International Journal of Business and Management Review
Vol.11, No.8, pp.35-46, 2023
Print ISSN: 2052-6393(Print)
Online ISSN: 2052-6407(Online)
Website: https://www.eajournals.org/
Publication of the European Centre for Research Training and Development-UK

The Impact of Total Quality Management on Organizational Performance: A Study of First Bank Nigeria Plc

Godwin Usendok Isidore
Ph.D. Student, Department of Business Administration,
Faculty of Management Sciences, University of Uyo, Nigeria

Ifiok John Umanah
Ph.D. Student, Department of Public Administration,
Faculty of Management Science, Akwa Ibom State University, Obio Akpa Campus, Nigeria

Felicia Olufunmilayo Ajibade
Ph.D. Student, Department of Business Administration,
Faculty of Management Science, University, University of Uyo, Nigeria

Nsikan Michael Nkutt
Ph.D. Student, Department of Business Administration,
Faculty of Management Science, University, University of Uyo, Nigeria

doi: https://doi.org/10.37745/ijbmr.2013/vol11n83546 Published August 19 2023

Citation: Isidore G.U., Umanah I.J., Ajibade F.O., and Nkutt N.M. (2023) The Impact of Total Quality Management on Organizational Performance: A Study of First Bank Nigeria Plc, *International Journal of Business and Management Review*, Vol.11, No.8, pp.35-46

ABSTRACT: *This study is an attempt to examine the Impact of Total Quality Management (TQM) on organizational performances, A Case Study of First Bank plc. The research further focuses on the approach adopted by organizations that has implemented the concept and the rate of success achieved. This prove that effective Total Quality Management implementation can improve their competitive abilities and provide strategic advantages in the market place. The major objective of the study is to ascertain the impact of Total Quality Management implementation in the organization, and adoption of Total Quality Management practices among staff of First Bank plc in Uyo. The survey research design approach was adopted for the study. The target respondents were staffs of 11 branches of First bank plc operating within the study area. A sample size of 168 employees were adopted for this study and were assessed using the systematic sampling technique. The main data used were from primary sources gathered with the use of a likert scaled questionnaire. Data gathered were analyzed with the Pearson's Product Moment Correlation (PPMC) Analysis at a 0.05 significant level. The major finding of the research is that all staff of First Bank Plc. is fully involved in the practice of Total Quality Management in their day to day business, the aforementioned organization agreed that Total Quality Management have impact in organizational performance.*

KEYWORDS: total quality management, performance, customer focus and management leadership

INTRODUCTION

Quality is fast becoming an essential aspect of banking, and in the coming years, it would form a basic requirement for the survival of the industry. It is indeed worthy of note that quality needs to be natural through positive attitude and quality culture in an organization (Arora, 2008). TQM approach is focusing to improve performance of the processes and the responsiveness in meeting the customer requirement as part of organization excellence goals in achieving customer satisfaction Ramlawati & Putra, (2018). In the dynamic market situation and a competitiveness as well as a highly changeable and complex business environment Eltawy & Gallear, (2017). Organizations are continuing facing the changes, globalization, fast technological advances, competition, disruptive business models, emerging new markets, where its constantly changes – are the challenges for the organizations both for big or small size organization Žitkienė & Deksnys, (2018).

According to Arora (2006), Reputation is either built or lost through satisfying or dissatisfying customers. What does it take to satisfy a customer today? The customer will have a need which we are trying to fulfill. This may be weakly articulated or very vague. Either way, it is our responsibility to identify the need as precisely as possible and meet it. If we do this, then the customer is satisfied.To ensure the performance of the concept implementation in the organization, all of the components must be work together as a team. Each part, each activity, each person in the organization affects and is in turn affected by others (Oakland, 2003). TQM as a philosophy for modern competitiveness and discussed the various contributions in the area of quality management which have propelled its prominence to today's levels of competitiveness (Zairi, 1991).

