*Original Article*

# Understanding the Barriers to Total Quality Management (TQM) Implementation: An Empirical Study on Banking Sector

**Nafiza Islam [1]*, Mohammad Thoufiqul Islam [2]**

1. Associate Professor, Faculty of Business Studies, Jahangirnagar University, Dhaka, Bangladesh.
2. Professor, Department of Management, University of Dhaka, Dhaka, Bangladesh.

***** Correspondence: nislam@juniv.edu

**Abstract:** Globalization increasing the competition in communication and information technology is an indicator of the contemporary economy. Total Quality Management (TQM) is a management viewpoint intended to uphold the standard qualities in procuring raw materials. This study identified the barriers to TQM implementation in the banking sector of Bangladesh with the intention of providing information to bank management to consider the most vital group of barriers that are anticipated to obstruct TQM implementation and need to get attention. The research methodology is espoused by a comprehensive literature review on TQM barriers followed by barriers to TQM in the manufacturing, service and banking sectors. A self-administered questionnaire survey has been used to collect primary data from 20 banks containing N=120 respondents. The data was analyzed using SPSS (version 23) to determine which group of barriers have a negative impact on TQM implementation in the context of Bangladesh. Results show that all groups of barriers have a negative impact on TQM implementation, except the procedural. In the context of Bangladesh, TQM is a new thought, and the focus is mostly on the manufacturing sector, whereas the service sector is overlooked. Barriers grouping, along with ordering on the basis of rank, not only prioritizes the barriers that need to be addressed for overcoming but also alleviates the understanding of TQM knowledge and awareness.

**Keywords:** total quality management, banking sector, barriers, Bangladesh

## 1. INTRODUCTION

The outcomes of globalization are an open marketplace, international trade and rapid technological innovation, which affect businesses worldwide to a great extent. New ways of thinking and comprehensive strategies are an absolute must to cope with an environment that is denoted by swift changes in technology; customer needs and preferences, government regulation, social structure, and ideology, which leads to a high requirement for quality. According to [1], globalization, increasing competition, and advances in communication and information technology are the indicators of the contemporary economy which impose companies' espousing approach designed as customer-centric through concentrating on customer relationship management over the traditional marketing dogmas. The situation leads to a drastic shift from products and services towards customers that most companies synchronize to their strategies [2]. The needs of the different groups of people are fulfilled by the banking industry, which is considered the largest industry in the service sector. Remarkably, the service quality of commercial banks tends to play a dominant role in high-involvement industries [3]. Undeniably, the prerequisite for the triumph of service organizations like banks is providing the best service excellence. The financial sector of Bangladesh is small and underdeveloped, consisting of the banking sector and capital market sector, which is emerging but developing [4]. In Bangladesh, banks have tremendously grown in relation to increased revenue, bonds, guarantees, assets, and a variety of services related to their products. However, dynamic changes such as continued growth have been a major driving force in the banking industry of a country, and Bangladesh is no exception to that [5]. This industry has been faced with organizational efficiency challenges, stiff competition, complex demands of real-time and digital customers, the changeover from high in-house costs to more responsive and manageable services, amendments in government regulation, difficulty in coping with central bank regulations and customer changing demands to technology friendly services [6]. The business environment is evolving; hence, banks have to change their thinking and strategies regarding how things are done. To stay relevant, banks need to step up their game and align their processes with quality [7]. Quality, in this highly competitive era, is considered a deliberate instrument for measuring business performance. In response to the challenges of globalization, together with the fast enhancement in information technology, competition in the business sector has not only intensified but also created an urge for companies to adopt various strategic attitudes to obtain competitive advantages [8]. As a result, quality management is becoming a substantial aspect, especially in a competitive sector like banking all over the world. The concept of Total Quality Management (TQM) in banking has developed over the years with a new and strong focus on customer relationships [9].Total Quality Management (TQM) is a management viewpoint that intends to uphold the standard qualities in procuring raw materials, enables the maintain the standard quality of goods, and allows the practice of standard qualities in manufacturing processes and logistics and distribution processes [10], last but not the least brings the satisfaction of the distributors and end customers with the excellent performance of products and services [11]. Globalization, industry growth, technological change and fierce competition in the banking sector continuously increase the role as well as the importance of TQM implementation, focusing on the realignment of operational strategies in order to manage internal and external environments with changing levels of dynamism and difficulty [12]. Nonetheless, the barriers to TQM implementation not only make it unsuccessful but also become the reason for the loss of customer confidence. The risk of common possible setbacks while implementing a total quality management system should not ignored. Recognition and prioritization of barriers to total quality management implementation is the only way to avail the benefit of it [13]. In spite of the possible benefits of TQM, which is pronounced by established quality experts and practitioners, these paybacks are not very easy to manage in practice. A good number of organizations have started TQM implementation with full effort but faced difficulty in implementing TQM fruitfully [14]. Upgrading the quality of products and services is vital to surviving in a rapidly shifting business environment, and a good number of organizations all over the world have started to realize and appreciate that. Over the last several decades, the progress and application of an operative quality management system have become successful in occupying gainful positions and being more competitive in the global market [15]. Like every corporate, banks are also striving to espouse quality parameters. The development of the financial sector is a vital factor for the sustained economic goal of a country [16]. Operating the business activities according to global requirements is an absolute must so as to appeal to new customers and retain existing ones [17]. As a result, the banking sector all over the world faces serious challenges from local and global competition and has started to espouse the TQM approach to satisfy global competitiveness in a small range [18]. The magnitude of the literature review advocates that voluminous research work has been done on the quality of services, but limited focus has been carried on TQM in the banking sector [19]. Studies have identified the absolute need for research work in this area in order to understand better ways of applying TQM. Studies on TQM, which have been conducted till now, show that banks have gotten less attention; more specifically, all the focus is on the importance and benefit of Total Quality Management (TQM). Some studies highlighted the implementation process as well, but barriers did not get much attention. If these barriers are not addressed, the organizations will not enjoy the TQM benefit they expect and, in this regard, will not invest money and resources. In Bangladesh, the issue of Total Quality Management (TQM) is quite new, but this sector is thriving at the same time, facing challenges in the issue of quality to cope with the global environment. Considerable lack of literature with respect to TQM and its barriers to implementation in this sector attempts to bridge the gap.

