

APPLICATION of Total Quality Management (TQM) in the South African Banking Sector: The Case of First National Bank (FNB) in South Africa

¹Emmanuel Innocents EDOUN

School of Quality and Operations Management
University of Johannesburg
South Africa

eiedoun@uj.ac.za

Communicating Authors

²Junior Mabisa

School of Quality and Operations Management
University of Johannesburg
South Africa

³Charles Mbohwa

School of Quality and Operations Management
University of Johannesburg
South Africa

⁴Ruan Pelsler

School of Quality and Operations Management
University of Johannesburg
South Africa

ABSTRACT

Total Quality Management (TQM) is an essential tool for effective management. This tool takes into consideration three basic elements in order to produce quality, these include inter-alia: customer satisfaction, employee involvement and continuity in performance improvement. The study therefore set out to identify the barriers that impede the service and staff engagement portfolio to effectively implement TQM. The purpose of the current study is to collect original data in order to describe and measure the behaviour in a larger population. The initial or rather primary data for this study was obtained from an electronic administered survey which objective was to probe the kind of barriers that prevent effective TQM implementation in the service and staff engagement portfolio. The secondary data were collected through documents analysis and internet research

Keywords: Total Quality Management, customer satisfaction, employee involvement, staff engagement

1. INTRODUCTION AND BACKGROUND

This study sought purposefully to identify the barriers preventing the service and staff engagement portfolio to effectively implement TQM. The study aims to present an overview of TQM in the banking sector together with as to how TQM might assist the service and staff engagement portfolio to gain a competitive advantage in the market. The current research was referred to the South African First National Bank (FNB) as per its targets on profits to exceed R100 billion by 2025. As TQM interventions are focused towards long term improvement of the organisation, this is the ideal time for FNB to start aligning TQM interventions toward achieving the 2025 business performance goals.

First National Bank is one of the key players within the South African financial services sector and is currently one of the four major banks within the sector. FNB is a subsidiary on the First Rand group and is the main contributor to bottom line earnings within the group. Although current performance indicators suggest that the group and FNB have a healthy outlook in terms of financial performance some worrying factors were highlighted in the (FirstRand, 2013) annual report. The main concerns were the following: A strong decline in customer satisfaction whereby ABSA overtook FNB as the bank with the highest customer satisfaction within the financial services sector. The second concern was that the organisation was struggling to achieve sales performance targets within the last financial year. Thirdly the organisation has found it increasingly difficult to reduce operational cost to within acceptable levels.

The implementation of TQM in the service industry can be difficult due to the fact that quality of services cannot be defined objectively. Additionally, service industry by nature has less control over factors which affect quality. In service settings, there is a much higher level of external uncertainty compared to manufacturing settings because services cannot be stored for later use and because of the participation by the customer in the process. Another difficulty is the fact that services are intangible which makes it difficult to set standards to conform to them and to measure them. High quality services are subject to individual customer expectations which may be unknown or unstated, and may vary from customer to customer and also from time to time (Mansour, 2007:10).

Most bankers would like to believe that banks are in the finance industry, and not in the service industry. Thus they tend to compete in terms of financial prowess rather than service quality. People, resources, time, and systems are devoted more too managing assets and cash rather than managing customers and service. The lifeblood of any business is its customers. Profits come from sales minus cost. Sales must be realised first before cost becomes relevant. Customers decide sales

based on their perception of product and service quality. In short, quality determines profits, and customers alone define and determine what that quality is and should be (Domingo, 2003:1).

While gathering data for this study it was noted that although TQM is a well-established management tool not a lot of research around the effective implementation of the fundamental TQM principles have been conducted on the financial services sector within South Africa. This is a worrying factor as numerous research have shown the positive impact that effective TQM implementation will have on a competitive advantage in the market and ultimately the increase in business performance and sustainable profit.

2. Problematic

An initial investigation at First National Bank and within the service and staff engagement portfolio has indicated that the department is having difficulty in the effective implementation of Total Quality management. This negatively impacts on the competitive advantage of the organisation and has led in recent months to a decrease in business performance. Although First National Bank is focused on providing quality products and services a lot of these interventions are done in isolation within the different business units in the organisation. It could be argued that FNB is not adopting a structured framework like TQM to continuously improve operations leading to increased competitiveness within the market and ultimately sustainable profit growth within the financial service sector of South Africa.

AIM OR PURPOSE OF THE STUDY

The aim of the study is to identify the barriers preventing the service and staff engagement portfolio to effectively implement TQM.

OBJECTIVES OF THE STUDY

The following are the objectives of the study:

To present an overview of TQM in the banking sector together with how TQM will assist the service and staff engagement portfolio to gain a competitive advantage in the market;

To provide management within the services and staff engagement portfolio with recommendations and best practises that will assist with effective TQM implementation within the service and staff engagement portfolio;

To ultimately increase the level of maturity around the underlying principles within TQM in relation to the banking sector that will improve the chances of FNB meeting their target of profits exceeding a R100 billion by 2025.

3. SCOPE AND GENERAL CHARACTER

This study will be conducted at First National Bank and will focus on the service and staff engagement portfolio as the portfolio is a key driver of strategy implementation within FNB. However the findings of this study will be proposed to other segments within FNB for possible implementation as TQM will benefit FNB as a whole to assist in increased business performance and outperforming their competitors.

4. JUSTIFICATION AND SIGNIFICANCE OF THE STUDY

This study argues that, without providing customers with innovative quality products and services First National Bank's future will not be certain. Studies have shown that organisations which have implemented TQM effectively have gained a competitive advantage in the market and a direct result of this was increased business performance and sustainable profit. TQM is a structured approach to increase business performance and customer satisfaction through continual improvement. Leadership within FNB need to be made aware that profit hides inefficiency and that TQM as a structured approach will greatly improve business performance and increase shareholders confidence with increased financial results.

5. LITERATURE SURVEY

Empirical studies have shown that the way organisations implement TQM can significantly affect the results and business impact, hence organisations need to take proper measure in implementing TQM into their organisations. TQM has been defined in a variety of ways. It generally means a quest for excellence, creating the right attitudes and controls to make prevention of defects/errors possible and optimise customer satisfaction by increased efficiency and effectiveness (Mansour, 2007:3).

The intensity of global competition has led to significant changes in the way companies conduct their businesses. Providing higher quality service as a strategy for achieving competitive advantage has become strategic imperative for organisations and senior managements around the world. Quality therefore has become a strategic tool for measuring business performance in today's dynamic environment. Several quality tools and techniques have been employed to achieve this management objective and Total Quality Management (TQM) has proved to be among the most effective quality techniques that have been applied. Since the introduction of TQM in the early 1980's, it has contributed immensely to management practice around the world. Its importance as a source of competitive advantage cannot be overemphasised by firms (Korankye, 2013:1293-1294).

