
UNIVERSITY OF KWAZULU NATAL

(Westville Campus)

**The relationship between quality management systems and organisational
performance: A case of the malawian banking services industry**

By

Justin Lufajiri Chikaonda

215081022

**A thesis submitted in fulfilment of the requirements for the degree
of**

Doctor of Business Administration

Graduate School of Business and Leadership

College of Law and Management Studies

Supervisor: Prof. Josue Mbonigaba

October 2019



DECLARATION

I, **Justin Lufajiri Chikaonda**, declare that:

(i) The research reported in this Thesis, except where otherwise indicated, is my original research.

(ii) This Thesis has not been submitted for any degree or examination at any other university.

(iii) This Thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.

(iv) This thesis does not contain other persons' writing unless acknowledged explicitly as being sourced from other researchers. Where other written sources have been quoted, then:

a) their words have been re-written but the general information attributed to them has been referenced; and

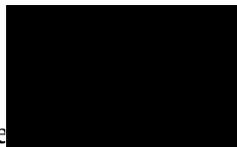
b) where their exact words have been used, their writing has been placed inside quotation marks, and referenced;

(v) This thesis does not contain text, graphics, or tables copied and pasted from the internet unless specifically acknowledged and the source being detailed in the Thesis and the reference section.

Name of student: Justin Lufajiri Chikaonda

Student number: 215081022

Signature



ACKNOWLEDGEMENTS

This is to acknowledge my sincere profound gratitude to my Supervisor, Professor Josue Mbonigaba, for the relentless efforts of taking me through this journey to this far end. The journey has not been comfortable, but I have always been encouraged by his insightful direction. In another way, I can describe Professor Josue Mbonigaba as a pillar because of his dedication, guidance, inspiration, and patience in reviewing my work persistently at numerous stages and in making many valuable comments, suggestions, and advice all the way. His support has been very fantastic and will leave unforgettable memories. With the constant help from Professor Josue Mbonigaba, I have managed to produce three papers, two of which are under peer review, namely: 1) The first paper is titled *The Systematic Literature Review in Low- and Middle-Income Countries on the Implementation of Quality Management Systems(QMS)*; and 2) *Key Dimensions that Determine Performance: A Case of the Malawi Banking Industry*. The third paper is titled *Achieving Excellence through Implementation of Quality Management Model*. Publishing these papers is a significant achievement, as these publications will highly contribute to the literature on the topic I was researching during my doctoral studies. Partial products of the Thesis also consisted of a paper that was presented at the 5th Business and Management Conference (BMC) on 25th September 2018 at Marriott Protea Hotels in Durban, South Africa. Another paper under the theme of organisational knowledge titled *Systematic Literature Review in Low and Middle-income Countries on the Implementation of QMS* was accepted for presentation at a conference in Singapore. Still, the presentation was not done due to financial constraints.

My sincere gratefulness should also go to Professor Muhammad Hoque for his great insight from the onset to the completion of my doctoral studies. I can describe Professor Muhammad Hoque as a strong leader with zeal. I have learnt a lot from his leadership and his guidance throughout the journey of my doctoral studies. Again, I will not feel complete without mentioning the administrative support from Zikhona Mojapelo. The support from Zikhona has been so incredible and cannot go unnoticed.

Without Professor Lewis Dzimbiri, Professor Zomani Kadzamira, and Professor Ben Kalua, I could not have had the courage to proceed with this exciting journey, which is now coming to an end. These Professors took their time motivating me to get started. “My friend Dr. Mayeso Lazaro - you have been amongst the great motivators from the onset of my journey. Thank you, brother!”. Another significant mention should go to my current Chief Executive Officer of NBS Bank Limited (Malawi), Mr. Kwanele Ngwenya as he has always acted as a motivator for his encouragement to the end - thank you, Chief!”

Looking back from far, I salute and give my parents the respect they deserve for the amazing work done in raising me up. My memories are still fresh as I could see my parents struggling to get resources for my studies. I wished both of my parents were present and witnessed the level of my accomplishment achieved today.

My warm and cordial gratitude also goes to my immediate family for their absolute love, reassurance, and persistent support for my doctoral studies. My special thoughtful thanks should go to my wife Ruthna and my children, Gift, Grace, and Glory. Their support and immeasurable love have been the greatest source of motivation in my studies. *This achievement is a gift to my children as a benchmark for their future direction.* Above all, I sincerely thank God Almighty for giving me good health, favor, and sustaining me throughout this period. Thank You, Father.”

ABSTRACT

This Thesis investigated the relationship between Quality Management Practices (QMPs) and organisational performance, focusing on Malawi banking sector. The problem which the study addressed was operational and strategic emanating from the poor performance of the banking system as manifested by inefficiencies in terms of unstable networks, increased auto-teller machine downtime, long queues in the banking halls, unpatriotic staff members, and very alarming interest rates as compared to other countries within the region. Over recent years, the banking sector has witnessed retrenchment of large numbers of staff due to the closure of banks across the country. The study hypothesises that the appropriate implementation of QMPs would help solve these problems. This would entail identifying: 1) QMPs variables that result in the highest performance; 2) investigating the complementarity of these variables in enhancing performance, and 3) suggesting a model of QMPs befitting the banking sector in Malawi. The investigation and verification of these hypotheses were based on the responses of the interviewed bankers in 86 branches from representative banks across the country. The investigation relied on primary data gathered using structured survey instruments with ratings of Likert scale through the positivist paradigm approach. Also, secondary data was sourced from the Reserve Bank of Malawi (RBM). SPSS software was applied for quantitative data examination, and the outcomes were compared and affirmed with empirical evidence from the literature. Descriptive, bivariate, and multivariate statistical tests were applied to arrive at the conclusions. Cronbach's Alpha was applied to achieve reliability and internal consistency of results. In respect of addressing the first objective, the study established and adopted a set of five key QMPs, which comprised 1) commitment from senior management, 2) people management, 3) organisation culture, 4) customer focus, and 5) quality performance management. These constructs were empirically and statistically authenticated to be more appropriate and directly influencing bank performance. In addressing the second objective, the study established that the variables identified above, associate and complement each other towards organisational performance. In respect of addressing the third objective, the study developed a model suitable for the service industry. In conclusion, the findings confirmed that the implementation of QMS has a significant bearing in addressing the study problem and offers solutions to the strategic challenges being faced in the banking sector or related industries in Malawi.

TABLE OF CONTENTS

DECLARATION.....	ii
Acknowledgements.....	iii
LIST OF TABLES.....	xii
LIST OF FIGURES.....	xiii
CHAPTER 1 AN OVERVIEW OF THE STUDY.....	1
1. INTRODUCTION.....	1
1.2 MOTIVATIONAL OF THE STUDY.....	1
1.3 STATEMENT OF THE RESEARCH PROBLEM.....	2
1.4 RESEARCH OBJECTIVES.....	4
1.4.1 Subsidiary Research Objectives for Objective (i):.....	4
1.4.2 Subsidiary Research Objectives for objective (ii):.....	5
1.5 RESEARCH QUESTIONS.....	5
1.5.1 Subsidiary Research Questions for objective (i):.....	6
1.5.2 Subsidiary Research Questions for objective (ii):.....	6
1.5.3 Subsidiary Research Questions for objective (iii):.....	7
1.6 VALUE AND JUSTIFICATION OF THE STUDY.....	7
1.7 RESEARCH DESIGN.....	8
1.8 ETHICAL CONSIDERATION.....	9
1.9 LIMITATION OF THE STUDY.....	9
1.10 STRUCTURE OF THE STUDY.....	10
CHAPTER 2 AN OVERVIEW OF MALAWI'S BANKING SECTOR.....	13
2.1 INTRODUCTION.....	13
2.2 BANKING INSTITUTIONS IN MALAWI.....	14
2.3 REGULATORY REQUIREMENTS FOR OPERATING BANKS IN MALAWI..	16
2.4 FINANCIAL PERFORMANCE OF BANKING SECTOR IN MALAWI.....	17
2.5 PAIN POINTS FROM THE BANKING SECTOR.....	29
2.6 INNOVATION AND TECHNOLOGY IN THE BANKING SECTOR.....	30

2.7 FINANCIAL INCLUSION INITIATIVES.....	31
2.8 CONCLUSION	34
CHAPTER 3 THEORETICAL AND CONCEPTUAL FRAMEWORK	35
3.1 INTRODUCTION.....	35
3.2 DEFINITION OF QUALITY AS RELATED TO PERFORMANCE	35
3.3 BACKGROUND ON PHILOSOPHIES AROUND QMP	36
3.4 MOTIVATION FOR PURSUING QUALITY MANAGEMENT PROGRAMS.....	37
3.5 THEORIES AROUND QUALITY MANAGEMENT PRACTICES.....	39
3.6 THE CONCEPTUAL FRAMEWORK OF THE STUDY	40
3.6.1 Contemplation of Organisational Performance	42
3.7 QMPs FOR ENHANCED PERFORMANCE	44
3.7.1 Top Management Commitment and organisation performance	45
3.7.2 Impact of People Management on Organisational Performance	46
3.7.3 Association of employee engagement and performance.....	47
3.7.4 Association of Rewards and Recognition on Performance	49
3.7.5 The Impact of quality management on organisation performance.....	50
3.7.6 The Impact of organisation culture on performance.....	51
3.7.7 The impact of customer focus on organisational performance.....	53
3.8 CHAPTER SUMMARY	54
CHAPTER 4 EMPIRICAL LITERATURE REVIEW	55
4.1 INTRODUCTION.....	55
4.2 MANAGEMENT PRACTICES FOR ENHANCED PERFORMANCE.....	56
4.2.1 Top Management Commitment and Organisational Performance	56
4.2.2 The role of employee motivation and performance.....	58
4.2.3 The role of employee engagement and performance	59
4.2.4 The role of quality management on organisation performance.....	62
4.2.5 The role of organisational culture on performance.....	63
4.2.6 The role of employee commitment to performance	67

4.2.7 The role of customer focus and performance	69
4.2.8 The role of employee empowerment and performance	70
4.2.9 The role of employee engagement and performance	71
4.3 SUMMARY OF THE EMPIRICAL FINDINGS.....	73
4.4 THE CRITIQUE OF THE LITERATURE	77
4.4.1 Summary of the critique of the empirical literature.....	82
4.5 SUMMARY OF CHAPTER	84
CHAPTER 5 METHODOLOGY.....	85
5.1 INTRODUCTION.....	85
5.2 METHODOLOGY.....	85
5.3 STUDY LOCATION	86
5.4 RESEARCH DESIGN	87
5.5 RESEARCH APPROACH.....	94
5.6 STUDY POPULATION.....	94
5.7 SAMPLE SIZE	95
5.8 SAMPLING METHOD.....	97
5.9 DATA COLLECTION INSTRUMENTS	99
5.10 DATA QUALITY	101
5.11 RELIABILITY AND VALIDITY	101
5.12 STATISTICAL DATA ANALYSIS.....	102
5.12.1 The approach used to achieve the first objective of the study	103
5.12.2 The approach used to achieve the second objective of the study	104
5.12.3 The approach used to achieve the third objective of the study	106
5.12.4 Pearson’s Product Moment Correlation Coefficient.....	106
5.12.5 Analysis of Variance (ANOVA).....	106
5.13 ETHICAL CONSIDERATIONS	107
5.14 CHAPTER SUMMARY	108

CHAPTER 6 PRESENTATION OF THE RESULTS.....	108
6.1 INTRODUCTION.....	108
6.2 THE RELIABILITY ESTIMATE.....	109
6.3 BIOGRAPHICAL DATA PRESENTATION.....	110
6.4 BIOGRAPHICAL DATA PRESENTATION - DESCRIPTIVE ANALYSIS.....	111
6.5 DESCRIPTIVE ANALYSIS- TOP MANAGEMENT COMMITMENT	113
6.7 DESCRIPTIVE ANALYSIS- CUSTOMER FOCUS	117
6.8 DESCRIPTIVE ANALYSIS - ORGANISATIONAL CULTURE	121
6.9 DESCRIPTIVE ANALYSIS – EMPLOYEE ENGAGEMENT.....	128
6.10 DESCRIPTIVE ANALYSIS - QUALITY PROCESS MANAGEMENT	133
6.11 DESCRIPTIVE ANALYSIS - PEOPLE MANAGEMENT THEME	136
6.12 DESCRIPTIVE ANALYSIS - QUALITY PERFORMANCE MANAGEMENT 143	
6.13 CRITICAL VARIABLES FOR ENHANCED PERFORMANCE	146
6.14 COMPLEMENTARY QMP FOR ENHANCED PERFORMANCE	149
6.15 QMP MODEL DEVELOPED FOR MALAWI BANKING SECTOR	153
6.16 PROPOSED QMP MODEL FOR MALAWI BANKING SECTOR	156
6.17 TESTING RELIABILITY OF THE VARIABLES.....	158
6.18 ANALYSIS OF VARIANCE (ANOVA)	159
6.19 CONCLUSION	165
CHAPTER 7 DISCUSSION AND INTERPRETATION OF RESULTS.....	166
7.1 INTRODUCTION.....	166
7.2 IDENTIFYING KEY QMP FOR ENHANCED PERFORMANCE	167
7.2.1 Key Quality Management Practices	167
7.2.2 Impact of Top Management Commitment to performance.....	170
7.2.3 The impact of setting up clear goals as related to the bank performance	171

7.2.3 The Effect of Organisation Communicational Strategy.....	172
7.2.4 Employee engagement and organisational performance	174
7.2.5 The impact of customer focus on performance.....	176
7.2.6 Impact of employee empowerment on performance	178
7.2.7 The impact of People Management on bank performance.....	179
7.2.8 The impact of organisation culture on performance.....	180
7.2.9 The impact of Quality Performance Management	182
7.3 COMPLIMENTARY ASSOCIATION OF QM KEY VARIABLES	185
7.3.1 Complementary Association between QM and Performance	185
7.4 COMPARATIVE ANALYSIS ON QUALITY MANAGEMENT VARIABLES ..	188
7.4.1 Top Management Commitment and People Management.....	188
7.4.2 Top Management Commitment and Organisational Culture	190
7.4.3 Top Management Commitment and Customer Focus.....	191
7.4.4 Top Management Commitment and Quality Performance	193
7.4.5 Organisation Culture and Quality Performance Management.....	194
7.5.1 Highlights from the developed study model.....	197
7.5.2 How is the Model linked to Key Statement Problem of the Study?	199
7.6 CONCLUSION	202
CHAPTER 8 CONCLUSION AND RECOMMENDATIONS.....	203
8.1 INTRODUCTION.....	203
8.2 RELIABILITY ANALYSIS	203
8.3 CONCLUDING DISCUSSION ON CRITICAL QMP	204
8.4 CONCLUDING DISCUSSION ON ASSOCIATION OF QMPs VARIABLES THAT STIMULATE EFFECTIVE BANK PERFORMANCE IN MALAWI	209
8.5 CONCLUDING DISCUSSION ON QUALITY MANAGEMENT MODEL FOR ENRICHED BANK PERFORMANCE IN MALAWI.....	215
8.6 RECOMMENDED QUALITY MANAGEMENT MODEL.....	215
8.7 CONCLUDING DISCUSSION ON FURTHER ANALYSIS	216
8.8 CONTRIBUTION TO KNOWLEDGE	218

8.9 THEORETICAL AND PRACTICAL IMPLICATION	219
8.10 RECOMMENDATION FOR FUTURE RESEARCH	220
8.11 LIMITATIONS OF THE STUDY	220
8.12 CONCLUSION	221
REFERENCES.....	223
APPENDIX A.....	238
Questionnaire for the survey conducted	238
APPENDIX B.....	248
Descriptive Statistics: Feedback tables on Research Questions	248
Pearson Inter-Item Correlation Matrix	275
Quality Performance Management.....	278
ETHICAL CLEARANCE LETTER	294

LIST OF TABLES

Table 1: Shareholding structure of banks	15
Table 2: Market share for two dominant banks	18
Table 3: Banks monetary security indicators (%).....	18
Table 4: Deposits held by Banks (Kwacha in 1000's million or in billion).....	19
Table 5: Capital adequacy trends for banks.....	21
Table 6: Selected income and expenses for banks (K million).....	23
Table 7: Selected profitability indicators for banks.....	27
Table 8: Examples of Operational Performance Challenges and Effects	43
Table 9: Summary of Empirical Findings.....	73
Table 10 : Summary of Empirical Findings Continued	74
Table 11: Summary of Empirical Findings continued.....	75
Table 12: Summary of Empirical Findings continued.....	76
Table 13: Summary of Empirical Findings continued.....	77
Table 14: Branch Network for Banks in Malawi, 2017.....	90
Table 15: Krejcie and Morgan Required Sample Size Table	92
Table 16: Sampling Method Summarized.....	99
Table 17: Interpretation of factor loading ranges.....	104
Table 18: Cronbach's Reliability Statistics.....	109
Table 19: Cronbach's Test.....	110
Table 20: Age Groups of the Survey Participants.....	111
Table 21: Gender Status of the Survey Participants.....	111
Table 22: Length of Service for the Survey Participants.....	112
Table 23: Educational Level of the Survey Participants	112
Table 24: Positions of the Survey Participants.....	112
Table 25: Name of the Bank of the Survey Participants.....	113
Table 26: Reliability Test under Top Management Commitment Theme	113
Table 27: Summary descriptive analysis-Top Management Commitment	114
Table 28: Reliability test under customer focus theme.....	117
Table 29: Summary descriptive analysis under customer focus theme	118
Table 30: Reliability Test - Organisation Culture Theme.....	122
Table 31: Summary Descriptive Analysis-Organisational Culture Theme	122
Table 32: Reliability Test under Employee Engagement Theme	128
Table 33: Summary Descriptive Analysis - Effective Organisation Commitment	128
Table 34: Reliability Test under Quality Process Management Theme.....	133
Table 35: Summary Descriptive Analysis under Quality Process Management Theme	134
Table 4336: Path Analysis Output.....	151
Table 4637: Anova Test, Perception of age groups.....	159
Table 38: Cronbach's Alpha Reliability Test	286

LIST OF FIGURES

<i>Figure 1: Capital Ratios</i>	<i>21</i>
<i>Figure 2: Non-Performing Loans</i>	<i>23</i>
<i>Figure 3: Income and expenses for banks</i>	<i>25</i>
<i>Figure 4: Efficient ratios</i>	<i>26</i>
<i>Figure 5 : Policy rates in SADC regions</i>	<i>29</i>
<i>Figure 6 : Banked and unbanked population</i>	<i>31</i>
<i>Figure 7: Quality Management Conceptual Framework.....</i>	<i>41</i>
<i>Figure 8: Study Location.....</i>	<i>87</i>
<i>Figure 9 : Generic branch organogram</i>	<i>93</i>
<i>Figure 10: Study Population</i>	<i>95</i>
<i>Figure 11: Sampling Process.....</i>	<i>98</i>
<i>Figure 12: Path Analysis Model.....</i>	<i>153</i>
<i>Figure 13: Quality Management Model.....</i>	<i>156</i>
<i>Figure 14 :Top Management Commitment.....</i>	<i>170</i>
<i>Figure 15: Customer Focus</i>	<i>177</i>
<i>Figure 16: People Management.....</i>	<i>180</i>
<i>Figure 17: Organisation Culture.....</i>	<i>181</i>
<i>Figure 18: Quality Performance Management.....</i>	<i>183</i>
<i>Figure 19: Quality Management Model.....</i>	<i>197</i>

LIST OF ABBREVIATIONS

1. ANOVA: Analysis of Variance
2. ATM: Auto-Teller Machine
3. ATS: Automated Transfer System
4. CDH: Continental Discount House
5. CEO: Chief Executive Officer
6. CF: Customer Focus
7. CFT: Customer Focus Theme
8. CRM: Customer Relationship Management
9. EOCT: Effective Organisation Commitment Theme
10. FCDA: Foreign Currency Denominated Account
11. FDH: First Discount House
12. FMB: First Merchant Bank
13. HR: Human Resources
14. MBNQA: Malcon Baldrige National Award
15. MITASS: Malawi Inter-Bank Transfer and Settlement System
16. MSB: Malawi Savings Bank
17. MSCE: Malawi School Certificate of Education
18. NBM: National Bank of Malawi
19. NFB: New Finance Bank
20. NICO: National Insurance Company
21. NPLs: Non-Performing Loans
22. OC: Organisational Culture
23. OCT: Organisational Culture Theme
24. OIBM: Opportunity International Bank of Malawi
25. OPerMT: Organisational Performance Management Theme
26. PM: People Management
27. PMOCT: People Management and Organisational Commitment Theme
28. QM: Quality Management
29. QMP: Quality Management Practice
30. QMS: Quality Management System
31. QPerM: Quality Performance Management
32. QPM: Quality Process Management

-
- 33. QPMT: Quality Process Management Theme
 - 34. RBM: Reserve Bank of Malawi
 - 35. RTGS: Real-Time Gross Settlement
 - 36. SADC: Southern African Development Committee
 - 37. SLA: Service Level Agreement
 - 38. TMC: Top Management Commitment
 - 39. TMCT: Top Management Commitment Theme

CHAPTER 1
AN OVERVIEW OF THE STUDY

1. INTRODUCTION

The attention of the investigation in this study was to explore the linkage of quality management practices (QMPs) and their influence on the performance of the banking sector in Malawi. The financial banking sector in this country has not been performing well in many respects. Focusing the study on the linkage of QMPs and performance is based on the overall hypothesis that appropriate implementation of QMPs can solve performance issues in the banking sector. The study was first concerned with a critical and systematic review of the QMPs variables, which were relevant to the analysis. The review in this Thesis, which was affirmed by various scholars identified factors which included a commitment from senior management, organizational culture, employees engagement in decision making, customer focus and people management (Antony et al., Psychogios et al., Atanasovski, & Tsironis, 2012; Chow, 2012; Jacobs et al., 2013). In this introductory chapter, the motivation of the study is provided in section 1.2, the statement of the study problem in section 1.3, the investigation objectives and questions in section 1.4 and 1.5, the justification of the study in section 1.6, a brief research design in section 1.7, ethical considerations in section 1.8, the limitations of the investigation in section 1.9, and the structure of the Thesis in section 1.10. The chapter closes with a summary under section 1.11.

1.2 MOTIVATIONAL OF THE STUDY

A quality management system is the most enhancing measure that ought to be pursued by organizations to stay highly competitive in the modern global marketplace because it significantly enhances quality performance (Jamaluddin et al., 2015). In consistence with this perception, Phan and colleagues (2011) draw a practical example from the Japanese Industry where multi-national companies suffered from recession in the 1990s. Still, only those industries that had a well-functioning quality management system in place continued holding their strong competitive edge on the international marketplace. Similarly, the banking industry in Malawi has witnessed closures of some of the big banks for the reasons associated

with poor performance, and consequently fail to achieve the set minimum regulation requirements. Despite the rapid technological advances, service delivery in the banking sector in the country is epitomized by inefficiencies such as very long queues, unstable network systems, unpatriotic staff with low morale, and consequently making customers spend long hours to access banking services, (Sangala, May 12, 2015). These occurrences are most likely to result from poor implementation of a quality management system(s). The hypothesis arises based on the fact that theoretical variables of QMP, encompassing top management commitment, organizational culture, employees participation in decision making, customer focus and people management (Antony et al., 2012; Chow, 2012; Jacobs et al., 2013; Uz Kurt et al., 2013), have been thought to provide rooms for an environment where the issues highlighted would be dealt with before reaching the level they have achieved. Verifying these hypotheses around these variables would provide evidence that would in turn help in re-shaping the competitiveness in the financial banking sector based on the theoretical model developed in this study and based on QMP theories (Dahlgaard-Park et al., Reyes, & Chen, 2018; Dahlgaard et al., Dahlgaard-Park, & Chen et al., 2015; Ghobadian & Speller, 1994; King & Baatartogtokh, 2015). The findings from the study will significantly contribute to the banking industry and other related sectors. Previous investigations on QMPs paid much attention to manufacturing and health industries (Kenney, 2012; Lee et al., Kang et al., 2012; Nicolay et al., 2012; Soti et al., Shankar, & Kaushal, 2012; Talib et al., 2013b; Talib & Rahman, 2012) with financial services receiving little attention. The academic community will also considerably get the value of this study as a source of knowledge as there has been no record establishing a similar study being previously conducted in Malawi, even in Africa.