## 2. MATERIALS & METHODS

The population of this study constituted the management employees of the entire banking industry of Bangladesh. Nevertheless, since the population is gigantic and more homogeneous, the study selected a demonstrative sample for inclusion in the study. The sample size was determined [12], which is 119 with margins of error of .03 and alpha .05 for continuous data for 10000 or more populations, and the number of populations in this study is compatible with the requirement [8]. N=150 questionnaires were distributed to 50 respondents from the top level (Vice et al.) and 100 respondents from the mid-level (Branch Manager, Departmental Head). They have been chosen as samples due to their good understanding and detailed knowledge of the operation and quality management in the bank. The generation of banks, number of employees, and number of branches were considered as selection criteria for banks. A purposive sampling technique was used to collect data using questionnaires with a 5-point Likert scale. It was enabled to collect data based on the level of agreement or disagreement of the respondents in statements agreed in the questionnaire. Face-to-face interviews have been taken. Online responses have been taken either. Out of the 150 targeted respondents, 120 filled in and returned the questionnaires, giving a response rate of 80 %. SPSS software (version 23) was used to run descriptive statistics such as frequency, percentage and means with quantitative data. The data collected from open-ended questions provided the base for constructing input for practicability. In order to determine which obstacles were perceived as significant in TQM failure, regression analysis was performed.

## 3. RESULTS AND DISCUSSIONS

### 3.1 Systematic Review of Literature

The main enthusiasm of this literature review is to point out the hierarchical structure of TQM barriers. A systematic review of literature as premeditated to identify TQM barriers. The following table presents the summary.

**Table 01:** Reporting to TQM Barriers Instrument: Literature Evident

| Barrier groups | Items | Sources of Items | Sources of Barrier Grouping |
|---|---|---|---|
| Strategic Barriers | TQM adoption barriers | [25, 14, 20, 27, 23] | [27, 20, 14, 23] |
| | Inappropriate planning | [30, 27, 20, 14] | |
| | Lack of top-management commitment | [30, 27, 20, 14] | |
| | Deficient leadership | [23, 20, 14] | |
| | Unrealistic expectations | [20, 14] | |
| Structural Barriers | Lack of financial support, cost of implementation | [27, 20, 14] | [ 27, 20, 14] |
| | Lack of physical resources | [27, 20, 14] | |
| | Lack of information systems | [27, 20, 14] | |
| | Inappropriate organizational structure | [27, 20, 14] | |