Changing from detection to prevention required not only the use of a set of quality management tools and techniques, but also the development of a new operation philosophy that required a change in the way companies were managed. Total Quality Management (TQM) means achieving quality in terms of all functions of the enterprise. This includes interaction between all the components of the organisation as well as the components themselves. TQM aims to achieve an overall effectiveness higher than the individual outputs from the sub – system, such as design, planning, production, distribution, customer focus strategy, quality tools and employee involvement. Customer satisfaction and continuous improvement are the essential beliefs of the TQM philosophy (Hafeez, Malak and Abdelmeguid, 2006:1214).

Total Quality Management (TQM) has become an accepted technique to ensure performance and survival in the modern economies. Demming had earlier asserted that the success of quality

management efforts depend upon the effective integration of various management subsystems. TQM integrates fundamental management techniques, resources, and its implementation stands at a challenge and support to top management. Recent studies have claimed that the successful implementation of TQM could generate improved products and services, as well as reduced costs, more satisfied customers and employees, and improved financial performance (Mwaniki, Bichhanga and Okibo, 2014:34).

We can see from the literature above that all academics are in agreement that the effective implementation of TQM will have a positive impact on business performance and a competitive advantage in the market. This is why it is vitally important for FNB to start implementing the fundamental principles within TQM to increase business performance as literature has proven that the cost of pro active implementation around TQM is far less than fixing mistakes in an re active way.

The ever improving global competition and increasing requests for more qualified products customers have caused organisations to understand that the only way of survival in the market is to deliver better quality products and services to meet customers' needs. Many organisations, therefore, spend considerable amounts of their funds in activities related to improving products and services. The vast applicability of TQM has made it to earn recognition as one of the most popular continuous improvement systems of quality. TQM increases customer's satisfaction through the participation of all personnel. The main aim of TQM is to implement a management system and organisational culture that ensures the customer satisfaction since customers who are more sensitive to quality standards improve their expectations continuously (Mwaniki, Bichhanga and Okibo, 2014:34).

Quality is vital for organisation success. It has become inevitable for banks to work on enhancing quality within their functions, product and services and the way they manage their organisations. Quality denotes an excellence in goods and services, especially to the degree they conform to requirements and satisfy customers. Quality of service is more difficult for customers to measure than quality of manufactured goods. Generally, though a user of a service has few characteristics and attributes in mind that he or she uses as a basis for comparison among alternatives. Lack of one attribute in a bank may make the customers to prefer another. For survival, it is mandatory to provide best service quality and it is also viewed as a pre-requisite to success of the banking sector. Many studies have proved that the performance of banks is significantly and positively linked with

the service quality, and to achieve service quality in the banking sector, TQM is highly essential (Mwaniki, Bichhanga and Okibo, 2014:34).

The literature indicates that effective TQM implementation will assist the service and staff engagement portfolio to drastically improve business performance and also assist FNB as a whole to gain a sustained competitive advantage in the market.

Principles of TQM owe their origin to the general system theory. Organisations are conceived as open systems which are engaged in a cycle of transactions, that is, both matter and information, with their environment of the stakeholders (Mohanty, 1998:756). They are constructed of highly interdependent subsystems that engage in complex interaction to transform a variety of generic inputs from the environment by value additions into outputs of quality products or services for improving the quality of life of the stakeholders (Mohanty, 1998:756). Juran (1989) and Hill and Wilkinson (1995) argue that there are three fundamental principles that underline the theory of TQM, namely customer orientation; process orientation and continuous improvement (Boyne et al. 2002:10). A similar theoretical approach by (Bowen and Dean, 1994:394) and (Evans and Lindsey, 2008:19) reflect on TQM as a management approach based on three principles, namely customer focus; teamwork and continuous improvement. Its driving principle is continuous improvement (Develin and Hand, 1993:3).

These principles can be put into practice by varying ways. However, it will be inappropriate to try to lay down what constitutes a true TQM organisation since experts who became known as the TQM gurus such as Deming, Crosby and others focused on ‘the statistical and operational characteristics of the system’ and not the softer aspect of human resource (Elshnnaway, 1992:39).

The spread of quality principles from manufacturing to service has also led to a question of the value of the specific label TQM, which has manufacturing connotations. To signal that the ideas of total quality go beyond the specific measurement aspect of Statistical Process Control, Collins, (Elshnnaway, 1992:40) suggest that quality management should be used as generic term. Each principle is implemented through a set of practices, which are simply activities such as collecting customer information or analysing processes. These practices are in turn supported by a wide array of techniques in a form of dimensions (Bowen & Dean, 1994:394). These principles are different from traditional management practices. Historically companies did little to understand external customer requirements, much less of those internal customers. Managers and specialists controlled and directed the production system, workers were told what to do and how to do it, and rarely were they asked for their input.

Teamwork was virtually nonexistent (Evans & Lindsey, 2008:19). A certain amount of waste and error was tolerable and was controlled by post-production inspection. Improvements in quality generally resulted from technological breakthroughs instead of relentless mindset of continuous improvements. With TQM, an organisation actively seeks to identify customer needs and expectations, to build quality into work processes by tapping the knowledge and experience of its workforce, and to continually improve every fact of the organisation (Evans & Lindsey 2008:19).

According to (Bowen and Dean, 1994:394) these principles can be summarised as follows: firstly, the principle of customer focus. The goal of satisfying the customer is fundamental to TQM and is expressed by the organisational attempt to design and deliver products and services that fulfil customer needs. The rationale for this principle is the belief that customer satisfaction is the most important requirement for long-term organisational success. In other words, to realise this satisfaction, it requires that the entire organisation should focus on customer needs. Secondly, the principle of teamwork is based on collaboration between managers and ordinary officials, between functions, and between customers and suppliers. This principle assumes that ordinary officials can make important contributions to organisations when they have the power and necessary preparation. Teamwork among functions is based on the notion that organisations as systems cannot be effective if subunits emphasises their own outcomes over those of others. Teaming with customers and suppliers maximises benefits in terms of synergy and loyalty. Thirdly, the principle of continuous improvement means a commitment to constant examination of technical and administrative processes in search for better methods (Bowen and Dean, 1994:394).

Underlying this principle is the belief that organisations are systems of interlinked processes and by improving these processes, organisations can continue to meet the expectation of their customers. These three principles relate closely to one another. Continuous improvement is undertaken to achieve customer satisfaction, and it is most effective when driven by customer needs. Since the processes targeted for continuous improvements transcend hierarchical, functional and organisational boundaries, teamwork is essential. Thus, TQM is a set of mutually reinforcing principles, each of which is supported by a set of practices and dimensions (Bowen & Dean, 1994:396). While recognising that quality management is a long-term process, it should still be possible to identify those unique features or dimensions that distinguish a TQM approach as the first step in adapting TQM theory to organisational reality. The dimensions are measurements that should be present if TQM is to make changes in the basic work processes to sustain organisational improvements over time (Masejane, 2012:49).