The term TQC (total quality control) was conceived by A. V. Freignbaum 1983, Japan, TQC later became TQM (Total Quality Management). It is a corporate business management philosophy which recognizes that customer needs and business goals are inseparable (Arora, 2008). Management must be able to recognize that Total Quality Management will not happen by accident. It has evolved as a management concept out of the need by organizations for continuous quality improvement and critical importance of increased profitability and survival in the face of competitive challenges in the banking industry. This starts with the customers by learning to identify and meeting their basic requirements and then empowering staff by giving them the tools they need to perform excellently. It is in this regard that this research work is aimed at assessing the impact of Total quality management by First Bank of Nigeria Plc.

Statement of the Problem

Banks being financial intermediaries are the backbone of any economic system involved in channeling funds from those having surplus to those having its shortage, (Luckett, 1994). The objective of this fund channeling is to earn profit. In order to reach maximum number of customers, banks develop a network of branches. Branches are the points where banks offer their products. Banking products are almost the same in any country but what matters is the way the product is offered and the quality aspects associated with those products.

International Journal of Business and Management Review
Vol.11, No.8, pp.35-46, 2023
Print ISSN: 2052-6393(Print)
Online ISSN: 2052-6407(Online)
Website: https://www.eajournals.org/
Publication of the European Centre for Research Training and Development-UK

Total Quality Management (TQM), a buzzword phrase of the modern age is based on the assumption that quality can be managed in every aspect of a company's business. Total Quality Management is viewed as virtually a new organizational culture and a way of thinking. So the approach has an intense focus on customer satisfaction, accurate measurement of every critical variable in business operations, continuous improvement of products, services and processes and on work relationships based on mutual trust and teamwork, (Pearce & Robinson, 2005).Total Quality Management is a structured system for satisfying internal and external customers and suppliers by integrating in the business environment, continuous improvement, and breakthroughs with development, improvement, and maintenance cycles while changing the whole organizational culture, (Cole & Mogab, 1999). This is the comprehensive approach towards quality management covering all areas of business. Like other industries, quality improvement is taking place at a revolutionary pace in the banking sector, (Rana, 2005). Keeping in view the competitive environment in the banking sector where bank officers are trying their best to offer high quality services to their customers, there is great need to develop a Total Quality Management model for commercial banking branch operations, highlighting the different departments in the branch and the application of Total Quality Management principles to such departments with proper assessment of the extent of practice of Total Quality Management principles in our chosen bank of research, which in this case is First Bank plc, Uyo.

Objectives of the Study

The study was guided by the following specific objectives:

1. To determine the effect to which customer focus are involved in organizational performance of first bank, plc.
2. To ascertain the effect of management leadership on organizational performance of first bank plc

Research Questions

The following research questions were developed to aid the researcher in carrying out the study successfully;

1. To what extent has customer focus affect organizational performance of first bank, plc?
2. Do management leadership affect the organizational performance of first bank plc?

Hypothesis

The following hypotheses were formulated for this study;

H_{o1}: There is no significant effect between customer focus and organizational performance of first bank plc.

H_{o2}: There is no significant effect between management leadership and organizational performance.

REVIEW OF RELATED LITERATURE

The constituent parts of the concept of Total Quality Management have been part of human endeavors for a very long time, and have been contemplated throughout history. Its currency as a topic of immense interest lies in the combination of these parts into the concept of Total Quality Management, a philosophy and approach that has been widely used internationally in different sectors of the economy. However, the concept is not always well understood and is often ineffectually used. The major reason this is the lack of both a universally accepted definition and a clear-cut understanding of the concept and what it entails. There is widespread ambiguity about what is exactly meant by the concept. This is clear in literature where researchers and managers have attributed various meanings to the concept. The failure to find a definition that could apply universally and the lack of understanding of Total Quality Management terminology may well explain many of the problems experienced by managers in its implementation. Understanding the meaning of Total Quality Management is vital as Total Quality Management is a long-term cost and effort-intensive initiative (Djerdjour & Patel, 2000).