1.3 STATEMENT OF THE RESEARCH PROBLEM

The unsatisfactory performance of the banking sector in Malawi suggests that there are critical strategic and policy gaps on quality management practices that are behind such a dismal performance. Consequently, the overall banking industry performance is compromised. While compromising service delivery, the trend in

bank performance has been dominated by two banks, namely, National Bank of Malawi and Standard Bank, which are leading in most of the performance indicators in more than 50% of the times from 2013 to 2017 (Reserve Bank of Malawi, 2018). This problem becomes more severe in light of the evolution of high competition in the global market in such a way that they need to adopt quality and competitive business approaches that need not be overemphasised (Allen et al., 2011). Companies that are neither innovative nor competitive are automatically being outperformed by their rivals (Reimann et al.,2010). This is not exceptional to the banking sector in Malawi as it is operating within the same environment. Service delivery in Malawi's banking sector needs a review to ascertain the gaps and systematic recommendations in line with quality management practices. Despite the rapid growth in technological advances, the service delivery in the banking sector in the country remain challenging citing a few examples as earlier highlighted including very long queues in the banking halls, unstable network systems, unpatriotic staff with low morale, such that one must be prepared to spend long hours to get banking services (Sangala, May 12, 2015).

Speaking at the conference at the start of day-long stakeholders meeting in Mangochi, southern Malawi, the Deputy Reserve Bank Governor, Naomi Ngwira, expressed great disappointment about the poor service delivery from the commercial banks. She highlighted her pain point on the period customers spend seated in the banking halls without being attended. She further pointed out the wrong attitude, which tellers demonstrate to the customers as being unacceptable. The high percentage of Auto-Teller Machines (ATMs) turndown-times in many of the locations is an order of the day (Mtonga, Nyasatimes, August 17, 2017). Others have gone further describing the banking services as for the rich people because of the high bank charges and alarming lending interest rates reaching as far as a 39% base lending rate (Malawi Savings Bank, June 2015). The service level standards, in general, bring many concerns as this contradicts the applicable Philosophy of Deming on his 14 points Quality Management principles (Thomas 2010:59). This problem can be addressed by evaluating the association between QMP and bank

performance and by developing a model to guide on how banks in Malawi can reshape their direction and improve the performance of their respective institutions. This would entail presenting evidence on the key variables influencing performance in the banking sector in Malawi, identifying variables that, when taken together, enhance performance (complementarity), and suggesting a model of best practices in the banking sectors when it comes to QMPs.

1.4 RESEARCH OBJECTIVES

The study sought to assess the linkage of QMPs and their impact on the success of the sector if the practices are well implemented to find the solutions for poor banking performance in Malawi. The assessment and solutions involve pursuing the following objectives:

- i. To examine the most critical variables on quality management practices that have the most significant effects on organisation performance, specifically with a focus on the banking industry in Malawi.
- ii. To examine the complementarity relationships on different variables from quality management practices that would contribute to organisation performance focusing banking industry in Malawi.
- iii. To design a model as a guide for practical application of QMP based on the findings of this investigation in line with objective (i) and objective (ii) as above.

Related subsidiary research objectives have been developed to address objectives (i) and (ii) above with the sole purpose of supporting clarity while addressing these objectives.

1.4.1 Subsidiary Research Objectives for Objective (i):

- i. Examining the impact of Top Management Commitment (TMC) on bank performance under quality management practices.
- ii. Examining if setting up of goals has an impact on organisational performance under QMP.

-
-
- iii. Examining if organisational communication strategy affects the performance of the institution.
 - iv. Examining if employee's engagement affects organisation performance in any way.
 - v. Examining if customer focus has any impact on bank performance.
 - vi. Examining if employee empowerment has any influence on bank performance with the application of QMP.
 - vii. Examining if people management has any influence on bank performance with the application of QMP.
 - viii. Examining if organisation culture has any influence on bank performance with the application of QMP.

Examining if quality performance management has any influence on bank performance with the application of QMP.

1.4.2 Subsidiary Research Objectives for objective (ii):

- i. Examining the complementarity relationship between TMC and PM if their association contributes to bank performance.
- ii. Examining the complementarity relationship between OC and TMC if their association contributes to bank performance.
- iii. Examining the complementarity relationship between CF and TMC if their association contributes to bank performance.
- iv. Examining the complementarity relationship between QPM and TMC if their association contributes to bank performance.
- v. Examining the complementarity association existing between organisation culture and quality performance management if their association contributes to bank performance.

1.5 RESEARCH QUESTIONS

The questions of the study as associated with the three main study objectives are formulated as follows:

-
-
- i. Which quality management practices are very critical in line with variables under the study?
 - ii. What is the complementary association of these quality management practices in influencing the achievement of organisational performance?
 - iii. What is the best procedure that must be followed by the concerned stakeholders to implement quality management practices successfully?

1.5.1 Subsidiary Research Questions for objective (i):

- i. Does commitment from senior management have any impact on bank performance under quality management practices?
- ii. How is setting up clear goals critical to the organisational performance under quality management?
- iii. Does organisation communication strategy affect the performance of such an institution?
- iv. Does quality management practice recognise employee engagement as a key to bank performance?
- v. Does customer focus have any impact on bank performance?
- vi. Does quality management recognise employee empowerment as a key to bank performance?
- vii. Does People Management have any influence on bank performance under the application of QMPs?
- viii. Does Organisation Culture have any influence on bank performance under the application of QMPs?
- ix. Does quality performance management have any influence on bank performance under the application of QMPs?

1.5.2 Subsidiary Research Questions for objective (ii):

- i. Does the complementarity relationship between TMC and PM contribute to bank performance?
 - ii. Does the complementarity relationship between TMC and OC contribute to bank performance?
-
-

-
-
- iii. Does the complementarity relationship between TMC and CF contribute to bank performance?
 - iv. Does the complementarity association between TMC and QPM contribute to bank performance?
 - v. Does the complementarity association between organisation culture and quality performance management contribute to bank performance?

1.5.3 Subsidiary Research Questions for objective (iii):

- i. What are the best practices that the banking sector in Malawi would adopt to enhance QMPs?

1.6 VALUE AND JUSTIFICATION OF THE STUDY

Based on other studies conducted earlier by other scholars and concerning their findings, there is an empirical indication that a sound-operational quality management system is essential to a firm's performance (Wiengarten & Pagell, 2012). The employment of good QMPs enhances further the internal fit of the organisational structure and the external fit of the organisation (Zhang et al., 2012). These positive revelations from other researchers are significant opportunities for the banking sector in Malawi as they would significantly benefit from the findings and recommendations to be provided in this investigation.

The concept of QMPs will give an insight to managers on skills enhancement on how to customise quality management programs that will eventually benefit the company (Zhang et al., 2012). A well-functioning management system will positively and significantly impact in all dimensional areas of performance amongst them, including financial performance, marketing performance, and satisfaction from stakeholders (Pereira-Moliner et al., 2012). The analyses from research evidence have significant potential to enlighten management on the best practical ways of successfully managing their respective organisations. QMPs are primarily missed because of traditional ways management has always engaged (Briner & Denyer, 2012). Briner and Denyer (2012) further note that proper evaluations can significantly help address strategic managerial challenges by providing a dependable knowledge base from experts through the gathering of results from a variety of studies. Empirical review

to identify QMP variables is part of this study and is expected to be of crucial importance in assessing the variables against the evidence in Malawi. These arguments justify the critical need to provide country-specific evidence. The findings from the study will provide and translate the best evidence base into the best practice for the success of the organisations and other related quarters (Rosenfeld, Shiffman, & Robertson, 2013). The banking sector has an important role to play, and finding solutions to optimise better performance is beneficial to society at large.

1.7 RESEARCH DESIGN

Research design is a principal strategy that stipulates the approaches and a transparent process of gathering and examining the required data for the study (Bryman & Bell, 2015). It is the principal strategy that stipulates the approaches and processes for assembling and examining the needed data (Zikmund et al., 2012). In this perspective, this investigation applied a cross-sectional strategy to address the objectives of the study (Bryman & Bell, 2015). A well-structured investigation instrument was applied to gather relevant data from the participants. A five-point Likert Scale with carefully constructed statements around QMPs was used, and participants were requested to answer to these statements with responses ranging from strongly agree to strongly disagree (Zikmund et al., 2012). The study was descriptive. Concerning data analysis, SPSS software was used to examine the information. Charts, graphs, diagrams, and tables were applied to present the results.

Based on the Yamane formula (Israel, 1992) and the studies by Krejcie and Morgan (Krejcie & Morgan, 1970; Lodico et al., 2010), this study adopted their criteria for sample size calculation. With a confidence rate of 95% and a margin error of 5%, the study required a minimum of 196 sample size from the specific population of 344 drawn from 2,015 total populations. Data was collected on different management aspects from each bank with the same questionnaire structured. To vary the analysis, comparisons were made amongst banks on relatively high-quality

management and other related performance indicators against comparisons to aspects of low QMPs irrespective of the nature of the bank.

1.8 ETHICAL CONSIDERATION

The right to privacy for the participants is fundamental, and individuals were giving their informed consent first before they were interviewed so that they understand the intention of the researcher (Zikmund et al., 2012). Before the commencement of data collection, permission was obtained first from the relevant authorities, and only after the ethical clearance was granted, the research would then proceed. Participants were informed of their rights on the voluntary participation of the study and the benefits they would anticipate after the outcome of the research. The investigation also ensured that no harm was caused to any participant, and all confidential matters were treated as such without any compromise (Matthews & Ross, 2014). The study also ensured that integrity was upheld at all levels of data management, including during data collection of thesis editing, data cleaning, storage, and analysis, as well as and during the presentation of the findings (Zikmund et al., 2012). The study was cleared by the Ethics office of the University of KwaZulu-Natal, South Africa.

1.9 LIMITATION OF THE STUDY

Limitations of the investigation are the anticipated challenges the researcher is expected to meet or encountered in the course of the study implementation (Matthews & Ross, 2014) that are likely to influence the results. This study had a limitation on the design that the reader must consider while interpreting the results. The study had adopted a quantitative research design whereby designed questionnaires would be formulated to the best knowledge and skills of the investigator. This implied that there would be slightly a gap that could have been addressed if an element of qualitative was accommodated. Other issues could have also emerged during the interviews. Questionnaires and administered interviews would not give room for such an opportunity.

1.10 STRUCTURE OF THE STUDY

The Thesis has been divided into eight chapters to achieve its objectives, as outlined below;

Chapter one has highlighted the research problem, the rationale for the investigation aims of the study, objectives, and key research questions. The chapter also provides an overview of the research strategy, approach, and limitations of the study, as well as ethical considerations.

Chapter two discusses the Malawi Banking Industry. It outlines several issues prevailing in the banking sector. The scope of discussion covers a period of six years ranging from 2013 to 2017. Regulatory requirements for the banking operational and financial performance for the banking sector form the key focal areas for the discussion under chapter 2. While discussing performance-related issues, the focus is on the bank's market share, financial soundness indicators, deposits held by banks, capital adequacy ratios, assets quality, income and expenses, and finally, profitability indicators. Chapter 2 further reviews pain points from the banking sectors concerning high-interest rates, policy rates with comparative analysis from other countries in Africa, and infrastructure is one of the barriers for the bank's outreach to the rural areas. Further, chapter 2 also reviews innovations and technology initiatives achieved so far within the banking sector and financial inclusion being taken so far to bring the existing gap of reaching 73% of unbanked masses. The chapter has also highlighted the gaps in terms of service challenges being faced by the banking industry despite the current technological advancement globally.

Chapter three is a theoretical review, and the principal purpose of the chapter is to evaluate QMPs that influence organisation performance. The chapter presents a conceptual framework as being the road map for the study, highlighting the key variables that are deemed to contribute to quality organisation performance. The purpose of presenting the conceptual framework is to give the reader a clear understanding of the investigation. The critical variables, as portrayed on the

conceptual framework, include management commitment, organisation culture, customer focus, employee engagement, and quality performance management. The association of the variables on organisation performance has also been highlighted with the support from the literature. The chapter also gives a background on the theories adopted and a definition of quality management practices as related to this study.

Chapter four is an empirical literature review, and the key principal of the chapter is to evaluate the literature on QMPs that influence organisational performance empirically. The critical construct that has formed the main discussion includes a commitment from senior management, organisational culture, customer focus, employee engagement, empowerment, and quality performance management. The association of variables on organisation performance has also been with support from the literature. The chapter establishes a trend of consistency on the critical variables of the study based on other previous studies with the same constructs. Drawing from the review of previous studies, the chapter offers a brief outline of the established trend of outcomes in line with the purposes of this study. Based on revelations from the review, the chapter again presents a proposed process model for the practical application of QMPs. This is followed by a brief discussion and a summary of the chapter.

Chapter five presents the methodology used in this study. The research process that the study used was quantitative, and several factors have been considered for the methodology choice. The chapter explains how sampling was done and how the research objectives were achieved. The logical sequence of the chapter is as follows: research design, research approach, study population, sample size, method of sampling, data gathering instruments, data quality, reliability, validity, and chapter summary.

Chapter six offers the results of the study. The initial presentation has been in the form of descriptive statistics. Under the same chapter six, assessment of validity and

consistency of the results is done. The reliability of estimates is done using Cronbach's Alpha. The chapter, as indicated on the validity estimates, further analyses the findings using inferential statistics. Bivariate analysis, multivariate examination, ANOVA, and Path Analysis are the main tests used in this chapter. The results come from 250 questionnaires distributed to five banks, which include the National Bank of Malawi (NBM), Opportunity Investment Bank of Malawi (OIBM), NBS Bank, CDH Bank, and Eco Bank, covering all the three regions of Malawi; South, Centre, and North.

Chapter seven deals with the discussion of the findings. The chapter thus focuses in detail on the argument and explanation of the results of the study. The focus of the arguments is aligned to the purpose and research questions of the investigation while empirically also comparing the findings from previous studies. To follow a logical sequence, the discussion is divided into three sections, whereby each section is directly linked to the investigation aims and related questions. Below is the structure that has formed the main body of this discussion chapter:

- a) Section 1 discusses the QMPs that are very critical to the performance of an organisation.
- b) Section 2 discusses the complementary relationship existing amongst these QMPs that stimulate the success of an organisational.

Based on the conclusions of the study, Section 3 of the chapter discusses the model which the study recommends deploying that could successfully contribute to the excellent performance of the banking sector in Malawi.

Finally, the chapter summarises the discussion in the form of a conclusion while drawing the main key points addressing all the three main research objectives and research questions. The chapter also addresses secondary objectives and questions that have been developed and aligned to the main three aims of the investigation. The purpose of the subsidiary research questions and purposes is to assist in the uncovering of the main objective and ensuring accuracy in answering the research question.

Chapter eight presents the conclusions, recommendations, and contribution of the study to the body of knowledge. The conclusion of the study aims at reaffirming the thesis statement and tying the discussions together and arrive at the final judgment. Being the final chapter, the focus is to integrate and synthesise various matters raised in the previous sections. While concluding, the study presents an all-inclusive assessment of the research outcome in line with the objectives and research questions to give the reader a cohesive understanding and obvious direction of the entire study. The chapter reaffirms the key findings as a conclusion under all the three objectives. The study also recommends a process for executing a quality management system.

In conclusion, the chapter has presented an overview of the study with a focus on areas to be examined. The motivation of the study has also been presented. Areas concerning the research problem, research purposes, and investigation questions, value of the study, and finally, the structure of the investigation have again been presented. Being an introductory chapter, an insight on QMP being the central theme of the study has also been highlighted. The chapter has also tried to expound the research questions with some subsidiary questions. The chapter has also provided the structure of the Thesis. The next chapter provides an insight into the banking sector and its performance in Malawi.

CHAPTER 2

AN OVERVIEW OF MALAWI'S BANKING SECTOR

2.1 INTRODUCTION

The chapter has outlined several issues surrounding banks' shareholder structures. The scope for review covers a most recent period (2013 to 2017) to report on the most recent updates in the banking sector in Malawi. Regulatory requirements for the banking operational and financial performance for the banking sector have formed the key focus areas for this review. The key performance indicators by which the study assesses the performance are market share, financial soundness indicators, deposits held by banks, capital adequacy ratios, assets quality, income and expenses, and profitability indicators. The chapter has also reviewed pain points

from the banking sectors, notably the high-interest rates, an introduction of the Financial Amendment Bill in Malawi as a mitigating factor for higher interest rates, policy rates with comparative analysis from other countries within Africa, and limited infrastructure to support contemporary and competitive services. The chapter has also reviewed limited progress on innovations and technology initiatives achieved so far within the banking sector and financial inclusion to reach 73% of unbanked masses. To be precise, chronologically, the chapter presents an introductory section under bullet 2.1, followed by a review of the banking institutions in Malawi (section 2.2). An oversight on the regulatory requirements is presented in section 2.3, while further highlighting financial performance and pain points from the banking in sections 2.4 and 2.5, respectively. The chapter further reviews innovations and technology in the banking sectors in Malawi (section 2.6), followed by a review of financial inclusion initiatives (section 2.7). Before the conclusion, the chapter also reviews QMPs as linked to economic performance, and its impact on performance (section 2.8). Finally, the chapter highlights the critical areas covered (section 2.9).

2.2 BANKING INSTITUTIONS IN MALAWI

The list of ten banks, excluding the Registrar of Financial Institutions (Reserve Bank of Malawi), forms the entire banking industry in Malawi in the period ranging from 2013 to 2017. Table 1 below provides the list of these banks, including their shareholding structure.

Table 1: Shareholding structure of banks

	Banking Institution	Name of Shareholder	Percentage Held
1.	CDH Investment Bank Limited	Continental Holdings Limited	74.45
		Investment Alliance Limited	12.65
		Kesaart Capital Limited	7.61
		Unity Investment	2.81
		Savannah Investment Limited	2.48
2.	Eco Bank Malawi Limited	Eco bank Transnational Incorporated Limited	96.0
		Loita Capital Partners International	4.0
3.	FDH Bank Malawi Limited	FDH Financial Holdings Limited	93.68
		Malawi Government	4.54
		MSB Employee Share Owning Plan	1.78
4.	First Discount House Limited	FDH Financial Holdings Limited	100.0
5.	FMB Limited	FMB Capital Holdings Plc	100.0
6.	National Bank of Malawi	Press Corporation Ltd	51.49
		Old Mutual Life Assurance Company Malawi Limited	22.97
		Nico Life Pension Fund	5.88
		General Public	19.66

7.	NBS Bank Limited	Nico Holdings Limited	50.10
		Continental Holdings Limited	27.25
		IFC Capitalization Holding Company	4.53
		LHG Malta Holdings Limited	1.76
		The National Investment Trust Limited	1.31
		Old Mutual Life Assurance Company	1.11
		NBM Pension Fund	0.96
		NBM Equity Fund	0.68
		National Bank of Malawi	0.64
		Public Share	11.66
8.	Nedbank Malawi Limited	Ned Group Investments in Africa	99.29
		Ned bank Group Ltd	0.71
9.	New Finance Bank Limited	My Bucks	50.0
		Finsbury Investments Limited	50.0
10.	Standard Bank of Malawi Limited	Stanbic Africa Holdings Limited	60.18
		NICO Holdings Limited	20.00
		Old Mutual Life Assurance Company	4.81
		Press Trust	2.30
		Stanbic Bank Limited Pension Fund	1.74
		National Investment Trust Limited	1.32

Source: *Reserve Bank of Malawi*

2.3 REGULATORY REQUIREMENTS FOR OPERATING BANKS IN MALAWI

The Central Bank of Malawi (i.e., Reserve Bank of Malawi) is mandated to regulate the operations of all banks in Malawi and all financial institutions. As earlier alluded to, its establishment is legally supported as it was based on the Act of Parliament (Chapter 44:02 Laws of Malawi). Its operations started in July 1965 in the city of Blantyre. The Reserve Bank of Malawi (RBM) plays a very crucial role in supervision, and has six major/main key roles, including 1) safe operational environment of banks; 2) compliance by the banks and provision of quality services; 3) monitoring role for the banks; 4) protection of the interest of customers; 5) to provide public confidence in the country and make sure that there is reasonable fairness in the banking services, and 6) achieving financial safety by preventing and dealing with financial crime in the financial institutions.

2.4 FINANCIAL PERFORMANCE OF BANKING SECTOR IN MALAWI

The successful performance of the financial sectors in Malawi, particularly banks, is crucial to the country's economy because of the roles of the banks in making possible the investments in the economy (Ongore & Kusa, 2013). Banks offer all critical services involved in providing deposits and loan facilities for personal and corporate customers and enabling credit and liquidity availability in adverse market conditions (Handley-Schachler et al., 2007). Besides the highlighted key points, banks are also the implementing partners of the monetary policy formulated by the Registrar of Financial Institutions in Malawi to stabilise the country's economy (Siddiqui & Shoaib, 2011). Thus, the significance of the banking sector for the health of the nation's economy cannot be overemphasised (Sufian and Chong, 2008). Importantly, the optimal performance and outputs of the banks are, to a larger extent, contingent on their financial performance, which indicates the strength and weakness of a bank (Makkar & Singh, 2013).

In this chapter, the focus is to evaluate the banking sector in Malawi to appraise the extent to which it has discharged its role. The bank's financial performance is evaluated by profitability. The profitability of banks implies its sustainability and effectiveness in contributing to the country's economic performance. The chapter focuses on six critical measures for a period of five years ranging from 2013 to 2017, as outline below:

- i. Trend on financial soundness indicators ranging from 2013 to 2017, focusing on capital ratios, earnings, liquidity ratios, and profitability.
- ii. Trend on the deposits held by banks for a period ranging from 2014 to 2017. The focus was on demand deposits, savings deposits, time deposits, and foreign currency-denominated accounts (FCDAs) deposits.
- iii. Trend on capital adequacy ratios from 2013 to 2017.
- iv. Trend on some selected income and expenses for banks from 2013 to 2017. The focus on income and expenses have been broken into different

categories of gross income total and income collected from interest, non-interest income, interest expense, and operating expenses.

- v. Trend on selected profitability indicators for a period ranging from 2013 to 2017. The focus has been on interest margins, efficiency ratios, return on capital, and return on assets.
- vi. Trend analysis of the liquidity for banks for the period ranging from 2014 to 2017. The focus on the liquidity is on ratios between liquid assets and total deposits and liabilities on short terms.

Table 2 below presents the trends on market share assessment on assets, loans, deposits, and equity capital for a period ranging from 2013 to 2017.

Table 2: *Market share for two dominant banks*

YEAR	ASSETS (%)	LOANS (%)	DEPOSITS (%)	EQUITY CAPITAL (%)
2013	52.3	45.2	53.5	54.0
2014	50.7	44	50.9	55.5
2015	47.7	49.7	50.4	56.9
2016	51.5	53.2	52.7	61.8
2017	50.9	56.2	51.2	58.6

Source: *Reserve Bank of Malawi*

Table 2 above indicates that the market is not well-balanced regarding bank performance in the country. This brings serious concerns whereby the country stands at massive risk because the market risk is not well spread. The regulator has the responsibility to bring in deliberate policies to mitigate this risk.

Table 3 below presents the financial soundness of banks in Malawi, focusing on three key financial areas, including 1) capital ratios, 2) earnings and profitability ratios, and 3) liquidity ratios within the banking sector.

