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**Total quality management practices in Islamic banking system: A study in banking sector of Malaysia**

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**ABSTRACT**

Total quality management is evolving over time and like many other industries, it is practicing by Islamic banks in Malaysia. The objective of this study is to identify the need of TQM in Islamic banking system, to understand its role and challenges for implementation. We have used qualitative research methods by taking five interviews and observations of three banks that follow Islamic Shariah principles, located in International Islamic University Malaysia. The findings from this research were comprehensive. TQM significantly impact the performance of Islamic banking system by enhancing customer satisfaction with limited challenges. Continuous improvement of processes involves training of employees. More data can be collected from other banks in available course of time if permits. Research findings can be helpful for those banks who did not implement TQM yet.

**Keywords:** TQM, Islamic, Banking, Malaysia

**INTRODUCTION**

In Malaysia, many Islamic Banks operate their activities for achieving goals by providing quality of services to the clients. The performance of Islamic banks and the application of TQM concept are closely related. Some Islamic Banks in Malaysia have severe problem of stuck up advances. It is observed that all Islamic Banks are not able to achieve a stable growth of branches, employees, deposits, loans and advances, net income, earnings per share. In this regard, a study is designed on Total Quality Management (TQM) practices in Islamic Banking Sector of Malaysia for the following objectives,

- To evaluate the significance of TQM principles for development of service quality.
- To find out the possible constraints behind the implementation of the TQM concept in banking sector.

With respect to the performances of Islamic Banking sector, foreign and national experts undertook number of studies. Total Quality Management (TQM) has been popular and well adopted over the years in the manufacturing industry. The manufacturing organizations are practicing this

concept quite successfully. But, it is limited to practice in service organizations and a few of the financial institutions have adopted this culture. Banks are one of those. Although TQM is not adopted formally in the banking sector, many of the leaders in this sector apply TQM principles in all of their business processes (Melidonioti and Gotzamani, 2007).

Two British banks undertake this model as major quality improvement initiatives indicated in a study conducted by Newman and Cowling (1996). In their study, the researchers measured gap analysis between customer expectations and experience. Implementation of TQM requires change in organizational processes, cultures and outlook. Implementation of this principle results in resistance and needs to be addressed by the change agents. Thus, it is necessary to have strong leadership and top management commitment to implement this system (Frick, 1997). Moreover, leadership style and culture must be similar with the TQM (Burton and Philip, 1999).

Implementation of quality management system based on ISO 9000 at Deutsche Bank AG in Germany has been introduced by Saffran and Vogt (1999). To establish the quality management system, a structural plan was divided into four steps: determination of tasks and responsibilities, studies, implementation and certification. A major component of the second step was the quality manual, the creation of which followed three guidelines: simple language, understandable illustrations, and focusing. Guidelines for this documentation included: outcome-based planning, uniform methods of describing procedures, readability and employee focus. Edwards and Smith (1999) conducted another research on TQM in banking system and they have focused on three things, quality performance standard setting, measuring and monitoring. The study concluded that customer care programs, action teams and improved communications were the first step; the next step in maintaining the competitive edge was the establishment of quality performance standards, and devising systems for measuring and monitoring their effectiveness. The best way to implement quality into an organization, particularly a bank, was to train employees to do their job better through a top down training structure.

TQM and business performance of service sector are closely related (Brah Wong and Rao, 2000). The study incorporated in Singapore, found that while accrued benefits could be attributed to some of the tools of TQM, such as, customer focus and quality improvement rewards, the key to the success of TQM depends on its intangible and behavioral features such as top management support, employee empowerment and employee involvement. A TQM study by Tsang and Antony (2001) analyzed TQM practices in the UK. The results focused on 11 critical factors of quality management such as continuous improvement, teamwork and involvement, customer focus, top management commitment and recognition, training and development, quality systems and policies, supervisory leadership, communication within the company, supplier partnership or supplier management, measurement and feedback and cultural change. It was found that customer focus was the most successfully driven factor for TQM programs in UK service organizations.