The purpose of this chapter is to explore the variety of definitions provided by several researchers Worldwide in literature available in the public domain for the concept quality and that of Total Quality Management in order to arrive at an understanding of theory on Total Quality Management, this forms the foundation for the implementation of Total Quality Management by organizations and institutions. This is followed by a review of the factors that influence Total Quality Management. Several international self-assessment models to evaluate the Total Quality Management efforts are also discussed (Evans & Dean, 2003).

Conceptual Framework

The relationship of the independent variable is reviewed to establish if there is any relationship between the three factors and business performance. It is expected that product customer focus has a positive correlation with business performance, since it is the customer who determines what the business is (Pheny & Teo, 2003). Management leadership is also expected to have a positive correlation to business performance, since quality is viewed as ultimately and inescapably the responsibility of top management (Hackman & Wagenman, 1995). Employee involvement is expected to have an influence on business performance, since people who know the most about what is right or wrong with a system or process are those who do it (Mohanty & Lakhe, 2002). The indicators will be increased market share, communication effectiveness and motivation for the independent variables respectively. The intervening variable is taken to be government regulations since organizations have no control over such.

The Concept of TQM

At the forefront of the drive to improve product or service quality is a technique known as total quality management (Tan, 2001). Total Quality Management focuses on improving the quality of an organization products and services and stresses that all of the organization's activities should be directed toward this goal (requires the whole organization-wide commitment Total Quality Management). It requires the cooperation of managers in very function of an organization if it is to succeed (Jones & Goerge, 2003).

Total Quality Management is a management philosophy that seeks to integrate all organizational functions that is marketing, finance, design, engineering, and production, customer service, to focus on meeting customer needs and organizational objectives (Adam, Flores & Macias, 2001). It views an organization as a collection of processes. It maintains that an organization must strive to continuously improve these processes by incorporating the knowledge and experience of workers (Manson, 1996).

Total Quality Management is an approach to improve competitiveness, effectiveness, and flexibility of an organization for the benefit of all stakeholders (Ahire & Dreyfus, 2000). It is a way of planning, organizing each activity which is made up of a number of practices like customer focus, top management commitment, employee training, employees involvement, process management, supplier teaming, benchmarking, continuous improvement, quality measurement, quality audit, quality planning and leadership. These practices provide an efficient and effective way to improve quality within an organization helping not only to achieve the set objectives (Schein, 1991).

Total Quality Management

Total Quality Management is not only concerned with achieving certain levels of competitiveness and applying and developing new techniques, concepts and technologies, but also with a change in attitudes and behaviors in order to conduct business in accordance with the requirements set by customers. The management of quality is therefore the responsibility of each person within the institution and not just that of management. This idea clearly comes to the fore in Xerox's quality policy. In terms of the policy, Xerox is a quality institution and quality is the basic business principle. For Xerox, quality is the provision of innovative products and services that meet the needs of the customers. Improvement of quality is the responsibility of each employee at Xerox (George & Weimerskirch 1998:30). Al Ali (2008) looks at Total Quality Management as the interaction of input including individuals, methods, policies and instruments to achieve high quality output. It is a management philosophy with a comprehensive set of tools and approaches to the purposes of implementation.

THEORETICAL FRAMEWORK

Contingency Theories

The Situational Theory and the Path Goal Theory will be discussed as Contingency Theories. Daft & Noe (2001) identify the Situational Theory of Hersy and Blanchard and the Path Goal Theory of Evans and House that form the Contingency Theories. The former Theory states that people at work vary in readiness level. People low in task readiness, because of little ability, training or insecurity need a different management approach than those who are high in readiness and have good ability, skills, confidence and willingness to work. The latter Theory asserts that it is the manager's responsibility to increase the followers‟ motivation to attain organizational goals. Daft & Noe (2001) conclude that the manager has to match his/her management approach with the organizational situation then offer the best solution.