Table 3: *Banks monetary security indicators (%)*

CAPITAL RATIOS	2013	2014	2015	2016	2017
Total Capital to Risk Weighted Assets	19.1	17.1	16.1	16.7	19.3
Tier 1 Capital to Risk Weighted Assets	16.2	13.5	12.7	13.8	15.0
Total Capital to Total Assets	15.4	17.6	16.9	17.0	16.2
Asset Composition and Quality (Percent)					
Total Loans and Advances to Total Assets	41.3	40.4	39.8	35.4	28.1

Total loans to Advances (foreign currency)	13.5	19.1	28.7	21.8	27.9
Total Loans to Advances (NPLs)	15.4	14.9	10.7	17.0	15.7
Net Provisions to Capital -NPLs	34.8	28	16.8	44.5	28.4
EARNINGS AND PROFITABILITY RATIOS	2013	2014	2015	2016	2017
Return on Assets	4.8	4.0	3.2	3.0	2.3
Return on Equity	37.5	26.8	20.1	20.4	15.7
Interest Income to Total Income	39.7	43.3	50.6	49.5	72.7
Non-Interest Income to Total Income	39.6	45.4	50.4	50.0	27.3
Personal Expenses to Non-Interest Expenses	45.4	44.6	46.2	43.8	44.2
LIQUIDITY	2013	2014	2015	2016	2017
Liquid Assets to Total Assets	44.6	46.3	43.3	51.2	55.9
Assets to Total Deposits and Short-Term Liabilities	59.1	63.8	59	72.3	77.0
Total Loans to Total Deposits	56.4	58.3	58.3	54.2	45.1
Foreign Exchange Liabilities to Total Liabilities	26.3	26.6	26.6	24.3	21.5
Liquid Assets to Total Assets	44.6	46.3	43.3	51.2	55.9

Source: Reserve Bank of Malawi

As aforementioned, the ratios presented in Table 3 above show the soundness of banks' performance in various areas grouped in three sections, which include capital ratios, earnings and profitability ratios, and finally, liquidity ratios. Just picking one example under earnings and profitability ratios, return on assets (ROA) shows a decreasing trend from 2013 to 2017. Likewise, return on equity (ROE) is also indicating a decreasing trend from 2013 to 2017. This is an indication pointing to the trend of how the banking sector is poorly performing. When an investor or a shareholder's return is decreasing, it is an indication of financial challenges as investors will always be pleased to get increased returns each year. One of the critical roles of banks is to keep and manage customer's deposits. Table 4 below presents an overview regarding deposits held by different banks in Malawi for a period ranging from 2014 to 2017.

Table 4: Deposits held by Banks (Kwacha in 1000's million or in billion)

Period	Demand Deposits	Savings Deposits	Time Deposits	FCDA's	Total Deposits
December-2014	181,108	87,381	135,464	146,360	550,313
December-2015	207,848	108,763	165,145	223,260	705,015
December-2016	265,302	134,059	161,687	247,995	809,044

December-2017	353,108	158,508	200,630	283,276	995,522
---------------	---------	---------	---------	---------	---------

Source: *Reserve Bank of Malawi*

As Table 4 above shows, the trends in the period 2014 to 2017 indicate that the banking sector has been liquid. The cash figures being held by banks are seen increasing from Malawian Kwacha (MK) 550,313 billion in 2014 to 995,522 billion in 2017. This movement represents a definite increase of 51% in 2016 to 55% in 2017 (Table 3). As demonstrated by an increase in the liquidity ratio to 77.0% as at the end of December 2017 from 72.3% in 2016, this is way above the prudential benchmark of how much? percent. It is important to note that excess liquidity in the banking sectors is an indicator of poor performance, given the fact that the role of the bank is to ensure that money is invested in productive investment rather than being kept in coffers. However, despite the financial soundness on the positive trend for liquidity being held by banks on the market, as indicated in table 2, only two banks out of the ten (i.e., Standard Bank and National Bank of Malawi) have been predominantly controlling this position with above 50% continuously for five consecutive years from 2013 to 2017. As of December 2017, the two dominant banks had control of 51.2%, with a slight drop from 52.7% in 2016. This is not a functional status for the economy of the country as the gap is enormous. In the case that these two banks go-under, the performance of the economy will be profoundly affected, and its recovery process could take time. The dominance of the two banks implies limited performance on most of the other banks. This analysis argues that the overall performance of the financial soundness is compromised. Thus, quality management system is the key solution to address this situation. Failure to have a properly balanced system in an economy is very detrimental as a considerable gap is being exposed.

With regard to the trend of capital adequacy ratios, Table 5 provides the data for the Malawi banking sector.

Table 5: Capital adequacy trends for banks

	Tier1 Capital	Total Capital	Risk-Weighted Assets	Tier1Capital Ratio	Total Capital Ratio
Period	K million	K million	K million	(%)	(%)
2014	92,475	117,668	687,296	13.5	17.1
2015	105,331	133,441	829,247	12.7	16.1
2016	123,516	151,648	900,227	17.2	16.8
2017	153,813	197,469	1,025,744	15.0	19.3

Source: Reserve Bank of Malawi

As Table 5 above shows, the Reserve Bank of Malawi reported in their annual report for the year ended December 2017 that the banking sector registered adequate capital levels and all, but one commercial bank met the regulator's core and total capital ratios of 10% and 15%. As at the financial year-end of December 2017, the common core and total capital ratios for the banking industry were at 15.0%, and 19.3% and both were much higher than the prior year's levels of 13.5% and 17.1%, respectively (Table 5). The Central Bank indicated that this outturn was mainly due to a quicker growth in core and total capital accounts by 24.5% and 30.2%, respectively, than risk-weighted assets by 13.9%. For clarity, the trend on total capital ratios is presented in Figure 1 below in a linear graphical format.

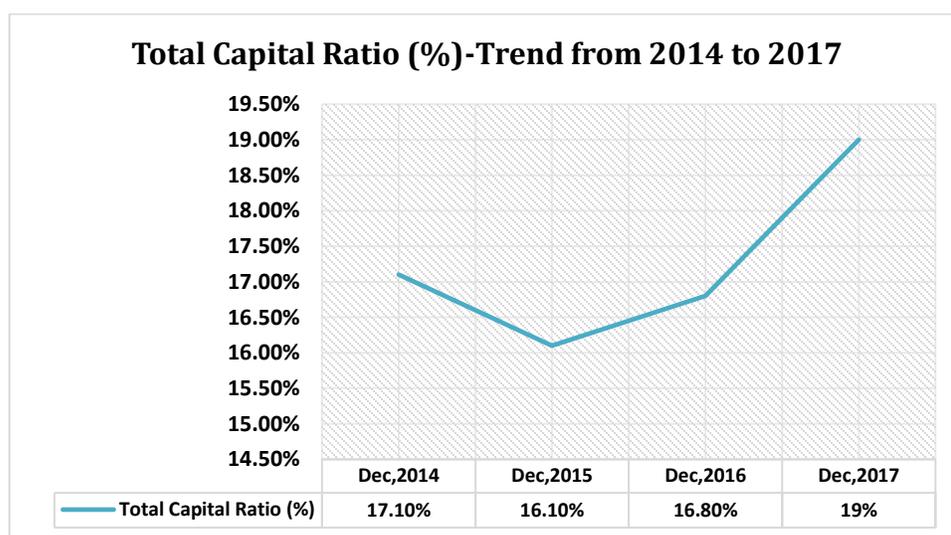


Figure 1: Capital Ratios

Source: Reserve Bank of Malawi

Assets Quality under Capital Ratios: As illustrated under Figure 2, asset quality for the banks improved during 2017 as the ratio of Non-Performing Loans (NPLs) to gross loans and leases decreased from 17.0% in 2016 to 15.7% in 2017. This development was because of a net effect of a decline in NPLs and a significant growth in gross loans and leases. NPLs decreased by K4.0 billion to K70.4 billion in 2017, and of this amount, K24.3 billion was set aside as specific provisions (Reserve Bank, 2017). On the other hand, gross loans and leases marginally grew by 2.3% to K448.7 billion in 2017. The marginal growth in loans is indicative of the banking industry's shift from its core lending business to invest in securities and short-term investments (Reserve Bank of Malawi, 2017). This was also reflected in the lending ratio, which declined to 45.1% in 2017, from 54.2% in 2016 (Table 3).

However, despite the banks registering improvements in profits, it should be noted that out of the ten banks on the market for the period under review, only two banks are controlling more than 50% of the profits. This is evidenced by the trend of loans being given on the market as these two banks registered 56% as of December 2017. This was an increase from 53% registered as of December 2016. The regulator is, therefore, urged to consider and develop deliberate policies to control the situation seriously. Inconclusive, this poses a massive gap to the Malawi economy and can never claim a positive performance on average in the banking system. As the regulator of the financial system, a quality management system is amongst the key solution in addressing these gaps, hence its implementation is beyond imagination to the banking system in Malawi and beyond.

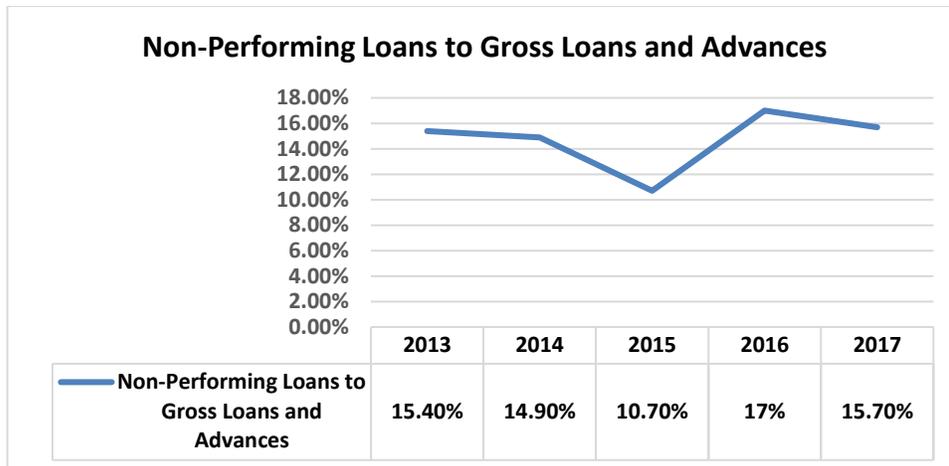


Figure 2: Non-Performing Loans
Source: Reserve Bank of Malawi

Table 6 below presents the trend on income and expenses of the banking sector in Malawi from 2013 to 2017.

Table 6: *Selected income and expenses for banks (K million)*

Period	Total Gross Income	Interest Income	Non-Interest Income	Interest Expense	Operating Expenses
December-13	165,303	106,482	58,821	40,802	65,461
December-14	182,621	114,279	68,343	35,250	82,845
December-15	202,057	140,524	61,533	38,236	101,762
December-16	255,629	184,101	71,527	57,474	128,887
December-17	273,255	198,759	74,497	59,958	135,699

Source: *Reserve Bank of Malawi*

The Trend on Income and Expenses: As reported by the Central Bank in their annual report of December 2017, the banking industry continued to be profitable, registering growth in aggregate profit after tax of 4.8% to K36.8 billion in December 2017. Consequently, the Return on Assets (ROA) and Return on Equity (ROE) were at 2.3% and 15.7%, respectively, slightly lower than 2.7% and 18.2% recorded in December 2016 (Table 3). This trend demonstrates a gap that needs to be attended.

Equally, the efficiency ratio, also known as the cost to income ratio, marginally improved to 49.7% in December 2017 from 50.4% in December 2016. However, the net interest margin declined to 12.6% in December 2017, from 13.9% reported in December 2016 (Table 3). Despite these indications reported by the Central Bank that banks are registering profits, these are not sustainable. It is a well-known fact that, out of the ten banks on the market for the period under review, Standard Bank and National Bank of Malawi have been predominantly controlling the market as they have been getting more than 50% of the market share. This situation is evidenced by the trend of loans on the market. These two banks registered 56% of the total loans of the sector as of December 2017. This share of loans increased from 53% registered as of December 2016 (Table 2).

However, despite the performance record reported by the regulator, the study considers unjustifiable claims that the banks are more profitable. Current profitability might not be sustainable, hence the need for QMPs so that even the perception of such a claim is well understood and articulated. The need for executing QMPs cannot be emphasised in the banking industry in Malawi. For clarity, the figure below supports the explanation above in linear graphical format.

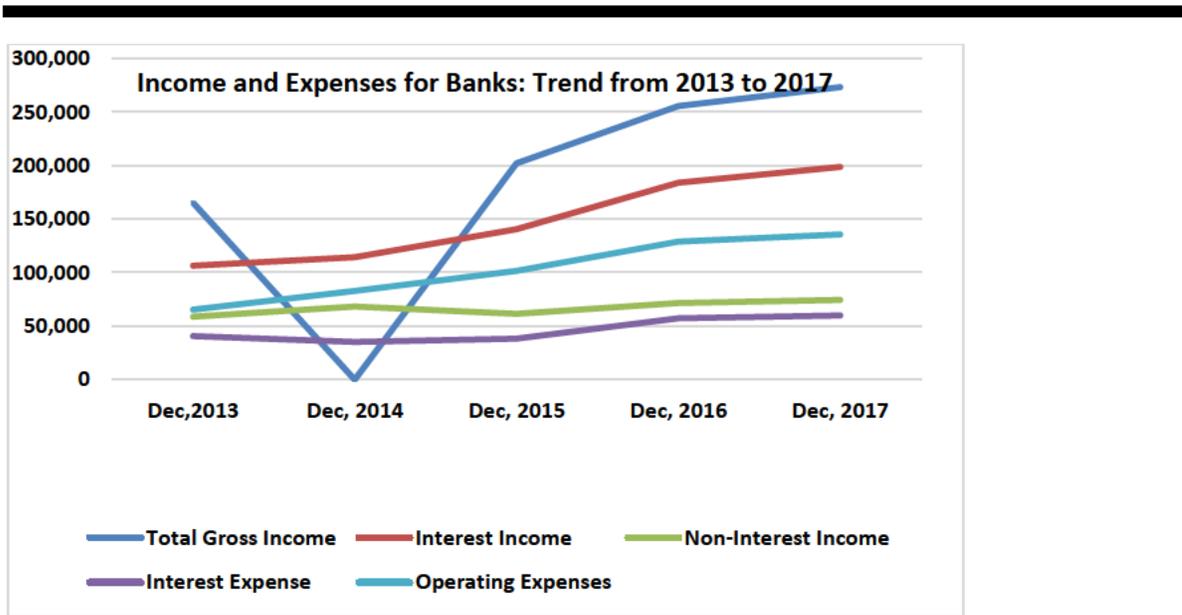


Figure 3: *Income and expenses for banks*
Source: *Reserve Bank of Malawi*

Figure 3 above demonstrates the trend of interest income, non-interest income, gross income, interest expense, and operating expenses. The trend looks favourable as overall gross income is more than expenses. This implies that banks are making a profit under this environment. Interest income is the revenue that banks generate from offering loans to customers. As demonstrated in the figure above, the timeline for interest income positively increasing this is not sustainable because such performance is not evenly distributed and is mainly from just two banks, namely Standard Bank and a National Bank. This is an increase in the interest income ratio as the banks registered positive movement to 72.7% as of December 2017 from 49.5% as of December 2016. Non-interest income is the revenue that banks collect from other services offered like auto-teller machine charges, monthly bank charges, salary processing fees, interbank transfer charges, and other processing fees for various services offered to customers.

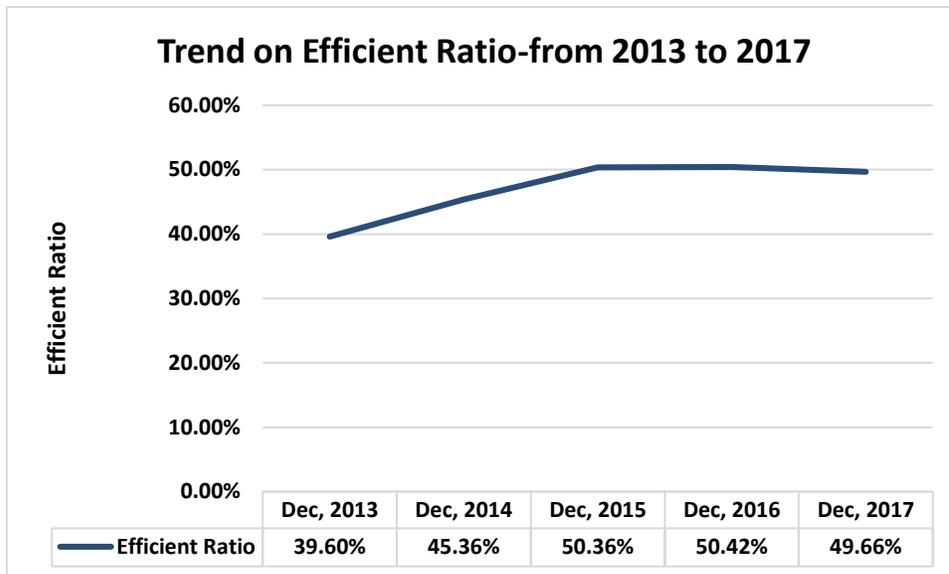


Figure 4: *Efficient ratios*

Source: *Reserve Bank of Malawi*

Figure 4 above demonstrates the trend of cost to income ratio for a period ranging from 2013 to 2017. As indicated, the cost to income (efficient ratio) has been increasing from 39.6% in 2013 to 50.42% in 2017. Although there has been this slight increase, the banks have still been registering profits for the period. As seen in Figure 4 above, the efficient ratio slightly improved with a drop from 50.42% as of December 2016 to 49.66% as of December 2017. The cost to income ratios is key when evaluating the direction of the bank performance. Even the report approach needs to be reviewed and address the gap. In another way, overall, the banking sector has not been doing well in cost management under efficient ratios. The report is a gap identified, hence a need for execution of QMPS to address this gap. QMPS recognises training as one of the critical solutions to address the leadership challenge. This could assist in addressing some of these gaps. Hence the need for implementing QMPS remains a key in addressing the performance of the banking industry and even other related sectors.

Table 7: Selected profitability indicators for banks

	Interest Margin	Efficiency Ratio	Return on Equity	Return on Assets
Period	(%)	(%)	(%)	(%)
December-14	15.2	45.4	26.8	4.0
December-15	15.1	50.4	20.1	3.2
December-16	14.2	50.4	20.4	3.0
December-17	83.7	49.7	15.7	2.3

Source: Reserve Bank of Malawi

Profitability Indicators-Interest Margins: To sum up the discussion, it is paramount to critically look at the trend of how banks are making their profits in terms of margins. From Table 7, interest margins have greatly improved, as seen at the end of December 2016, whereby the banks reported an average rate of 14.2% and positive movement to 83.7% as of December 2017. However, when this analysis is expanded further, it is very clear that the profitability indicators have been to the benefit of only two banks. This again poses a more significant risk to the industry as performance is not evenly distributed. In another way, the overall performance of the banking system is not excellent, hence a justification of implementing a quality management system to improve this position.

Efficient Ratio (ER): Efficient Ratios address issues concerning the costs to income ratios focusing on how much the bank spends to bring revenue. The lower the efficiency ratio, the higher the profit. As earlier on indicated (Table 3), the cost to income ratio was much better as of December 2014 with a record of 45.4%. The efficient ratio then increased in the preceding two years (2015 and 2016) with a trend of 50.4% for two years consecutively and improved to 49.7% as of December 2017. The cost to income ratio was much better as at December 2014 with a record of 45.4%, and with a considerable contribution of about 50% from two banks only on the entire industry of ten banks. This is a significant risk that should never be undermined, hence a call for a quality management system to improve the situation

holistically on the market so that the risk is evenly shared. This supports the gap identified, hence backing the call for quality management system implementation.

Return on Equity (ROE) and Return on Capital (ROC): Both ROE and ROC slightly decreased from 20.4% and 3.0% as of December 2016 to 15.7% and 2.3% as at December 2017, respectively. Overall, the banks have been registering profits on average despite this drop. However, the perception that banks have been making profits is not true considering the concentration of such profits, which has not been evenly distributed. This need, again, attest to the requirement to have employment of QMPs in the sector. The successful performance of banks needs to be holistically investigated, and reports on overall performance should be well defined to represent an accurate picture. Furthermore, these profits need to be understood from within the context of limited competition, high lending interest rate as will be explained later, liquidities well above the legal requirements, all of which point to the dismal performance of the banking sector in Malawi.

Asset Quality: The recent financial stability report of December 2018 by the Reserve Bank of Malawi, exposes significant gaps in credit performance. The report highlights that credit risk remained a significant risk to the sector's stability as the NPLs ratio remained above the maximum acceptable benchmark despite a significant decline during the review period. High NPLs might reduce the sector's profitability, deteriorate capital, which would, in turn, lead to financial distress in the sector. The report further highlighted a worrisome situation regarding credit risk concentration, whereby the bank has been lending to a few large borrowers. These are vital indicators pointing to some root causes of these undesirable circumstances. The report further highlights that large borrowers are the ones contributing to the alarming non-performing loans. This exposes a significant risk not only to the sector but also to the economy of the whole country. Management is the key driver of all these cases, hence a calling for QMPs implementation as it can provide appropriate ways/strategies of managing these stresses in the banking sector.

2.5 PAIN POINTS FROM THE BANKING SECTOR

High Rates and Its Effects: Higher interest rates are one of the critical points as compared with other countries within the same region, and Malawi seems to be on the higher side. The figure below demonstrates this trend.

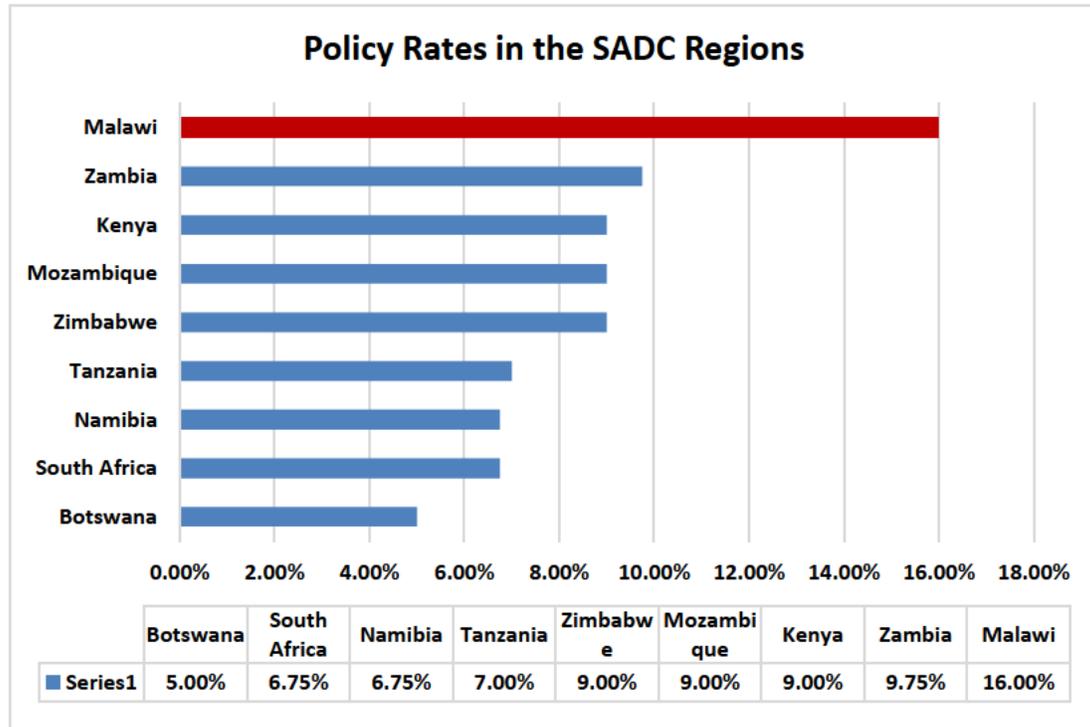


Figure 5 : *Policy rates in SADC regions*

Source: *Central Banks for each country*

Besides service-related issues, high-interest rates being offered by banks in Malawi is one of the key pain points that consumers are experiencing when accessing loan facilities from the banks. Figure 5 above illustrates the policy rates from different countries in the Southern African Development Committee (SADC) region, Malawi inclusive. Evidently, Malawi tops the list as having the highest policy rates in the region. Notably, Malawi, through parliamentarians, recently drafted a Financial Amendment Bill, which was gazetted on 5th December 2018. Members of parliament want to pass this bill into law to regulate the rates on the market as a way of alleviating this pain. The bill seeks to amend the Financial Services Act, Cap 44:05 of the Laws of Malawi, to regulate the interest rates on loans obtained from banks and other lending financial institutions in the country. High-interest rates have failed

most citizens in the country to service the loans and, in some cases leading to the seizure of their property. The bill recognises that the problem on the ground requires a collective responsibility to mitigate the situation that Malawians are facing regarding high-interest rates on loans. The bill will, therefore, not only focus on the banks and other financial institutions, but also the Reserve Bank of Malawi and the Treasury. It will include the setting and regulation of policy rates.