Quality management of service sector sustains on TQM (Gupta et al., 2005). Gupta proposed a conceptual model that can be followed in understanding the relationships between sustainable quality structures which will support the total quality service (TQS) philosophy and customer satisfaction. N Samat conducted a study on TQM practices, service quality, and market orientation in 2006. The main objective of Samat's study was to explore the relationship between total quality

management (TQM) practices and service quality along with the relationship between TQM practices and market orientation. The results showed that employee empowerment, information and communication, customer focus, and continuous improvement had a significant effect on service quality whereas only employee empowerment and customer focus had a significant effect on market orientation.

A survey among insurance, banking, software manufacturers of 300 Indian companies has been done by Rahman and Siddiqui in 2006 to know about the use of TQM in these sectors. The most important outcome of the study revealed top management support as the perceived benefit for implementing TQM. On managers of banks state that TQM philosophy is based on top management commitment, benchmarking for problem solving etc. TQM and Information System can be fruitful in improving the quality of products and services offered to the end customers. A study conducted on 204 bank customers regarding the relationship between relational benefits and customer satisfaction (Molina, Consuegra and Esteban, 2007) found that confidence benefits had positive impact on customer satisfaction with their banks from the set of social benefits, special treatment benefits and confidence benefits. Data collected from 250 banks in UAE to examine the critical success factor of TQM implementation in UAE banking sector (Khalid Al-Marri, Abdel Moneim and Mohamed Zairi, 2007) identified 16 critical factors for successful TQM implementation. Some of the critical factors are top management support, strategy, recognition and reward etc. Miyakawa, Inni & Shoji (2011) conducted a study on productivity of banks and they proposed some measures of banks productivity namely risk adjusted profit, operating cost per employee etc in their study. They also explained the impact of productivity on ROA (Return on Adjustment) & found positive significant correlation between these two.

Integrating the core ISO practices is also essential to improve performance and ISO 9000 practices can become part of the routine task in the organization (Briscoe, Fawcett and Todd, 2005). Fenghueih, Ching, and Cleve (1999) also proposed that for the maximum benefits of ISO 9000 certification, the actions undertaken in implementing the standard processes should be part of a TQM process. Batchelor (2005) in his PhD thesis, compared cross systems on productivity measures of banks and found that Islamic banking operations are more productive than conventional banking system. Jahan R. and O'Neill, H. (2003) conducted a study on "Banking and Industrial Development: A case study of Malaysia" examined the difficulties that hampers efficient functioning of the banking system in promoting economic and industrial development in Malaysia. The findings include: a) legal environment in which banks function is relatively poor. b) Despite financial sector reform programmed of the government there is a lack of credit discipline. c) Loan sanctioning is dictated by political decisions and d) loan taking entrepreneurs are not genuinely serious in utilizing the loan for the purposes for which these are granted. Banking system in Malaysia is not properly equipped with trained manpower to perform its job.

TQM is a structured system for gaining satisfaction of internal and external customers. It integrates business environment, continuous improvement and breakthroughs with development, improvement and maintenance cycles while changing the whole organizational culture (Cole & Mogab, 1999). This is a comprehensive way towards quality management covering all areas of business. Total Quality Management (TQM), a modern concept and a phrase that is most commonly

used by strategists, is based on the assumption that quality is manageable. This fashionable approach focuses on customer satisfaction, accurate measurement of all significant factors of business, continuous improvement, employee empowerment and development and their relationships based on mutual trust and teamwork (Pearce and Robinson, 2005). Like other industries, quality improvement is taking place at a revolutionary pace in banking sectors too (Rana, 2005). So, banks are not left behind in quality race. In today's highly competitive market economy, success of banking is based upon the satisfaction of both internal and external customers. The philosophy of Total Quality Management leads towards this direction i.e. satisfaction of both internal and external customers. Banks play their own important role, being the backbone of an economic system and as financial intermediaries involved in channeling funds from those having surplus to those having shortage (Lockett, 1994).