Linstead and Linstead cited in Linstead, Fulop and Lilley (2004) state that these Theories set themselves the objective of identifying as many solutions to the problems as possible. The best solution for the organization and environment is then chosen. The nature of the task, the structure of the organization, the human factors and the technology involved must all be taken into consideration before the decision is made. This Theory maintains that different situations and conditions require different management approaches and the proponents believe that there is no one best way to manage but the best way depends on the specific circumstances (Rue and Byars 2000).This study was guided by the structural contingency theory proposed by Donaldson (1996). The key element of structural contingency theory is that organizations must fit their structure to the contingency factors in order to maintain and improve performance. Structural contingency theory holds that there is no single, effective structure for all organizations. Instead, organizations must adapt their structures to fit the contingency factors and the environment as they affect the organization.

Empirical Review

Sivalai & Rojniruttikul (2018) did a measurement the greatest factor affecting to the TQM in rail way company, the results determined that organizational culture give the biggest impact. Bunglowala & Asthana (2016) found that TQM is can be implemented well in education sector, they concluded that the teaching and learning procedure are more effective and it's improved the overall quality. Arifin (2016) did a research in financial sector (banking) where He concluded that TQM is significantly improved the overall performance of the company. Talib & Rahman (2015) did an observation in service industry to study the TQM application, beside the benefit of TQM, they also observed that lack of communication and lack of management commitment were the top barrier in TQM implementation.

The impact of TQM are showed by many researchers such as Santos et al., (2019) did a research in Brazillian electricity distribution company where he observed that implementation of TQM is helped the company in improving the order scheduling by 12% and reduce unproductive visit by 22%. Sari & Firdaus (2018) made another research of TQM implementation in SME (Small Medium Enterprise) sector in Indonesia, where they concluded that TQM implementation can improve the competitive advantage of the SME. Similarly, Nugroho & Nurcahyo (2018) also did a research in SME in Indonesia where they concluded that TQM implementation can improve the financial performance of SME.

METHODOLOGY

A survey research design approach was adopted for the study. The population of the study were made up of 290 in all the basic operational departments operating in First Bank Plc. The Taro Yamen technique was further employed to arrive at a sample size of 168 respondents for the study. These respondents were assessed from 11 branches of First Bank Plc using the systematic random sampling technique. Primary and secondary data were used and the primary data were generated through firsthand information gathered from the First bank plc. Secondary data were sourced from both published and unpublished papers and records on issues that border on the subject matter under study.

Data collected from primary sources were further analyzed with the Pearson's Product Moment Correlation (PPMC) to ascertain the relationship that exist between the independent and dependent variables. The test was carried out at a 95% Confidence interval, with 5% (0.05) level of significance. The reliability was determined through the Cronbach alpha reliability test. The resulting coefficient for 16 items was 0.86. Since the result co-efficient was above the threshold of 0.5, the instrument was ascertained reliable and adopted for the study.

Test of Hypotheses

Table 4.4 Regression Result for Hypothesis One

Variable	Beta(β)	t-Stat.	P-value	Remark	R^2	Adjusted R^2	F-stats
Constant	4.298	6.760	.000		0.297	0.290	41.472 (p-value 0.000)
CUSTOMER FOCUS	0.545	6.440	.000	Significant			

Source: Researcher's Computation (2023)

The regression result in Table 4.4 shows that the model has an R-squared value of 0.297 which indicates that 29.7% of the variance in the organizational performance can be explained by the customer focus to First bank in Uyo. The adjusted R-squared value of 0.29 indicates that the independent variable, customer focus, has a positive relationship with the dependent variable, organizational performance. The ANOVA shows that the regression model is significant ($F = 41.472$, $p < 0.05$), indicating that the independent variable, customer focus, has a significant effect on the dependent variable organizational performance. The coefficients show that the regression coefficient for customer focus is 0.545, with a p-value of 0.000. This suggests that for each unit increase in customer focus, the organizational performance of First bank plc is expected to increase by 54.5%. The results indicate that there is a significant positive relationship between customer focus and the organizational performance of First bank plc. Therefore, we reject the null hypothesis that there is no significant effect of customer focus on organizational performance of First bank plc and accept the alternate which is states that there is a significant effect of customer focus on organizational performance of First bank plc.

