

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

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**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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## THE IMPACT OF TOTAL QUALITY MANAGEMENT ON BANKS AND WORKERS PERFORMANCE: A CASE STUDY

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### ABSTRACT

*Total Quality Management plays a crucial role in the today's competitive environment. Competition is not only associated with few sectors, each and every field of business sector facing this rivalry environment. Among them, bank is one. No doubts, banks play a key pivotal role in the economic development of a country, because they are the financial intermediaries who involved in transfer of funds within and outside the country. Banking sector is getting more competitive every day. Qualities, speed, efficiency, innovation are the main points on which quality programs are designed. All banks are engaged in same basic banking activities but it is the way of delivery of services that distinguishes one bank from the other. Customer expectations and need for banking services are changing. As customer become more educated, they demand new products, better delivery channels and more reliable as well as responsive services. Improvement in service standard in other industries also raises the expectation of banking customers. Banks need to deal with a generation of more demanding customers. To improve competitiveness, banks have to satisfy their customers by providing higher quality services. Here is an attempt to study about the challenges to implement the TQM in banks and customers opinion about the quality management in different banks. The study covers the basic concept of Total Quality Management, process of Quality Management System and workers' perception towards quality management in banks.*

### KEYWORDS

Total Quality Management, banking industry.

### TOTAL QUALITY MANAGEMENT- A THEORETICAL FRAMEWORK

#### TOTAL QUALITY MANAGEMENT

Total Quality Management is a management's approach towards the quality, it can be in regard to products, customer satisfaction and employees satisfaction. The concept of TQM was developed by an American **W. Edwards Deming** and that's why it is called as "Deming's concept of TQM."

In simple, Total Quality Management (TQM) means,

Total = Quality involves everyone and all activities in the Bank (Company).

Quality = Conformance to Requirements (Meeting Customer Requirements).

Management = Quality can and must be managed.

TQM = A process for managing quality; it must be a continuous way of life; a philosophy of perpetual improvement in everything we do.

TQM focused on customers and considered customers as king. While defining the term "Quality" it has been noticed that everything was focused on customers.

TQM is essentially a management philosophy where every individual in an organization is motivated to work towards a common vision, in an ideal environment, continuously improving their performance, resulting in better business opportunities.

According to **Michael J. Stahl** – "TQM provides market and sector leadership by the establishment of processes and systems which promote excellence, prevents errors and waste, without duplication and ensures that every aspect of the organization is aligned to the needs of both the external and internal customer.

### LITERATURE REVIEW

**Dr. R. Krishna Kumar, (September, 2011)**, he suggest that, a modern approach of TQM should be practiced in the banking industries to lead a successful path in order to overcome from the globalization challenges as well as their continuous growth progress in their day-to-day operations by fulfilling the cent percent customers' satisfaction. It includes four aspects viz, continuous improvement, customer focus, prevention and universal responsibility<sup>2</sup>.

**Durgesh Pattnayak and Dr. K. Maddulety(2011)**, they explored that, even though many researchers conducted studies on various TQM dimensions independently, it seems that no research work, still has collectively taken all these dimensions into consideration in the service sector. Some dimensions of TQM can be applied both in manufacturing and the service sector. So they focused on importance of TQM in banking industry. Because customers' are important aspect of bank and loyal customers' can add value to profitability of banks. TQM can improve performance of a bank by lowering costs, increasing revenues, delighting customers, and empowering employees. Also customer satisfaction is important for banking industry. And implementation of TQM in banking industry helps improving customer satisfaction, so using TQM banks can be benefited<sup>3</sup>.

**Hummayoun Naeem, and et.al (November, 2008)**, they examined that in this competitive age, the survival of a business mainly depends upon the quality associated with the product. Similarly, in order to succeed in commercial banking, there is a need to develop an organizational culture based on Quality Management approach where everybody is involved in quality enhancement processes and the bank management is keen and fully committed to the satisfaction of both internal and external customers<sup>5</sup>.