Keeping in view the competitive environment in banking sector of Malaysia where bank management is trying their best to offer high quality services to their customers there is a need to formalize the quality management concept for Islamic Banking operations. In this regard, a study conducted by Barua and Islam (2009) reveals that QMS operates in more than half of the banks in Malaysia. Moreover, the authors have found that higher customer satisfaction, better service quality, better financial situation, and higher staff motivation are found to be mostly perceived benefits of QMS. Implementation of quality management system is an essential initiative to step forward towards implementing the TQM program (Besterfield et al. 2003). In light of that, further initiatives for adopting more sophisticated quality management program like TQM will provide the banks with higher competitive advantage through satisfying its internal and external customers (Naeem and Saif, 2008). Melidonioti and East West Journal of Business and Social Studies, Vol. 2, January 2011 03 Gotzamani (2007) conducted a study on the quality and standardization of Greek banks based on the European Foundation of Quality Management (EFQM). This paper aims to perform similar study based on Malcolm Baldrige National Quality Award (MBNQA). Thus, the objective of this paper is to identify what other initiatives the Islamic Banks in Malaysia have undertaken apart from implementing QMS. Based on the initiatives, it will be possible to consider the possibility or prospect of implementing TQM system in the Islamic Banks of Malaysia.

There are four steps of TQM implementation which can be recognized as inspection, quality control, quality assurance and TQM (Dale, 2003). Among these four, inspection is treated as testing, examination, measurement and it proves that if goods or services meet specific requirements. Quality control is a mechanism that's used as a part of self-inspection. Quality assurance concentrates on steady improvement by systematic planning and preventing errors from happening at root cause. Finally TQM which considered as the highest level that consists of several applications of quality practices to the entire aspects of the firm involving suppliers, customers, and their integration with the key business process.

TQM can be defined as a comprehensive process of delivering customer requirements which include availability, reliability, maintainability and cost effectiveness (Oakland, 2000). TQM is an approach practicing by organizations to improve structural, attitudinal, behavioral, infrastructure and effective ways of delivering products or services to valued customers as stated by Zairi & Youssef (1995). Azizan (2007) also has defined 8 factors to measure the performance of TQM in an organization, namely, customer centricity, leadership approach, process approach, systems approach

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to management, continuous improvement programs, factual approach to decision making and mutually beneficial supplier relationship means win-win situation.

A TQM study by Tsang and Antony (2001) analyzed TQM practices in the UK. The results focused on 11 critical factors of quality management such as continuous improvement, teamwork and involvement, customer focus, top management commitment and recognition, training and development, quality systems and policies, supervisory leadership, communication within the company, supplier partnership or supplier management, measurement and feedback and cultural change. It was found that customer focus was the most successfully driven factor for TQM programs in UK service organizations. Samat (2006) conducted a study on TQM practices, service quality, and market orientation. The main purpose of this study was to explore the relationship between total quality management (TQM) practices and service quality as well as the relationship between TQM practices and market orientation. The results showed that employee empowerment, information and communication, customer focus, and continuous improvement had a significant effect on service quality whereas only employee empowerment and customer focus had a significant effect on market orientation. Rahman and Siddiqui (2006) conducted a survey among insurance, banking, software, manufacturers etc. of 300 Indian companies to know about the use of TQM in these departments. The most important outcome of the study revealed top management support as the perceived benefit for implementing TQM. Another study by the same authors (Siddiqui and Rahman, 2007) on bank managers proved that TQM philosophy is based on top management commitment, benchmarking for problem solving etc. TQM and Information Systems are fruitful in improving the quality of products and services offered to the end users. TQM study by Burton & Philip (2005) established that if an organization had a track record of effective responsiveness to the environment and if it had been able to successfully change the way it operated, then the TQM will be easier to implement. Implementing TQM obviously involved organizational transformation by beginning to operate in new ways and developing a new culture. The study also concluded that implementation of TQM would unavoidably face resistance which should be addressed directly by lot of changes happened to be for customers.

The objective of this research is to analyze to what level some of the essential initiatives of TQM standards the Islamic Banks in Malaysia are performing. The Islamic Banks in Malaysia can use the outcome of the research to focus their mindset on implementing the TQM program. From the above literature study, it is clear that all Islamic Banks of Malaysia are trying to provide quality services to secure competitive advantages and customer satisfaction. All reviewed study is not sufficient for observing actual picture of TQM practices in Banking Sector of Malaysia. Besides, a few studies are conducted on TQM practices in Banking Sector of Malaysia. And comparative study was not conducted on TQM practices in Banking Sector of Malaysia, recently. For this reason, the study will help to observe actual picture of the Total Quality Management (TQM) Practices in Banking Sector of Malaysia.

