TOTAL QUALITY MANAGEMENT FOR SERVICE DELIVERY BY COMMERCIAL BANKS: ANALYSIS OF CRITICAL SUCCESS FACTORS.

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ABSTRACT

The study identified a four-phased strategy for successful TQM application to commercial bank service delivery and customer satisfaction. The opinion of staff and customers of twenty-four (24) licensed commercial banks in operation in Nigeria at the time of the study formed source of our data. The results obtained based on principal component and regression analysis among others identified a four cluster model of design, implementation, enforcement and sustainability in order of priority loading of twelve TQM success factors as key to realization of the objective of enhanced service delivery to customers by commercial banks.

Key words: Design, policy, implementation, enforcement, Quality, satisfaction, sustainability.

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1.0 Introduction

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. Bank management most often focus more on assets and liability rather than service delivery and customers’ satisfaction. In some cases the operational systems adopted by banks are structured to control sequence of service delivery rather than managing the quality of delivered and effect on customer satisfaction. Evidence available also shows that in most commercial bank back end operations such as Information Technology (IT), Credit administration and cash management are manned by senior and experienced staff while front end operations such as cashier and customer service/complain desk are operated by junior/inexperienced staff or even contract workers. It must be noted that the life-blood of any business is its customers. Revenue and profit are ends, while service delivery and customer satisfaction are the means to the end. In effect, financial sustainability of any business is dependent on continuous satisfaction of customers over the services delivered by the firm (Ebiringa, 2011b). Commercial banks have to maintain good image, reputation, and credibility in order to be competitive in the business of financial service delivery. Over the years, the complex systems of risk management that has emphasized increased internal control of assets and liabilities has led to increased neglect of the critical factors of quality management and customer satisfaction (Zeithaml, et al, 1990).

Total Quality Management (TQM), which is all about sustainability customer satisfaction, has its origin in the product manufacturing sector. However it has of recent found wide application in the service sector such as hospitality, health, aviation, insurance and banking. It focuses on the customers as the most critical discriminator of success or failure in a competitive market (Crosby,
The banking industry is the biggest service industry in Nigeria and stands to benefit more significantly from the TQM philosophy if appropriately adopted and implemented by banks. Good services are planned and managed. Without planning, bad service is the natural state of affairs. As the quality guru, Deming put it, to improve service quality; one has to have profound knowledge of the service delivery system. A situation that seems to characterize commercial banking in Nigeria is that, the bigger the bank and older the customer, the more inferior the service delivered because of complacency and bureaucracy which stifle both innovation and creativity in customer service delivery. The big bank can lose old customers because of poor service delivery but can easily replace them with new and even bigger customers, thus hiding the problem low level customer satisfaction. The need to address the negative effects of the above situations to sustainable development of the banking industry in Nigeria as it relates to professional development of practitioners and strengthening of the banking culture among citizens motivated this study.

1.1 Problem Statement and Study Objectives

Presently banks in Nigeria are benchmarked and ranked based on size of capital, deposit, branch network, volume of credit, turnover and profit. All these are quantitative financial indices. However these indices do not in any way shield light on the quality of service delivered to customers and effect on customer satisfaction. It is even possible that high profit reported by banks may be as a result of existence of hidden charges not explicitly documented in loan products which are often implemented without the consent of customers when such loans are administered. There are situations where account holders of banks attempt unsuccessfully to withdraw cash via ATM (automatic teller machine) due to system failure, yet their accounts are debited. These are some of the evidences of poor service delivery that often led to disagreement and conflict between banks and their customers (Ebiringa, 2010). It must be noted that as John Young President of Hewlett-Packard said the central goal of business is to create satisfied customers. Hence, all systems, objectives, and measurements must be designed to improve customer satisfaction. Applying TQM to commercial banking has the tendency of enabling management align her goals and benchmarks achievements as it relates customer satisfaction level, cost and time of service delivery. This study has the following as its objectives:

- To identify the critical success factors for TQM adoption for improving the quality service delivery and satisfaction level of bank customers in Nigeria.
- To assess the effects of successful TQM adoption the satisfaction level of commercial bank customers.