Table 4.5 Regression Result for Hypothesis two

Variable	Beta(β)	t-Stat.	P-value	Remark	R^2	Adjusted R^2	F-stats
Constant	6.225	8.317	.000		0.316	0.309	45.267 (p-value 0.000)
MANAGEMENT LEADERSHIP	.562	6.728	.000	**Significant**			

Source: Researcher's Computation (2023)

The regression result in Table 4.5 shows that the model has an R-squared value of 0.316 which indicates that 31.6% of the variance in organizational performance can be explained by the management leadership of First bank plc. The adjusted R-squared value of 0.309 indicates that the independent variable, management leadership, has a positive relationship with the dependent variable, organizational performance. The ANOVA shows that the regression model is significant ($F = 45.267$, $p < 0.05$), indicating that the independent variable, management leadership, has a significant effect on the dependent variable organizational performance. The coefficients show that the regression coefficient for management leadership is 0.562, with a p-value of 0.000. This suggests that for each unit increase in management leadership, the organizational performance of First bank plc is expected to increase by 56.2%. The results indicate that there is a significant positive relationship between management leadership and organizational performance of First bank plc. Therefore, we reject the null hypothesis that there is no significant effect of management leadership on organizational performance of First bank plc and accept the alternate which is states that there is a significant effect of management leadership on organizational performance of First bank plc.

DISCUSSION OF FINDINGS

Customer focus and organizational Performance

The findings of the hypothesis test provide valuable insights into the relationship between customer focus and the organizational performance. The results suggest that customer focus have a significant positive impact on the organizational performance. The R-squared value of 0.297 indicates that approximately 29.7% of the variability in the organizational performance can be explained by customer focus. While this may seem relatively small, it is still a noteworthy proportion considering the numerous factors that influence organizational performance in First bank plc. The adjusted R-squared value of 0.290 further supports this relationship, indicating that the inclusion of customer focus as an independent variable improves the model's explanatory power.

The ANOVA results demonstrate that the regression model is significant, with an F-value of 41.472 and a p-value less than 0.05. This implies that the independent variable, customer focus, has a statistically significant effect on the dependent variable, organizational reports. This finding provides strong evidence to support the hypothesis that customer focus enhances the organizational performance of First bank plc. The regression coefficient for customer focus is 0.545, with a p-value of 0.007. This coefficient suggests that as customer focus keep increasing, the organizational performance of First bank plc is expected to increase by 54.5%, after controlling for other variables in the model.

Management Leadership and Organizational Performance

Based on the results of the analysis, the null hypothesis that management leadership does not significantly enhance the organizational performance of First bank plc was rejected. Instead, we accept the alternative hypothesis, which states that management leadership indeed enhances the organizational performance of First bank plc. These findings have important implications for commercial banks and their stakeholders. The results suggest that investing in the development and utilization of management leadership can lead to improved organizational performance. This, in turn, can enhance transparency, accountability, and overall trust in the banking sector. Additionally, regulatory bodies and policymakers may consider incorporating guidelines and training programs that promote the application of management leadership among bank employees.

Furthermore, the finding that management leadership explains 31.6% of the variance in organizational performance supports existing literature that acknowledges the need for quality service delivery. The study's findings also contribute to the literature by providing empirical evidence within the context of commercial banks in Nigeria.

SUMMARY

Total quality management (TQM) is in practice in First Bank Plc and almost all the staff are aware of it. This implies that members of staff have adopted Total Quality Management. Every staff is involved in the practice.The aforementioned organization agreed that implementation of Total Quality Management have an impact in the organizational performance.The major limitations of the practice of Total Quality Management in the bank are lack of constant training in Total Quality Management, inconsistent approaches, irregular evaluation of Total Quality Management practice and short-run vision.

CONCLUSION

This study examined the extent to which staff are involve in total quality management practice, the effect of total quality management implementation on organizational performance and the major limitations of total quality management practice. From this study finding, this study concluded that there is an impact of total quality management on organizational performance. The study also found out that organization under study was willing to commit organizational resource in supporting total quality management. Results also indicated that organizational processes and procedures were standardized to meet total quality management requirements.