To determine critical factors of total quality management, various studies have been carried out and different instruments were developed by individual researchers and institutions such as Malcolm Baldrige Award, EFQM (European Foundation For Quality Management), and the Deming Prize Criteria. Based on these studies, a wide range of management issue, techniques, approaches, and systematic empirical investigation have been generated (Munizu, 2013:186-187).

The challenge that organisations face due to the different perceptions of the core principles of quality management is to align these principles to achieve the desired improved business performance and a competitive edge in the markets. This has been illustrated as a major stumbling block for effective TQM implementation within organisations as many organisations take a one size fits all approach to quality management. This approach is rarely successful as effective TQM implementation is dependent on a tailored approach aligned to business needs.

Some companies in Ghana today are making every effort to put in total quality management process in their operations to help produce quality products and services in meeting customer needs. Others have also failed as far as total quality management is concerned. Several literatures have suggested that proper TQM implementations can lead to better competitive advantage. In addition, many studies have investigated the notion that TQM practices provide an approach to improve financial performance. A research carried out by Hendriks and Singhal in 1997 indicated that an effective TQM programmes actually improved operating performance. The statistical results provided strong evidence that firms that have won quality awards outperformed the controlled firms on operating income-based measures. Mann in 1992 also agreed that TQM is not only a management tool for producing quality products and services but also a process that leads to increased productivity and more favourable competitive position. He emphasized that there exists a correlation between quality and productivity. As quality improves waste or rework is minimized; and customer satisfaction will also be enhanced (Korankye, 2013:1294).

Deming in 1986 indicated 14 TQM principles which he offered as requirements to remain competitive in providing products and services. According to Deming TQM would generate improved products and services, reduced costs, more satisfied customers and employees and improved bottom line financial performance. Deming's' 14 points were the following:

Create constancy of purpose; Adopt a new philosophy; Cease mass inspection; End awarding business on the basis of price tag; Constantly improve the system; Institute training on the job; Improve leadership; Drive out fear; Break down barriers between departments; Eliminate

slogans;Eliminate work standards;Remove barriers to pride;Institute education and self improvement. Put everybody to work (Korankye, 2013:1294).

TQM is a set of beliefs and principles that portrays the basis of a consistently growing organisation. It is the application of quantitative methods and human resources to improve all the processes within an organisation and exceed the customer needs now and in the future. Other definitions of TQM are that it is a management style based on producing quality products and services as defined by the customer. However Godfrey in 1999, defines it as a quality centred, customer-focused, fact-based, team-driven, senior-management-led process to achieve an organization's strategy imperative through continuous process improvement. Furthermore total quality management is a comprehensive and structured approach to organisational management that seeks to improve the quality of products and services through ongoing refinements in response to continuous feedback. According to Crosby and Juran and definitions of quality include "conformance to requirements" and "fitness for use". To them the word "quality" was initially associated with the goods sector (Korankye, 2013:1295).

Total Quality Management (TQM) is a method that attempts to improve performance and quality to satisfy customer expectations. This can be attained by combining and linking all quality related functions and processes throughout the organisation. TQM takes a holistic view of all quality measures employed by an organisation including managing quality design and development, quality control and maintenance, quality improvement, and quality assurance. It considers all quality measures taken at all stages and involving all workers of the company. TQM is the management of initiatives and procedures that are aimed at achieving the delivery of quality products and services. TQM has also been defined as a management philosophy embracing all activities through which the needs of the customer and the community, and the objectives of the organisation are satisfied in the most efficient and cost effective way by maximising the potential of all employees in a continuing drive for improvement (Korankye, 2013:1295).

With the recent trend in global businesses, Total Quality Management (TQM) has been widely implemented throughout the world. Manufacturing organisations have been using Total Quality Management extensively since the 1920's. Many firms have arrived at the conclusion that effective TQM application can improve their competitive abilities and provide strategic advantages on the world market. Such benefits are winning customer loyalty, reduction in cost of production and service and well informed and motivated staff, satisfied shareholders and positive recognition (Korankye, 2013:1295).

For organisations to achieve the best of products and services, it is very important that more attention is placed on total quality management throughout the entire organisation. Hence, total quality management is a management philosophy that needs to be integrated into all the organisation functions for efficient and effective performance. The integration of total quality management in the process of every organisation will help reduce waste and reduce errors. Another reason why organisations should adopt TQM is that it embodies certain values and approaches, which are common and already established concepts within the organisation. These consist of necessary and key part of participative management, staff training and development and responsive service to customers(Korankye, 2013:1296).

From the above , it is important to emphasize that, the financial institutions have been subjected to intense competition and increased customer expectations in these recent years. Total Quality Management (TQM) is the mechanism that can be used by banks to gain the competitive advantages (Gupta and Arora, 2014:27).

Most bankers would like to believe that banks are in the finance sector, and not in the service industry. Thus they tend to compete in terms of financial prowess (e.g. Asset base, amount of loans released, cash flows etc.) rather than service quality. However banks depend on customer satisfaction to continue business. This classifies them as a service company. When the customer interacts with the front line personnel and requires a certain service, it is this moment of truth that decides whether the customer will come back or shift to the next-door competitor. Thus banks tend to benefit from the TQM customer first Moto (Al-Shobaki, Fouad and Al-Bashir, 2010:304).

At the beginning of the 1990's, financial services industry was suffering from low quality across different places around the world. Many customer's weren't satisfied with the service level and were not content with the information provided by financial companies, many of them frequently considered changing their banks but were hesitant to do so, this is primarily due to the fact that not only one or two banks were perceived negatively, but the whole business needed an upgrade (Ayyash, Al-Fayomi and Abuzayed, 2012:112).

Full implementation of TQM didn't' happen right away in the financial sector given the fact that it was originally installed to suit the manufacturing industry's specifications. For the services sector the implementation processes needed to be modified. This doesn't indicate any problem with the philosophy itself, it only highlights the issue that there is a way for proper implementation of TQM that takes into account the special characteristics of the financial services industry. Later on, real initiatives take place regarding the implementation of TQM within a service orientated business

entities including the financial sector. Therefore, researchers start to highlight the applicability of TQM in the service contexts in general and in the financial services particular (Ayyash, Al-Fayomi and Abuzayed, 2012:112).

Quality management in the financial services sector has a different form and structure than it is in the industrial sector. The major driver of applying TQM at the financial sector is the competitive forces, customer satisfaction and cost efficiency. This sector is very labour intensive, and its staff interacts frequently with customers. Leadership, motivation, and team work are very important factors for achieving excellence in quality service (Ayyash, Al-Fayomi and Abuzayed, 2012:112).