2.0 Empirical Literature

Financial services are characterised by intangibility, inseparability, perishability and heterogeneity. They are intangible in comparison to goods, and it is difficult to separate production from consumption since the customer is part in the process of both producing and consuming. The perishability lies in that the service cannot be stored for use later (Adewole, 1997). To customers, financial services look alike, and the reason for using one before another is primarily due to convenience of for example branch location. When offering financial services three types of channels are needed (Peterson et al; 1997). These are communication channels for exchanging information between the service provider and the customer, distribution channels for the physical exchange of the service and transaction channels generating the sales activity.
The goal of TQM is to build in quality from the beginning by making it everyone’s concern and responsibility (Saffran and Vogt, 1999). TQM is a method by which management and employees can become involved in continuous improvement of the production of goods and services. It is a combination of quality and management tools aimed at measuring business and reducing losses due to wasteful practices. According to Collard (1989), TQM is a systematic way of guaranteeing that all activities within an organization happened the way they have been planned. He added that TQM is a management discipline concerned with preventing problems from occurring by creating the attitude and control that makes prevention possible.

Fig 1: TQM Model for Commercial Branch Banking Operation

Organization: customers are satisfied with strategy that teaches everyone in an organization and embraces all aspects of work from the organization’s mission to goal and objectives of each aspect of the operating system (Bentley, 1992). However, TQM is a management approach that originated in the 1950s and has steadily become more popular since the 1980s. TQM is a description of culture, attitude and organization of companies that strives to provide customers with products and services that satisfy their needs. The culture require quality in all aspect of company’s operations, with processes being done right the first time and defect and waste eradicated from operations (Sim and Killough, 1998). TQM is a management philosophy that seeks to integrate all organizational functions (marketing, finance, design, engineering and production) to focus on meeting customer’s needs and organizational objectives (Winchell, 1992; Pearce and Richard, 2005). Janakiraman and Gopal (2006) views TQM in organization as a collection of processes, it maintains that organizations must strive to continuously improve these processes by incorporating the knowledge and experience of workers.

According to Rana, Imran Ahmed (2005) total quality management is a way of doing things in an organization which enables the organization to plan and consistently achieve continuous improvement in the quality, activities, process and have results of the purpose of satisfaction and even exceeding the need and expectation of both the internal and external customers. From this, one can deduce that the simple objective of TQM is “Do the right thing the first time and every time”. Similarly, Chukwuigwe (1997) defines TQM as a management that is concerned with quality improvement, quality development and quality maintenance aimed at full satisfaction of customers in all departments but also a strategy that teaches everyone in an organization and embraces all aspects of work from the organization’s mission to goal and objectives of each aspect of the operating system (Bentley, 1992). However, TQM is a management approach that originated in the 1950s and has steadily become more popular since the 1980s. TQM is a description of culture, attitude and organization of companies that strives to provide customers with products and services that satisfy their needs. The culture require quality in all aspect of company’s operations, with processes being done right the first time and defect and waste eradicated from operations (Sim and Killough, 1998). TQM is a management philosophy that seeks to integrate all organizational functions (marketing, finance, design, engineering and production) to focus on meeting customer’s needs and organizational objectives (Winchell, 1992; Pearce and Richard, 2005). Janakiraman and Gopal (2006) views TQM in organization as a collection of processes, it maintains that organizations must strive to continuously improve these processes by incorporating the knowledge and experience of workers.

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the public. Crosby (1990) defines TQM as an approach which involves managing all phases of a business for quality, and in such a way that customers are totally satisfied with the product and services that they received and at a minimum cost too. TQM is a foundation of quality service delivery (Utomi, 1997) as it emphasises:

- Commitment by senior management and all employees
- Meeting customers requirements
- Reducing development circle time
- Just-in-time/Demand flow manufacturing improvement team.
- Reducing product and services cost
- System to facilitate improvement
- Employee involvement and empowerment
- Challenging quantified goal and benchmarking
- Focus on processes/improvement plan
- Specific incorporation in strategic planning.

All the above according to Rose (1993) can be summarized into the following key principles:

- Management Commitment;
- Employee Empowerment;
- Fact Based Decision Making;
- Continuous Improvement;
- Customer Focus.

Janakiraman and Gopal (2006) quoting Skalen (2002) insist that the process of implementing a new management concept in an organization can be understood in terms of translation of ideas within the general management discourse – or organizational field. As they are disseminated to organizations, they are translated and thereby changed.

![Image](image_url)

**Figure 1** Tracing translation through three levels of abstraction, adapted from Skålen (2002, p. 45)

Each time an idea passes from one group or one level of abstraction to another, translation occurs. Hence managers can follow the process of translation from the discourse level into the organization, where it is translated and incorporated into the formal structure of the organization.
When the formal structure is to be converted into action within the organization, they can see a new process of translation taking place, again changing the idea (or discarding it).

When actions become a routinized part of the processes, they form an institution, again translated and changed.