Concerning staffs involvement, this study concluded that staffs involvement had a direct relationship with organizational performance. Staffs were involved in decision making within their respective organizations, staffs are provided with adequate training and education to perform their tasks, and there were clear communication channel between staffs and senior managers listened to staffs opinions and encouraged team work among them.

This study also concluded that the limitation of total quality management has been a major setback for the organization. The result indicated that the organization always attempt to identify the limitations faced by the organization and also profound solutions so as to improve the performance of the organization.

Recommendations

Organization should see total quality management as a continuous project which should not be ignored.

All management staff should join hand in the implementation of total quality management in the organization in order to achieve their goal target ad satisfy its customer. There should be constant training and education of staff in total quality management practice. This will ensure changes in staff beliefs, behavior and attitude to quality. Staff input to quality should be encourage so as to evoke the total commitment of staff in the operational end of total service delivery, there should be constant evaluation of total quality management practice so as to ensure constant improvement in quality.

This study recommends that since Total Quality Management Practices (the extent to which staff are involve in total quality management practice, the effect of total quality management implementation on organizational performance and the major limitations of total quality management practice.) have been found to have positive effects on organizational performance, it is necessary that it be adopted as a quality management model in First Bank Plc and other organizations at large.

The organization should look into the major limitations faced by the organization and profound solution in other to improve the performance of the organization so as to achieve its goals and objectives.

REFERENCES

Ahmad J., Rushami Z., Shahimi M., (2008). —*Determining TQM practices in university R&D activities using factor analysis: Research experience of Malaysian Universities*",.Jurnal Kemanusiaan

Arora K. C. (2009). *Total Quality Management* 3rd ed. Delhi: S.K. Katara & Sons.

Arawati A (2005). *The structural linkages between TQM, product quality performance, and business performance: Preliminary empirical study in electronics companies.* Sing. Manag. Rev.

Arifin, J. (2016). Penguatan Manajemen Syariah Melalui Total Quality Managementbagi Pelaku Lembaga Keuangan Syariah Di Kota Semarang. Jurnal At-Taqaddum, Volume 8, Nomor 2, November 2016, 8(2), 180. https://doi.org/10.21580/at.v8i2.1170

Azika N, (1997). "*Research Methodology in the Behavioral séances"* (Lagos Longman Nig Plc)

Barrida, E.C. (1990). *Research Methods in Administration,* South-Western, Cincinnati.

Blessing W. (2006). *Employee Engagement Report 2006*. BlessingWhite, Inc. Princeton, New Jersey

Blessing W. (2008). *The Employee Engagement Equation in India*. BlessingWhite, Inc. Princeton, New Jersey

Buckingham M., and Coffman C. (2005). *First, break all the rules.* Pocket Books, London.

Bunglowala, A., & Asthana, N. (2016). A Total Quality Management Approach in Teaching and Learning Process. International Journal of Management (IJM), 7(5), 223-227. http://www.iaeme.com/MasterAdmin/uploadfolder/IJM_07_05_021/IJM_07_05_021.pdf

Burton, G. et al. (2005). *TQM and organizational change and development*. Albany, New York: Rockfield College Press.

Cole, W. E., & Mogab, J. W. (1999). *TQM in action*. New Delhi: Beacon Books.

Crosby, E. and Philip, B. (1979). *Quality is Free.* New York, New American Library.

Crosby, E. and Philip, B. (1984). *Quality without Tears,* New York: McGraw. The Art of Hassle-Free Management.

Denning, W.E. (1986). *Quality and Productivity and* Competitive *Position.* Cambridge, Center for Advance Engineering Study. Denning,

Edwards, S., & Smith, S. (2001). TQM in banking. *The TQM Magazine* (Vol. 2).