### STATEMENT OF PROBLEM

The quality management is a systematic way of managing any organization (i.e. bank), in order to meet the needs of the customer consistently and to achieve continuous improvement in each and every organization of its banking activities. But the banks are facing the problem with the workers participation and involvement. Along with that, implementing a TQM system in banks requires extensive training for employees and this leads to high cost of implementation of TQM. Many of the workers are refuse to change the existing methods of management. In addition to this, this may impact both in negative and positive way. So to know about impact of TQM on both the parties (i.e. banks and workers), the title of the study is "The Impact of Total Quality Management on Banks and Workers Performance- a Case Study".

**OBJECTIVES OF THE STUDY**

1. To seek positive and negative opinion from the workers regarding their performance.
2. To find out the reasons for problem associated with the workers participation and involvement.
3. To know the different procedures in order to reduce the high cost of expenditure for TQM.
4. To find the degree of TQM implementation in the organization.
5. To know the measures that helps to reduce the cost of training to the employees.
6. To ascertain the reasons for employees rejection to change the existing method of management.
7. To suggest suitable measures based on findings of the study.

**METHODOLOGY**

In order to meet the objectives of the study the required data is collected from the both primary and secondary sources. Primary data is collected through the personal interviews and structures questionnaire and the secondary data is meant for various sources like Newspaper, Annual Reports, Bank Websites, Magazines, Books, articles, Journals and E-source etc.

**SCOPE OF THE STUDY**

The Study helps to know the impact and growth of Banks by adopting TQM in Bank with the involvement of personnel in TQM practices. The geographical location for the study is restricted to selected banks in Shimoga district (Karnataka state, India) only.

**ANALYSIS AND INTERPRETATION**

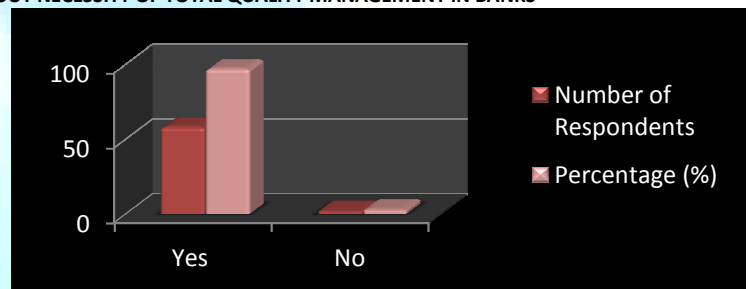
**PROFILE OF THE RESPONDENTS**

	Variables	No of respondents	Percentage (%)
<b>Gender</b>	Male	38	63
	Female	22	37
<b>Age Group</b>	18-25	13	22
	26-30	06	10
	31-40	22	37
	Above 40	19	31
<b>Education</b>	Under Graduation	11	18
	Graduation	23	38
	Post Graduation	13	22
	Other	13	24

Source: Sample Survey

**TABLE & FIGURE 1.1: RESPONDENTS OPINION ABOUT NECESSITY OF TOTAL QUALITY MANAGEMENT IN BANKS**

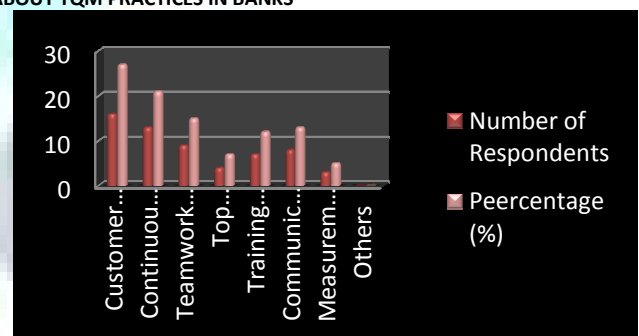
TQM Necessary	Practice	Number of Respondents	(%)
a. Yes		58	97
b. No		02	03
<b>Total</b>		<b>60</b>	<b>100</b>