 

| | | | |
|---|---|---|---|
| Human Resource Barriers | Lack of TQM knowledge | [27, 25, 14, 30] | [ 27, 20, 14, 23, 30, 25] |
| | Lack of employee interest | [20, 14] | |
| | Lack of training needs assessment. | [25, 27] | |
| | Lack of communication of training feedback | [ 25, 27] | |
| | Lack of recognition and reward for success | [ 20, 23] | |
| | Employee's resistance to change culture | [27, 30, 20, 14] | |
| Procedural Barriers | Lack of evaluation and self-assessment | [27, 20, 14] | [27, 20, 14, 23] |
| | Complexity of process | [27, 23] | |
| | Lack of customer focus | [27, 14] | |
| | Lack of supplier involvement | [27, 14] | |
| Contextual Barriers | Lack of continuous improvement culture | [27] | [ 27, 20, 14] |
| | Lack of cross-functional teamwork | [25, 27] | |
| | Poor and ineffective communication | [20, 14] | |
| | Lack of team orientation and innovation | [25, 20, 14] | |

 

### 3.2 Profile of Respondents

After conducting a pilot study, a self-administered questionnaire survey was conducted at 20 banks containing 120 respondents. The respondents are 86.5% male and 13.5% female, with 30% belonging to the top-level designation and 70% from the middle-level designation. Results show that 44.9%, 13.0%, 4.3%, 1.4%,7.7%, and 28.5% belong to General, Credit, Foreign, Remittance, Business Development HRD and Others departments, respectively, as mentioned in the table below.

**Table 02:** Demographic Statistics

| | | | | | | |
|---|---|---|---|---|---|---|
| Gender | Male | | | Female | | |
| | 86.5% | | | 13.5% | | |
| Designation | Top Level | | Mid-Level | | | |
| | 30% | | 70% | | | |
| Department | General | Credit | Foreign Remittance | Business Development | HRD | Others |
| | 44.9% | 13.0% | 4.3% | 1.4% | 7.7% | 28.5% |
| Bank Generation | 1st Generation | 2nd Generation | 3rd Generation | 4th Generation | 5th Generation | |
| | 31.4% | 31.9% | 26.1% | 6.3% | 4.3% | |

### 3.3 Hierarchical Order of TQM Barriers

The analysis highlights the biggest challenges to TQM implementation in Bangladesh's banking sector and prioritizes them. According to data analysis, contextual barriers, which ranked first, strongly related to communication and cultural context, such as lack of continuous quality improvement culture, cross-functional teams, resistance to organizational culture change between departments, lack of quality management system practice, and poor communication, negatively impact TQM implementation. Quality promotion at the bank can foster a goal-oriented cross-functional team and continual development. All bank employees must understand quality goals. Second-ranked human resource obstacles hinder TQM implementation. TQM emphasizes employee participation. Unfortunately, most organizations overlook employee voice and leave problems unaddressed. Because training needs assessment may not occur, employees lose motivation. Feedback on training helps employees identify their strengths and weaknesses, motivates them to participate, and promotes TQM performance. Also, reward and recognition systems helped reach quality goals. Eliminating human barriers encourages employees to assume more responsibility, improve communication, foster creativity, and multiply TQM adoption. The bank should understand that proper training and education on TQM tools and techniques, communicating TQM goals with awareness and importance, promoting active participation in customer-driven problems, encouraging responsiveness to the culture of continuous improvement and customer satisfaction, and demonstrating the value of teamwork can reduce employee resistance and improve performance. Thus, senior management can help reduce human obstacles; the hierarchical order of TQM Barriers has been given in the table below.

**Table 03:** Hierarchical Order of TQM Barriers

| Groups | Barriers | Item Code | Mean | Std. Deviation | Rank | Rank Within the Construct | Group Average | Group Ranking |
|---|---|---|---|---|---|---|---|---|

 

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Strategic Barriers | 1. TQM adoption barriers | TBT1 | 3.90 | .756 | 15 | 4 | 3.96 | 3 |
| | 2. Inappropriate planning | TBT2 | 3.98 | .663 | 7 | 2 | | |
| | 3. Lack of top-management commitment | TBT3 | 4.07 | .709 | 1 | 1 | | |
| | 4. Deficient leadership | TBT4 | 3.96 | .688 | 9 | 3 | | |
| | 5. Unrealistic expectations | TBT5 | 3.90 | .790 | 16 | 5 | | |
| Structural Barriers | 6. Lack of financial support, cost of implementation | TBS1 | 3.86 | .851 | 18 | 2 | 3.84 | 4 |
| | 7. Lack of physical resources | TBS2 | 3.74 | .873 | 21 | 3 | | |
| | 8. Lack of information systems | TBS3 | 4.07 | .835 | 1 | 1 | | |
| | 9. Inappropriate organizational structure | TBS4 | 3.68 | .921 | 22 | 4 | | |
| Human Resource Barriers | 10. Lack of TQM knowledge | TBH1 | 3.90 | .832 | 16 | 6 | 3.96 | 2 |
| | 11. Lack of employee interest | TBH2 | 3.93 | .821 | 14 | 5 | | |
| | 12. Lack of training needs assessment | TBH3 | 3.99 | .740 | 6 | 3 | | |
| | 13. Lack of communication of training feedback | TBH4 | 3.99 | .847 | 5 | 2 | | |
| | 14. Lack of recognition and reward for success | TBH5 | 3.96 | .834 | 9 | 4 | | |
| | 15. Employee's resistance to change culture | TBH6 | 4.02 | .787 | 3 | 1 | | |
| Procedural Barriers | 16. Lack of evaluation and self-assessment | TBP1 | 3.95 | .836 | 13 | 1 | 3.80 | 5 |

