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BANK EMPLOYEES PERCEPTION TOWARDS TOTAL QUALITY MANAGEMENT PRACTICES

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Introduction

In the business environment, new models of management are established to deal with the new environment. In banking sectors, top managers should be more aware of their customers' demands and expectations otherwise they would lose the market in comparison with their competitors. Therefore, newly emerged business environment required strong leadership, commitment to improving quality, employees' affective commitment. If a bank can achieve all these factors, it will be different from other banks or non-bank competitors.

Now-a-days, total quality management (TQM) has been evolving as a popular modern strategic approach in many organizations and industries. TQM has existed for a long time in modern management literature and has a significant influence on business history. It is revealed that many organizations have adjusted this approach and have successfully achieved their goals (Easton and Jarell, 1998).

Research Problem

A number of studies have been undertaken in total quality management in organizations. Hassan, Mukhtar, Qureshi and Sharif (2012) established that quality management systems practices positively impact the performance. Dawn (2011) investigated the application of TQM and found that despite the fact that quality management has been addressed within a firm, Total Quality Management and its underlying assumptions could also be applicable to strategy management. Gayah(2012) tried to show how human resource planning practices are affected by TQM and what needs to be improved for implementing TQM in any firm, but his study did not focus on operational performance. Mwangi (2013) found that stakeholders including nongovernmental organizations continue to focus their attention on education but he does not mention what other areas are for focused on for performance improvement. Harari (1997) stated that only about one in three quality management systems programs in public and corporate institutions achieve significant improvements in quality and performance. Thus, this study seeks to fill this gap by establishing the relationship between total quality management practices and performance of public sector banks in Cuddalore District, Tamil Nadu.

Objective of the Study

To know the bank employees perception towards total quality management practices in the bank

Research Methodology

This study used descriptive research technique. Based on the literature review, the total quality management practices such as information analysis practices, benchmarking practices, quality culture practices and recruitment practices are the variables considered for this study. Descriptive research is applied. Samples of 384 respondents are approached for this study. The sample respondents are selected based on convenience sampling method. In order to answer the research objective descriptive statistics is applied.

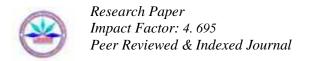
Analysis and Discussion

Table 1: Employees Opinion towards Information analysis practices

Information and analysis	Mean	Std. Dev
Important formations are presented and transmitted to employee	3.30	1.57
Quality data (cost quality, rejections rate, errors rate, etc) are used as tools mange quality	3.50	1.26
Use of charts and statistical tools and techniques to monitor quality	3.57	1.19
Departmental meeting are conducted at regular interval to plan, implement and monitor the effectiveness of quality improvement programs	3.84	1.23
Quality data are used by top and middle management in decision making , planning and controlling	3.21	1.35

Source: Primary data computed

Table 1 explains the employees opinion towards the information and analysis practices. The calculated mean score is ranged between 3.84 to 3.21. The standard deviation value lies between 1.57 to 1.19. From this mean score, it is inferred that the employees highly perceived that the departmental meeting are conducted at regular interval, implement and monitor the effectiveness of quality improvement programs (3.84), followed by the use of charts and statistical tools and techniques to monitor the quality (3.57), quality data (cost quality, rejections rate, errors rate, etc) are used as tools for mange quality (3.50), important information are presented and transmitted to employee (3.30) and quality data are used by top and middle



management in decision making, planning and controlling (3.21). The standard deviation values inferred that employees opinion towards information and analysis is found to be at similar level. It is found that information and analysis practice is at moderate level in the bank. But, there is a lack in using the quality data among the top and middle level management towards decision making, planning and controlling.