One of the ways this could be resolved is through the application of quality management (QM) to stay competitive (Jamaluddin et al., 2015). In consistence with this argument, Phan et al. (2011) draw a practical example from the Japanese Industry. In this industry, multi-national companies were hit by recession in the 1990s, and only those sectors that had a sound function quality management system in place sustained to hold their substantial competitive power on the global marketplace. This could apply to the banking sector in Malawi, hence calls for the application of QMPs. This system makes it possible to address any areas of concern through interactions with stakeholders within and outside the institution, thus resulting in a multidimensional performance of the sector.

2.6 INNOVATION AND TECHNOLOGY IN THE BANKING SECTOR

The banking sector has been facing general service challenges, such as continued auto teller downtime. The Regulator has been focussing much on the financial aspect with little attention on the service aspect. This is a call to the regulator to bring in deliberate policies that aim at protecting the overgrowing concerns of customers. Further, despite the technological advancement in the global market, the pace at which the banking sector Malawi is responding to these initiatives is languid. A good example is ATM cash taking, which is taking ages for the banks to embrace and implement. This is an excellent initiative that could bring simplicity and convenience to the customer. Deliberate policies for banks to implement some of these good initiatives being driven by the Regulator could be of great importance for all the parties, and efficiency issues could naturally be addressed.

2.7 FINANCIAL INCLUSION INITIATIVES

About 73% of the population in Malawi are unbanked. Thus only 27% of the population has access to banking services. This is a clear indication that there is a vast gap to address financial inclusion, especially for those living in rural areas. Figure 6 below illustrates the trend of the unbanked population in Malawi and other countries within Africa for comparisons.

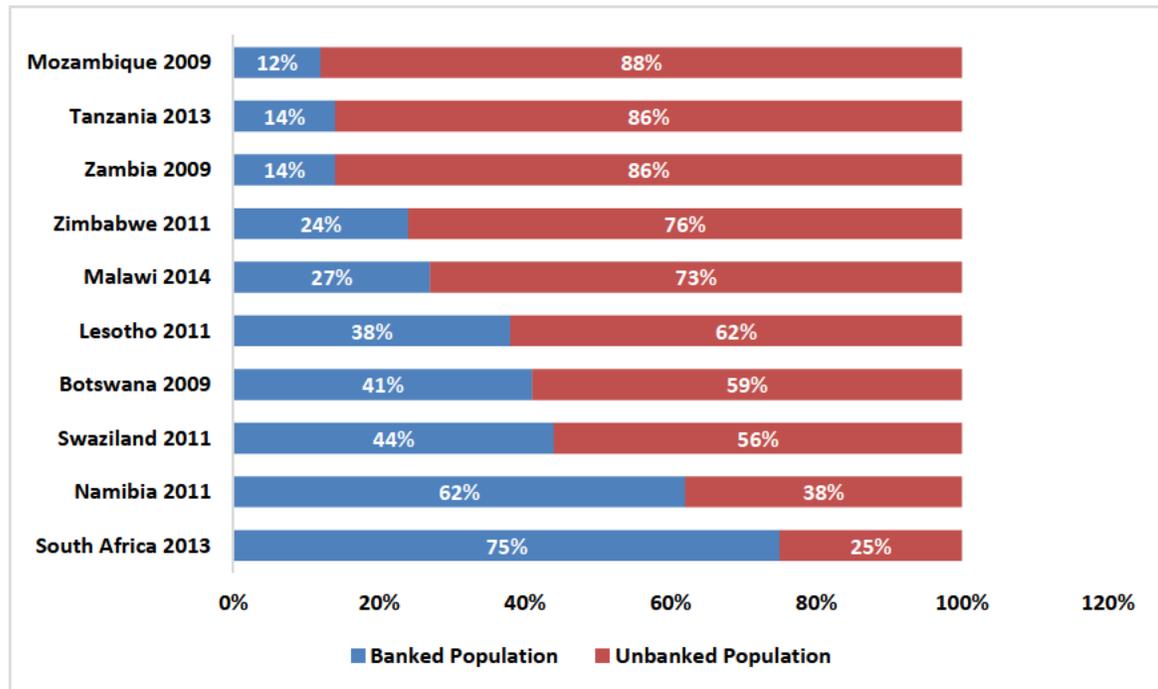


Figure 6 : *Banked and unbanked population*

Source: *Fin Scope, 2014*

As illustrated in figure 6 above, only 27% of Malawians are banked, and the rest are not. This is a significant increase as compared to 2008, whereby the unbanked was at 19% of the population (Fin Scope, 2014). According to a study conducted by Fin Scope (2014), 81% of Malawians live in rural areas. Out of these, 40% are under the age of 30 years and are not economically active (Fin scope, 2014). Those who are economically active, however, do not have access to banking service, another issue in the banking sector.

Barriers to unbanked: As indicated, 73% of the population are unbanked, the main factors reported based on the Fin Scope (2014) report is due to insufficient income contributing to 65%. On the other hand, the Fin Scope (2014) revealed that Malawians take on average about 77 minutes or more to reach the nearest bank in the villages. This, again, is one of the barriers to financial inclusion for rural areas. About 24% of the people reported that their income is very insufficient to save, and the rest indicated that banks are too far and cannot afford to maintain the account balance because of distance. Those who manage to get to the banks must endure long queues or face malfunctioning ATMs, a thing that is not uncommon. When talking about performance issues in the banking industry, the Regulator has focussed much on the financial aspect paying very little attention to the service aspect. The banks should address real issues that affect customer delivery instead of concentrating only on the financial aspect area.

2.8 THE LINKAGE OF QMP TO ECONOMIC PERFORMANCE

Disruptive innovations theory: Looking at the business environment in the banking industry in Malawi, the adoption of disruptive innovation theory, which is one of the theories adopted under the study focussing on quality management practices, can never be overemphasised. The theory of disruptive innovation being incorporated in this study was first coined by Harvard Professor Clayton Christensen in his study relating to the disk drive industry, and later, he promoted the book, which was titled *Innovator of the Dilemma*. The book was later published in 1997 (King et al., 2015). The concept of his book educates the phenomenon whereby he emphasises that innovation can transform the market with an introduction of a few critical issues on the market. For example, he cited the initiatives of introducing simplicity, accessibility of products, the convenience of getting the service, and affordability of getting the products as related to the income of the consumers. In the first place, a niche market is a primary area of penetrating a disruptive innovation, and it may look not attractive or inconsequential to the industry inhabitants, but ultimately the business is now defined by the new product King et al., (2015). To be

more explicit, disruption technology should be well understood as a positive force. Disruptive revolutions should not be mistaken with advance machinery that brands decent goods; instead, they are innovations that make products and services more accessible and affordable, thereby making them accessible to a considerably higher population King et al., (2015)

Management Commitment: Authorities need to consider coming up with initiatives to encourage people to embrace a saving culture. Commitment from senior management is one of the independent variables for this study under QMPs, and the concept considers that if top authorities take the lead by showing commitment, the rest will follow the leaders. This applies to the initiatives currently being undertaken by the Central Bank, reaching out to people under the theme of consumer awareness and protection to inform the public on their rights when accessing financial services. Considering the level of education for those in the villages, embracing change would not be at rapid, and as such, QMPs encourage continuous improvement of the concept. Deficiency of commitment from senior management is a substantial motive behind the failure of quality improvement (Mannava et al., 2014), and only if management is wholly dedicated, any enhancement efforts are doomed to fail right from the beginning (Kim et al., 2017).

Engagement: The study focuses on engagement as one of the independent variables whereby the assumption is performance or success of any initiatives requires full engagement to get the necessary support from the team. When people are not engaged, they will tend to disown the responsibility either directly or indirectly. While the monetary institutions, especially the Reserve Bank of Malawi, is working on the financial inclusion strategies, engagement with the communities at the early stage is a key and cannot be overstated. If engagement is minimal, the authorities will eventually end up implementing programs that may not be embraced by the communities. The study conducted by Zerfass et al (2016) established that engagement of the employees is amongst the trend of top three challenges that are being faced by several organisations (Zerfass et al., 2016). Investigations

have established that engagement yields progressive outcomes, organisational achievements, and financial performance (Johnson et al., 2018).

2.8 CONCLUSION

The chapter covered an outline of the banking sector in Malawi to provide context to the study. The review covered the size and structure of the financial banking sector, regulatory requirements for the banking, the market share, financial soundness indicators, and deposits held by banks, capital adequacy ratios, assets quality, income and expenses, and profitability indicators. From the review, it is evident that out of ten banks in Malawi, two (i.e., National Bank of Malawi and Standard Bank) are predominantly controlling the market as they are topping above 50% almost in all the performance indicators. Such a trend poses a big gap as it is crucial to base the performance of banks on the industry and not just a lump sum figure and conclude in favour of two banks. If such an approach is adopted, it was evident that, overall, the sector is facing challenges. These challenges include, among others, higher interest rates, excessive liquidities not put to productive uses, limited access to the banking services, hence the need to scrutinize the role of quality management system initiatives. The successful performance of banks in respect of non-performing loans is very alarming. As such, these critical areas in the sector needs special attention to the application of QMPs. The next chapter discusses the theoretical literature around QMPs.

CHAPTER 3
THEORETICAL AND CONCEPTUAL FRAMEWORK

3.1 INTRODUCTION

The principal purpose of this chapter is a theoretical evaluation of the literature on QMPs and their linkage to performance. Another critical purpose is also to develop a theoretical model of the investigation based on these theories of QMPs and their linkage to the performance of organisations. The association of the variables on organisation performance is based on the support from the literature, while the purpose of presenting the conceptual framework is to give the readers a clear understanding and roadmap of the study's execution. This chapter is organised as follows: In the next section 3.2, the chapter defines quality and its linkage to performance. In section 3.3, philosophies around QMPs are discussed, and in section 3.4, the chapter discusses motivations for pursuing QMPs. Section 3.5 presents the theories around QMPs, while Section 3.6 discusses the conceptual framework of the study. In section 3.7, the chapter explains the concept of the quality management system as linked to the performance of an organisational. The chapter concludes with a summary (section 3.8).

3.2 DEFINITION OF QUALITY AS RELATED TO PERFORMANCE

The word quality is mostly used to signify 'excellence' (Oakland, 2014). In Western countries where theories of quality management have been put to practice in their organisations have been significantly registering a positive change. An excellent example is drawn from the United States, where a framework popularly known as the Malcon Baldrige National Award (MBNQA), presided over annually by the president, has been in use to award companies that have excelled in offering quality services (Oakland 2014). The purpose is to inspire and support companies so that they continue to improve.

According to a study carried by Adams et al. (2008) concerning QMP, the practices differ from region to region. Further, the concept of QMPs for an organisation is aimed at encouraging every member of the organisation for improvement in the

performance of such an organisation (Talib et al., 2013). The core concept of quality is aimed at promoting constant and sustained enhancement in quality and successful performance, and in developing a positive attitude for quality culture for the organisation (Talib et al., 2013). The elementary value of quality is that of taking preventive measures than corrective measures. The concept addresses the overall performance of an organisation and recognises the significance of methods to attain the quality and successful performance of an organisation (Seetharaman et al., 2012).

On a different note, quality can never be defined using one common word considering its diversity. The best way in understanding quality is by looking at the dimensions that bring satisfaction to the customer and make the customer remain loyal to the company and effectively contribute to the performance of an organisation (Cai, 2009; Cambra-Fierro et al., 2017; Pinho et al., 2014; Chen et al., 2012; Choudhury, 2013).

3.3 BACKGROUND ON PHILOSOPHIES AROUND QMP

The theory of quality management is quite old as it was initiated sometime back from Japan in the late 1930s. The primary intent of quality management theory aimed at improving performance in several areas using the concept of excellence controls tools in the service sector (Dermirbag et al., 2006; Talib et al., 2010). With its inception from Japan, later, the concept of quality management moved to the United States of America, United Kingdom, and other regions and was primarily used in the manufacturing industries. Since then, it has rapidly grown worldwide, mainly focusing on areas such as banks, hospitals, and hotels taking series in International Standards (Dermirbag et al., 2006; Talib et al., 2013).

QMPs is an organisational tool with values, strategies, and practices characterising best practices. The device stresses continuous improvement in quality performance outcome, and increased engagement of employee members within the organisation. The tool also emphasizes the high commitment of top management towards

performance, empowerment of employee, encouragement of teamwork, transformational leadership, and recognition and rewards (Dermirbag et al., 2006; Talib et al., 2011a, 2011b; Erikson & Hansson, 2003; Lee et al., 2010; Kumar et al., 2011; Yusuf et al., 2007; Lewis et al., 2005). The rapid growth has mostly ended up in augmented attention on the application of quality management applications in the service sector with the core aim of advancing performance-driven from quality principles (Ronback & Witell, 2008; Dermirbag et al., 2006; Talib et al., 2013). On the other hand, QMPs are those significant necessities that must essentially be present in a company to help it to attain its vision and to be guided towards its direction (Dalley et al., 2007; Wali, Deshmukh & Gupta, 2003). Thus, a better understanding of managing such concepts will result in improved quality and increased economic and operational performance for the organisation.

3.4 MOTIVATION FOR PURSUING QUALITY MANAGEMENT PROGRAMS

Malawi service industry, especially the banking sector, is characterised with numerous service challenges driven from different sources. These challenges range from the attitude of staff members who are quite unpatriotic and can handle customers in their way. The banking sector is linked with long queues in the banking halls, persistent auto teller machine downtime, and network challenges.

Implementation of strategies is also another issue of great concern. One of the leading newspapers reported some of these public outcries on 23 July 2018 by the Institute of Bankers Association of Malawi (IBAM) while preparing the annual conference meeting. In the paper, while highlighting the policy challenges by the then IBAM President, Eric Quattara, it was also reported that 75% of Malawians do not have access to banking facilities hence calling for banks to develop strategies to reach the unbanked masses. This is the reason why service organisations ought to implement QMPs because the latter encourages individuals to participate and contribute and provide suggestions to improve on the performance of an organisation, including expanding the services to the broader population. QMPs assist in promoting sustainable and continued improvement quality and performance

and also helps to grow perception culture that is perceived to be of high quality for an organisation (Jaafreh & Al-abadallat, 2013). It is of paramount importance to companies because the basic understanding of the concept is aligned with the concept of cost preventative measure as compared to the cost of correction things when they have already gone bad.

QMPs are very critical for the companies to adopt simply because they significantly address an overall organisational performance while also recognising the importance of processes with the primary aim of improving the performance of an organisation (Karatepe et al., 2018). For a quality management system to be beneficial to organisations, there must be a total perceived change in the first place for such an organisation if it is indeed committed for such a change (Ngambi & Nkemkiafu, 2015; Talib et al., 2013). This perceived change can be perceived through interactions with the employees, clients, or other stakeholders of the organisation.

Another reason why QMPs are necessary is that they involve an increased engagement of employees, assurance from senior management, empowerment of employees, teamwork, and benchmarking. They also entail strong leadership, rewards, and recognition for those who are committed, feedback, and relationship with suppliers (Ngambi & Nkemkiafu, 2015; Psomas & Jaca, 2016), which in the end contribute to the performance of an organisation. The literature indicates that the service industries' development has followed an augmented focus on the execution of quality management ideologies in service companies and in bringing high-superiority service to clients (Rönnbäck & Witell, 2008; Talib, 2013).

Furthermore, most of the scholars have identified QMPs as being the most crucial strategy for the manufacturing firm, service firm, and small-to-medium scope enterprises. Again, QMP has now become an essential need for the victory of international marketing. The concept of quality management has remained an approach for improving competitive performance through the integration of internal

roles of a company and connecting these variables with the external processes, including clients and other members of the supply chain.

3.5 THEORIES AROUND QUALITY MANAGEMENT PRACTICES

The concept of this study is premised on 14-point classical principles of achieving organisation performance under Quality Theory by Deming (Anderson et al., 1994 Anderson et al., 1994b). Deming is now named the Burning Man because of his world-class work in implementing quality management models, mainly in the Japanese Market, (Benton & Radziwill, 2013). In his philosophy denoted as the Deming's 14 Points, Deming had well-articulated issues of QMPs, which this study investigates in the context of the banking sector in Malawi (Anderson et al., 1995; Hales & Chakravorty, 2006). The focus is on the following variables with linkage to organisational performance: top management commitment, people management, quality performance management, organisational culture, and customer focus. Included to the key variables highlighted, other mediating variables, which include engagement and service quality, are also discussed.

The Quality Theory of Deming (Anderson et al., 1995; Hales & Chakravorty, 2006) is not the only one that addressed organisational performance. The work of Crosby (Bryson et al., 2015; Ngambi & Nkemkiafu, 2015; O'Leary & Vij, 2012; Pryor et al., 2010; Suarez, 1992) is also used to advocate quality management system. Crosby's philosophy is referred to as 'Crosby 14' steps (Evans 2005:29). His arguments on the quality management line up with quality management of interest in this study. Further, Christensen's Theory of Response to Disruptive Technological Changes has also been incorporated in this study (Lucas & Goh, 2009). This theory is about transformational technological changes and focuses on how companies respond to such transitions (Lucas & Goh, 2009). Again the study has adopted Equity Theory by Adams which argues that the motivation of people is based on the comparisons of the ratio of their contributions to received outcomes with that of others (Bell & Martin, 2012; Cappelen et al., 2014; Skiba & Rosenberg, 2011; Tseng & Kuo, 2014). In relation to the attention of the investigation, Equity Theory will help to link and make clear the critical objectives of how communication should be used by

managers with the critical purpose of teaching their fellow employees. Frederick Winslow Taylor guided, in his principles, on how to apply concepts from Equity Theory to challenge workers' feelings of unfairness in a contemporary business atmosphere (Bell & Martin, 2012; Rosenbloom, 2016; Vandenabeele, Depré, Hondenghem, & Yan, 2015). The philosophy of these four scholars underpins the basis of theories for this study.

3.6 THE CONCEPTUAL FRAMEWORK OF THE STUDY

Based on the theories discussed above, a conceptual model was developed for the investigation, as portrayed in Figure 7 below. The framework aims to draw a clear roadmap and give readers a clear conceptual understanding.

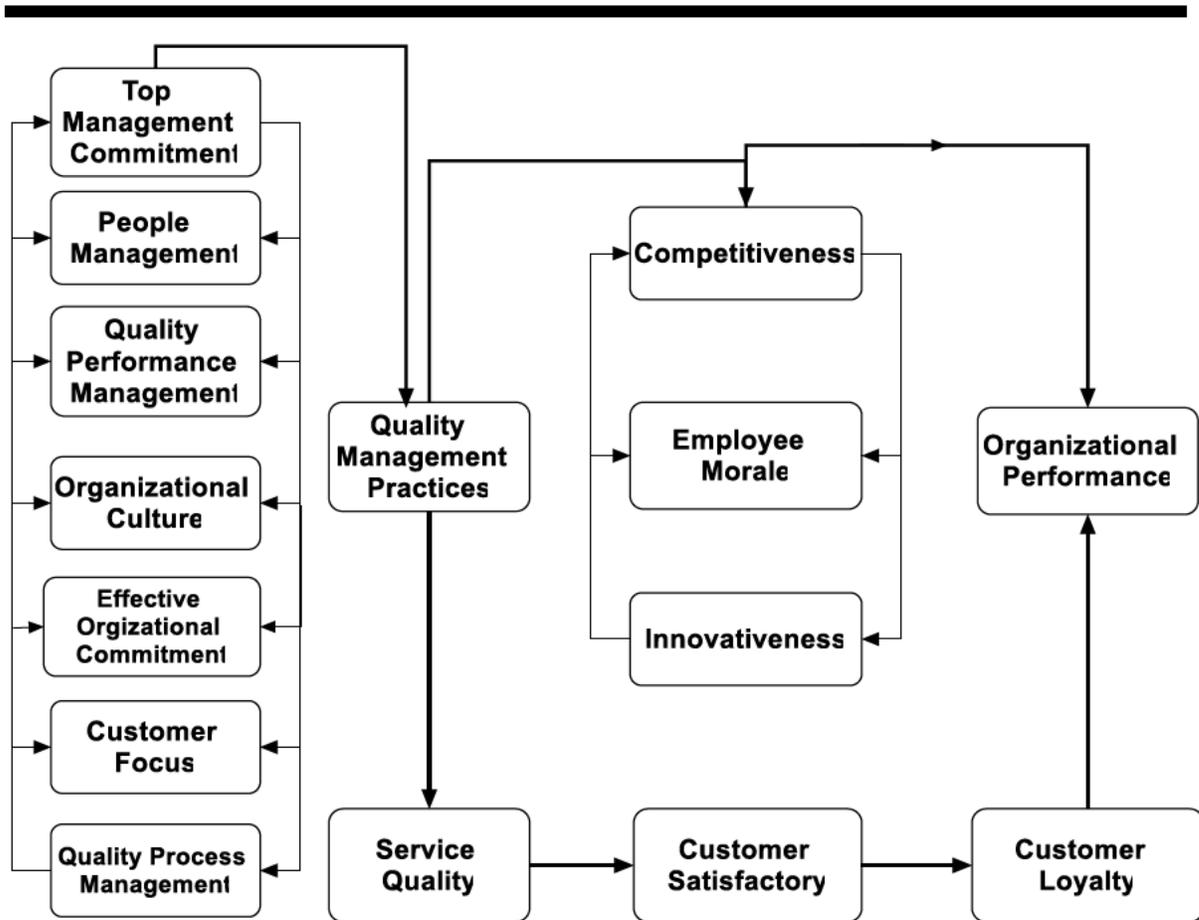


Figure 7: Quality Management Conceptual Framework

Source: *Own*

As highlighted in the model above, the focus of the investigation is to classify variables identified and establish a set of factors that can distinctively enhance the performance of an organisation. The framework is meant for the banking sector in Malawi in the current study. The framework has three sections: the first section depicts the key independent variables that are instrumental to quality management practices, which include top management commitment, people management, quality performance management, organisational culture, and customer focus. The second section focuses on mediating variables, which include competitiveness, employee morale, and innovations. The third section focuses on the result, which is organisational performance.

Explicitly, the study has defined organisational performance in two categories. First, the study contemplates that operational performance is the primary meaning of performance according to this study, but to a certain extent, another area on performance is being looked at based on the financial aspect. The financial aspect of the banking sector would be affected by QMP based on the understanding that a weak operational system affects the end outcome of that organisation. The trend on the companies' profitability will tell a story on the performance of the operational part. For instance, if the clients are not contented with the services delivery of the bank, they will close their accounts, and effectively the bank's financial part will also be affected.

