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## HASIL PENILAIAN SEJAWAT SEBIDANG ATAU PEER REVIEW KARYA ILMIAH : JURNAL ILMIAH

Judul Jurnal Ilmiah (Artikel)	: Relationship Between Hypertension Old People	n and Ische	mic Stroke Occurrence at Less Than 45 years		
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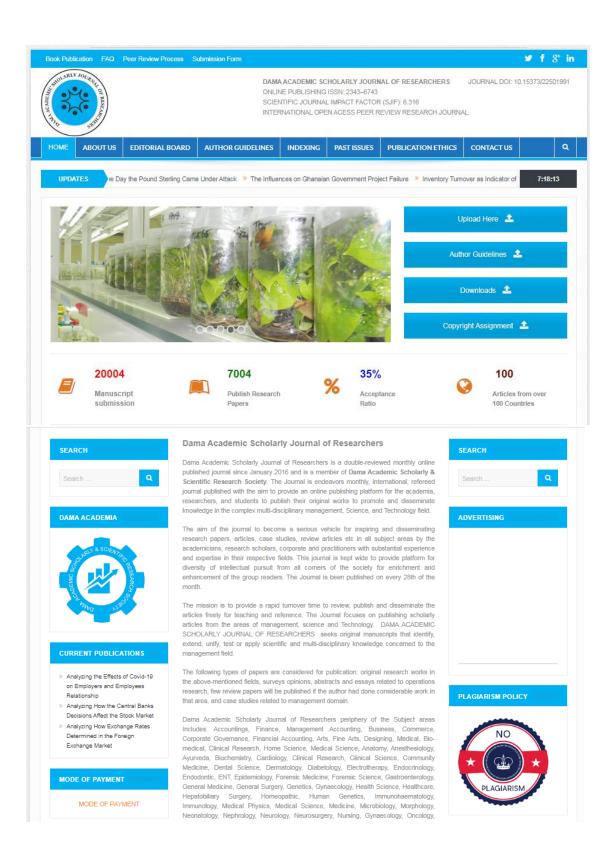
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# Assessing the effect of the TQM practices on operational performance in HFC Bank

### <sup>1</sup>Suzzy Krist Addo & <sup>2</sup>Dr. David Ackah, PhD.

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### Statement of the Problem

TQM has been identified as a vital factor sustainable competitive advantage in the currently challenging business environment (Yusof and Aspinwall, 2010). Unfortunately, organisations find it difficult to adopt it as a result of noncompliance with procedures and principles of TQM implementation (Naeem et al., 2008; Reed, Lemak, & Montgomery, 2012). While some firms run TQM as a program which they expert to function and perform the magic by itself, others have used half-hearted approach to it, by using some bits and pieces of the principles. This has accounted to the failure of most organisations to successfully implement this ideology (Oakland, 2010). A preliminary study to establish the extent to which TQM has been adopted in the Ghanaian banking sector reveal that research work on the implementation of TQM in the Ghanaian banking sector is scanty. Most studies on TQM are focused on the manufacturing industry (AI-Mansour, 2007; Ahire, 2012; Adza-Awude, 2012). The few studies that were done in the service sector in Ghana focused on higher education (Samson, & Terziovski, 2013). Moreover, (Kannan & Tan, 2011) established that banks can embrace quality management principles and implement them successfully to be able to delight their customers through efficient quality service. This study therefore seeks to bridge this knowledge gap by assessing factors that affects effective implementation of TQM principles in commercial banks in Ghana.

### I. INTRODUCTION

This article presents a review of literature on the implementation of TQM in business organizations. It summarizes relevant information from other researchers who have conducted their research in a similar field of study. It covers by a comprehensive review of both theoretical and empirical review of existing literature. The theoretical critique has helped build an in-depth understanding of the current body of knowledge leading to the research model adopted for this study. The empirical literature review also provided an in-depth understanding of what other related studies have found and proposed in their recommendations. The section further presented the intended gap this study seeks to bridge.

### A. The Concept of Total Quality Management

The principle of TQM has surfaced as one of the most obvious key alternatives in the 1990s and has been largely deployed worldwide (Rad, 2013). TQM however, in the service zone is still infantile and at the ranks of developmental theory (Sinclair &Zairi, 2011). Generally, TQM has been explained and expressed in many regards, for example, a search for "excellence", exploring a "right first time" approach, "zero defects" and impressing the client (Moore and Brown, 2014). TQM is basically an industry-wide strategy, where employees are encouraged and equipped to do the things right first time subsequent times, to review what they do and to advance in what they do (Flynn, Schroeder & Sakakibara, 2010). Flynn (2012) explained TQM as strategy to attaining and maintaining high quality results, concentrating on the sustenance and continuous enhancement of processes and error avoidance at all ranks and in all roles of the company, so as to meet or go beyond client needs.