The popularity of TQM in the manufacturing sector has encouraged a number of organisations to view its benefits and effects on organisation performance. The service quality of banks, especially perceived service, plays an important role in high – involvement industries like banks. Leading academicians and researchers strongly believe that providing quality service to customers is not only the most important and effective factor for customer satisfaction but also the essential criterion that measures the competitiveness of a service organisation like banks (Talib, Rahman and Min, 2012:1).

The concept of service quality has emerged from TQM philosophy and now it is treated as an essential criterion for effective TQM implementation. The literature suggest that service quality can be categorised into a number of ways such as customer service quality; online service quality; banking service product quality and automated service quality with the common aim to achieve customer satisfaction, improved financial performance, and competitiveness as shown in Figure 2. More over the figure also depicts that service quality is a multidimensional meaning rather than having a uni-dimensional meaning. Literature review further shows that measuring service quality is not an easy task and lot of problems are there in measuring it. Most forms of measurement of service quality focuses on customer satisfaction (Talib, Rahman and Min, 2012:1).

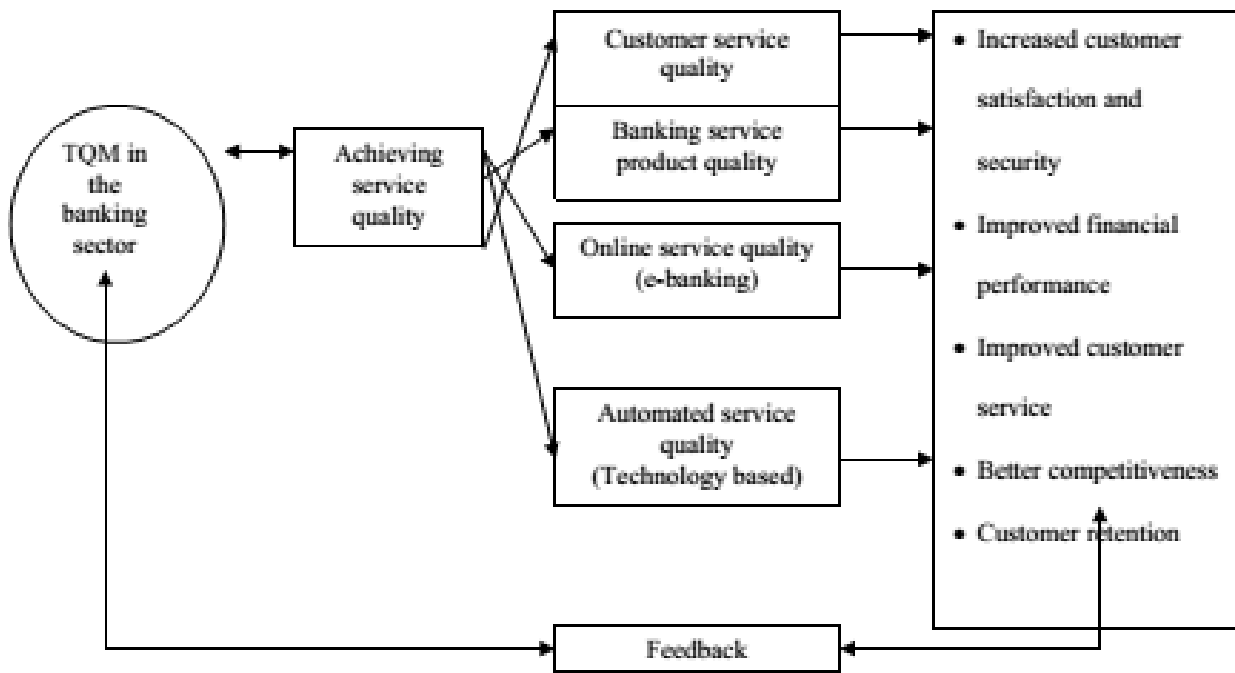


figure 1. service quality as a multidimensional construct in the banking sector
 (Source: Impact of Total Quality Management and Service Quality in the Banking

Sector 2012:2)

BARRIERS PREVENTING EFFECTIVE TQM IMPLEMENTATION

Implementation of TQM in the service industry can be difficult due to the fact that quality of services cannot be defined objectively. Additionally, service industry by nature has less control over factors which affect quality. In service settings, there is much higher level of external uncertainty compared to manufacturing settings because services cannot be stored for later use and because of the participation by the customer in the process. Another difficulty is the fact that services are intangible which makes it difficult to set standards to conform to them and to measure them. High quality services are subject to the individual customer expectations which may be unknown or unstated, and may vary from customer to customer and also from time to time (Mansour, 2007:10).

(Mansour, 2007:11) identified the following barriers preventing banks from effectively implementing TQM: Lack of Resources; Short-term goals; Internal environment; Communication; Lack of training; Skills of employees; Cost constraints; Measuring quality; External environment.

Many organisations have been using TQM to improve firm performance and they are quite successful in implementing it, there are also some cases where organisations have failed to reap the benefits of TQM due to their different focus in its implementation. Results do not always come

quickly. It is generally acknowledged that the longer the organisation works at TQM, the more successful they will be. Two to three years into implementation have been quoted in the literature as the period after which some tangible benefits of TQM are more likely to be evident. The success of TQM in an organisation is ultimately judged by its customers. TQM initiatives are therefore, considered a failure if it fails to delight customers and add value for customer satisfaction. It is not surprising to note that there are as many TQM failures as there are success stories. Some of the common reasons for TQM setbacks and failures are (Talib, 2013:8-9) :

- ❖ Inadequate attention to different critical success factors / Quality management practises during TQM implementation in the service organisations;
- ❖ Failure to develop an implementation framework that fits to a specific service organisation, instead more generic model or a copy of a system that was successful for another organisation is used;
- ❖ Lack of top and middle management commitment, unrealistic expectations and time-frame, and cost of TQM implementation, under-reliance on statistical methods, and failure to develop and sustain a quality – orientated culture;
- ❖ High expectations of quick results from TQM initiatives;
- ❖ Management reluctance in imparting training and education programs to employees for a better understanding of TQM philosophy and use;
- ❖ Lack of consensus, lack of employee empowerment, poor planning, lack of communication management causing confusion, cross functional teams are not employed, and lack of direction and purpose.
- ❖ No targets, no attitude to attain higher productivity, lack of continuous improvement culture, lack of coordination between departments, employee resistance to change, and best practises of other companies are not benchmarked may be some of the other major reasons that causes the failure of TQM efforts.

RESEARCH METHODOLOGY

The aim of this study is to identify the barriers preventing the service and staff engagement portfolio to effectively implement TQM leading to a competitive advantage in the market. Ultimately this study aims to increase the level of maturity around the underlying principles within

TQM and a competitive advantage, in relation to the banking sector that will improve the probability of FNB meeting their target of profits exceeding a R100 billion by 2025.