Similarly, if the staff members are demotivated, their performance will also be compromised and effectively the results too. Thus, the profitability of the company will also be affected. One of the gaps noted in the literature is the generalisation of the word performance. Most of the conceptual frameworks from the previous studies have not been clear of the specific definition of performance (Baird et al., 2011; Lucas Jr & Goh, 2009; Men & Hung-Baesecke, 2015; Schmitt et al., 2016; Talib et al., 2010).

3.6.1 Contemplation of Organisational Performance

Organisational performance is assumed to happen when the critical fundamental QMP variable characterises the operations of that organisation to provide a clear contemplation following this study. This turn results in registering success in several strategic areas by primarily looking at operational excellence and its overall effect on the firm. The root of the understanding is that if all the QMP constructs are well-practiced, the business will exceptionally perform well and effectively, and this will feed into financial success as the results. The table below has been formulated to give clarity to such insight on how the implementation of QMPs will operationally and financially be related in line with gaps highlighted in the problem statement.

Banks mainly generate their income basically through two revenue streams, thus interest incomes and non-interest income (Damankah et al., 2014; Williams & Prather, 2010). Interest income is the revenue generated after giving out loans to the customers, while non-interest income is the revenue generated on fees from other services offered by the institution (Lin et al., 2012; Rotich et al., 2011; Williams & Prather, 2010). It is, therefore, based on this understanding to clarify the significance of demarcating between financial and operational performance, as depicted in the conceptual framework in Figure 8. The table formulated below, therefore, gives an insightful explanation based on practical examples of operational performance. The table also gives an insight into the economic effect attributed to challenges emanating from poor management practices in line with the earlier pain points highlighted in the problem statement.

Table 8: Examples of Operational Performance Challenges and Effects

	Operational Challenge	Operational Performance Impact	Financial Performance Impact
1	Increased ATM downtime	When the auto-teller machines are continuously not working, customers are forced to go, and withdrawal in the banking halls and adequately long queues in the banking halls will be created. Hence this negatively affects the service delivery system as customers will not be satisfied with waiting for long hours.	When the auto-teller machines are continuously not working, customers go and transact in the banking halls, and effectively the bank loses revenues which they could have been collecting from ATM Charges hence negatively impact on financial performance. Again, the bank will be compelled to deploy more employees to service the long queues with increased employee costs
		When the auto-teller machines are recurrently not working, customers are denied using some of the digital platforms through the auto-teller machines like utility bills payments, airtime purchase, and all electronic payments systems.	When the auto-teller machines are recurrently not working, customers are denied using some of the digital platforms through the auto-teller machines. Consequently, the bank loses revenue which could have been collected through such facilities as clients use other channels of payment elsewhere like in post offices

2	Long turnaround time (TAT) on the loan process	The internal processes like a long period are used to assist customers after loan applications are amongst the leading pain points in the banking sector in Malawi. This brings frustrations and even reduces appetite from customers to go and borrow money from the financial institutions. Due to such frustrations, customers move from one bank to another, hoping to get excellent service. Effectively poor service is registered due to such practices, and customers shifts to other banks.	When customers move from one bank to another due to frustrations on the turnaround time of loan processes, the bank losses revenues and effectively, this negatively affects the financial performance of such an institution.
3	Technology and Innovation	Through technology, banks can reach more customers as such. They increase loyalty and market share of their respective institution. They further reduce costs they could have been incurred in a brick and motor set up an environment. Effectively technology brings efficiency and convenience to the customers.	By reaching more customers through digital channels, the bank creates more revenue lines; hence, this positively affects the financial performance of an institution through fees they would be collected by providing such services.
4	Rudeness of tellers	Bank Tellers are regarded as the face of the bank as they are the first contact to meet and serve customers. When the bank has rude tellers, the impact is that customers will not get the service as to their expectations and effectively they will end up abandoning their account and move to a competitor or abandon banking services	When customers close and abandon their accounts, the bank will effectively lose revenue that was being collected from those customers; hence this will adversely impact the positive financial outcome of the bank.

3.7 QMPs FOR ENHANCED PERFORMANCE

The concept and variables of the study as highlighted in the framework are vividly supported in the literature (Lin et al., 2012; Lucas Jr & Goh, 2009; Manzoor, 2012;

Men & Hung-Baesecke, 2015; Mishra et al., 2014; Mohammad Mosadeghrad, 2014). Hager and Searing (2014) assert that one of the critical challenges a business faces is to measure the success of their business performance and factors contributing to such success. As a rule of thumb, each professional commonly gathers numerical information as a measure to ascertain the return on investment and investors value formation, and these figures eventually permit them to benchmark their performance against opponents. It is after they consider these QMPs and their success concerning competitors that they decide whether QMPs are essential factors to performance. This is only possible where the organisation has a transparent process in place with vibrant commitment driven from top management to identify the factors (Hager & Searing, 2014; Hansson & Klefsjö, 2003). The critical variables highlighted in the framework in Figure 7 are discussed below with support from literature to give a depth understanding of elements that constitute QMPs to substantiate this theoretical understanding with the context of this thesis. The literature below discusses the key factors, notably senior management commitment, people management, quality performance management, organisational culture, and customer focus.

3.7.1 Top Management Commitment and organisation performance

The performance of any organisation depends mostly on the commitment demonstrated by the leadership of such an institution (Setijono et al., 2012; Talib, 2013a; Talib & Rahman, 2010; Vanichchinchai & Igel, 2009). Many scholars have shown that the significance of the commitment of an organisation to its core functions depends on its top leadership (Alagaraja, Cumberland, & Choi, 2015; Jackson et al., 2013; Kehoe & Wright, 2013; Kim & Kim, 2015; Shin et al., 2015). The contribution to performance can be understood from the fact that the behaviour of the employees basically reflects the response of how the leader leads the followers on aspects of inspirations and sharing effectively the vision of the organisation (Colquitt et al., 2012; Setijono et al., 2012; Y. Shin et al., 2015).

The literature theoretically reveals that the commitment of top management of an organisation has a positive relationship to the performance of such an institution (Chi & Pan, 2012; Hansen et al., 2013; Jackson et al., 2013). The literature further suggests that when top management is well committed, it implies that there would be direct or indirect links that would result in the creation of capabilities. It also implies that there would be innovations taught to the employees to improve the overall performance of such an institution (Lowry et al., 2017; Lucas Jr & Goh, 2009; Manzoor, 2012; Y. Shin et al., 2015; Talib, 2013a). Not only innovation will be created with the commitment of top management, but also excellent leadership as driven by top management commitment would encourage workers' participation in shared decisions, collective goals, and other areas of significant concerns. On goals, Hager and Searing (2014) argued that the setting of goals is very critical to measure the success of a company. An organisation can have good employees who are well knowledgeable and experienced, but their performance will depend on the leadership (Lucas Jr & Goh, 2009; Manzoor, 2012; Men & Hung-Baesecke, 2015). This understanding supports the concept of this study on the role top management has on the performance of an organisation.

3.7.2 Impact of People Management on Organisational Performance

While pursuing the review under people management, the study has applied an extension to the use of Disruptive Theory by Christensen (Lucas & Goh, 2009). This theory is quite applicable in implementing quality management practices for an organisation considering its practicability within a competitive environment. To challenge the disruption of innovations using human resources, an organisation faces a significant challenge between its staff members who pursue to apply their dynamic competences to facilitate revolution on the one hand.

On the other hand, the organisation faces challenges of workers whose competences have turned to be the main rigidities for the organisation to move forward. Lucas and Goh (2009) argued that it is decidedly more natural for an organisation to fall into a deep trap of competency when employees believe that their

current technology and systems are more superior as compared to new and disruptive innovations on the market. The focus of the review under people management, therefore, centres around two key areas which include: employee engagement, and reward and recognition.

3.7.3 Association of employee engagement and performance

The literature reveals that engaging and empowering employees plays a very significant role towards the performance of such a company (Fong & Snape, 2015; Lowry et al., 2017; Lucas & Goh, 2009; Manzoor, 2012; Markos & Sridevi, 2010). When employees are much empowered, they get motivated, and their behaviour changes positively in favour of the organisation's desired direction (Manzoor, 2012; Men & Hung-Baesecke, 2015; Mishra et al., 2014; Muogbo, 2013). They use their dynamic capabilities in support of the vision of the organisation and bring positive change (Lucas Jr & Goh, 2009; Mishra et al., 2014).

Active competencies are the organisation's capacity to assimilate and shape external competencies with the effort of addressing the rapidly changing environment (Lucas Jr & Goh, 2009). The literature states that employees who are empowered incline to understand the significance in their corresponding assignments and spirits of self-efficacy and capability (Markos & Sridevi, 2010; Maynard, Mathieu, Rapp, & Gilson, 2012; Mishra et al., 2014). Consequently, they are primarily inspired and aggressively concerned about their work, and by doing so they are anticipated to execute it very well (Laschinger, Read, & Zhu, 2016; Maynard, Mathieu, et al., 2012).

In a nutshell, the theoretical results from the literature suggest that engaging employees associate positively with the mental empowerment, perceptions, and job attitudes of such workers (Carlson et al., 2011). Employee engagement is a very significant variable that covers nearly all areas of human resource management facets in an organisation (Markos & Sridevi, 2010). In a case that each measure of human resources is not attended appropriately, workers fail to ultimately involve

themselves in their jobs in reaction to such type of maladministration (Bhatti & Nawab, 2011; Carlson et al., 2011; Markos & Sridevi, 2010). Markos and Sridevi (2010) further argue that the factor of employee engagement was constructed based on previous thoughts similar to work and employee satisfaction. Engagement of workforces is recognised as a stronger forecaster of the positive attempt of an organisation, indicating an affiliation between company and workers that is likened to the variable of job fulfilment and worker assurance (Markos & Sridevi, 2010).

Studies have reported that workers who are engaged are passionately dedicated to their company and also extremely engaged in their assigned responsibilities with an excessive eagerness for the accomplishment of their company, working beyond imagination and above contractual agreement with the employer (Anitha, 2014; Bhatti & Nawab, 2011). The principal responsibility of the manager is to monitor and motivating employees on how to engage in their respective jobs. Employers should be fully aware that by keeping a focus on worker engagement, they will make well-organized and creative team (Anitha, 2014; Markos & Sridevi, 2010; Mishra et al., 2014). Any kind of creativity of enhancement that is engaged by the leadership cannot be successful without the unruly participation of workers. It is with this understanding that employee engagement as a concept is far-reaching (Little & Little, 2006; Mishra et al., 2014; Rachmawati, 2014; Xu & Cooper Thomas, 2011).

According to the study conducted by Xu & Thomas (2011), employee engagement can be affected by several elements, including significant and balanced aspects linking to work. Gallup (2001) describes employee engagement as an eagerness for the participation of work effort. Engagement of employees brings a positive emotional attachment, which leads to the commitment of those employees towards their work. It is believed that workers who are well involved tend to be aware most of the time of commercial context, and encouragement of teamwork within the departments for the benefit of the organisation and increased efficiency within the teams. This will effectively result in enhanced performance of the organisation in line with the set goals(Markos & Sridevi, 2010; Saks, 2006).

Other scholars have defined engagement as associated with the desire and commitment of employees in engaging themselves with the sole purpose of supporting the employer to achieve the objectives of the company. This would require employees who are very loyal and who can deliver beyond the outlined contractual agreements with their employers (Markos & Sridevi, 2010; Rachmawati, 2014; Shahid & Azhar, 2013). It is also reported that to balance up the equation of engagement, alignment has to be made between maximum job satisfaction and a maximum of job contributed by employee satisfaction. Engagement is usually distinguished in that engagement is seen as the most potent forecaster of performance for an organisation (Baum, 2007).

3.7.4 Association of Rewards and Recognition on Performance

Rewards and recognitions are the critical elements for an organisation to drive its employees and keep them working. Management should always be aware that dissatisfied employees cannot deliver to the expectations (Johnson et al., 2018; King & Baatartogtokh, 2015; Kurtessis et al., 2017; Lai, 2015). The literature uncovers that the majority of companies are highly competing to endure in this unstable and aggressive market atmosphere. As such, inspiration and successful performance of the workers are undeniably indispensable tools for the accomplishment of any institution in the long run (Dobre, 2013; Fong & Snape, 2015; Johnson et al., 2018; Kabungaidze, Mahlatshana, & Ngirande, 2013). In another way, determining how the company performs is significant to the organisation's leadership as it highlights the progress and attainment of the company and rewards system for the people who deserve to be rewarded (Dobre, 2013; Fong & Snape, 2015).

In summary, the literature reveals a positive association between employee motivation through rewards and recognition, and organisational effectiveness (Carlson et al., 2011; Dobre, 2013; Laschinger et al., 2016; Maynard et al., 2012). However, the dissatisfaction of employees triggered by dull jobs and increased

pressure from clients might also deteriorate the performance of the company. Consequently, absenteeism rates at work may follow, and workers might be considering leaving the companies to join opponents that offer healthier work situations.

The literature further highlights that other personalities are different, so each one or each group should be driven using various approaches. For instance, one worker may be inspired by the only higher commission, while another one might be inspired by work fulfilment or a healthier work atmosphere (Chiang & Hsieh, 2012; Dobre, 2013; Fernandez & Moldogaziev, 2013; Seibert et al., 2004). Manzoor (2012) argues that employee motivation is an influential tool that strengthens positive conduct and activates the inclination of continuous improvement in organisational performance. On the other hand, motivation is considered as an internal drive aimed at achieving a definite milestone. It is looked at as a procedure that originates through a physiological or psychological need aimed at stimulating a performance set by purpose (Dobre, 2013; Manzoor, 2012).

3.7.5 The Impact of quality management on organisation performance

In the service industries, quality is amongst the vital factor which an organisation needs to put on priority to meet customer's expectations and effectively drive business in line with the organisation's vision (Arumugam et al., 2008; Choudhury, 2013). The purpose of emphasising quality is mainly aimed at gaining customer trust, which eventually leads to customer loyalty and continued business relationship. In another way, for the organisation to achieve the desired quality, many elements must be applied, including customer satisfaction, time of service delivery, product design, and test. All these are mainly aimed at meeting customer expectation which is later translated to a long-time relationship with an institution, hence more business generated from such customers and ultimately lead to the effective performance of an organisation (Arumugam et al., 2008; Attafar et al., 2016).

Choudhury (2013) argued that the authorities of the banking institutions should come to know the significance of being trusted as it is the most reliable driver for customer's purchase intention. This argument is focused on customer satisfaction, value, and attraction to the products that drive loyalty and constitutes quality in the line of this understanding. Choudhury (2013) further stated that performing the quality service dependably and accurately is regarded as the heart of service excellence as far as quality delivery is concerned. When an organisation executes an initiative and makes unnecessary errors, it shakes the confidence of the customer in its competences and weakens its probabilities of earning status for service quality (Attafar et al., 2016; Awan & Ahsan, 2015; Boulter, Bendell, & Dahlgard, 2013; Choudhury, 2013).

An organisation, particularly the service sector such as banks, must focus on creating client relationships that bring value beyond what is offered by the essential product. This encompasses new tangible and intangible fundamentals to the fundamental products, thus generating and enhancing the product surrounding. One necessary condition for understanding quality and the creation of value-added is quality measurement and control based on related dimensions (Boulter et al., 2013; Bowen & Schneider, 2014). An organisation must ensure that to achieve quality, controlling initiatives implemented should be amongst the key priorities. This is very critical to ensure that customers get the service promised continuously with the same or increased standards (Bowen & Schneider, 2014; Chaudary et al., 2015).

3.7.6 The Impact of organisation culture on performance

Studies have defined organisational culture as a complex concept, which is most of the time branded by various scales (Bourne & Jenkins, 2013; Rahman et al., 2016; Testa et al., 2015). Other scholars have asserted that organisational culture is defined as a mixture of operational values of the organisation that pursues to demonstrate on how individuals conduct themselves among the framework of the company (Gimenez-Espin, Jiménez-Jiménez, & Martínez-Costa, 2013; Kassem et al., 2017; Rahman et al., 2016). When culture is regarded as a promise about models

and values, then the regular trend of behaviour of ways of working of the senior management team becomes the critical source of reference for the rest of the staff members culture of the company (Bandura, 2014; Chaudhry et al., 2016; Schein, 2010). In this context, leadership does not only mean the Chief Executive of the institution. Of course, the executive leadership will play a leading role, but the middle managers also are very significant in supporting the implementation of the critical objectives of the organisation. The team members will be aligned with the culture demonstrated by their immediate management at every sectional level (Talib,2013).

Constructed from this social knowledge perception, numerous writers have recognised the instruments over which supervisors might advance and transform cultures. Doerr (2014) contended that the instruments for emerging and altering culture could only be understood in the ordinary mental progressions of normative and informational inspiration. Schein (2010) proposed the same process that acts to gesture the anticipated normative direction that includes schemes, structures, and significant procedures that are befitted to strengthen the approach of reasoning on how people look at things and behaviour. Different studies have reported that the factual roots of organisational culture can be initiated from the characters (values and personalities) that the leadership of the organisations demonstrates (Schein, 2010). Based on such understanding, the value and personalities of our leaders should be regarded as the initial cornerstones of the culture to our respective firms (Boren, 2010; Fu, Tsui, Liu, & Li, 2010).

Frequently, staff work harder to attain organisational goals only if they are considering themselves as part of the organisation's corporate culture. Sanz-Valle et al (2011) observed that if different cultures are operating in one company, it can harm organisational performance. To ensure organisational performance, dynamic organisations consider organisational culture as being an important competitive advantage for organisational performance (Bourne & Jenkins, 2013; Nonaka et al., 2014). In such regards, leadership should seriously consider that only one culture that is perceived to be productive and in line with the vision and goals of the

organisation should dominate in the company. When that is achieved, the organisation will be recognised with such a culture, and the benefit of embracing such a model of culture can be defined (Talib, 2013). Organisational culture has always been a significant aspect that would powerfully stimulate the successful performance of any company (Talib, 2013). Culture makes employee to embrace what their leadership does and emphasize. If it is innovative culture, for instance being emphasized, the team will embrace such culture and effectively it will be to the benefit of the organisation in general.

3.7.7 The impact of customer focus on organisational performance

The banking division is amongst the service industries that deal with people on a day to day service delivery. Hence its approach of customer-centric can never be overemphasised. Porter and Heppelmann (2015) write that, for the success of the new product and its development, organisations need to engage customers if the products and service implementation is to win the market. Mukhtar et al (2012) argued that in the modern business world, organisations regard customers as a foundation of competitive gain because their involvement, collaboration, and ideas would be a milestone to the success of an organisation. Many authors assert that customer-driven organisations act as a response to meet the consumers' demands and satisfy their needs, (Porter & Heppelmann, 2015; Sadikoglu & Zehir, 2010; Yee et al 2010). In the long run, if such value is created, the company would significantly benefit from the loyalty of these customers, thereby increasing the organisations' profitability (Beuren et al., 2013).

The need has to be created to improve on how to manage the customer's interactions in today's era following the dissemination of expertise in the areas where customers are given a priority as reported by different writers (Dong, Liao, Chuang, Zhou, & Campbell, 2015). In their studies, Rodriguez and colleagues (2015) noted that the significance of expertise in managing affairs with clientele has meaningfully grown, particularly with the dawn of modernisations such as cloud computing and

web-based technologies. The need to use customer relationship management has been one of the most significant prevalent subjects with the sole purpose to address the customer-centric concerns (Homburg, Jozić, & Kuehnl, 2017; Rodriguez et al., 2015).

With the increasing technology, of recent, a new phenomenon to understand the needs of buyers and reaching new clients is through social media. Many of the organisations are in the process of taking information from tools like LinkedIn, Facebook, Twitter, and blogs and endeavouring to assimilate these data into their sales process. To maximise the opportunity and extract the desired worth from technology, companies should consider building virtuous models and methods in order to efficiently bring value to the client (Homburg et al., 2017).

In a write up of forecasting trends of the market, some of the analysts indicated the importance of customer relationship management. They highlighted that focusing on customers would direct companies towards being customer-centric (Schiff, 2012). The integration of technology to customer service initiatives is the right direction in which organisations should be advocating (Schiff, 2012). For the argument purposes, embracing technology will not only allow achieving innovative ideas that are only associated with customer-centricity, but it will also allow companies to improve in their process and improve efficiency in cost-related activities. This implies that technology will allow companies to improve on financial perspective areas (Homburg et al., 2017; Rosemann & vom Brocke, 2015; Talib & Rahman, 2010; Wu,2015).

3.8 CHAPTER SUMMARY

The critical agenda of this chapter was a theoretical review of QMPs that influence success organisation performance. The chapter presented a conceptual framework as being the roadmap for the study with a highlight of the critical variables that are perceived to contribute to organisation performance. The critical variables, as portrayed on the conceptual framework, include management commitment,

organisation culture, customer focus, worker engagement, and quality performance management. The association of the variables on organisational performance has also been highlighted, the critical variables being employee engagement, empowerment, culture, and leadership. These variables form the basis of empirical investigation in the thesis. The next chapter reviews and discusses the empirical work of other scholars in relation to our investigation.

CHAPTER 4

EMPIRICAL LITERATURE REVIEW

4.1 INTRODUCTION

The principal purpose of this chapter is to empirically evaluate the literature on QMPs and their effects on organisational performance. The reviews are conducted around the identified variables in the preceding chapter, notably top management commitment, people management, quality performance, organisation culture, and customer focus. The association of the variables on organisation performance are highlighted with the support from the literature. The chapter establishes a trend of consistency on the critical variables in influencing performance based on previous studies with the same constructs. The chapter presents a summary of trends of

empirical results in the line of inquiry of this study drawing from the review of the studies previously conducted. Based on the revelations from the review, the chapter again presents a proposed process model for productive employment of QMPs followed up by a brief discussion summarising the chapter.

4.2 MANAGEMENT PRACTICES FOR ENHANCED PERFORMANCE

The preceding chapter discussed the theories around quality management and successful performance variables. In this segment, the empirical content of these theories is presented on crucial QMPs variables and how they link to performance. The literature about the linkage to performance is reviewed for the following QMPs variables: top management commitment, people management, quality process management, organisational culture, and customer focus. The section also assesses trends in the findings of studies. The chapter reports on their key findings to evaluate the consistency of the results. The section ends with a proposed process for implementing QMPs based on insight drawn from the literature. The review also ends with an emphasis on the contribution of this thesis to the body of knowledge.

4.2.1 Top Management Commitment and Organisational Performance

Concerning top management commitment, it consists of how top management behaves concerning organisational objectives. This behaviour affects performance through the inspirations other members of the organisation get from management. Top management commitment is sometimes referred to as organisational commitment. One of the recent studies that investigated this influence is a study in Chennai, India (Bhatti & Nawab 2011). Interested in assessing the critical determinants of top management commitment and how it impacts the successful performance of the banking service industry, the study conducted a survey of 147 banks using a non-probability conversion sampling technique (Bhatti & Nawab, 2011). The finding from this study was that organisational commitment has a vital role in driving the performance of an organisation. Bhatti & Nawab (2011) further found that organisational commitment influences the overall performance of an

organisation. With the application of factor analysis, the study established that the critically important factors impacting on organisational commitment include employee participation, role clarity, job satisfaction, and organisational climate.

Dong et al (2015) concluded that empowering leadership is the key driver to achieve organisational commitment. People feel proud, and their focus on work increases when they are empowered as they take ownership. The study also revealed that internal work pressure undesirably prejudiced employees' job fulfilment and external work pressure improved workers' job performance. The study concluded that the main factor that influences organisational commitment and job performance is practical leadership (Dong et al., 2015). When the managers are very committed, the rest of the team members will take the leaders' examples (Angus et al., 2010; Kim & Brymer, 2011).