Source: Sample Survey

**TABLE & FIGURE 1.2: RESPONDENTS RATINGS ABOUT TQM PRACTICES IN BANKS**

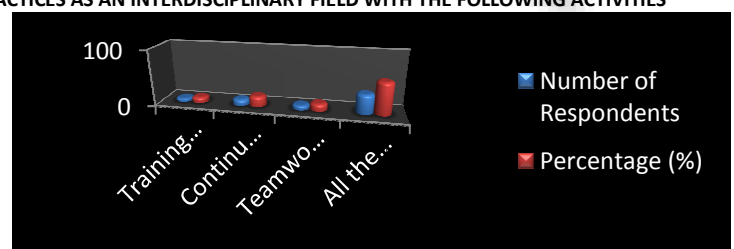
TQM Practices like to Prefer	No of Respondents	(%)
a. Customer Focus	16	27
b. Continuous Improvement	13	21
c. Teamwork and Involvement	09	15
d. Top Management Commitment and Recognition	04	07
e. Training and Development to Workers	07	12
f. Communication in Bank	08	13
g. Measurement and Feedback	03	05
h. Others	00	00
<b>Total</b>	<b>60</b>	<b>100</b>



Source: Sample Survey

**TABLE & FIGURE 1.3: RESPONDENTS' OPINION ABOUT THE TQM PRACTICES AS AN INTERDISCIPLINARY FIELD WITH THE FOLLOWING ACTIVITIES**

Activities	Number of Respondents	(%)
Training and Development	06	10
Continuous Improvement	11	19
Teamwork and Involvement	08	13
All the above	35	58
<b>Total</b>	<b>60</b>	<b>100</b>



Source: Sample Survey



**SUMMARY, RECOMMENDATIONS AND CONCLUSION**

Quality standard is to the advantage of all the customers of the banks but from the study this claim was found not to be true. Rather the results show that it is purely on request. The Banks are having good image in the minds of customers. Majority of the customers (97%) are attracted by good service, good security and they opined that TQM Practices is an essential one in the Banks. The study reveals that, half percentage of the respondents agreed to carry out off-the Job Training Technique benefits to develop knowledge, helps to innovate and improve the skills of the workers. The bankers fails to communicate effectively regarding the team approach of Total Quality Management, workers may fearful which leads to employee resistance and this Workers are resist to change, it can lower employee morale and productivity of banking business.

**RECOMMENDATIONS**

1. The bank must keep a frequent touch with its customers after providing services to its customers they should have customer relationship management policy.
2. There is a necessary of top management guidance and commitment in order to motivate the workers participation and involvement.
3. It has been suggested that management should effectively communicate the team approach of Total Quality Management, required changes in mindset and methods for performing their jobs to the worker.
4. They has to look after workers understand their participation and involvement in TQM is essential to its success, morale and productivity improve, workers become empowered through participation on quality improvement teams.
5. Management should concentrate towards workers and understanding their grievances and should provide job satisfaction by considering their needs.
6. Management should give more importance for modern updated technology demands in the society.
7. Bank should consider the present competition and requirements and it should act according to the workers needs.
8. Bank should keep proper eye on the safety, security and satisfaction of the workers.

**CONCLUSION**

In this competitive age, the survival of a business mainly depends upon the quality associated with the product. Similarly, in order to succeed in commercial banking, there is a need to develop an organizational culture based on quality management approach where everybody is involved in quality enhancement processes and the bank management is keen and fully committed to the satisfaction of both internal and external customers. In order to ensure a successful implementation of TQM in the banks, there is a need to motivate employees to improve the level of services provided by them. Also, appointment of qualified and competent managers will successfully contribute to the management of the bank together with giving enough training and education to employees so that they understand specific quality policy and TQM strategy. Lastly, monitoring the customer satisfaction and taking the feedback frequently would further improve the performance of the banking sector. Above all there is a need of top-management commitment towards TQM and giving full support for its successful implementation. As a modern approach of TQM should be practiced in the banking industries lead a successful path to overcome the globalization challenges as well as their continuous growth progress in their day-to-day operation by fulfilling the cent percent customers' satisfaction. TQM can improve performance of a bank by lowering costs, increasing revenues, delighting customers, and empowering employees. Also customer satisfaction is important for banking industry. And implementation of TQM in banking industry helps improving customer satisfaction. So using TQM banks can be benefited by satisfying consumers.

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