The study took place within the service and staff engagement portfolio and is made up of the following departments namely:

Service. (25 Staff);

Internal Communications. (8 Staff);

Consumer Insights and Behaviour. (1 Staff);

CLC (Sandown Conference Centre) (46 Staff);

Learning and Development. (73 Staff).

This study followed a descriptive survey research method to measure the personnel beliefs and opinions regarding the application of TQM within the service and staff engagement portfolio. According to (Neuman, 2006:180) social measures provide data about social reality. In addition, measurements allow researchers to observe things that were once unknown but were predicted by theory. Data are empirical representation of concepts, and measurements links data to concepts. Surveys are mainly used in studies that have individual people as unit of analysis (Babbie, 2005:252). (Neuman, 2006:273) also emphasises that surveys are appropriate for research questions about self-reported beliefs.

A descriptive survey method is regarded as a type of quantitative research which incorporates careful description of a phenomenon in question beginning with a theoretical or applied research problem and ends with empirical measurements and data analysis (Neuman, 2006:276). Its main purpose is to collect original data for describing or measuring the attitudes and orientation in a large population (Babbie, 2005: 252). This method is relevant for this study in order to establish the extent of awareness and current application of TQM principles in the service and staff engagement portfolio to assist the department and organisation with a competitive advantage in the market. The method is used because it allows a researcher to ask many questions at one time, measure many variables, and test hypotheses in a single survey. A survey research method can also facilitate the collection of detailed factual and accurate primary data describing the situation in the service and staff engagement portfolio at FNB.

Primary data for this study was obtained from an electronic administered survey that wanted to establish what barriers prevent effective TQM implementation in the service and staff engagement portfolio. The secondary data for this study has been obtained by studying journals, internet articles,

manuals, acts, dissertations, theses, and relevant books. It therefore means, that this study used a literature study and data collecting tool in the form of a questionnaire for empirical research.

Data to be collected should have a bearing on the objectives of the study. Such data should lead to information on how the application of TQM can lead to a competitive advantage within the service and staff engagement department. Thereafter, data were collected on, amongst other, the following:

Awareness of TQM – to establish the extent of awareness and current application of TQM principles;

Availability of TQM organisational systems – to establish the extent to which such systems are available;

Barriers – identify key barriers to the application of TQM;

Personnel attitude – to establish the views of personnel with regards to the benefits that could be realised from the use of TQM;

Once the nature of data to be collected were determined, the process of collecting data from respondents begun.

Surveys research is probably the best method available to the social researcher who is interested in collecting original data for describing a population too large to observe directly (Babbie, 2005:252). Careful probability sampling provides a group of respondents whose characteristics may be taken to reflect those of a larger population, and carefully constructed standardised questionnaires provide data in the same form from all respondents. All these methods can be used in the same study to facilitate triangulation. Triangulation is a method of collecting data by different means and the hope is that there would be a convergence on the truth (Adam et al., 2007:111). The idea is to search for accuracy of the data and alternative explanations. The use of a structured survey is, nevertheless, preferred as the main measuring instrument for data collection in this study.

The population

The population for this study was 153 staff members these include all staff members within the above mentioned departments within the service and staff engagement portfolio. All levels of the portfolio were included in the population and were aimed at top / middle and lower levels of the portfolio. Non probability or deliberate sampling was used to determine the level of maturity within

the service and staff engagement portfolio with regards to the fundamental principles within Total Quality management leading to a competitive advantage in the market. . Furthermore convenience sampling was used to gather the relevant data for the study. This approach was chosen as the whole population is housed within one building at First National Bank head office in Johannesburg.

The sample size

The final sample consisted out of 101 respondents which is a 66% response rate. The average lengths of tenure of respondents were between 2- 5 years. Respondents per department were namely - Service department (14), Internal communication (6), Consumer insights and behaviour (0), Sandown conference centre (30) Learning and development (51).

The average ages of respondents were between twenty five and thirty five. Fifty five respondents (54.45%) completed grade 10 -12 and thirty seven respondents (36.63%) completed grade twelve+one, two up to three years of Diploma (three years). Only nine respondents (8.91%) completed a degree from a tertiary institution. The Service and Staff engagement portfolio have implemented TQM practises at least to some degree. The definition of TQM and competitive advantage was provided to all respondents to assist with answering the statements in the survey. Meetings were also set up with all staff within the different departments to discuss the survey and clear up any uncertainty that the respondents had.

The primary aim is to get a representative sample, such that the researcher can study the smaller groups and produce accurate generalisation about the larger group. The sampling is based on the theory of probability sampling. The fundamental idea behind probability sampling is to provide a useful description of the total population; a sample of individuals must contain essentially the same variations that exist in the population (Babbie, 2010:196). A sample is representative of the population from which it is selected if the aggregate characteristics of the sample closely approximate those same aggregate characteristics of the population. The ultimate purpose of sampling is to select a set of elements from a population in such a way that descriptions of those elements accurately portray the total population from which elements are selected. Probability sampling enhances the likelihood of accomplishing this aim and also provides methods for estimating the degree of probable success (Babbie, 2010: 199).

RESULTS AND DISCUSSION

TABLE 2. ANALYSIS OF THE DATA COLLECTED TO IDENTIFY BARRIERS TO EFFECTIVE TQM IMPLEMENTATION WITHIN THE SERVICE AND STAFF ENGAGEMENT PORTFOLIO.

SOURCE: AUTHOR DERIVED.

Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
S1. Quality related activities have a huge impact on the success of any organisation.	1(0.99%)	4(3.96%)	15(14.85%)	80(79.20%)	1(0.99%)
S2. Leadership is committed towards quality output.	5(4.95%)	90(89.10%)	2(1.98%)	2(1.98%)	2(1.98%)
S3. I have the required skills to deliver quality output.	31(30.69%)	40(39.60%)	10(9.90%)	10(9.90%)	10(9.90%)
S4. The service and staff engagement department have enough resources to provide quality output (Training)	20(19.80%)	50(49.50%)	7(6.93%)	14(13.86%)	10(9.90%)
S5. The service and staff engagement department apply quality principles on a daily basis	80(79.20%)	10(9.90%)	5(4.95%)	5(4.95%)	1(0.99%)
S6. TQM will increase business performance.	3(2.97%)	8(7.92%)	70(69.30%)	10(9.90%)	10(9.90%)
S7. Quality forms part of the service and staff engagement department's culture. (Does management	10(9.90%)	30(29.70%)	40(39.60%)	15(14.85%)	6(5.94%)

walk the talk around quality)					
S8. Key performance indicators within the service and staff engagement portfolio are aligned to increase quality output.	60(59.40%)	20(19.80%)	15(14.85%)	5(4.95%)	1(0.99%)
S9. The business processes are adequately defined so that all staff understands how they work and is aimed at improving quality	10(9.90%)	90(89.10%)	1(0.99%)		
S10. The service and staff engagement portfolio has a clearly defined quality strategy.	20(19.80%)	80(79.20%)	1(0.99%)		
S11. A framework of quality committees has been established that is responsible for quality service improvement.	10(9.90%)	90(89.10%)	1(0.99%)		
S12. The Service and Staff Engagement portfolio effectively communicates regularly to its stakeholders and customers.	20(19.80%)	40(39.60%)	35(34.65%)	3(2.97%)	3(2.97%)
S13. Service and Staff Engagement staff has been empowered to reach their full potential.	6 (5.94%)	20(19.80%)	50(49.50%)	20(19.80%)	5(4.95%)