One of the crucial roles of transformational leadership is to act as a facilitator between its teams and the commitment of the organisation. This conception of transformational leadership was contended and confirmed through other studies. One such agreement was an investigation on the participation of teachers in decision making as related to the commitment which their leaders demonstrate (Fong & Snape, 2015; Joo & Jo, 2017). This concept of the commitment of the leadership as attached to its members is applicable to the group, such as in the case of decision making and participation of the teacher. The concept is also applicable to individual-level, as noted by Bogler and Somech (2005). The evidence from these studies suggests that top management commitment that strives to empower its employees will effectively achieve organisational goals that will lead to organisational performance. Based on such understanding, most of the top management leadership and employee empowerment strategies have been suggested in the management literature (e.g. see Al-Marri et al., 2007; Johnson et al., 2018; Ugboro & Obeng, 2000).

4.2.2 The role of employee motivation and performance

Employee motivation is amongst the key parameters that drive employees to commit themselves and deliver into the expectations as aligned to their strategies and goals of their respective companies. Based on that understanding, Dobre (2013) carried an investigation which aimed at analysing the drivers of worker inspiration that could lead to a high level of performance within an organisation if implemented successfully. Through the evaluation of literature, it was uncovered that some variables such as reward and acknowledgment of individuals' performance increased worker's motivation, which ultimately leads to the performance of an institution(Dobre, 2013).

Dobre (2013) further reported that when employees are well recognized, their enthusiasm for work will automatically improve, effectively their accomplishments towards organisational performance will also increase. Again Dobre (2013) established that a motivated employee strives to make his goals affiliated with those of the company and exerts his energies in line with the same course. With such responses from motivated employees' organisations tend to be more efficacious, as employees would continuously be geared with various ways of improving their job.

Engaging employees to attain their maximum capacity at their workplaces under demanding circumstances is a hard task, but that can be attained through inspiring the employees (Dobre, 2013; Manzoor, 2012; Mills & Smith, 2011; Muogbo, 2013). Numerous literature has reported and recommended the role money plays as the most significant incentive when it comes to motivating employees and keep them energetically working (Aguinis, Joo, & Gottfredson, 2013; Dobre, 2013; Manzoor, 2012; Omollo & Oloko, 2015). Dobre (2013) reported that when financial rewards are given to the employees, it has a great capacity to keep and persuade individuals towards higher performance.

However, monetary rewards are not everything. Dobre (2013) contends that despite the motivation element that is associated with financial incentives, organisations should not only focus on money as a motivating factor. Naturally, it may also end up deteriorating the attitude of employees since their focus would be mostly on financial gain. Thus, employees can be motivated through other means such as rewards, performance feedback, and social recognition (Dobre, 2013). While agreeing with the factors reported from the study by Dobre (2013), Omollo and Oloko (2015) further highlighted other factors that demotivate employees. These factors included delays in promoting performers, lack of clear career progression for individuals, unreasonable workload to the employees, very long working hours, and lack of appreciation from managers.

In support of these motivational concepts, Aguinis et al (2013) reported limitations that financial rewards could not do in relation to advancing employees and company performance, for instance, improvement of workers' job-applicable knowledge, skills, and abilities (KSAs). Though financial rewards can much inspire personnel to put many efforts, they do not substantially advance KSAs, only if economic rewards are capitalised in other channels like training and development activities. In a nutshell, the empirical literature has commonly established that money is amongst the most considerable motivating incentives, but money alone cannot progress the successful advancement of a company. As such, employers are encouraged to manage people by motivating them through other means. The means include skills development so that they can deliver, and effectively there will be mutual benefits for the employee and employer (Dobre, 2013; Long & Shields, 2010; Omollo & Oloko, 2015; Shields et al., 2015; Stanhope et a., 2013; Yıldız et al., 2009).

4.2.3 The role of employee engagement and performance

Engagement of workers is another critical mediating variables if an organisation has the welfare of people management at heart. People management is so dynamic in such a way that organisations need to keep on improving the initiatives that drive

people to do their work with vigour and enthusiasm (Lucas Jr & Goh, 2009; Markos & Sridevi, 2010; Mills & Smith, 2011; Mishra et al., 2014). The literature reports that workers' involvement is meticulously connected with the performance of an organisation (Baum, 2007; Gomez-Mejia et al., 2007; Paré & Tremblay, 2007). Studies (e.g., see Fong & Snape, 2015; Paré & Tremblay, 2007) have shown that when an organisation fails to engage its employees, the consequences are so enormous. The organisation may make efforts to train the employees, but their contribution at the end is very minimal, and effectively the company will end up being a loser. Studies have confirmed that as a result of disengaged employees' productivity will again be compromised. There will be many non-attendances and have fewer client alignment, reduced efficiency, and mostly decimal operating margins as well and net revenue limitations (Fong & Snape, 2015; Paré & Tremblay, 2007).

To keep employees engaged manager does not need to keep one process to keep employees happy. Managers should have the skills of being tactical when handling issues that can easily frustrate employees (Hersey et al., 2007). Engagement with employees should not be a once-off arrangement. This is a long process that needs effort from top management. Employee engagement should always start when the employees have just been recruited. However, doing so management will be communicating such employees of the culture of an organisation and their expectations. Different studies have reported the critical need for managers to develop two-way communication with their employees (Fong & Snape, 2015; Hersey et al., 2007; Pfeffer, 2007). In another way, the message being communicated here is about tools of trade and support, which management is supported to ensure that it is given priority to their employees. Managers should take responsibility and ensure that their team members have all the resources they need for them to deliver. This includes appropriate training in line with their roles. There should be a system in place for rewards so that they keep on being motivated. Managers being leaders, they should be able to build a culture that is very innovative and motivating to the team members. This is what will keep them working. Team members should only be

accountable after they have also been given the support they need. Top management commitment should demonstrate an interest in supporting the teams. Otherwise, without the commitment from above, the projects will likely fail. For an organisation to have a system that is well focussed on results, culture plays a very significant role with support from the leadership (Fong & Snape, 2015; Hersey et al., 2007; Manzoor, 2012; Markos & Sridevi, 2010; Pfeffer, 2007).

A conclusion on an investigation carried by Zerfass et al (2016) revealed that employee involvement yields progressive employee outcomes, organisational achievements, and financial performance. In an environment where the authorities value engagement as one of the pillars, the organisation will be able to get sincere feedback from employees. The feedback happens because people would be free and very open to each other and express themselves bodily, factually, as well passionately through the time of their performance appraisal discussion (Karanges et al., 2015).

Schmitt et al (2016) argued that engagement of the employees must be beyond the roundtable discussion. Instead, it should include engaging them through other initiatives like teambuilding, where people would be able to display their real characters and express themselves freely. Through such kind of an approach, the employer would be able to get the real value from their employees.

Different scholars have presented different perceptions/views, vis-à-vis how institutions should approach their teams. From the perception of Schaufeli and Taris (2014), they alluded that engagement of workers should take a motivational approach, which should be perceived positively and motivate further employees on their daily engagements. They reported that where such an environment exists at the workplace, the atmosphere would be characterised by a joyful team that is always eager to work and deliver. From this discussion, it is evident that engagement benefits both the employer and the employee. Further to what Schaufeli and Taris (2014) reported, the engagement of employees should not

be a temporary arrangement. Instead, it should be a continuous arrangement that management should embrace.

4.2.4 The role of quality management on organisation performance

The word quality is very diverse, and as such, there is no single meaning that fit its interpretation. However, quality is amongst the keyword governing the achievement or failure of an organisation, particularly in the service industries such as the banks and the hospitality sectors (Narteh, 2013). Organisations must understand the dimensions that are perceived to bring satisfaction to the customer and effectively contribute to the success of an organisation to present a clear understanding of quality (Karatepe, 2011; Kaura, Durga Prasad, & Sharma, 2015; Narteh, 2013).

Using a sample of 624 participants from different five universities in Ghana, a study was conducted by Narteh (2013) to investigate the determinants of loyalty by the students in the retail banks in the country. From the exploratory factor analysis and multiple regression, the researcher established that students had loyalty as they were satisfied with services from the bank, and accessibility of online bank facilities that created simplicity for them. Narteh (2013) concluded that the students had loyalty to the retail banks as they were satisfied with the bank's services, corporate image of the bank in general, and simplicity through the availability of online banking services. These factors identified being determinants of students' loyalty would be a significant predictor on understanding their consumer behaviour and the organisation would again be well-positioned to design strategies in response to the customer purchasing power.

Similar to the study conducted by Narteh (2013) on the dimensions that constitute quality to achieve organisational performance, Lee et al (2011) conducted a quantitative study focusing on determinants of quality for an organisation, especially the banking industry. They used data collected from 192 workforces from 32 different operational crews in 15 retail banks from Macau in China. In their conclusion, Lee et

al (2011), established that for an organisation to achieve quality, leadership style and team performance, particularly in the banking industry, play a critical role as they have an impact on achieving quality service considering the fact that behaviours of the employees will determine the service outcome while working as a team. Kaura et al. (2015) agreed with these study findings and reported that service quality dimensions like perceived service, service convenience, and price and fairness were critical determinants that kept customer's loyalty and effectively lead to organisational performance.

Further, while examining the critical determinants of quality that stimulate customer satisfaction and loyalty which effectively contribute to the organisational performance, other studies were conducted by Karatepe (2011), Ladhari et al (2011), and Talib et al (2013) with the common objective of establishing the key determining factors of service quality in the service industry. Karatepe (2011) used a quantitative approach (i.e., a survey) with a sample of 384 participants while Talib et al. (2013) considered using a sample size of 600 respondents from the banking sector, health sector, communication sector, and hospitality sector. In conclusion, Karatepe et al (2011) established that the dimensions of service quality are essential forecasters of client fulfilment and related loyalty from customers with the dimension of commitment contributing to the highest degree of this effect. Again Talib et al (2013) established that quality culture was a critical dominant factor in predicting client satisfaction, loyalty, and effectively contributing to organisational performance. Finally, the study conducted by Ladhari et al (2011) found that high levels of alleged facility quality in banks where dependability and responsiveness were the most critical predictors of fulfilment and loyalty that would lead to the performance of an organisation.

4.2.5 The role of organisational culture on performance

Shokef and Erez (2015) defined the culture of an organisational as the morals attached to people, the principles they stand for, the concealed backgrounds they follow, and their shared understanding regarding these beliefs. Such mutual morals

form the foundation of communiqué and the common understanding amongst these people. The organisational culture affects people behaviour concerning the goals of the organisation. Based on this understanding and belief, Hartmann (2006) contended that culture could kindle innovative behaviour amongst the followers of the company since it can lead them to embrace modernisation as an elementary worth of the company and foster their assurance. The belief that culture can bring innovation is driven by the fact that these people have a common understanding since they have a common principle under their organisation.

Empirical conclusions have also established that there is an association between culture and innovation (Chang & Lee, 2007; Lau & Ngo, 2004; Lin et al., 2013; Miron et al., 2004; Naranjo-Valencia et al., 2012). What is missing in the literature is the explanation of the categories of culture that inspire innovation. For an organisation to have a culture that is productive or retrogressive, some dimensions are associated with such understanding. Investigations conducted by Lee et al. (2016) as well as Millar et al., (2017) concluded that senior management has a critical part to play on cultural influence for the organization to perform effectively and successfully. The principal drive of their enquiry was to investigate the stimulus of sharing knowledge in some specific organisational culture set up and how the care of top leadership precisely stimulates the performance of an organisation.

To empirically examine the framework, one study used an investigation approach that adopted the numerical method of partial least squares (PLS) to analyse 118 samples, which were composed of Specialised Companies from the Taiwanese Nation. The outcome suggested that clan-form of the company's culture has a more robust relationship with knowledge sharing than hierarchy-type of culture. The conclusions also included the inference to improve our knowledge about how the culture of an organisation and senior management support drive adequate knowledge sharing on the way to organisation performance Lee et al., (2016).

The study of Lee et al (2016) also echoes the investigation conducted by Pinho et al (2014). The purpose of the study was to suggest a conceptual framework that discovers the relationships between corporate culture and organisational performance in a non-profit organisation. In line with the investigation conducted with previous studies, the survey adopted a quantitative research approach, and data were collected through a mail survey. The results suggested that organisational culture has more significant impacts on organisational performance (Pinho et al., 2014). The outcomes also recommended that commitment of advice does not impact performance in a very significant way. This suggestion is not in total agreement with the norm. When there is no organisational commitment, it essentially means that accountability goes down, and the focus of the organisation is not considered as a priority. This will efficiently impact the successful performance of an organisation at the end.

Pradhan and Pradhan (2015) attested to their findings. They scrutinised the culture of transformational headship and its effect on the behaviours of followers. They found that the culture of individuals who are well determined in association with the goals of the company will address issues uniquely by focussing more on broader than the typical daily assignments given by their authorities. In another way, they take ownership of their responsibility and build a culture that is more productive not merely by being pushed to get things done, but by taking the ownership and exercising their mandate beyond imagination. The study revealed the significance of transformative leadership culture. It also showed the charming bond that is built with the employees towards their loyalty to the organisation. Most workers are loyal to their leaders, and such loyalty creates a compelling bond that makes employees stay and work long for such an institution (Pradhan & Pradhan, 2015). Such a constructive culture will efficiently play a significant role in the general outstanding performance of the organisation. This argument supports the understanding that cultural commitment in an institution is key to its performance.

The study conducted by Jacobs et al (2013) examined the connection between the culture of senior authorities' culture and performance of an organisation. In their study, they used an authenticated culture assessment instrument and contending values model to measure senior authority group culture. The study revealed a correlation between organisation culture and organisational performance. Jacobs et al (2013) defined organisational culture as a system in which a grouping displays its behavior pattern concerning its beliefs, norms, value, tradition, and practices while conducting its routine business. Consequently, a deep understanding of organisational culture will play a significant role to profile the method of innovation and organisational performance (Hogan & Coote, 2014; S. Lee & Bai, 2016; Schein, 2010). With such contemplation, organisational culture works as a harmonising device driving the organisation's daily business concerning its norms and values (Bashayreh, 2018; Gimenez-Espin et al., 2013). This brings an insight into the choices of organisational strategies that arise based on differences in cultural beliefs with different leaderships. This eventually attributes to the performance of various institutions (Hogan & Coote, 2014; Jacobs et al., 2013).

Organisational culture has been much accepted by many scholars, including Schein (2010), with its influence on the performance of firms (Bashayreh & Junoh, 2014; Hogan & Coote, 2014; Nazarian & Atkinson, 2015; Tolentino, 2013). The studies further revealed that organisational culture has a collective effect on the performance and effectiveness of institutions that management always needs to carefully undertake (Nazarian & Atkinson, 2015). The empirical literature further uncovered that there had been a deficiency of interest paid to possible moderators of this relationship of cultural impact on the success of the company (Goldberg et al., 2015). This review implies that successful cultural practices will significantly contribute to the successful and productive performance of an organisation (Awadh & Saad, 2013). Bashayreh (2018), in his study, reported that organisational culture is associated with varying impacts on organisation performance. Bashayreh (2018) wanted to establish the relationship between the culture of an organisation and the performance of such an organisation. Frequently, staff work harder to attain

organisational goals only if they are considering themselves as part of the organisation's corporate culture.

Sanz-Valle et al. (2011) observed that if different cultures are working in one company, it can make an impact on the performance of an organisation. To guarantee the performance of organisational, active organisations consider organisational culture as being a significant competitive advantage for organisational performance (Bourne & Jenkins, 2013; Nonaka et al., 2014). The culture of the respective organisation has been a significant critical aspect that would strongly stimulate the successful performance of any company. The organisational culture is a complicated phenomenon that is branded by many magnitudes (Testa et al., 2015).

Other scholars have defined organisational culture as a combination of working standards that pursues to vary on how individuals act amongst the context of the company (Kassem et al., 2017; Rahman et al., 2016). All these studies conducted; empirical findings vividly established that culture is very critical for the accomplishment of any company. In business management research, organisational culture is considered very vital. This is due to its potential impact on an individual and organisations on the preferred and expected outcome on organisational performance (Lai, 2015). Each country has a changing outcome of cultural scopes in an organisation. As such, it is significant to reflect the cultural dimensions sincerely even before formulating strategies and objectives of an organisation as this aids organisation ineffective performance that would yield positive results (Wolf, et al. 2014). Sanz-Valle et al. (2011) confirm in his study that the culture of an institution is a strong determining factor of innovative strategy that would lead to organisational performance.

4.2.6 The role of employee commitment to performance

The study conducted by Ramdhani and Ainissyifa (2017) reported their findings with the conclusion that employee promise to an organisation can be enhanced through

corporate culture. A corporate culture that emphasises on performance is characterised by teamwork within the groups, effective communication, rewards, and recognitions are appealing to the team members. If team members embrace the corporate culture within an organisation, the firm will be characterised with efficiency, productivity, and employees who are very committed and aligned with the goals of an organisation. All these arguments, in principle, are all aligned in supporting the concept of this study that organisational culture and top management commitment are complementarily related to the drivers of organisational performance. The study findings have also been supported by the results of Jaiswal and Dhar (2016). The present study provides a plausible empirical validation on the understanding that top management leadership improves organisational performance. The findings of the study by Jaiswal and Dhar (2016) show that commitment on an organisation acts as a full arbitrator between management and employees and ultimately benefits all the stakeholders involved, either at an individual level or group level.

Another related study focused on leadership characteristics (Inkinen, 2015). It explained that specific leadership characteristics and organisational culture support the company's performance through more well-organised and effective management of knowledge resources (Inkinen, 2015). The study further recognised that there is a significant connection between intellectual capability and the company's innovation that contributes to the performance of an organisation (Inkinen, 2015). The findings echo the empirical results of the study by Pradhan & Pradhan (2015). The study reported that the performance of an organisation relies on the leadership and the culture within such an organisation.

Similarly, Mosadeghrad (2014) identified 54 hindrances to useful QMP application in his investigation of 54 QMP in which he employed empirical surveys. He identified both theoretical and hands-on problems in employing QMP in an organisation, including method of implementation, the environment of the organisation and also knowledge of the leadership. Mosadeghrad (2014) and others (e.g., see Aladwan & Forrester, 2016; Mwaluko & Mjema, 2017; Pradhan & Pradhan, 2015) highlighted

the main reasons that could contribute to the failure of execution. These reasons included insufficient education and training for the people in a leadership position, lack of workers' participation, absence of senior leadership support, inadequate resources, deficient of top leadership, absence of a quality-related culture, poor models of communication, absence of a proper plan for change, and worker resistance to embrace change programs.

4.2.7 The role of customer focus and performance

Customer focus is amongst the key fundamental factors that make an organisation lose or maintain its focus in successfully driving the business in line with its goals. While presenting empirical findings concerning customer focus, other elements like the culture of an organisation and organisational capabilities (innovations and technology) play a vital role in responding to the demand of customers. The study conducted by Lucas and Goh (2009) analysed how Kodak unexploited the digital photography revolution and draws the best conclusion on the significance of customer focus for the sustainability of an organisation in its performance. Kodak missed the revolution of digital photography due to rigid culture and bureaucratic structures that hindered a fast response to innovative know-how, which histrionically reformed the procedure of taking and sharing pictures. Although the middle managers of Kodak did have a customer focus approach, they were not able to think digitally and embrace change. As such, they were effectively placed out of the market, and eventually experienced huge losses with almost 80% market share and tumbling stock prices. The study used primary and secondary information to analyse the results. With the aid of Christensen's theory of disruptive technology, it was determined that when an organisation is challenged with a discontinuous, highly disruptive technology, senior management must consider bringing significant changes at all levels that give excellent attention to customer focus (Balogun, 2006; Christensen & Raynor, 2013; Komives et al., 2009; Rouleau, 2005). Again, with the application of Christensen's theory of disruptive technology, when considering customer focus, time is of vital essence to find if an organisation is to be

competitive. It was established that Kodak seemed to be in the state of denial to embrace change that was mainly focusing on the need of customers. Kodak started developing a strategy for digital long after it was clear for everyone that the change had already negatively impacted the organisation. Their approach was interpreted that they were ignoring customers. They focused much on films since it was more profitable for them. Kodak was underestimating the level of speed with which the customer section would implement digital photography (Lucas, 2009). Senior authorities allocated enough resources to digital products, but middle executives with their rigidity to embrace new changes rejected the disruptive technology, and effectively they miserably lost the market (Lucas, 2009).

Another study conducted by Cai (2009) concluded that customer focus affects the ultimate performance and satisfaction of the customer and consequently affect financial performance. Cai (2009) established that by concentrating on client relationships effectively, the company might be creating value that will end up in satisfying its customers.

4.2.8 The role of employee empowerment and performance

Concerning the study of Fong and Snape (2015), there is an agreement to the study conducted by Sok and O'Cass (2015), where they examined the extent to which employees' empowerment can contribute to the performance of an organisation through service innovations. In their empirical findings, Sok and O'Cass (2015) concluded that success as a result of employee empowerment depends on the ability to deliver quality services and continuous empowering of employees. Empowering employees is a robust tool for an organisation that is committed to achieving its goals through its workforce.

Further, the empowering of employees was found to be instrumental in achieving innovative culture and quality. When workers are empowered, they incline to demonstrate their skills than expected. They demonstrate to the organisation that given an opportunity to work independently, they can deliver (Idris & Mohd Ali, 2008).

With such an approach, more empowered employees would also want to show off the outcome of their productivity. As such, they always work toward achieving quality in their assignments hence contributing to the performance of the company (Idris & Mohd Ali, 2008).

In the banking industry, quality is amongst the key variables which must not be compromised. By adopting quality initiatives, the banking sector in Malawi will address many gaps that are being highlighted as significant concerns for the customers. The leadership must embrace empowerment as part of the culture within the organisation if success is to be part of such an organisation (Sok & O'Cass, 2015). In conclusion, based on these empirical findings from other scholars, it is evident that employee empowerment is key to the success of an organisation.

Ramdhani et al (2017) looked at employee empowerment in terms of corporate culture, teamwork, communication, training and development, reward, and recognition. Their approach was justified by the rationale that efficiency and productive organisation could be enhanced by enforcing worker commitment to the organisation by, among other things, formulating and embracing corporate culture steadily. The idea of worker assurance and empowerment to the company is well-defined with fundamental association toward a corporate culture that is disintegrated into the diverse dimensions, including collaboration, communication, training and development, and reward and recognition. All these arguments, in principle, are all aligned in supporting the concept of this study that has established in its findings that organisational culture and top management commitment are complementarily related to the drive of company performance.

4.2.9 The role of employee engagement and performance

Zerfass et al (2016) sought to determine whether the practices of positioning senior officials in the public domain to control communication events improved employee engagement with an attempt to improve organisational performance.

The method employed for this investigation was quantitative, with 42 communication leaderships in 12 different nation-states (Zerfass et al., 2016). The study revealed that most companies position their Senior Executive Officers and other top authorities in the public domains to manage communication, but it has proven that only a few companies take a decisive approach to guide such activities by way of engagement, which is sound and productive. The chief executive officers from the western countries are initially oriented in line with their practical and moral abilities to align them with an element of engagement in their roles. A sectional of communication leaders choose the smooth positioning of their executives in diverse marketplaces despite the fact that others contend for localised tactics for employee engagement (Zerfass et al., 2016). Further, Zerfasset al. (2016) revealed that the engagement of employees is amongst the top three factors that improve organisational performance. Furthermore, et al (2018), it has been reported that individual work engagement has meaningfully prejudiced the technique researchers from different disciplines distinguish workforce engagement within their institutions (Lisbona et al., 2018; Emerson et al., 2016; Karanges et al., 2015). These scholars perceive employee engagement as “the harnessing of organisational members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performance” Karanges et al.,(2015). Schmitt et al (2016) contended that engagement of employees should comprise intellectual and powerful understandings at the workplace to partake in the meaningful result on the performance of an institution. In their study findings, Schaufeli and Taris (2014) noted that engagement of employees shouldn’t be a barrier for employees to showcase their competency, but instead engagement of employees should be a constructive initiative, fulfilment of gaps, work-connected state of attention that is branded by vigour, commitment, and fascination for it to be meaningful to performance of an organisation. Further evidence of the role of employee engagement and performance is presented in Table 9 below.