 

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 17. Complexity of process | TBP2 | 3.66 | .877 | 23 | 4 | | |
| | 18. Lack of customer focus | TBP3 | 3.76 | .891 | 20 | 3 | | |
| | 19. Lack of supplier involvement | TBP4 | 3.83 | .885 | 19 | 2 | | |
| Contextual Barriers | 20. Lack of continuous improvement culture | TBC1 | 4.02 | .846 | 3 | 1 | 3.98 | 1 |
| | 21. Lack of cross-functional teamwork | TBC2 | 3.96 | .840 | 9 | 3 | | |
| | 22. Poor and ineffective communication | TBC3 | 3.96 | .854 | 12 | 4 | | |
| | 23. Lack of team orientation and innovation | TBC4 | 3.98 | .855 | 7 | 2 | | |

### 3.4 Statistically Testing of TQM Barriers

Third, strategic impediments hinder TQM implementation and continual quality improvement. The first barrier was senior management leadership, which many authors believe is a key to TQM's success. TQM may fail without strong leadership and commitment. Leadership and dedication from top management start TQM adoption. Poor planning emphasizes the need to match quality targets with banks' vision and strategy. Without an information system, TQM values, philosophies, and importance are unclear. TQM fails because underdeveloped countries like Bangladesh lack long-term funding. Lack of physical resources hinders TQM implementation. Structural barriers hinder TQM implementation and must be removed to achieve cost leadership, customer satisfaction, service excellence, productivity through efficiency and creativity, and resource optimization for high market share and profitability. TQM emphasizes client satisfaction, so using customer feedback in planning and decision-making boosts TQM's success. However, suppliers are essential to quality management because they support quality service. Strangely, banks often design and offer services to customers without considering them decision-makers. Banks must understand customers' needs and preferences for long-term relationships, personal counselling before a purchase decision, emotional and psychological needs, consistent quality service, security, privacy, and confidentiality, internet transacting, discretionary portfolio management, global accessibility, and more. However, as a service business, banks must prioritize supplier-supplier partnerships to provide uninterrupted quality services. Focus on short-term rather than long-term partnerships, no principles for improving partnerships, lack of supplier quality data, selecting suppliers based on prices rather than quality, lack of proper supplier evaluation system, and inability to incorporate suppliers as an input for quality services are absent has mentioned in the table below.

**Table 04:** Hypothesis Testing of TQM Barriers

| | Beta | Standard Error | t statistics | p-value | 5.00% | 95.00% |
|---|---|---|---|---|---|---|
| TBC -> TI | -0.176 | 0.079 | 2.238 | 0.013 | -0.300 | -0.044 |
| TBH -> TI | -0.274 | 0.071 | 3.866 | 0.000 | -0.393 | -0.162 |

 

| | | | | | | |
|---|---|---|---|---|---|---|
| TBP -> TI | 0.009 | 0.051 | 0.179 | 0.429 | -0.056 | 0.118 |
| TSB -> TI | -0.399 | 0.078 | 5.138 | 0.000 | -0.522 | -0.271 |
| TSR -> TI | -0.148 | 0.069 | 2.149 | 0.016 | -0.265 | -0.037 |
| Legend: TI ➔ TQM Implementation; TBC ➔ Contextual Barriers, TBH➔ Human Barriers; TSB ➔ Strategic Barriers, TSR➔ Structural barrier | | | | | | |