Table 2: Employee Opinion towards Process management

Process management	Mean	Std. Dev
Process and procedures are streamlined and foolproof.	3.41	1.50
Technological capability (e.g, computerisation networking of operation, etc) are enhanced to serve customers more effectively.	3.54	1.36
Regular tracking and maintenance key process that is critical to the Bank.	3.52	1.54
Emphasis on developing procedures for reducing overall service delivery times.	3.56	1.30
Emphasis on measuring customer complaint by involving and taking feedback from them for service delivery improvement.	3.51	1.30

Source: Primary data computed

Table 2 explains the employees opinion towards the Process management practices. The calculated mean score is ranged between 3.56 to 3.41. The standard deviation value lies between 1.54 to 1.31. From this mean score, employees highly rated that the emphasis on developing procedures for reducing overall service delivery times (3.56), followed by technological capability (e.g. computerisation networking of operation, etc) are enhanced to serve customers more effectively (3.54), regular tracking and maintenance key process that is critical to the bank (3.52), emphasis on measuring customers complaint by involving and taking feedback from then for service delivery improvement (3.51), process and procedures are streamlined and fool proof (3.41). The standard deviation values indicated that the employees opinion towards process management is found to be at similar level. The process management procedure is found to be at moderate level in the banking sectors. Banking employees are emphasised towards the developing procedures for reducing service time delivery.

Table 3: Employee Opinion towards Quality management

Quality management	Mean	Std. Dev
Emphasis improvement of quality system in the bank.	3.59	1.43
Bank has clear quality manual and document procedures.	3.40	1.56
Bank has clear set of work instruction.	3.52	1.36
Quality is ensured at every stage of product and service development	3.56	1.11

Source: Primary data computed

Table 3 explains the employee opinion towards the quality management practices. The calculated mean score is ranged between 3.54 to 3.40. The standard deviation value lies between 1.56 to 1.11. From this mean score, it is observed that the employees highly rated the bank emphasis towards the improvement of quality system (3.59), followed by quality is ensured at every stage of product and service development (3.56), bank has clear set of work instruction (3.52), and bank has clear quality manual and document procedures (3.40), The standard deviation values indicate that the employees opinion towards quality management practices is found to be at similar level. From the above inference it is formed that the employees clearly stated that the bank emphasised the improvement of quality system. However, some employees stated that the bank does not have clear quality manual and document procedures.

Table 4: Employee Opinion towards benchmarking

Benchmarking	Mean	Std. Dev
Emphasis on benchmarking the service and process with those of direct competitors.	3.40	0.56
Emphasis on benchmarking the training and development programmes which those direct competitors.	3.54	1.36
Emphasis on benchmarking services capes (i.e. the cleanliness appeal, physical facilities, physical layout ambient condition, etc) which those other Bank.	3.52	1.54
Emphasis on benchmarking the level of quality culture with those of direct competitors.	3.92	1.36
Emphasis on benchmarking the best practices and performance of direct competitors.	3.59	1.11

Source: Primary data computed

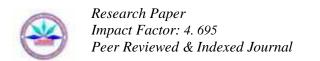


Table 4 explains the employee opinion towards the benchmarking practices. The calculated mean score is ranged between 3.92 to 4.40. The standard deviation value lies between 1.546 to 0.567. From this mean score, it is inferred that the employee highly stated that the Emphasis on benchmarking the level of quality culture with those of direct competitors (3.92), followed by emphasis on benchmarking the best practices and performance the direct competitors (3.59), emphasis on benchmarking the training and development programmes which those direct competitors (3.54), emphasis on benchmarking services capes (i.e. the cleanliness appeal, physical facilities, physical layout ambient condition, etc) which those other bank (3.52) and emphasis on benchmarking the service and process with those of direct competitors (3.40).

The standard deviation values indicated that the employees opinion towards benchmarking is found to be at similar level. The benchmarking are highly emphasised in the bank on level of quality culture with those of direct competitors and benchmarking is best practices and performance of direct competitions. But, employees are not given much importance towards the benchmarking practice to meet the direct competitors.