The above model illustrates the different levels of abstraction of interorganizational field and the intraorganizational field. The interorganizational field can be divided into two parts, academia and practice, applying the term discourse level to represent the theoretical/academic production of management concepts. According to Burton, et al. (1999) a change process is a process of gaining power through creating and mobilizing a network of actors. This is achieved through specifying an obligatory passage point (OPP) and translating it and each actor’s interests so that all of the actors’ interests are in line with the OPP.

In the opinion of Uba (1997) in a change process top management often conclude that there is a need to improve the market position of the company. In order to achieve this goal, the idea of a major change initiative was introduced. Through comparing the interests of the various actors with the obstacles they face, the interests were translated and the idea of radical change was presented as a solution to the problems, and thus became an obligatory passage point.

3.0 Methodology

The study is designed to allow for objectivity in the assessment of the effect of TQM on banking operations and the extent to which they affect the realization of quality services and customer satisfaction. The above imply that the TQM factors are analyzed to see the nature and magnitude of their contribution to the customer perception level of banks. The research adopted a field survey approach for data collection, which took the researcher to bank branches as a way of reaching the targeted audience (bank customers and staff). However, the study adopts a deterministic approach by way of responses weighting, maximum likelihood extraction, Varimax rotation for iterations, Kaiser Normalization of variations and effect model for its analysis. The Objective Evaluation Questionnaire (OEQ) was the principal instrument used for primary data collection. Given the nature of the problem under study, the head office branch of the entire twenty-four (24) bank in operation in Nigeria at the time of the study were surveyed. While the opinion of two (2) staff and ten (10) customers were sought. To this end, a total of two hundred and forty (240) customers and forty-eight (48) staff formed our respondents. This therefore constituted the sample size for analysis. The questions contained in the questionnaires were structured in line with the “Likert –5 –Point Scale of Responses”. This gives the respondents the flexibility of multiple choice responses. The multiple responses include “Strongly agrees”; “Agrees”; “Undecided”; “Disagrees” or “Strongly disagrees” with each of the statements made in the questionnaire. In the designing the questionnaire for bank staff, twelve (12) factors of TQM identified in the literature formed the basis of the views expressed.

3.1 Tools of Data Analysis

Factor analysis is a type of multivariate analysis which is based on the hypothesis that outcomes, for example, are seldom, if ever, attributable to one factor or influence. The relative importance of multiple factors affecting service quality in the Nigerian banking industry is examined from both operator and beneficiary perspectives. Evidence available tend to suggest that Factor analytical technique has previously been used in consumer attitude related studies. (Ebiringa, 2011a). Factor analysis therefore is a method of quantitative multivariate analysis with the goal of representing the interrelationships among a set of continuously measured variables (usually represented by their interrelationships) by a number of underlying. Linearly independent reference variables called factors. It seeks to collapse the numerous operating variables into fewer dimensions of interrelated
attributes called principal components. The Eigenvalue determines the principal components, which are orthogonally varimax, rotated to obtain more evenly distributed factor loading within the components. So, for the purpose of this study, factor analytical techniques was adopted to assess the significance of the twelve factors affecting TQM policy adoption by bank management and perception of effects of the adoption by bank customers.

The n x n matrix A has eigenvalues if there exist a non-zero vector x, called an eigenvector associated with, for which:

\[ Ax = \lambda x \]  

From equation 3.1, it follows that the matrix \[ A - \lambda I \] is singular and therefore

\[ \det (A - \lambda I) = 0. \]  

This is a polynomial equation in “\( \lambda \)” of degree “n” from which it follows that “A” at most assumes “n” eigenvalues. The polynomial 3.2 is the characteristic polynomial of “A”.

Some roots of this characteristic equation may be repeated leading to the algebraic multiplicity of the eigenvalues in the same way as the multiplicity of roots of polynomials. In the event that the multiplicity of an eigenvalue is greater than the dimension of the vector space spanned by its associated eigenvalues, then the matrix becomes defective.

Solving the eigenvalue problem, that is finding eigenvalues and associated eigenvectors, in general is best achieved by methods other than solving the characteristic equation is the inverse iteration. Suppose that the smallest eigenvalue rather than the dominant one is required, the power method could be applied to the inverse matrix \( A^{-1} \) since the eigenvalues of \( A^{-1} \) are the reciprocals of those of A. But using the inverse matrix would be computationally expensive. The inverse iteration algorithm for the smallest eigenvalue (using the Rayleigh quotient and normalizing son that \[ ||X_i||_2 = 1 \]) can therefore be summarized as follows:

**Input:** Matrix A; required precision E; initial vector \( X_1 \) and initial \( X_0 \).

**Compute:**

- Compute \( X_0 = X_1 \); \( \lambda_0 = 1 \).
- Compute \( ||X_0||_2 \).
- Solve \( L y = X_0 \).
- Solve \( U X_1 = y \).
- \( \lambda_1 = X_1^T X_0 \).

until \( |\lambda - \lambda_0| < E \).