## **METHODS**

The main sources of primary data used in this study were collected with the help of a semi-structured questionnaire from the selected respondents on the basis of direct interview method and observation. I have used review of previous study report, journals, newspapers which are related with my topic and thereby prepared the questions of interview. I have chosen to go for random and purposive sampling due to time constraint. For this Study, I have taken interviews through open-ended questionnaire from

three banks located in International Islamic University Malaysia, gombak campus, namely, Bank Islam Berhad, Bank Muamalat Berhad and AM Bank Berhad in between April and May 2017. The primary data has been processed and analyzed using computer NVIVO program.

### DATA ANALYSIS

We have analyzed data from interviews and observations one by one and interlinked together for our better understanding of the responses from our five respondents. While coding the transcripts in the software, we used agile coding technique to produce the codes. Under this technique, we produced codes which are relevant with the specific research objectives. Words, sentences, phrases, quotes are taken along from each paragraph to build the codes. These codes are then recoded, dropped, categorized under certain themes. These themes are then rechecked with the research objective to be aligned with and labeled to get the answers of the research questions.

### RESULTS

The themes which we found from the analysis are as follows:

**Continuous training of employees:** In order to implement total quality management in Islamic banking, there is a need of training of the employees. The action plans, monitoring of services, application uses, reporting tools all are to be operated by the employees of the banks and individual development plans with specific induction training are required for these on regular basis.

**Continuous improvement of processes:** Simplification of processes, change of attributes, modifications of current processes need to be established for continuous improvement for total quality management implementation in Islamic banking systems.

**Overall performance:** It depends on the successful implementation and maintaining of total quality management for Islamic banking system. Key performance indicator (KPI) based monitoring tools with effective business intelligence is necessary for getting overall performance.

**Total quality management of services:** TQM based dashboard will show the significance of all the monitored services of a bank for getting a transparent view of all services under it.

**Audit requirements:** This is generally initiated by top management of banks, sponsored by the corporate head office and lead by a management team for successful implementation of TQM practices which is an audit requirement from central banks.

**Additional skilled resources:** Beside regular job responsibility, a team of management officials need to do additional tasks for implementing total quality management principles in a bank. So, additional resources are required for successful project completion of TQM which is a disadvantage for TQM implementation.

**Time consuming:** Like any other project, TQM implementation is also time driven and successful completion in time is possible provided availability of all necessary resources and integration.

From these themes, we can say that majority of the Islamic banks in Malaysia represented Total Quality Management for the following aspects,

#### Effects of TQM

Continuous training of employees

Continuous improvement of processes

### Significance of TQM

- Overall performance
- Total quality management of services
- Audit requirements

### Constraints of TQM

- Additional skilled resources
- Time consuming

Observations on the three Banks revealed certain discussions regarding number of management staffs, number of clients at a given time, protocols of getting client services, sitting areas for clients and feedback from clients. It is found that, service thresholds of Bank Muamalat are better than other two banks which we also figured from the interviews.

### DISCUSSION

Malaysia, with a vision 2020, is moving towards economic stability, socially and politically powerful among the neighboring countries in ASIA. As an introducer of Islamic banking system, most of the Malaysian banks develop their services according to "Islamic Shariah" and implemented TQM (total quality management) to deliver their services with utmost priority for their clients. TQM is based on quality control (QC) and quality assurance (QA). Typically, QC is procedures by which managers or supervisors can review the quality of all factors come out from the production. This concept has been adopted in TQM. In case of a bank, it is the managers who regularly look after the monitored services with their specific remarks. QA is on the other hand, way of preventing defects in manufactured products. In case of a bank, it is the way of avoiding mistakes while delivering services. In TQM, QC and QA interchangeably used.