S14. The Service and Staff Engagement department has a culture of continuous improvement.	20(19.80%)	58(57.42%)	10(9.90%)	10 (9.90%)	3 (2.97%)
S15. Measurement of performance is based on defined standards in terms of TQM.	25 (24.75%)	55(54.45%)	17(16.83%)	3(2.97%)	1(0.99%)
S16. I have knowledge of the fundamental principles within TQM.	70(69.30%)	25(24.75%)	1(0.99%)	4(3.96%)	1(0.99%)
S17. TQM is focused on increasing service quality and customer satisfaction	1(0.99%)	3(2.97%)	80(79.20%)	15(14.85%)	2(1.98%)
S18. TQM will provide a competitive advantage in the market.	1(0.99%)	3(2.97%)	80(79.20%)	15(14.85%)	2(1.98%)
S19. TQM principles are applied within the service and staff engagement portfolio on a daily basis.	15(14.85%)	75(74.25%)	5(4.95%)	5(4.95%)	1(0.99%)
S20. I have a clear understanding of the seven tools of quality.	10(9.9%)	85(84.15%)	3(2.97%)	2(1.98%)	1(0.99%)

Once the data were collected it was analysed and some general conclusions were made from this data. The areas marked in red indicates the areas of concern that needs to be addressed as a matter of urgency if the service and staff engagement portfolio want to effectively implement TQM leading to an competitive advantage in the market.

It was noted that the average tenure within the service and staff engagement portfolio was between two and five years. It shows that the service and staff engagement portfolio has a young workforce

and it correlates with statement three where staff felt that they did not have the relevant skills sets and competencies required for effective quality output in that forty respondents (39.60%) felt inadequately trained.

The consumer insights and behaviour department did not respond to the survey at all. This is very concerning as this department's main focus is on increased customer satisfaction and that is directly impacted when quality output is not at desired levels. A meeting was setup during the data gathering phase of this study to discuss the relevancy of the study with the stakeholders of this department and the need to why it was important to conduct this study.

From an educational perspective the young workforce only had thirty seven respondents (36.63%) that completed grade twelve with an additional three years diploma. And a mere nine respondents had a tertiary degree within the department. Upon further investigation these nine respondents had no education or training within the field of quality and TQM nor any operational experience.

A worrying fact was that out of the five departments within the service and staff engagement portfolio only the CEO's of two departments responded to the survey. It was evident from statement two that ninety respondents (89.10%) felt the leadership did not show commitment towards quality output.

It was decided upon to develop twenty statements for the survey for primary data collection. These statements were developed with the purpose to guide respondents around understanding their maturity around the fundamental principles of TQM and what the main barriers are preventing effective TQM implementation within the service and staff engagement portfolio.

These statements will now be discussed in detail and form some general conclusions that align to the objectives of the study.

(S1).Quality related activities have a huge impact on the success of any organisation – Out of the one hundred and one respondents eighty (79.20%) agreed that quality related activities have huge impacts in the success of any organisation. What this indicates is the staff members have some indication about what quality is.

(S2). Leadership is committed towards quality output - A worrying fact is that ninety (89.10%) respondents disagreed with this statement. It is very concerning as extensive literature has indicated

that without the continual commitment of leadership quality interventions will fail and the desired quality output leading to increased customer satisfaction will not be attained.

(S3). I have the required skills to deliver quality output (Training) - If the service and staff engagement portfolio want to implement effective TQM, skills and competencies around quality and TQM is crucial. The survey indicated that forty respondents (39.60%) did not agree with this statement and equally worrying was the fact that thirty one (30.69%) respondents strongly disagreed with the statement. Another factor to take into consideration as that the service and staff engagement portfolio has a young workforce with an average tenure between two to five years.

(S4). The service and staff engagement department have enough resources to provide quality output (Training) – Fifty respondents (49.50%) disagreed with this statement and twenty respondents (19.80%) strongly disagreed with this statement. Literature has shown that the adequate resources need to be available if effective TQM implementation wants to be achieved. Training is a key driver of TQM implementation and without the quality interventions does not have a healthy chance of success.

(S5). The service and staff engagement department apply quality principles on a daily basis – Eighty respondents (79.20%) indicated that they strongly disagreed with the statement and that the service and staff engagement department did not apply quality principles on a daily basis. The reason potentially for this is due to the lack of skills in the department around quality and TQM.

(S6). TQM will increase business performance – Seventy respondents (69.30%) were neutral about this statement. If staff had a clear understanding of the core principles within quality and TQM the response would indicate a different scenario.

(S7). Quality forms part of the service and staff engagement department's culture. (Does management walk the talk around quality?) – For this statement thirty respondents (29.70%) disagreed with this statement and forty (39.60%) respondents were neutral about this statement. This correlates with the lack of commitment at leadership level in terms of quality. It also indicates that leadership have not effectively developed a service quality culture that continually improves and focuses on increased customer satisfaction.

(S8). Key performance indicators within the service and staff engagement portfolio are aligned to increase quality output – Sixty respondents (59.40%) strongly disagreed with this statement. This indicates that with the lack of skill and knowledge around TQM and quality the service and staff engagement portfolio is ineffectively measuring quality output. This will have a

negative impact on staff productivity and morale and will also lead to a decrease in customer satisfaction.

(S9).The business processes are adequately defined so that all staff understands how they work and is aimed at improving quality – Out of the one hundred and one respondents ninety (89.10%) of them disagreed with this statement. A further investigation by the researcher indicated that only six documented business processes existed across the service and staff engagement portfolio. In addition to this only two business processes was up to date and current. This clearly indicates why the service and staff engagement portfolio and FNB lost out to ABSA in terms of customer satisfaction. An organisation will not be able to ensure service quality without clearly defined business processes aligned to meet the requirements of customers. It was also noted that within Banking channels that no process engineers have been employed. Overall there is a major gap in terms of documenting clearly defined business processes within FNB as leadership does not see the importance of this.