**Output:** Approximate eigenvalue 1/1 and eigenvector \( X_1 \).

The idea behind origin shifts is to use inverse iteration approach to find other eigenvalues. The eigenvalues of the matrix \( A - \alpha I \) are precisely those of “A” shifted by \( \alpha \). That is an eigenvalue of A if and only if \( -\alpha \) is an eigenvalue of \( A - \alpha I \). In particular the smallest eigenvalue of \( A - \alpha I \) is the eigenvalue of A close to \( \alpha = 0 \). Therefore to find the closest eigenvalue of A to \( \alpha \), we apply the inverse iteration algorithm.

The linear regression model was adopted for evaluating the effect of extracted level of TQM adoption by banks to the perceived satisfaction level of customers. Its formulation is as follows:

\[ Y = a_0 + b_1 X_1 + b_2 X_2 + \ldots + b_n X_n + e_0 \]  

Where:
- \( a_0 \) = Constant
- \( b_n \) represents the beta coefficient to be estimated.
- \( X_n \) represents estimated level of success at each phase of TQM adoption
- \( e_0 \) - represents estimation error
- \( Y \) : level of customer satisfaction occasioned by successful delivery of quality services.

**4.0 Results and Discussions**

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Table 1 shows that all the 12 TQM factors exhibit above average probability of positively influencing the service quality of commercial banks as the least communality extracted of 0.491 (49.1%) relates to SX1 (formal top management policy on customer satisfaction). It also shows that the TQM strategy can be implemented in four phases based on the factors that maximally load in each of the four components.

### Table 1: Summary of Results of Factor Loading

<table>
<thead>
<tr>
<th>Description of TQM Factors</th>
<th>Code</th>
<th>Communalit y Extracted</th>
<th>Rotated Component Matrix (Varimax Rotated)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Development of standard methods for quantifying customer satisfaction</td>
<td>SX4</td>
<td>0.717</td>
<td>.831</td>
</tr>
<tr>
<td>Simplification of service process to reduce service time</td>
<td>SX6</td>
<td>0.713</td>
<td>.811</td>
</tr>
<tr>
<td>Formal top management policy on customer satisfaction</td>
<td>SX1</td>
<td>0.491</td>
<td>.629</td>
</tr>
<tr>
<td>Continuous human capital training and development</td>
<td>SX2</td>
<td>0.777</td>
<td>.838</td>
</tr>
<tr>
<td>Commitment to reduction in Cost of service charged customers</td>
<td>SX5</td>
<td>0.809</td>
<td>.803</td>
</tr>
<tr>
<td>Promotion of the philosophy of team work among staff.</td>
<td>SX3</td>
<td>0.583</td>
<td>.762</td>
</tr>
<tr>
<td>Clear communication of rules, regulations and directives on standards</td>
<td>SX8</td>
<td>0.773</td>
<td>.792</td>
</tr>
<tr>
<td>Customer involvement in product design and development</td>
<td>SX7</td>
<td>0.630</td>
<td>.775</td>
</tr>
<tr>
<td>Establishment of operational guidelines</td>
<td>SX11</td>
<td>0.555</td>
<td>.685</td>
</tr>
<tr>
<td>Existence of mechanism for feedback from customers.</td>
<td>SX9</td>
<td>0.685</td>
<td>.791</td>
</tr>
<tr>
<td>Continuous monitoring and evaluation of customer satisfaction level</td>
<td>SX10</td>
<td>0.711</td>
<td>.695</td>
</tr>
<tr>
<td>Existence of effective system of staff motivation</td>
<td>SX12</td>
<td>0.586</td>
<td>.691</td>
</tr>
<tr>
<td>% of Variance</td>
<td></td>
<td></td>
<td>18.799</td>
</tr>
<tr>
<td>Cumulative %</td>
<td></td>
<td></td>
<td>18.799</td>
</tr>
</tbody>
</table>

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

*a.* Rotation converged in 5 iterations.

### Phase 1: TQM Design:

Table 1 shows that SX4 (Development of standard methods for quantifying customer satisfaction level) in the opinion of the respondents should be the most critical important factors in TQM design by banks. This is followed by SX6 (simplification of service process to reduce service time)
and SX₁ (formal top management policy on customer satisfaction) respectively. The combined effect of the above factors on service quality improvement bank banks is 18.799%.