### 3.5 Discussion

In addition to identifying the top most essential hurdles that need to be worked on, the study reveals the primary obstacles that stand in the way of a successful implementation of Total Quality Management (TQM) in the banking sector of Bangladesh [20]. The results of the data analysis indicate that contextual barriers, which ranked first, are strongly connected with communication and cultural context [21]. These barriers include a lack of cross-functional teams, a lack of continuous quality improvement culture, resistance to change organizational culture between departments, a lack of practicing a quality management system, and poor communication. All of these factors have a negative impact on the implementation of total quality management [22]. It is possible to establish a culture of continuous improvement within the bank by promoting quality throughout the entire institution on a cross-functional team that is objective-oriented and engaged. It is necessary to explain the quality vision and objectives to each and every member of the bank, beginning with the top and working their way down [23]. Barriers to human resources, which are rated second, also have a detrimental impact on the adoption of TQM. TQM implementation is based on the principle that employee participation is essential [24]. However, it is unfortunate that the majority of organizations fail to recognize the significance of incorporating employee voice and continue to leave the issues unresolved [25]. The flip side of the coin is that employees lose their desire as a result of inadequate training because there is a possibility that training needs assessment will not take place. Furthermore, if feedback on training is offered, it assists employees in analyzing their strengths and weaknesses, which in turn motivates them to participate, which eventually contributes to the successful implementation of Total Quality Management (TQM) [26]. In addition, the implementation of incentive and recognition systems helped to encourage the accomplishment of quality goals. The removal of human obstacles leads to the encouragement of employees to take on additional responsibilities, the promotion of good communication, the endorsement of innovation, and the creation of multiplier effects on the implementation of TQM [27]. It is important for the bank to understand that it is possible to reduce employee resistance and improve performance by providing appropriate training and education on Total Quality Management (TQM) tools and techniques, communicating TQM goals with awareness and importance, encouraging active participation in customer-driven problems, encouraging to be responsive to the culture of continuous improvement and customer satisfaction, and demonstrating the benefits of teamwork [28]. This can lead to a reduction in the number of human barriers, and the top management can play a significant influence in this regard. As the third obstacle, strategic impediments have a detrimental impact on the implementation of Total Quality Management (TQM), which is related to the strategic component of uninterrupted quality improvement [29]. When it comes to these obstacles, the top management leadership ranks first, which is a factor that many writers regard to be an essential component of total quality management (TQM) success. There is a possibility that TQM will fail because of a lack of strong leadership and commitment [30]. The first step in the process of implementing Total Quality Management (TQM) is to awaken the commitment and leadership of top management. The lack of an information system leads to a lack of comprehension of the principles, philosophies, and significance of total quality management [31]. TQM is all about ensuring that the consumer is happy. By incorporating feedback from customers into the planning and decision-making processes, total quality management (TQM) adoption can be more successful [32]. As a result of the fact that they are the back support for providing excellent service, suppliers play a very important part in quality management. Unbelievably, financial institutions are consistently innovating and providing services to their consumers despite the fact that they do not consider their customers to be the primary decision-makers in their institutions. The implementation of Total Quality Management is a relatively recent concept in Bangladesh. The top-level managers have a limited amount of expertise and information regarding the influence of various barriers during the implementation of TQM, regardless of the situation.

 

Consequently, they are unable to build a functional design for the adoption of Total Quality Management (TQM). The findings of the study discovered and ranked the obstacles that stand in the way of Total Quality Management (TQM) implementation, which would help in the development of an efficient TQM implementation program.

## 9. CONCLUSION

In today's complex business environment, which deals with the advancement of technology, ever-increasing globalization, economic uncertainty, knowledgeable customers and so forth, quality is experiencing a paradigm shift that has a new dimension. Whether it is manufacturing or service, public or private, profit or non-profit oriented, TQM is a widely accepted management approach and is being implemented across the world. Likewise, the banking industry prioritizes customer satisfaction, which is the eventual goal of the TQM philosophy. Over the past two decades, the banking sector of Bangladesh has become one of the most rapidly growing industries and is confronting various challenges like organizational efficiency challenges, stiff competition, complex demands of real-time and digital customers, the changeover from high in-house costs to more responsive and manageable services, amendment in government regulation, difficulty to cope up central bank regulations and customers changing demands to technology friendly services. The study contributes to the literature by identifying and ranking impediments to TQM implementation in the banking sector. A very limited number of studies are available, based on empirical, reliable, and validated data, on the barriers to TQM implementation in Bangladesh's banking sector. As the study strived to fill the gaps in the literature on TQM, a dynamic survey and related studies should be introduced in this area. Such a study has the potential to create a platform for other researchers not only in Bangladesh but also in other developing countries. The study is an effort to identify the barriers that avert the implementation of TQM in commercial banks of Bangladesh that will lead to a successful implementation of TQM. An exhaustive understanding of the potential severity of such barriers, which are identified and ranked in this study, would upsurge the likelihood of success of TQM implementation by anticipating and taking steps to minimize these barriers that may arise in future. Top management can formulate effective TQM strategies considering these potential barriers.

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