4.3 SUMMARY OF THE EMPIRICAL FINDINGS

Table 9: Summary of Empirical Findings

	AUTHOR	MAIN PURPOSE OF THE STUDY	MAIN FINDINGS
1	Bhatti and Nawab (2011)	Assessing the critical determinants of organisational commitment and how it affects the performance of the banking service industry.	Organisational commitment has a very significant role in driving the performance of an organisation and that it had severe consequences for the overall performance of an organisation
2	Idris and Mohd Ali (2008)	To establish the link between QMP and performance	Organisational commitment has a very significant role in driving the performance of an organisation and that it had severe consequences for the overall performance of an organisation
3	Dong et al. (2015)	Determinants of performance	Main factors that influence organisational commitment and job performance is an effective leadership

4	Angus-Leppan, Metcalf & Benn	Determinants of performance	When managers are very committed, the rest of the team members will take the leaders examples
5	Kim & Brymer, 2011	Determinants of performance	When managers are very committed, the rest of the team members will take the leaders examples
6	Johnson et al. (2018)	Effects of employee empowerment	Empowerment contributes to organisational performance
7	Lakhal et al. (2006)	Investigated the role of leadership and performance	Leadership in terms of top management commitment has statistically direct significant effect on performance
8	Omotayo (2015)	Effect of Leadership and Performance	Effective leadership brings trust to the people
9	Alagaraja et al. (2015)	How do people management affect the performance of an organisation	People Management has a direct impact on the performance of an organisation
10	Omollo and Oloko (2015)	The role of people management	Pay has a favourable implication on employees' commitment and involvement
11	Khan et al. (2017)	The role of people management	Salary, bonus, incentives, reward, and Profit-sharing ultimately increase commitment and involvement to the employees

Table 10 : Summary of Empirical Findings Continued

12	Mills and Smith (2011)	Establishing the impact of people management on the performance	People management have a direct impact on organisational performance
13	Smith et al. (2011)	The role of people management	Knowledge management brings effectiveness in an organisation
14	Dobre (2013)	Analysing the drivers of employee motivation concerning high levels of organisational performance	Reward and recognition increased employee motivation
15	Omollo and Oloko (2015).	The role of money	When financial rewards are given to the employees, it has a great capacity to keep and persuade individuals towards higher performance.
16	Long & Shields, 2010	The role of money	Money alone cannot improve the performance of an organisation
17	Mills & Smith, 2011	The role of employee engagement	Organisations with engaged employees have higher employee retention as a result of reduced turnover
18	Zerfass et al. (2016)	The role of employee engagement	Employee engagement yields progressive products of employee outcomes

19	Karatepe,2011	Understanding of quality	Satisfactory to the customer effectively contribute to the success of an organisation
20	Narteh (2013)	Determinants of student's loyalty to the retail bank in Ghana	Students had loyalty as they were satisfied with services from the bank, Image of the bank, and availability of electronic bank services that created simplicity for them
21	Lee & Cheng,2011	Determinants of quality for an organisation especially the banking industry	Service quality dimensions like perceived service, service convenience and price and fairness were found to be critical determinants that kept customer's loyalty and effectively lead to organisational performance
22	Talib et al. (2013)	Examining the critical determinants of quality that stimulates satisfactory to the customer	Established that the dimensions of service quality are significant predictors of customer satisfaction and loyalty from customers with the commitment dimension accounting for the highest degree of this effect

Table 11: Summary of Empirical Findings continued

23	Talib et al. (2013)	Examining the critical determinants of quality that stimulates satisfactory to the customer	Established that quality culture was a critical dominant factor in the prediction of customer satisfaction, loyalty and effectively contributing to organisational performance
24	Hartmann (2006)	The relation between culture and innovation	Culture has a significant influence on the performance of the organisation in terms of initiatives being implemented by an organisation
25	Pinho et al. (2014)	To suggest a conceptual framework that discovers the relationships between corporate culture and organisational performance in non-profit organisations	Established that organisational culture has more significant impacts on organisational performance
26	Pradhan and Pradhan (2015)	Seeking to examine the transformational leadership and the behaviour of their followers	The follower's agreement and decision to stay in an organisation are mainly influenced by an emotional bond with their leaders and organisation rather than by any logical reasoning
27	Jacobs et al. (2013)	Examined the relationship between senior management team culture and organisational performance	Study findings revealed a correlation between organisation culture and organisational performance
28	Hogan & Coote,2014	The role of organisational culture	Organisational Culture has a conventional impact on the performance and efficiency of firms

			which management always needs to undertake carefully
29	Ali & Khan,2016	The role of organisational culture	Culture is very critical for the success of any organisation
30	Wolf et al. (2014)	Cultural dimensions before creating strategies and objectives in organisations	Organisational culture is a clear determinant of innovation strategy that would lead to organisational performance
31	Ramdhani et al. (2017),	The role of employee commitment to performance	Employees commitment has a significant role to play towards the performance of an organisation. Committed employees tend to focus their output in line and even beyond the goals of an organisation.
32	Jaiswal and Dhar (2016)	The role of employee commitment to performance	Organisational commitment acts as a full mediator between leadership and employees which at the end benefits all the stakeholders involved either be it at an individual level or group level

Table 12: Summary of Empirical Findings continued

33	Inkinen (2015)	Leadership characteristic	Performance of an organisation is driven by the Leadership and the culture adopted within such an organisation
34	Pradhan and Pradhan (2015).	The role of employee commitment to performance	Established that there is a significant relationship between intellectual capability and a firm's innovation that contribute to the performance of an organisation
35	Mohammad Mosadeghrad (2014)	Theoretical and practical difficulties in applying QMP in an organisation	Method of implementation, the environment of the organisation and knowledge of the leadership
36	Aladwan & Forrester,2016	Reasons that could contribute to the failure of implementation of QMP	Insufficient education and training for the leaders, lack of employees' participation, absence of top management support, insufficient resources, deficient leadership, absence of a quality-oriented culture, poor communication, lack of a plan for change and employee resistance to the change programs
37	Christensen & Raynor, 2013	Customer Focus and organisational performance	When an organisation is confronted with a discontinuous, highly disruptive technology, senior management must

			consider bringing significant changes at all levels that give excellent attention to customer focus
38	Lucas, (2009)	The role of customer focus	Customer focus will affect the ultimate performance and satisfaction of the customer and consequently affect financial performance.
39	Fong and Snape (2015)	Effects of employee empowering and performance of an organisation	Add knowledge about the effects of empowering leadership demonstrating that it is very paramount to differentiate between effects at the individual and group level
40	Sok and O'Cass (2015)	Examined the extent to which employees' empowerment can contribute to the performance of an organisation through service innovations	Success as a result of employee empowerment depends on the ability to deliver quality services and continuous empowering of employees

Table 13: Summary of Empirical Findings continued

41	Ramdhani et al. (2017)	Effects of employee empowerment in terms of corporate culture, teamwork, communication, training and development, reward and recognition	Organisational culture and top management commitment are complimentarily related to the drivers of organisational performance
42	(Hoon Song et al., 2014)	The role of employee engagement and performance	Engagement should involve (a) positive affectivity, (b) affective commitment, and (c) empowerment as three key indicators.”

4.4 THE CRITIQUE OF THE LITERATURE

Through empirical evaluation of literature, we noted a study gap in the study conducted by Talib et al (2013), whereby they were investigating the association between quality management practice and performance. In their investigation methodology, Talib et al. (2013) distributed 600 self-administered questionnaires with a 28.6% response rate to 5 different sectors, including health, financial, information, communication and technology, and hospitality. The study used seventeen

variables, including senior management commitment, quality culture, customer focus, people management, and quality performance. These few variables mentioned are the principal purpose of this study. It was a considerable gap to combine different sectors with similar constructs and the same data collection instruments. The dimensions that could be used to adequately address what constitutes quality culture in the banking industry cannot be the same expectations in the health sector.

Similarly, Talib et al (2013) used benchmarking as one of the constructs to all the five sectors. Benchmarking can be achieved by comparing best practices within the same sectors from different organisations or different regions; For instance, the banking sector can compare the practices within their countries against other countries and adopt the best practices. This study has addressed this gap but ensuring that all the variables being investigated are relevant to the specifically targeted industry, in this case, the banking sector in Malawi. The study by Talib et al (2013) is in agreement with this argument and approach where they focused their interest in the banking industry and established that organisational culture within the banking industry is the same. Talib et al (2013) did not justify in their study that their approach of surveying different sectors using the same instruments and constructs would yield consistent results that could reliably be used by other scholars.

Again, the criteria used to select these constructs brings another concern as a gap in the literature. For instance, Talib et al., (2013) used Quality Systems as one of their crucial variables to discover the association between quality systems and performance across five different sectors. The dimension used to determine quality systems in the banking sector cannot be the same in the information sector or ICT. The study has addressed this gap by avoiding mix up and ensure that all the constructs used are talking to the dimensions that determine them within their respective industry and as such that will make the study more reliable for inferences.

The study conducted by Baird et al (2011) examined the association of quality management practices with a sample size of 364 business units encompassing both manufacturing and service industries in Australia. A similar gap noted in the study by Talib et al., 2013) has also been repeated in an investigation conducted by Baird et al. (2011) as they mixed up the sectors but using the same data collection instruments with the same variables through different sectors. The conclusion of their study established that organisational culture is the highest significant feature of organisational performance. However, their study had a limitation in that they missed one crucial construct, namely top management commitment. Our study established the two most essential variables towards organisational performance is senior management commitment and organisational culture. When we talk of top leadership commitment, we are referring the leadership which is highly enthusiastic to drive the victory of the company. Organisation culture short of strong leadership cannot be a success. Top management commitment is like a key driver that would make sure that all the constructs are being supported for the common goal of the company. For instance, transformative leadership as the name suggests ensuring that the culture being embedded to the rest of the team members within an organisation should translate to success. This study has addressed that gap by ensuring that senior management assurance is amongst the crucial variables to be tested while investigating the banking industry in Malawi.

Our study and that of Ha et al (2016) are consistent/similar in that knowledge management profoundly impacts the performance of an organisation. The gap we have again recognised in the study by Ha et al (2016) is that it lacks an explanation regarding how knowledge management is sustained. This study has addressed this gap by highlighting that while it is indeed vital to manage knowledge, the construct of management commitment is key to drive and achieve such initiative. In the process of knowledge management, some dimension like employee drill and growth is a key as for the organisation to achieve that they would support from the leadership. This implies that to draw a better conclusion, the hypothesis of

knowledge management should be associated with a top management commitment to bring successful organisational performance; this study has to address.

The study conducted Pokharel and Choi (2015) investigated dimensions related to learning organisation as associated with organisational performance. In our study, the learning aspect is following under people management. The conceptual framework used in their study lacks clarity, hence challenging for users to adopt and use. However, Pokharel and Choi's (2015) study resonates with our study on the finding that organisational learning is associated with organisational performance. Our conceptual framework is evident with all the critical dimensions highlighted to avoid ambiguity by the user. This implies that our study has addressed the gap of clarity we noted in the study by (Pokharel & Ok Choi, 2015).

The study conducted by Talib (2013a) with the critical objective to understand the concept of QMPs and conclude its application in the service industry proposed a ten-step approach to implementing QMPs. The service industry is massive, which comprises of different sectors like health, banking, telecommunication, hospitality, insurance, and microfinance. In respect to the broadness of the service industry, it is an undeniable fact that the dimensions that can be used to determine the performance of each respective sector though being in the service sector, cannot be universalised. As reported by Talib (2013a), proposing a uniform process of applying a quality management system in the service industry is problematic. This study recommends that proposals on the steps to implement quality management practices should be done per specific sector, and best practices can be compared within the same sector or with different countries or regions. This study has addressed this gap by ensuring that the focus within the banking industry and in the end, the study developed a model for proposed for employment of quality management system within the banking industry. The dimensions presented in the model for assessing performance as well aligned to the banking industry, thus making a significant contribution to the banking industry and literature.

The conceptual approach of the investigation conducted by Sarathy (2013) agrees with this study in the sense that her study focussed on a specific sector rather than a combination of different sectors under one umbrella as seen in other studies (e.g., Baird et al., 2011; Talib & Rahman, 2010). The study of Sarathy, (2013) is further aligned with this study on the constructs used and agree that they contribute to the performance of an organisation. This includes the thought of senior management commitment, people management concepts, quality performance concepts, and the concept of benchmarking. The drive of her study was to determine the key factors that influence performance in the real estate business. However, despite using senior management commitment as one of the variables in her study, Sarathy (2013) did not realise and categorically stated that leadership is the critical principle variable amongst all the variables for the successful employment of quality management system in an organisation. The current investigation has addressed this gap by defining, assessing, and categorically confirming to the literature the role of top management commitment above other variables.

The study conducted by Mustafa and Bon (2012) focused on the vital purpose of investigating the role and influence of senior management commitment under quality management practices in the service industry in Malaysia. The other objective of the investigation was to develop a conceptual framework model that could be applied to device quality management initiatives in the service industry. The way Mustafa and Bon (2012) crafted their framework, portrays a big gap for the users. Their study did not explicitly state which specific sectors within the service industry would be more ideal to adopt the framework for the successful execution of quality management practices. The assortment of their variables also did not reflect a depth of analysis of classifying the diversity of those variables. For instance, variables such as customer orientation and customer satisfaction were treated as separate variables (Mustafa & Bon, 2012). However, these variables (orientation and customer satisfaction) can be regrouped together under customer focus, and then further dimensions can be construed along those lines. Again, they indicated in their study service quality and excellency maintenance as separate categories. Again, these

can be regrouped together under quality performance and a further look at their dimensions. The primary purpose here is to provide clarity to the users. This study has addressed this gap by ensuring that all the variables provide clarity in line with related dimensions towards performance of an organisation.

The study carried out by Jaafreh and Al-abedallat (2013) agrees with this study in some areas. They had three key objectives to achieve: the first was to find the association between QMPs and organisational performance in the Jordanian banking sector. Secondly, they wanted to categorise the critical QMPs that influence the performance of an organisation. Finally, they aimed at developing a framework for executing quality management practices initiatives. The study of Jaafreh & Al-abedallat (2013) agrees with this study in some areas in the sense that they used top management concepts, customer focus concepts, and people management concepts, which our study also investigated. Their findings correlate with the findings of our study. However, we note a gap in their study as they did not clarify the dimensions that constitute their variables. With that kind of gap, the users may encounter challenges to implement their model because they will not have a clear direction, and effectively their project will fail. We, therefore, recommend to other scholars to recognise the role of clarity when crafting their model so that the users should be well-guided, and the intended purpose by the research should be achieved precisely as intended. This study has addressed that gap by ensuring that all the key variables are well explained with specified dimensions that will not change the intended aim of the investigation.

4.4.1 Summary of the critique of the empirical literature

After empirical evaluation and critique of the literature, it has been confirmed that the findings from different studies agree with this study supporting that the concept of QMPs indeed influences organisational performance. This can be confirmed from the research conducted by (Baird et al., 2011; Jaafreh & Al-abedallat, 2013; Mustafa & Bon, 2012; Sarathy, 2013; Talib, 2013a, 2013b; Talib & Rahman, 2010). However,

numerous gaps have been highlighted over these previous studies, and recommendations have been made in line with each gap noted. This study has provided remedies for each gap noted and where necessary further explanations, including examples, have made presented.

The methodological gap has predominantly featured in the previous studies while reviewing practices in the related studies. This study has sharply criticised the approach used by numerous scholars and has provided a solution in response to the gaps by providing a comprehensive model in addressing the highlighted gaps. For the purpose of clarity, on the methodology, this study unearths that most of the previous studies have been using their respective data collection instruments to collect data from different sectors, for instance collecting data from the health sector, banking sector, telecommunication sector, hospitality sector, insurance sector, microfinance sector and expect to have exact unique results when drawing a conclusion (Baird et al., 2011; Talib et al., 2013). Such kind of approach cannot achieve exact results as compared to a study that focuses on a specific sector as this study was done, and the approach agrees with the study of Sarathy (2013) and the approach adopted by Jaafreh and Al-abadallat (2013). Based on this analysis, it is evident that previous studies did have given little attention to a specific industry like the banking sector, and this study has disagreed with that generalised approach. Furthermore, in all the literature reviewed (e.g., Jaafreh & Al-abadallat, 2013; Mustafa & Bon, 2012; Pokharel & Ok Choi, 2015; Sarathy, 2013; Talib, Rahman, & Qureshi, 2011; Talib et al., 2013), no single study has categorically and firmly recognised the role of Senior Management Commitment (leadership) as being the most critical variable amongst all the variables influencing performance of an organisation, and well persuading all the other variables considered critical for the same common goal. This study can uniquely establish and vividly confirm this role of leadership. A set of QMPs that misses an element of top management commitment, in another way strong leadership, such a project will ultimately fail. Leadership is like a central engine whereby it is operational depending on crucial variables and on the same theory the critical variables cannot properly function

without commitment from top management (leadership). Leadership shapes the vision of the organisation and stimulate the rest of the variables to support such agenda and move forward towards one common goal.

4.5 SUMMARY OF CHAPTER

The critical attention of the section was to empirically review the literature on QMPs that contribute to organisation performance. The key variables that formed the main discussion include senior management commitment, people management, quality performance management, organisation culture, and customer focus. The association of the variables on organisational performance has been highlighted based on the empirical literature. The section has established a trend of consistency on the critical variables of the study based on other previous studies with the same constructs. The chapter has presented a summary process for the execution of the QMPs program, drawing from the review of the studies previously conducted. The review has shown consistency in the findings reviewed from different studies. Drawing from the summary review presented in table 4.10, the review has shown that people management, organisation culture, and management commitment have the most substantial direct impact on QMPs of an organisation. Based on this finding, the banking industry in Malawi can do much better if it is to reshape its approach and adopt the practices. From the onset of the discussion, issues of compromised service deliveries, disengaged staff, and unproductive culture have been highlighted and seen to be barriers to the organisation. Management from respective banking institutions must seriously consider a review and adopt new ways of thinking and working by adopting quality management practices. The next chapter discusses the methodology which the study adopted.

CHAPTER 5

METHODOLOGY

5.1 INTRODUCTION

The objective of this chapter is to lay out the methodology applied to accomplish the specific purposes of the investigation. These include: 1) examining the most critical variables that have a more significant impact on Organisational Performance; 2) examining complementary associations of quality management variables and further assessment on their impact on performance, and 3) developing quality management model in line with the first and second objectives as one of the contributions of this study. The chapter is, therefore, structured as follows: Section 5.2 explains the numerical methodology of the assessment; section 5.3 describes the study location; section 5.4 elucidates the research design; section 5.5 explicate the research strategy; section 5.6 presents the study population; section 5.7 explains sample size; section 5.8 presents sampling method; section 5.9 lays out the data collection instruments; section 5.10 presents data quality measures taken during the study; Section 5.11 presents the reliability and validity of the results; section 5.12 illuminates the statistical analysis of data; section 5.13 outlines the various scales of measurement used in the study; Section 5.14 describes the two types of the statistical procedure employed in the study; section 5.15 highlights the ethical considerations in this study; and lastly, section 5.16 sums up the chapter.

5.2 METHODOLOGY

This investigation adopted a quantitative approach. The method was the most appropriate because of the type of data collected, which was via a Likert scale instrument. The quantitative approach was more appropriate and accurate than qualitative analysis since the pattern of response from the participants would be more focused due to structured questionnaires. According to Welman et al (2005), quantitative research is very objective and gives credible results as it emphasises on measurable variables that can be tested. Flexibility in quantitative is limited as it

avoids any bias. It is, therefore, described as particularistic as opposed to a holistic approach used in qualitative methods (Welman et al., 2005).

One of the aims of this investigation was to achieve generalizable outcomes and also results that are valid, reliable, and exhibit integrity, hence the choice for a quantitative approach (Bryman & Bell, 2015; Du Plooy-Cilliers et al., 2014). Quantitative research can be described as an inquiry that is useful for defining trends, describing the association among variables that are found in the literature. To carry the quantitative investigation, scholars usually stipulate confined interrogations and again develop survey instruments using statistics. From the outcomes of the assessment, the investigator construes the statistics using prior estimates and research studies. The concluding report is offered in standard set-up, shows investigator impartiality, and portrays the absence of unfairness (Abdullah & Tari, 2012).

Further, the process of data gathering in quantitative research is guided by a structured questionnaire whereby the survey participants are required to provide feedback in line with the designed instrument. This approach is unlike the qualitative research design, where the participants can give feedback in any format, whether through recorded interviews, focus groups, or written format through any designed media. So, considering the diversity of the research objectives and variables under the study, the quantitative approach remains more appropriate as it would drive the focus of the Investigation.

5.3 STUDY LOCATION

The investigation was conducted in Malawi, which is a country located in the eastern part of Africa. Malawi is comprised of three main geographical areas, namely South, Centre, and North regions. The survey was national wide, hence covered all these three regions where these banks were also represented.



STUDY LOCATION

The Map shown captures all the three regions of Malawi, South, Centre and North where the study was conducted. The study conducted covered all the three regions involving five banks as earlier on highlighted. All the banks have representation in all the three regions

REGISTRAR OF FINANCIAL INSTITUTIONS

The Reserve Bank of Malawi which is the Registrar of Financial Institutions has three Branches across the country in all the regions; One in Blantyre, another one in Lilongwe (Head Office) and the third branch in Mzuzu-Northern Region of Malawi.

DOMINANT BANKS

The main two banks considered being market leaders are National Bank of Malawi and Standard Bank Limited. The data collected from the Central Bank indicate the trend for a period of 5 consecutive years showing the dominant banks taking over 50% market share in terms of loans, deposit, profitability, asset quality, capital equity and more other profitability ratios (table 2.3)

Figure 8: Study Location

Source: www.nso.mw

5.4 RESEARCH DESIGN

Research design is a principal strategy that stipulates the approaches and process(es) for gathering/assembling and examining the required data for the study (Bryman & Bell, 2015). Key research objectives that are identified through the initial

phases of the study are encompassed in the strategy to guarantee that the data assembled is suitable to solve the intended problem (Zikmund et al., 2012). The research must also determine the source of information, the design technique, sampling methodology, schedule, and cost of the study. Zikmund (2013) contended that there is no sole supreme investigation strategy that one would claim. As such, the researcher often has several alternatives that can be worked out to accomplish the intended objectives. Zikmund (2013) further argued that the capability to choose the utmost suitable research strategy develops with the time and expertise of the researcher. Zikmund et al (2012) caution that most scholars who have not gained much experience would always jump to the conclusion that a quantitative study is the best research strategy.

This study used a survey research technique comprising a cross-sectional design (Bryman & Bell, 2015). A well-structured research instrument was used to gather applicable data from the survey participants. A five-point Likert Scale with statements carefully constructed was used to rate the respondent's attitudes with ranges from strongly agree option to strongly disagree option (Zikmund et al., 2012). The question asked was relevant to various aspects of the variables on QMP and variables on performance. The study was descriptive. SPSS version 25.0 was used to analyse data. Charts, graphs, diagrams, and tables were used to present the results. The design consisted of a process from which banks were identified and data collected.

Regarding the research design, the study purported to get responses from a population of the branch management team but used a sub-population of the five branches from representative banks. The banks were purposively selected since they were in all regions of the country to get a representative sub-population of 5 independent banks out of the ten banks operating in Malawi. Furthermore, the sub-population was to include one of the dominant banks and other medium performers and lower-performing banks. One of the high ranked performing banks was the National Bank of Malawi (NBM). The other four mediums to low performing banks

included the four banks: Opportunity International Bank of Malawi (OIBM), NBS Bank Plc, Eco Bank Malawi, and Continental Discount House Bank (CDH). The inclusion of these banks was based on the access to information through approved gatekeepers by respective banks. With a population of 2,015 employees working in these five commercial banks under investigation, the population of branches in these banks was 86 (Reserve Bank of Malawi, 2014). With each branch managed by an average of 4 managers, the population branch managers were estimated at $86 \times 4 = 344$ managers. Furthermore, a total number of 86 branches represented a total number of five banks under investigation (Reserve Bank of Malawi Annual Report, 2014). Presented below is the branch network for banks in Malawi.