(S10). The service and staff engagement portfolio has a clearly defined quality strategy. Twenty (19.80%) of respondents indicated that they strongly disagreed with this statement. Another eighty (79.20%) respondents disagreed with this statement and that clearly indicates that the service and staff engagement portfolio do not have a clearly defined quality strategy. Without a quality strategy staff will have no direction with regards to quality output. The department will also not be able to develop core capabilities around quality output without a quality strategy that is used as a road map to meet business goals and objectives.

(S11). A framework of quality committees has been established that is responsible for quality service improvement – Ninety (89.10%) of respondents disagreed with this statement. An additional investigation indicated that a quality council for the portfolio was nonexistent. It was also noted that each department worked in isolation when dealing with quality interventions. Teamwork was also not adequately promoted within the portfolio and the sharing of best practises was not encouraged to increase quality output and ensure a competitive edge in the market.

(S12). The Service and Staff Engagement portfolio effectively communicates regularly to its stakeholders and customers – Forty (39.60%) respondents disagreed with this statement and an additional thirty five (34.65%) respondents were neutral about this statement. This does not bode well for the service and staff engagement portfolio as communication is vitally important for business success. When leadership do not clearly communicate and give direction the possibility will increase of non-alignment between department and organisational goals in terms of quality. A

clear direction in terms of quality output and a competitive advantage in the market will not be effectively communicated to the workforce leading to decreased business performance. It also indicates that communication channels are not properly utilised and that key information does not reach the intended recipients effectively. Quality and TQM interventions will not be successful without effective communication.

(S13). Service and Staff Engagement staff has been empowered to reach their full potential – Fifty (49.50%) respondents are neutral about this statement. This indicates that leaders have not empowered staff to make important decisions around their daily work activities. It also indicates a culture of micro management that will have a negative impact on quality output and business performance. It indicates the real need that the business structure has to be revamped to a flat business structure that would have an increased effect on communication and assist with TQM implementation.

(S14). The Service and Staff Engagement department has a culture of continuous improvement – Fifty eight (57.42%) of respondents disagreed with this statement. Once again this is due to the fact that the lack of leadership commitment is evident within the service and staff engagement department. It is leadership's duty to develop and nurture a business environment that assists staff to increase quality output. If leaders are not committed staff will show no commitment towards quality and TQM. Every effort needs to be made by leadership firstly establish how healthy the service quality culture is and secondly identify areas of concern and implement action planes to address these concerns.

(S15). Measurement of performance is based on defined standards in terms of TQM – Fifty five (54.45%) disagreed with this statement. This indicates no consensus between staff around the measurement of performance in terms of TQM and quality. A lack of knowledge and skill is the main reason for this. Management currently have limited knowledge around the minimum standards within TQM and quality and therefore can not effectively measure performance within TQM and quality interventions.

(S16). I have knowledge of the fundamental principles within TQM – Seventy (69.30%) of the hundred and one respondents have no or limited knowledge about the fundamental principles of TQM. This was no surprise and was evident in the lack of skill within the service and staff engagement portfolio. Without the relevant skill and competencies aimed at TQM and quality these interventions will not be successful when attempted implementation takes place.

(S17). TQM is focused on increasing service quality and customer satisfaction – Eighty respondents (79.20%) indicated that they were neutral with this statement. This aligns with statement sixteen where staff did not have a clear understanding around TQM and quality.

(S18). TQM will provide a competitive advantage in the market – Eighty (79.20%) respondents did not believe that TQM will provide a competitive advantage. This once again is aligned to the lack of skill and competencies with the service and staff engagement portfolio in terms of TQM and quality interventions.

(S19). TQM principles are applied within the service and staff engagement portfolio on a daily basis – Seventy (74.25%) respondents disagreed with this statement. It is well proven that if staff doesn't have the required knowledge around these key principles they will not be able to effectively implement these core principles of TQM.

(S20). I have a clear understanding of the seven tools of quality – Eighty five respondents (84.15%) did not have a clear understanding of the seven tools of quality. These tools are well proven as effective management tools to address areas of concern around quality output and increased customer satisfaction.

General areas of concern were identified during the analysis phase and they are the following

- ❖ Lack of skill and education with regards to TQM and quality management;
- ❖ Lack of continual commitment from leadership with regards to TQM and quality interventions;
- ❖ Lack of service quality culture;
- ❖ Ineffective communication with regards to quality management and TQM;
- ❖ A silo based approach to quality management and TQM within the service and staff engagement portfolio;
- ❖ Ineffective measurement of TQM and quality management interventions within the portfolio;
- ❖ Lack of understanding around fundamental principles of quality management and TQM;
- ❖ Non-existent quality strategy within the service and staff engagement portfolio;
- ❖ Non-existent quality councils to manage and give guidance around TQM and quality management.

CONCLUSION AND RECOMMENDATIONS

The latest customer satisfaction survey within the financial services sector have indicated that FNB has lost out to ABSA as being the market leader in terms of customer satisfaction. Increased competition due to non-banking competitors into the financial sector like Pick and Pay and Shoprite has furthermore strained business performance. Recent economic indicators have also shown that unemployment is rising, inflation is also on the increase and the standard of living within South Africa has decreased. All these factors have negatively impacted on business performance within FNB in recent months. The current study therefore recommends that, the service and staff engagement should focus on the core content variables within quality management if they want to effectively implement TQM leading to a competitive advantage.

Barriers faced by the TQM during the implementation phase should be adequately identified so that, once the service and staff engagement portfolio start implementing TQM, leadership should take into consideration these barriers and implement actions to overcome them. If this is not done their efforts will be in vain and doomed from the start. Effective change management must be considered and management need to realise that without effective change management the success of these initiatives cannot be guaranteed.

6. REFERENCES

Adam, J., Khan, H.T.A., Robert, R. and White, D. (2007). Research methods for graduate business and social science students. Los Angeles: SAGE.

Al-Shobaki, S.D., Fouad, R.H, and Al-Bashir, A. (2010). The implementation of Total Quality Management (TQM) for the banking sector in Jordan. *Journal of Mechanical and Industrial Engineering*, 4(2):304-313.

Ayyash, A., Al-Fayoumi, N. and Abuzayed, B. (2012). The application of quality management in the financial services sector in Jordan. *Problems and Perspectives in Management*, 10(3):112-124.

Avery, C. and Zabel, D. (1997). The Quality management resource book: an International guide to material and resources. New York: Routledge.

Babbie, E. (2010). The practice of social research. International edition. Belmont: Thomson Wadsworth.

Bowen, D.E. and Dean, J.W., Jr. (1994). Management theory and total quality: Improving research and practice through theory development: Academy of Management Review, 19(3):392-418.

Boyne, G.A., Gould-Williams, J. S., Law, J. & Walker, R.M. 2002. Best value- Total quality for Local Government, Public Money and Management, July-September.

Bruce, G. (2002). Six Sigma for managers. New York: McGraw-Hill.