According to Prajogo and Sohal (2014), TQM is a means of striving to enhance the flexibility, competitiveness and effectiveness of an enterprise as a whole unit. It is also a way of pruning loss, by including everybody in enhancing the way of doing things. Hackman and Wageman (2015) logically critiqued the three quality capos'(Deming, Juran, and Ishikawa) perspectives about TQM. According to the results of their review, the five ensuing mediations are the pillars of TQM: creation of supplier partnership; explicit identification and measurement of customer wants and needs; use of process management heuristics to enhance team effectiveness; use of scientific methods to monitor performance and identify points of high leverage for performance improvement; use of functional teams to identify and solve quality problems.

Prajogo and Sohal (2014) mentioned ten TQM factors: commitment, leadership, continuous improvement, total customer satisfaction, training and education, total involvement, ownership, error prevention, reward and recognition, teamwork and cooperation. Waldman (2014) listed eight vital TQM attributes: a broad definition of quality as meeting customers' expectations, top leadership determination to place quality as a top priority, the development of a quality

# Assessment of the Determinant of Effective Implementation of Total Quality Management Principles on Commercial Banks

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### Abstract

The study assessed the factors that support effective implementation of total quality management principles at HFC. A combination of primary and secondary data was applied in this research. Primary data was collected from 73 employees of five purposely chosen HFC bank branches in Accra. Secondary data was collected from the bank's annual reports, academic journals and previous relevant published studies. Data analysis techniques such as descriptive statistics and regression analysis were conducted on the collected data. The statistical package for social scientists software was applied for the analysis. The findings revealed that HFC bank has followed six key quality strategies to improve its operational performance. These strategies are continuous improvement, benchmarking practices, business process re-engineering, ISO series, lean practices and six sigma practices. Out of these approaches, continuous improvement, business process re-engineering and ISO series respectively contributed tremendously to improved operational performance at HFC bank. The study has also demonstrated that the six strategies have ended up in contributing to operational performance to a very great extent as pointed out by 87% of the respondents. These results were further corroborated by the regression coefficient results which established a positive significant association between the individual TQM strategies and operational performance. Factors such as top management commitment, customer focus, continuous improvement, and employee involvement and employee empowerment were observed as major contributors to effective implementation of TQM practices in firms.

### I. INTRODUCTION

Banks play a very significant role in the development of every economy. In their operation, however, they are faced with challenges which mostly emanates from oversight in management practices (Benson, Seraph, & Schroeder, 2014). According to (Adam, Flores, & Macias, 2014), total quality management techniques can be adopted to fix some of these challenges. Total Quality Management (TQM) is an approach that endeavours to improve quality and performance to meet or exceed customer expectations. It involves all members of the firm partaking in a continuous cycle of improving the organisation's processes, products, and services with the intention of meeting or exceeding customer expectations (Adam et al., 2014). This management practice was applied mostly in the manufacturing industry in Japan to improve on the quality of product so as to compete effectively at the global stage. However, following its success in the 1980s, it was adopted in the service sectors such as financial institutions, healthcare institutions, schools, and airlines (Ross, 2014; Zehir and Sadikoglu, 2010). Many banks fail to recognize the fact that they fall within the service sector. As a result, they devote many resources of theirs toward assets management rather than customers (Adam et al., 2014). It is a common practice among banks that they award their employees based on loans given out or deposits made rather than the number of customers drawn (Sangeeta & Banwe, 2012). Today due to the intensity of competition and greater level of awareness among customers, banks are struggling to maintain their customer base. This is because the cost required to switch from one bank to the other is minimal, hence customers look for banks that meet their needs (Vander, Williams, and Dale, 2010).

Unfortunately, many banks are not in a position to avert this situation simply because they hardly give weight and priority to customer complaints, hence most of them lack proper strategies to get feedback from customers on whether their problems were solved and what should be done to avert future incidences (Omachonu and Ross, 2010). Murphey (2011) asserts that the scope and size of banks is getting bigger as of the moment. Conversely, the bureaucracy and complacency that accompanies this growth can stifle customer service, which in turn may create a possibility of big banks losing customers due to slow and lengthy procedures. Also, employees at a point may become less motivated because of the monotony of doing the same thing severally without being given the chance to participate in management activities that could define new ways of handling problems in their departments. The banking sector also faces challenges such as keeping customers waiting during instances of ATM breakdowns, process mistakes like giving customers wrong information on their account etc. Banks have also been reported to have hidden charges on loans and dishonouring agreements on interest rates which customers should pay (Naeem, Saif, & Qasim, 2008). The core aim of TQM is to establish a sustainable competitive advantage through meeting the needs of customers at present