effective management leadership is critical to influencing the decision of selecting qualified suppliers and certifying suppliers for quality material. Management leadership is considered to be another major driver of TQM and it has a significant influence on determining whether or not a TQM program can be implemented effectively.

Monitoring

The study showed that 18.8% of the respondents agreed that management leadership in TQM facilities improves the level of monitoring which increases the performance of the bank. The results imply that monitoring during TQM implementation helps to increase the performance of the bank. This is similar to the study by Chadwick (2015). It is asserted in the findings that monitoring during TQM facilitates to increase in the performance of the bank. The management level is also responsible for monitoring market demands and consumer needs. In other words, the focus of management is essential for the bank to provide quality services and meet the needs of customers to increase the performance of the bank.

Resource Allocation

Results revealed that 26.2% of the respondents suggested that management leadership in TQM improves resource allocation which enables to increase in the performance of the bank. The results imply that management leadership in TQM enhances resource allocation. The management decides which resources should do what, when, and how. This leads to the increase of bank performance. This is similar to the study by Ibidunni *et al.*, (2017) who found that management level provides the necessary resources for training employees to meet the new requirements and/or changes that come from TQM implementation, and consequently, creates a conducive working environment for employee involvement in the process of changes.

Tests for the Linear Regression Model

The study used a multiple linear regression model to establish the relationship between dependent variables/ Performance (Pe) and the three independent variables namely: Implementation (I), Employee Involvement (EI), and Management Leadership (ML). Therefore, the regression equation is presented as follows:

$$Pe = \beta_0 + \beta_1 I + \beta_2 EI + \beta_3 ML + \varepsilon_i \dots \dots \dots (1)$$

Whereby;

Pe is the Performance of the Banking Institutions

β_0 Is a constant term; $\beta_1, \beta_2, \dots, \beta_3$ are the coefficients of variables measuring the performance of the banking institutions and I, EI and ML are the independent variables of the study and ε_i is the error term.

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709 ^a	.503	.3487	1.22140

a. Predictors: (Constant), implementation, employee involvement, management leadership

Source: Author’s Estimation Using SPSS

The study used the R square. R Square is called the coefficient of determination and tells us the amount of variation in bank performance which can be explained by the implementation, employee involvement, and management leadership. The independent variables that were studied explain 50.3% of indicators of performance as represented by R Squared (Coefficient of determinant). Therefore, this indicates that other indicators not studied in this research represent 49.7% of the indicators of performance.

Table 4.2: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.243	3	2.081	4.674	.003 ^b
	Residual	74.591	50	1.492		

Total	80.833	53			
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a. Dependent Variable: performance

b. Predictors: (Constant), implementation, employee involvement and management leadership

Source: Author's Estimation Using SPSS

The study used ANOVA to establish the significance of the regression model from which the f-significance value of p which is 0.003 is less than 0.05 was established. The model is statistically significant in predicting how the performance of the banks is affected by the implementation of TQM, employee involvement, and management leadership. The findings imply that the regression model has a less than 0.05 likelihood (probability) of giving a wrong prediction.

Table 4.3: Coefficients of Determination Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.419	.635		2.234	.030
	Implementation,	.237	.119	.273	1.985	.001
	Employee involvement	.048	.144	.048	.332	.004
	Management leadership	.050	.125	.057	.402	.003

a. Dependent Variable: performance

Source: Author's Estimation Using SPSS

If p-value > 0.05 we accept the null hypothesis and reject the alternative hypothesis

If p-value < 0.05 we accept the alternative hypothesis and reject the null hypothesis

Thus, the regression equations are:

$$Pe = \beta_0 + \beta_1 I + \beta_2 EI + \beta_3 ML + \varepsilon_i \dots \dots \dots (i)$$

$$Pe = 1.419 + 0.237I + 0.048EI + 0.050L + \varepsilon_i \dots \dots \dots (ii)$$

The regression equation above revealed that by holding all indicators (implementation, employee involvement, and management leadership) constant, the performance of the bank will be 1.419.

Furthermore, the results indicate that taking all other independent variables at zero, a unit change in the implementation of TQM will lead to a 0.237 increase in the performance of the bank.

Also, the findings show that a unit increase in employee involvement will lead to 0.048 increases in the scores of bank performance. Finally, the results show that a unit change in leadership will lead to 0.050 increases in the scores of bank performance.

CONCLUSION

The study concludes that successful implementation of TQM helps to increase employees' performance which results into the increase in bank performance. TQM practices such as training, process management, and customer management influence employee's performance which then directly affects the performance of the bank. TQM greatly influences the performance of the bank, especially in its financial performance. Also, the study concludes that the successful implementation of TQM helps to increase the quality of services. TQM is recognised as a strategy that considers customers as the main concern, in which it directly aims to provide high-quality services by adding continuous improvements in the production processes.

Moreover, the study concludes that employee involvement helps to provide training that increases the performance of the bank. Employees' involvement in TQM helps to increase the performance of the bank. Banks with more extensive forms of employee involvement report higher outcomes from their TQM programmes than those with less employee involvement. Thus, employee involvement programmes are more successful when they are used in conjunction with TQM programmes.

Finally, the study concludes that management leadership in TQM helps decision making which increases the performance of the bank. Effective management leadership is critical to influencing the decision of whatever activity taking in the bank. These range from whom to hire, whom to supply the bank with its requirements, management strategies, resources to use, and how to use them among others. Management leadership is considered to be another major driver of TQM and it has a significant influence on determining whether or not a TQM programme can be implemented effectively. The management level plays a significant role in conducting organisational operations and also highly influences the decision-making and resource allocation processes in general.

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