Table 5: Employee Opinion towards Quality culture

Quality culture	Mean	Std. Dev
Employees accepts quality as a strategies weapon in strengthening and to gain competitive advantages.	3.59	1.15
Employee at all level accepts the motto "service to customers" as the real purpose of their extents.	3.31	1.39
Employee believe in doing things "right the first time and every time"	3.67	1.46
Prevalence among employees, feeling (such as "my bank "or "my organisation" and "we work together to achieve common goals)."	3.34	1.47
Level of appearance of employee having a pleasant and professional look.	3.62	1.33
Physical layout of premises, facility and other furnishings are comfortable for the employee to work.	3.48	1.29
Housekeeping is kept as a priority and of the highest order in the bank.	3.57	1.41

Source: Primary data computed

Table 5 explains the employees opinion towards the quality culture practices. The calculated mean score ranges between 3.67 to 3.31. The standard deviation value lies between 1.47 to 1.15. From this mean score, employees highly stated that the employee believed in doing things right the first time and every time (3.67), followed by level of appearance of employee having a pleasant and professional look (3.62), employees accepts quality as a strategies weapon in strengthening and to gain competitive advantages (3.59), housekeeping is kept as a priority and of the highest order in the bank (3.57), physical layout of premises, facility and other furnishings are comfortable for the employee to work (3.48), prevalence among employees, feeling (3.34) and employees accepted the motto for service to customers as the real purpose of their extents (3.31). The standard deviation value indicated that the employee opinion towards quality culture is found to be at similar level.

The quality culture in the bank is found to be at moderate level. Employees believed in doing the right things at first and every time. But, some employees do not give much importance towards the motto for service to the customers. The first time and every time and higher level of appearance of employee have a pleasant and professional look. In the five point scale further mean and standard deviation values are calculated.

Table 6: Employee Opinion towards Recruitment process

Recruitment process	Mean	Std. Deviation
Importance to given to quality consciousness of employees at the recruitment stage.	4.18	0.75
Effectiveness of the selection and recruitment process through employee" right man for the right job."	3.50	1.36
Importance given to work values and ethics for employee selection.	3.58	1.13
Employees are related as long –term assets of the bank.	3.59	1.15
Employees are allowed freely to express their views, criticism and feedback about function and performance of bank.	3.42	1.41
Employee gets enough support encouragement to solve problems.	3.22	1.38
Bank is concerned about employees well being (health, security, and ergonomics)	3.46	1.21

Source: Primary data computed

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Table 6 explains the employee opinion towards the HRM practices. The calculated mean score ranges between 4.18 to 3.22. The standard deviation value lies between 1.415 to 0.75. From this mean score, employee highly stated that the bank management should given more importance towards quality consciousness of employees at the recruitment stage (4.18), followed by employees are related as long-term assets of the bank (3.59), importance given to work values and ethics in the employee selection (3.58), effectiveness of the selection and recruitment process through the right man for the right job (3.50), bank is concerned about employees well being (health, security, and ergonomics) (3.46), employees are allowed freely to express their views, criticism and feedback about function and performance of bank (3.42), employee gets enough support encouragement to solve problems (3.22).

The standard deviation values indicate that the employees opinion towards human resource management level is found to be in similar practice. The bank should give more importance towards quality consciousness of employees at the recruitment. Employees do not get enough support and encouragement to solve the problem.

Conclusion

Top and middle management should use the quality data for decision making, planning, controlling. Process and procedures should be clear. Bank should have clear quality manual and document procedures for the improvement of quality management. Bank should emphasise more on benchmarking the service and process with those of direct competitors. Employees at all level should have service to customers as their motto. Bank should allow the employees freely to express their views and bank should give enough support and encouragement to solve problems. Bank should allocate adequate resources for new facilities, process improvement and it should be considered as long term objective. Bank should motivate employees by providing various financial and non financial incentives schemes for quality performance. Team member in the team work should appreciate construction criticism. The study concluded that the TQM practices are critical for the bank performance. Hence the bank always attempted to meet its customers needs, address customer complaints as a priority for the bank.

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