The Quality experts who mainly contributed in this ideology are Deming, Juran, Crosby, Feigenbaum and Ishikawa. Edward Deming explained quality from top management's responsibility and developed guidelines for companies in quality improvement. Joseph Juran defined quality as fitness for all to use and developed the concept of cost of quality. Philip Crosby made the phrase as quality is free and introduced concept of zero defects. Armand Feigenbaum has introduced concept of total quality control. Kaoru Ishikawa developed cause-and-effect diagrams and identified concept of the internal customers. According to (Flynn et al. 1994), TQM critical success factors are Top management support, Customer involvement, Workforce management, Process management, Product design, Quality improvement rewards and Supplier involvement. In this research, from the three banks situated in IIUM Gombak campus, we can summarize the results as stated in the table below,

Name of Banks	TQM Implemented	TQM Implementation Processes	TQM Implementation Challenges
Bank Islam Berhed	Yes, in progress	<p>Continuous training of the staffs</p> <p>Make sure that we are in a competitive mode and we must do better</p> <p>Make sure that improvements are coming as we train the staff</p> <p>Changing and reforming the team if necessary</p>	<p>“We don’t have sufficient staff to operate the bank as we are wishing to run it. There are some unskilled employees who can’t improve themselves even after training. Sometimes, it is lack of training that demotivates the staff. Also, there is a dire need of qualified trainers who can help improve bank’s performance and train the staff effectively.”</p>
Bank Muamalat Berhed	Yes, implemented	<p>Providing better competitiveness</p> <p>Regular training of staffs</p> <p>Systems to facilitate improvements</p> <p>Improvement of teams</p> <p>Standard customer drives</p> <p>Never compromising quality</p>	<p>“We don’t have sufficient staffs. Most of the employees are unskilled. They do not have proper training.”</p>
AM Bank Berhed	Yes, implemented	<p>Continuous training of staffs</p> <p>Continuous assessment and audits of the various department in the bank</p> <p>Taking various actions on the weaknesses of the bank</p>	<p>Attitude of the staffs</p> <p>Regulatory requirements</p> <p>Management ability</p>

Based on this data from table, we have found the following ten factors as being critical for successful TQM implementation:

1. Commitment from top management
2. Customer focus and satisfaction
3. Standard operating procedure on quality
4. Training for employees
5. Involvement of employees
6. Empowering employees
7. Recognition and reward
8. Information and communication systems
9. Benchmarking every goals and milestones
10. Continuous improvement of processes



Several dimensions are responsible which can be critical for success of TQM in the banking sector. From our study, to ensure a successful implementation of TQM in the banks, there is a need to monitor every processes for continuous improvement, benchmarking every stream of actions related to implementation, motivating the employees to improve the level of services provided by them, also, empowering them for decision making, appointment of qualified and competent managers, providing enough training and education materials to employees so that they can understand specific quality policies, TQM strategies. Finally, taking the feedback from customers frequently would further improve the performance of the banking systems. On top of that, there is a need of commitment from top management towards TQM and giving full support for its successful implementation.

There is a strong relationship among TQM implementation, practices and organizational performance as measured by banks' managerial efficiency which impacts overall performance of Islamic banking systems in Malaysia. Banking is a leading sector of Malaysia. Most Islamic Banks in the country operate different activities for satisfying customer by providing quality services. If banks in Malaysia adapt and implement the concepts of total quality management at different levels, what will be the ultimate results? The aim of this research was to contribute answers to the general question of how to make improvement for sustainable development by more effective and more efficient Islamic Banking System in Malaysia. The research aims to know the various benefits a bank can derived from the utilization of total quality management and to identify the weak areas for TQM practices in banking sector of Malaysia and try to improve them.

## CONCLUSION

TQM, at first implemented in manufacturing plants for better productivity and now has been evolved for service sectors in all industries. It is now extensively using in banking systems for getting better customer satisfaction through service quality. In this research, we have presented a detailed overview of the role of Total Quality **Management** (TQM), and its critical dimensions in the banking sector of Malaysia. We have found quality control and quality assurance dimensions on the basis of TQM implementation, significance and challenges. The positive relationship among TQM implementation, practices and performance measures shows the importance of each of these issues to improve further more. The reasons of TQM implementation will help bank managers on how to motivate employees in these processes in order to improve overall organizational performance. By knowing the disadvantages of TQM can be used for the organizations that are still planning or in the early stages of TQM implementation for their awareness and better understanding.

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