Cheng, C. H., Kumar, A. and Motwani, J. (1996). A road map to implement ISO to TQM. International Journal of Quality & Reliability Management, 10(2/3):72-83.

Crosby, P.B. (1979). Quality is Free. New York: McGraw-Hill Book Co.

Davis, S. and Goetsch, D.L. (1995). Implementing Total Quality: New Jersey: Prentice Hall.

Demming, W.E. (1998). Out of the crisis. Cambridge, MA: Massachusetts Institute of Technology.

Develin, N. and Hand, M. (1993). Total quality management: breaking down the barriers. London: Accountancy Books.

Domingo, T. (2003). TQM in Banking. Available from: <http://www.rtdonline.com/BMA/BSM/7.html>

Du Toit, G.S, Erasmus, B.J. and Strydom, J.W. (2010). Introduction to business Management. Tenth Edition. Oxford University Press. South Africa.

Economou, V. P. and Chatzikonstantinou, P.G. (2009). Gaining company's sustained competitive advantage, is really a necessary precondition for improved organisational performance? The case of TQM. European research studies, 12(3):83-100.

Elshennawy, A.K. and MacCarthy, K.M. (1992). Implementing Total Quality management at US department of defence. Total Quality management, 3(1): 31-45.

Ehmke, M.S. (2004). Strategies for competitive advantage. Available

from:<http://www.abe.arizona.edu/arec/wemc/nichemarkets/05competitiveadvantage.pdf>

Evans, J.R. and Lindsay, W.M. (2008). Managing for quality and performance excellence. Seventh edition. Canada: Thomson.

Feigenbaum, A.V. (1983). Total Quality Control. Third Edition. New York: McGraw-Hill Book Co.

Foster, S.T. (2013). Managing Quality-Integrating the Supply Chain. Harlow: Pearson Education Limited. England.

FirstRand Annual Report (2013). Available from:

<http://www.firstrand.co.za/InvestorCentre/FRB%20StandAlone%20AR%20Archives/2013%20FirstRand%20Bank%20Limited%20annual%20report.pdf>

- Gharakhani, D., Rahmati, H., Farrokhi, Farahmandian, A. (2013).** Total Quality Management and organisational performance. *American Journal of Industrial Engineering*, 1(3):46-50.
- Godfrey, A.B., Stephens, K.S. and Wadsworth, H.M. (2000).** *Modern methods for Quality Control and Improvement*. New York: John Wiley & Sons, Inc.
- Gotzamani, K. and Tsiotras, G. (1996).** ISO 9000 as a key to TQM: the case of Greek Industry. *International Journal of Quality & Reliability Management*. 13(4): 64-76.
- Gupta, K. and Arora, M. (2014).** TQM in banking and finance. *Discovery Publication*, 15(39):27-30.
- Hafeez, K., Malak, N. and Abdelmeguid, H. (2006).** A framework for TQM to achieve business excellence. *Total Quality Management*, 17(9):1213-1229.
- Ho, S.K. (1999).** TQM an integrated approach: Implementing Total Quality through Japanese 5-S and ISO 9000. Hong Kong: Hong Kong Baptist University.
- Ishikawa, K. (1985).** *What is total quality control? The Japanese way*. Englewood Cliffs, NJ: Prentice – Hall Inc.
- Jeroen, S., Ruël, G. and van de Water, H. (2000).** ISO 9000 series certification and performance. *International Journal of Quality & Reliability Management*. 18(1): 62-75.
- Juran, J.M. (1988).** *Juran's quality control handbook*, fourth edition. New York: McGraw-Hill Book Co.
- Korankye, A.A. (2013).** Total Quality Management (TQM): A Source of competitive advantage. A comparative study of manufacturing and service firms in Ghana. *International Journal of Asian social science*, 3(6):1293-1305.
- Laudon, K.C. and Laudon J.P. (2006).** *Digital information systems: managing the digital firm*. New Jersey: Prentice Hall.
- Mansour, A.H. (2007).** "Application of TQM to Financial Services". Available from: <http://www.rtdonline.com/BMA/BSM/7.html>
- Masejane, T.P. (2012).** Total Quality Management and organisational performance in the Maluti-A-Phofung municipality in the Free State province. Unpublished dissertation. Johannesburg. University of South Africa.
- Mohanty, R.P. (1998).** Understanding the quality linkage: Quality and productivity. *Total Quality Management*, 9(8):753-765.
- Munizu, M. (2013)** The impact of Total Quality Management practises towards competitive advantage and organisational performance: Case of fishery industry in South Sulawesi province of Indonesia. *Pakistan journal of commerce and social sciences*, 7(1):184-187.
- Morfaw, J.N. (2009).** *Total Quality Management: a model for the sustainability of projects and programs in Africa*. Lanham: University Press of America.

Mwaniki, C. and Okibo, W. (2014). Effects of total quality management on financial performance in the banking sector: a case study of national bank of Kenya. *Journal of Economics and Finance*, 3(2):34-40.

Neuman, W.L. (2006). *Social Research Methods: Qualitative and Quantitative Approaches*. 6th edition. New York: Pearson.

Omachonu, V. K., Ross, J. E. and Swift, J. A. (1998). *Principles of total quality*. 2nd edition. Florida: St. Lucie Press.

Oschman, J.J., Stroh, E.C., & Auriacombe, C.J. (2006). A Conceptual analysis of Total Quality Management (TQM). *Journal of Public Administration*, 41(2):193-203.

Samat, N, Ramayah, T. and Norizan, M.S. (2006) "TQM practices, service quality, and market orientation: Some empirical evidence from a developing country", *Management Research News*, 29 (11):713 – 728.

Sekaran, U. and Bougie, R. (2013). *Research methods for business*. The Atrium, Southern Gate, Chichester, West Sussex, PO19 8SQ, United Kingdom: John Wiley & Sons Ltd.

Soltani, E., Van der Meer, R. and Williams, T.M. (2005). A contrast HRM and TQM approaches to performance management: Some evidence. *British Journal of Management*. 16(10): 211-230.

Talib, F. (2013). An overview of Total Quality Management: Understanding the fundamentals in service organisation. *International Journal of Advanced Quality Management*, 1(1):1-20.

Talib, F. Rahman, Z. and Min, Q. (2012) Impact of Total Quality Management and service quality in the banking sector. *Journal of telecommunication and systems management*, 1(2):1-5.

Talib, F. Rahman, Z and, Qureshi, M.N. (2010) The relationship between total quality management and quality performance in the service industry: a theoretical model, *International Journal of Business Management and Social Sciences*,1,(1): 113-128.

ACKNOWLEDGEMENT: This paper was Researched and developed by Ruan Pelsler in 2014 as Part of his Mtech under the Supervision of Junior Mabisa .The content was remixed, improved and edited by Charles Mbohwa and Emmanuel Innocents EDOUN submission and consideration in this Conference.