**Phase 2: TQM Design Implementation:**
Table 1 shows that SX₂ (Continuous human capital training and development) in the opinion of the respondents should be the second most critical important factors in TQM implementation by banks. This is followed by SX₅ (Commitment to reduction in Cost of service charged customers) and SX₃ (Promotion of the philosophy of team work among staff.) respectively. The combined effect of the above factors on service quality improvement bank banks is 18.799%.

**Phase 3: TQM Enforcement:**
SX₈ (Clear communication of rules, regulations and directives on standards) in the opinion of the respondents should be the third most critical important factors in TQM enforcement by banks. This is followed by SX₇ (Customer involvement in product design and development) and SX₁₁ (Establishment of operational guidelines) respectively. The combined effect of the above factors on service quality improvement is 17.01 percent.

**Phase 4: TQM Sustainability:**
SX₉ (Existence of mechanism for feedback from customers) in the opinion of the respondents should be the fourth most critical important factors in TQM sustainability by banks. This is followed by SX₁₀ (Continuous monitoring and evaluation of customer satisfaction level) and SX₁₂ (Establishment of effective system of staff motivation) respectively. The combined effect of the above factors on service quality improvement is 16.31 percent.

### 4.1 Effect of TQM adoption on Customer Satisfaction

The effects of the TQM adoption by banks on customer satisfaction is analysed using the association between the total estimated total score for level TQM phases on the weighted score of level of satisfaction (Y) based on the opinion of customer sampled.

<table>
<thead>
<tr>
<th></th>
<th>Unstandardized coefficients</th>
<th>Standardized coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>16.104</td>
<td>59.623</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>TQM phase 1</td>
<td>1.717</td>
<td>.596</td>
<td>6.289</td>
<td>.000</td>
</tr>
<tr>
<td>TQM phase 2</td>
<td>1.126</td>
<td>.391</td>
<td>4.124</td>
<td>.000</td>
</tr>
<tr>
<td>TQM phase 3</td>
<td>0.444</td>
<td>.154</td>
<td>1.626</td>
<td>.111</td>
</tr>
<tr>
<td>TQM phase 4</td>
<td>0.833</td>
<td>.289</td>
<td>3.051</td>
<td>.004</td>
</tr>
<tr>
<td>R Sq</td>
<td>0.614</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adj. R Sq</td>
<td>0.579</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F ratio</td>
<td>17.127</td>
<td></td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

Using Table 2 estimates a relationship model between customer satisfaction (Y) and level of success recorded at various phases of TQM implementation (Phase 1 = X₁; Phase 2 = X₂; Phase 3 = X₃ and Phase 4 = X₄) by the bank as shown on equation 5 is established.

\[
Y = 16.104 + 1.7173X₁ + 1.126X₂ + 0.444X₃ + 0.833X₄ \\
= (6.289) + (4.124) + (1.626) + (3.051)
\]

The hypothesis which sough to validate the assertion that “TQM implementation by the commercial banks in Nigeria may not lead significant improvement in service quality and customer satisfaction is tested using equation 5. The F calculated value of 17.127 as shown on Table is significant at 0.0001 level, implying that equation 5 is reliable for predicting customer satisfaction based on TQM adoption. Also the tcal values for all phases of TQM adoption as
shown in Table 3 will lead to significant improvement to the achievement of the objective of customer satisfaction by commercial banks in Nigeria.

5.0 Conclusions

Based on the result of the analysis the following conclusions are made:

- Given the phased orientation of the TQM adoption, it is critically important each bank reform and rebrand their customer services into a TQM-strategic project unit (TQM-spu) with clear mandate. The TQM-spu at the head office should be responsible for TQM policy formulation, while at the branch level the TQM-spus personnel should be responsible for TQM policy implementation, monitoring and enforcement.

- A multilayered matrix structure that allows designated TQM-spu staff to interface with line staff charge with operational responsibilities at head office and branch levels will ensure that the TQM philosophy is not constrained by bureaucratic bottlenecks associated with operations.

- The process and procedure for TQM policy design, implementation and enforcement must ensure adequate internal stakeholders involvement. To this extent the bank must build its internal capacity by way of continuous staff orientation at all times. This must be supported by effective communication by all levels of management.

- The needs of customers must remain the most critical source of information in the design, implementation, enforcement and sustainability of the TQM programme by banks. To this extent banks need to set up a robust system for customer information gathering as it relates to their needs and wants based on changing taste, fashion and economies. This can be achieved by setting up both on-line and off-line customer suggestion and complaints channels in all branches.

- In order to ensure sustainability of the TQM project by banks, effort must be made by to ensure continuous training and motivation of its workforce. This will ensure that staff are exposed to modern methodologies of service design and delivery, while adequate motivation will ensure that they are happy with the job they are doing.

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