Eltawy, N., & Gallear, D. (2017). Leanness and agility: A comparative theoretical view. Industrial Management and Data Systems, 117(1), 149-165. https://doi.org/10.1108/IMDS-01-2016-0032

Gupta, A. et al. (2005). Quality management in service firms: Sustaining structures of total quality service. *Managing Service Quality*, *15* (4), 389-402.

Janakiraman, B., & Gopal, R. K. (2006). *Total quality management: Text and cases*. New Delhi: Prentice Hall of India Pvt. Ltd.

Joseph, J. M. (2001). Productivity and total quality management: Application in Maine manufacturing. *The University of Maine***,** *3* (1).

K. C. Arora (2009) Total Quality Management 3rd Edition New Delhi S.K. Sataria and Sons.

Nugroho, T.W., & Nurcahyo, R. (2018). Analysis of Total Quality Management (TQM) implementation in small medium industries. Proceedings of the International Conference on Industrial Engineering and Operations Management, 2018(Jul), 607-618.

Ramlawati, & Putra, A.H.P.K. (2018). Total Quality Management as the Key of the Company to Gain the Competitiveness, Performance Achievement and Consumer Satisfaction. International Review of Management and Marketing, 8(5), 60-69

Robson, J. (2002), *Adapting Quality Management: Public Administration Review*.

Ryan, F.R. (1998), "The Proverbs of Total Quality Management: Recharting the Path", *Public Productivity and Management Review*, 16(1).

Samat, N. et al. (2006). TQM practices, service quality and market orientation. *Journal Management Research News*, *29* (11).

Santos, A.C. de S.G. dos, Carvalho, L.M., Souza, C.F. de, Reis, A. da C., & Freitag, A.E.B. (2019). Total Quality Management: the case of an electricity distribution company. Brazilian Journal of Operations & Production Management,16(1),53-65. https://doi.org/10.14488/bjopm.2019.v16.n1.a5

Sarang, S. (2005). *The implementation of TQM in retail banking sector*. University of Johannesburg, South Africa.

Sari, & Firdaus, A. (2018). The Impact of Total Quality Management Implementation on Small and Medium Manufacturing Companies. Esensi: Jurnal Bisnis Dan Manajemen, 8(1), 67-78. https://doi.org/10.15408/ess.v8i1.5852

Saunders, A. (2000). *Financial institutions management – A Modern Perspective.* New York: McGraw Hill Inc.

Sivalai, T., & Rojniruttikul, N. (2018). Determinants of the state railway of Thailand's (SRT) total quality management process: SEM analysis. Journal of International Studies, 11(2). https://doi.org/10.14254/2071-8330.2018/11-2/9

Stahl, J. M. (1995), *Management: Total Quality in a Global Environment*. Oxford: Blackwell Publishers Ltd.

Talib, F., & Rahman, Z. (2015). Identification and prioritization of barriers to total quality management implementation in service industry: An analytic hierarchy process approach. TQM Journal, 27(5), 591-615. https://doi.org/10.1108/TQM-11-2013-0122

Teck, D.C. & Tobia, P.M. (2000), *Moving Organisational Mountains*. New Delhi: Quality Press

Tsang, H. Y. J., & Antony, J. (2001). TQM in UK Service Organizations. *Managing Service Quality*. *11* (2).

Unruh, A.J. (1996). “Customers Mean Business”. *Six Steps to Building Relationships that Last Reading*. Addison-Wesley Publishing Co. lxxviii

Wakhilu, N. (1995). *Total Quality Management: Quality in Manufacturing*. Vol. 18, No. 2.

Weihrich, H. and Koontz (1994). *Management: A Global Perspective Lothed*, New York: McGraw-Hill.

Wilkins, H.R. (1994). *The Quality Empowered Business*. New Jersey: Prentice Hall.

Wilkinson, A., Redman, T. (1998). *Managing with Total Quality Management: Theory and Practice*. London: Macmillan Business.

Žitkienė, R., & Deksnys, M. (2018). Organizational agility conceptual model. Montenegrin Journal of Economics, 14(2), 115-129. https://doi.org/10.14254/1800-5845/2018.14-2.7