Table 14: Branch Network for Banks in Malawi, 2017

Name of Institution	Branches		Agencies, kiosks, mobile vans		Bank's Category
	2016	2017	2016	2017	
National Bank of Malawi	14	15	17	16	Main leading and dominating banks
Standard Bank Malawi	7	7	22	22	
CDH Bank Ltd	3	3	1	1	Medium and low performing banks are sharing 49% and below in terms of assets, loans, deposits, and equity capital from 2013 to 2017.
Eco Bank Malawi Ltd	10	8	0	0	
FDH Bank Ltd	13	19	48	34	
First Merchant Bank	8	10	21	26	
NBS Bank Ltd	13	13	36	39	
Ned bank Malawi Ltd	6	9	2	2	
Opportunity Bank/FMB	5	0	46	0	
Total	81	90	193	140	

Source: Reserve Bank of Malawi

Out of the total population of 2,015 employees, 344 consisted of branch managers. The study could not work with the whole population of branch managers because of the technical and logistical challenges as well as time and money constraints. Thus, a sample of this population was used, and to ensure that the sample size was adequate for the reliability of the results, the minimum sample size method was applied to determine the least required sample size. The application of this formula culminated in 196 branch managers as a minimum sample size to interview with a 95% confidence level (Krejcie & Morgan, 1970; Lodico et al., 2010).

As an alternative to the formula provided to calculate the required sample, below is a Table that has been used to calculate the 196-sample size being the minimum sample required from the specific targeted population of 344 branch managers.

Table 15: Krejcie and Morgan Required Sample Size Table

Population Size	Required Sample Size							
	Confidence = 95% Margin of Error				Confidence = 95% Margin of Error			
	5.0%	3.5%	2.5%	1.0%	5.0%	3.5%	2.5%	1.0%
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	30	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
1000	278	440	606	906	399	575	727	943
1200	291	474	674	1067	427	636	827	1119
1500	306	515	759	1297	460	712	959	1376
2000	322	563	869	1655	498	808	1141	1785
2500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
300,000,000	384	784	1537	9603	663	1354	2654	16586

Source: Krejcie & Morgan, 2006

The population of branch managers of 344 was estimated based on the standard organisational structure under the bank set up, which indicated that the branch is managed by 3 to 4 management team. This is based on the vast knowledge of the researcher having worked in the banking sector for the past 15 years in four different banks. Hence he managed to draw such an organogram based on such understanding. Figure 9 is the structure highlighting the specifically targeted sample from the population with the basis of standard organogram in the Malawi banking sector.

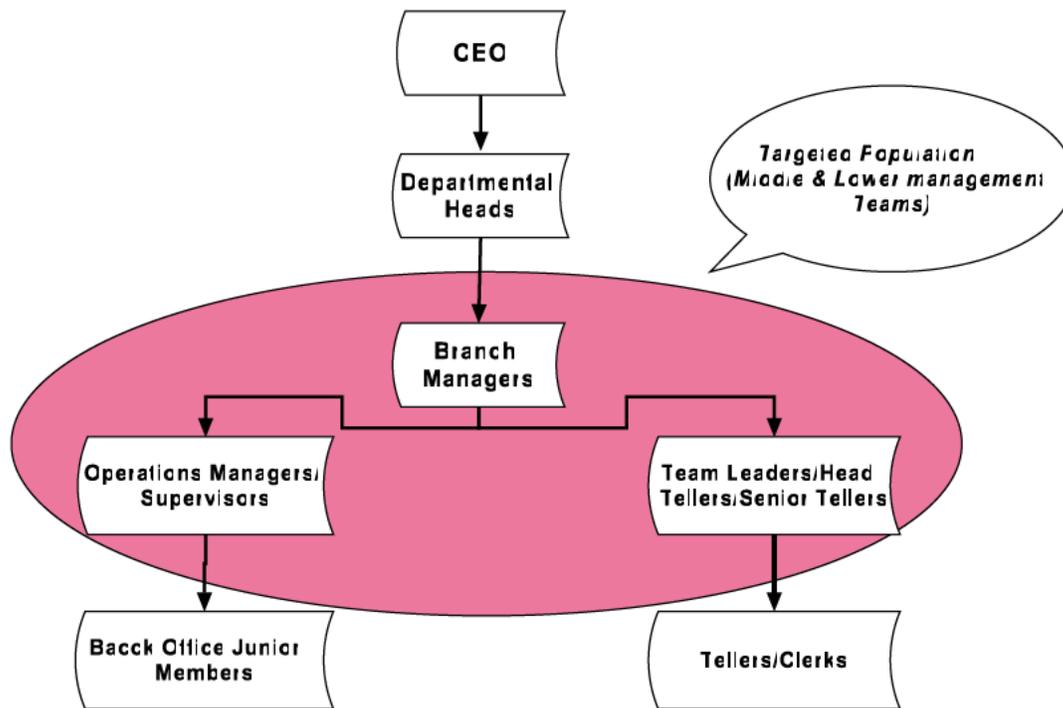


Figure 9 : *Generic branch organogram*
Source: *Developed by researcher*

The assumption is that every branch would have 3 to 4 middle to lower managers who represent the management of the whole bank. In such a case, four multiplied by 86 branches results in 344 middle to low managers constituting the targeted population. Considering that the study covered all the three regions in Malawi, some branches are small, and other branches are big. This implies that the representation of the management team would even include senior bank clerks as other small branches could only consist of one senior member and juniors but entrusted to run the branch.

5.5 RESEARCH APPROACH

This study employed a quantitative analysis tactic. This approach is a very logical, systematic means of tracking decision making to the real world, hence assist in solving real challenges in organisations (Render et al., 2010). The quantitative research approach is very objective and addresses the research objectives through experimental evaluations. It emphasises on validity and reliability. The variables identified for the study are measured, and this ensures the integrity of the findings. The findings are testable and generalizable (Zikmund et al., 2012). This kind of investigation, though harder to strategies, is generally extremely comprehensive and well organised, and outcomes can be easily generalised and presented statistically.

5.6 STUDY POPULATION

Saunders (2011) defines a population of a study as the full set of cases from which a sample is drawn. It is the total number of cases that can be included as research subjects (Matthews & Ross, 2014). In the simplest term, a population can be referred to as the study objects (Welman et al., 2005). The targeted population of this study, also known as units of analysis, consists of managers (employees) from 5 banks in Malawi, as indicated in figure 9 above. The researcher hand delivered the questionnaires and met the actual respondents through the branch managers' offices for each respective bank. The respondents were given an opportunity to ask any questions before and after answering the questions presented in the instrument.

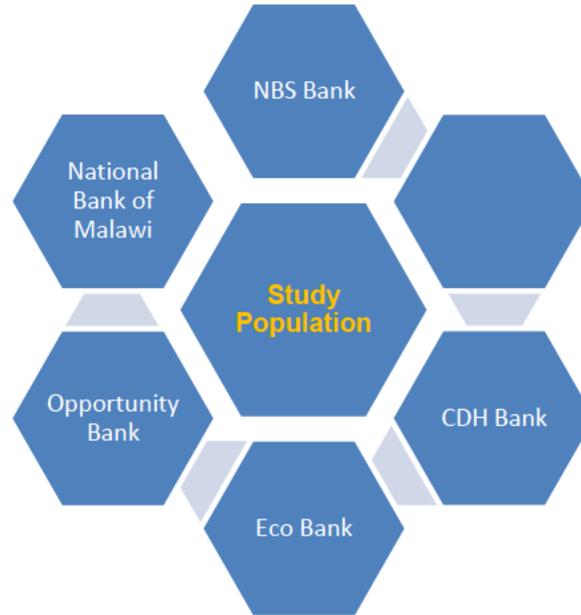


Figure 10: *Study Population*
Source: *Developed by researcher*

5.7 SAMPLE SIZE

Based on Yamane (Israel, 1992) formula and the studies by Krejcie and Morgan (Krejcie & Morgan, 1970; Lodico et al., 2010), this study adopted their criteria for sample size calculation. With a confidence rate of 95% and a margin error of 5%, the minimum sample size of 196 managers for a population of 344 managers was required to produce acceptable set results. The Krejcie and Morgan Table, as illustrated in Table 15, indicate how the 196 samples have been determined, and below is the formula used to calculate the actual sample required based on the specific population being targeted. (Israel, 1992).

$$n = \frac{N}{1 + N(e)^2}$$

Where n = Sample size, N = Population, e = Margin of error

The study worked with five banks based on the following clustering approach:

The banks were grouped into two categories as high financial performing banks with similar cultural practices, financial performance, and operational standards. Under this first category, there were only two banks, the National Bank of Malawi and Standard Bank. The second category was for medium and low performing banks with medium and low performing cultural practices, financial performance, and operational standards. Under this second category, there were six banks, including CDH Bank, Eco Bank, FDH Bank, NBS Bank, Ned Bank, and OIBM/FBM (after being merged as one bank).

Under the first category of the two banks, they have over 51% of market share in the relation of assets, loans, liabilities, and equity capital for a period ranging from 2013 to 2017 (RBM, 2018). By working with one of these two banks, it implies a good representation of the first category of banks. The study worked with the National Bank of Malawi in the first category after receiving gatekeeper approval (consent) from the institution. The approval was received in good time in contrast to the Standard Bank, which delayed in responding.

Under the second category of the six banks, they have below 49% of market share concerning assets, loans, liabilities, and equity capital for a period ranging from 2013 to 2017 (RBM, 2018). The study worked with four out of the six banks under this category after receiving gate pass keepers (consent) from the respective institutions in good time within the planned schedule of the study, hence worked with NBS Bank, Eco Bank, CDH Bank, and OIBM/FMB Bank. Nedbank and FDH Bank delayed in issuing consent letters. By working with the majority of these six banks, it implies a good representation of the second category of medium and low performing banks in financial performance and operational standards in Malawi. The study eventually worked with five banks (i.e., NBM, NBS Bank, Eco Bank, CDH Bank, and OIBM/FMB Bank) in Figure 10.

5.8 SAMPLING METHOD

The population of bank branches in the country was identified by reading the reports of the banks. The banks and their branches are spread throughout the country. It was essential to work with a sample of these branches. For this study, multi-stage cluster sampling was applied to choose the targeted population. The multistage was ideal as the study went through more than two stages of sampling, and different techniques were used, for instance, clustering, a grouping of branches, and simple random sampling. A related multistage sampling was used in Enugu, Nigeria, in 2006, where the researchers selected 20 secondary schools from the region and then selected 13 teachers from each school as participants (Iyoke et al., 2007).

In this study, a total of 86 branches from 5 banks in Malawi were selected, and 344 cases were worked out to be the total targeted population for the investigation. A simple random sampling ensures an equal probability of each component in the population to be included in the sample (Bryman & Bell, 2015; Welman et al., 2005). Nevertheless, individuals must not assume that a survey would necessarily be meaningful and give reliable results by collecting data from the entire population (Seunders, 2009). For all the research questions where it proves to be unfeasible for one to gather data from the whole population, one needs to select a sample (Seunders, 2009). A study by Welman et al. (2005) recognised two major types of sampling, including likelihood and non-probability sampling. In their definition, they indicated that sampling that is aligned to probability is comprised of simple random, systematic, stratified random, and finally cluster samplings (Welman et al., 2005). The flow chart below explains diagrammatically and summarises how the process of narrowing down the numbers was achieved. The branch managers were the contact points who were engaged to assist meetings with the participants in their respective branches. Figure 9 demonstrates the actual targeted participants hence no risk of bias in terms of selection of the participants

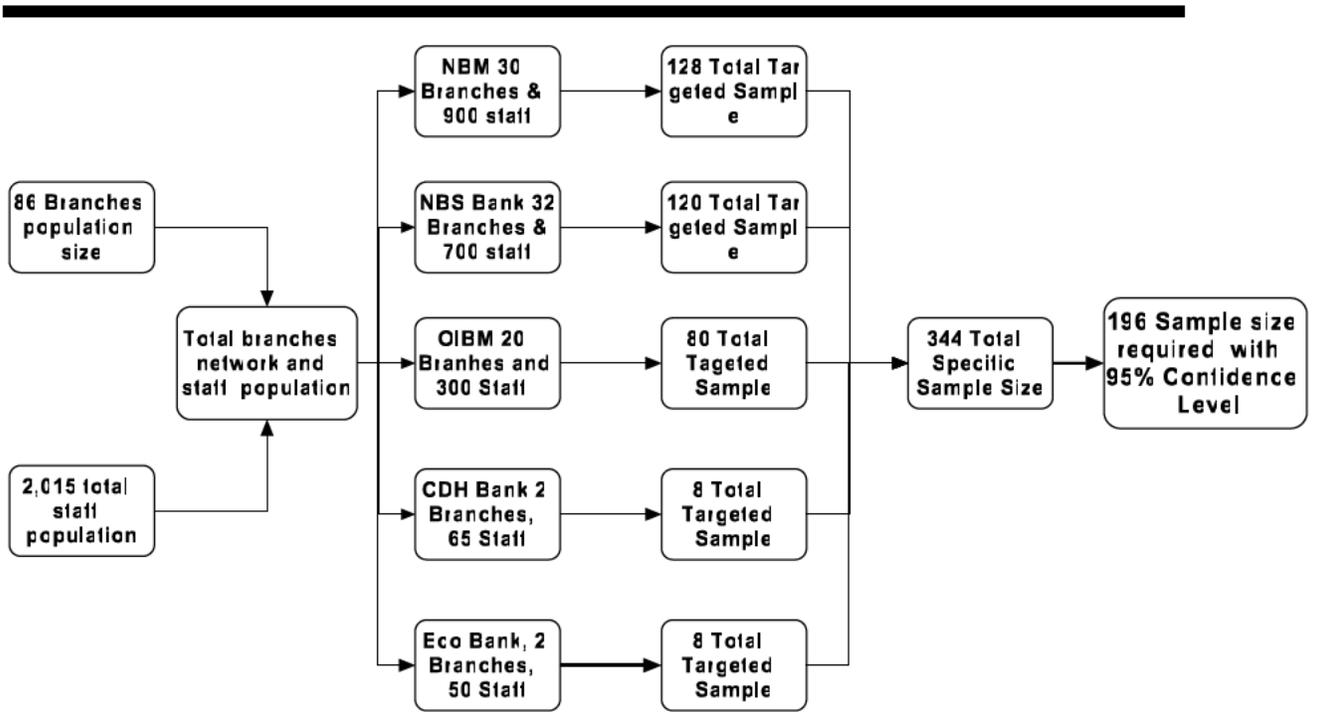


Figure 11: Sampling Process
Source: Developed by researcher

The table presented below summarises this sampling process that led to the sample size of 196 managers to interview.

Table 16: Sampling Method Summarized

	Sampling Method Summarized
Step 1	<p>The total population of employees and sample selected;</p> <p>2,015 employees represent the total population of the sample in the banks being investigated, the banking sector in Malawi</p> <p>344 employees selected from the 2,015 as being a specifically targeted sample from the population</p> <p>95% confidence level with the selection of 196 sample size from the specific sample population</p> <p>5 % margin of error to be achieved</p> <p>The calculations above have been reached based on Krejcie and Morgan's table (Lodico et al., 2010), which is also consistent with Yamane (Israel, 1992) formula.</p>
Step 2	<p>The total population of branches and sample selected</p> <p>86 branches represent the actual branches for all banks under study across the country</p>

5.9 DATA COLLECTION INSTRUMENTS

Data were gathered from all the participants using the same questionnaire designed. To vary the analysis, comparisons were made amongst the banks on relatively high-quality management practices. The selection of the banks was based on the bank's current trend of performance by merely reviewing the data available on the public domains in critical areas like market share analysis, profitability ratios analysis, capital adequacy ratios and other ratios like the cost to income (Reserve Bank of Malawi Annual Reports, 2017). By reviewing such areas and compare with the feedback from the participants, a trend was established that revealed the factual impact of employment of quality management practices over the performance of respective banks.

A well-structured study instrument was used to gather the relevant information from all the participants to arrive at the actual data collection implementation successfully. A five-point Likert Scale with statements carefully constructed was used to rate the respondent's attitudes, which ranged from strongly agree and strongly disagree (Zikmund et al., 2012). All variables to be tested were critically aligned to the Likert Scale so that the respondents would give their exceptional views within these constructed statements. Scores 1,2,3,4 and 5 were assigned to each possible level of the response, representing the strengths of agreements by the respondents. For instance, a score of five represented the highest score on positive, and one represented negative (Zikmund et al., 2012).

The questionnaire included a letter of information to let the participants know the procedures and objectives of the investigation. The new conclusions arising from the study, risks associated with their participation, confidentiality and rights of the participants, further explanations if needed to the participants, offer to answer questions voluntarily, and benefits for their participation (Bryman & Bell, 2015). Participants were given letters of consent to sign before undertaking the questionnaire. Their participation was after acknowledgment that they have read, understood, and certify that they agree to join in the study voluntarily. Those respondents who did not agree to partake in the investigation were directed to the end of the survey that they cannot participate (Bryman & Bell, 2015). Participants under the age of 18 years were not part of the participants as these are considered to be minors under the laws of Malawi. The questionnaires totalling 250 were distributed, and 244 feedbacks were collected, representing a 97.6% response rate. The researcher hand-delivered the questionnaires across the country through direct meetings with the respondents in their respective branches. There was face to face meetings with the respondents when delivering the questionnaires and opportunities where given to respondents to ask any question for clarity.

5.10 DATA QUALITY

Quality of data is the degree at which reflects the actual state of affairs (Zikmund et al., 2012). In another way, data quality emphasises on data integrity, validity, and reliability (Zikmund et al., 2012). Saunders (2009) contends that even though several of the secondary data sets obtainable from governments and data documentation are of advanced class as compared with the data that you might continuously assemble yourself. This is not always the situation. Based on the assumption, when collection data, attention should always be taken, and data sources must be assessed cautiously. To ensure data quality, the present study has applied several techniques at all levels, including analysis tests that have also been applied. When analysing the data, the study considered the construct of validity, meaning measuring the data through various statistical ratings with the help of SPSS software (Bryman & Bell, 2015).

5.11 RELIABILITY AND VALIDITY

The dependability is concerned whether the conclusions of the study are generalizable (Bryman & Bell, 2015). It is an indicator of consistency whereby if different attempts are made measuring something, the results should be the same (Zikmund et al., 2012). This study strictly used statistical tests analysis such as Cronbach's coefficient alpha, internal consistency, and inter-coder methods to assess the reliability of the findings (Bryman & Bell, 2015; Du Plooy-Cilliers et al., 2014; Zikmund et al., 2012). SPSS data analysis was used to compute these statistical tests. For instance, the calculated alpha coefficient varied between 1 (signifying seamless internal dependability) and 0 (signifying no internal dependability). Internal consistency concerns the measuring of correlation on the performance of each item with the performance across the participants, while Inter-coder measure would use different participants with same instruments (Du Plooy-Cilliers et al., 2014).

Validity focuses on whether the instrument used is measuring the actual phenomenon that is established to be tested (Du Plooy-Cilliers et al., 2014). It is

concerned with the integrity of the results that are produced from the investigation (Bryman & Bell, 2015). A good measure of validity would consider both consistency and accuracy (Zikmund et al., 2012). To establish validity, this study used statistical tests and other measurement concepts like face validity concept, content validity concept, criterion validity concept, and construct validity. Face validity concerns the measure of the scale's content, that is, whether it represents what was supposed to be measured (Zikmund et al., 2012). It examines whether the items being asked to make sense concerning the concept definition. However, content validity is related to the measure if it covers the domain of the interest, for instance, the degree at which the focussed variables are assessed. A good example is when evaluating a worker's job performance. It should cover all relevant aspects and not something outside (Zikmund et al., 2012).

Criterion validity measures the correlation concerning other standard measures of similar constructs. The practicability of the measurements and provides more empirical tests (Zikmund et al., 2012). Also, construct validity occurs when a measure reliably rates an exclusive conception. It contains numerous instruments, including content validity, face validity, criterion validity, convergent validity, and discriminant validity (Zikmund et al., 2012). All these statistical tests have been applied to ensure reliability, validity, and generalisation of this study.

5.12 STATISTICAL DATA ANALYSIS

The study used various approaches and practices to achieve its objectives. By only using one specific statistical method, the objectives could not be adequately addressed. As aforementioned in chapter 1, three key objectives included: 1) identification of critical factors that impact performance; 2) the complementarity and association of the factors identified, and 3) developing of a model based on the findings from objective one and objective two. Descriptive statistics, among other approaches, have been used, as outlined below, with respect to the objectives.

5.12.1 The approach used to achieve the first objective of the study

The first object of the investigation pursues to classify variables that are very significant to the performance of an organisation. To accomplish this purpose, the investigation used statistical techniques and empirical literature. Confirmatory Factor Analysis (CFA) was applied to find out a set of crucial factors that were more critical and had a high influence on organisational performance. The examination was carried using Principal Component's technique through the varimax rotation. Confirmatory Factor Analysis (CFA) can be defined as a multivariate numerical process that is applied to assess how well the measured factors characterize the number of constructs (Tabachnick & Fidell 2007). Factors were then identified by using factor loading values to assess the significance of the factors. Factor loadings are the weights and associations amongst each variable and the factor. The higher the factor loading value, the high the relevance of the dimensionality of the factors. Tabachnick et al., (2007) stated that a negative value of factor loading designates an inverse influence on the factor. Factor loadings can also be interpreted by using their uniqueness values. Uniqueness is the variance that is 'unique' to the variable and not shared with another factor, which is equal to $1 - \text{communality}$ (factors that are shared with other constructs). Notice that the more prominent 'uniqueness,' the lesser the significance of the factor in their dimensionality.

Again, according to Tabachnick et al (2007), the table below gives the interpretation of the ranges of factor loadings. The study, therefore, used this table for simplicity purpose to relate the findings. By using this table of interpretation, the readers should be able to understand and relate to what it means on the variables identified as being critical to influence the performance of an organisation.

Table 17: Interpretation of factor loading ranges

	Factor Loading Range	Interpretation
1	0.71 and above	Excellent
2	0.63 to 0.70	Very good
3	0.55 to 0.62	Good
4	0.45 to 0.54	Fair
5	0.32 to 0.44	Poor

Source: *Tabachnick et al. (2007)*

5.12.2 The approach used to achieve the second objective of the study

The second purpose of the investigation was to assess the complementary association between quality management key variables and performance. While testing the association, the study went further to assess the closeness of the association and the magnitude of the relationship. To arrive at this conclusion, the study used the Chi-square Test of Association, Factor Analysis, and Path Analysis.

Chi-square Test of Association: Rana and Singhal (2015) described Chi-square value as a test intended to examine how probable it is that an observed distribution is due to chance. It is also referred to as the "goodness of fit" statistic, only because it measures on how sound the detected distribution of collected information fits with the delivery that is likely anticipated if the variables are independent (Rana & Singhal, 2015; Wildemuth, 2016). The tests for Chi-square can be applied to assess if there is a relationship existing between the rows and columns in a contingency table (Test, 2015). It must be noted that the Chi-square test only tells us the likelihood of independence of the spreading of data. In other words, it merely measures if two constructs are related to each other or not. Chi-square test does not state how closely the constructs are related (Lowry, 2014; Wildemuth, 2016). Nevertheless, once we recognise that there is a relationship with these variables, we can explore other methods to compute the amount of association between them, for instance,

using Factor Analysis (Cohen, 2016; Ferguson, 2017; Moore, 2017), as described below.

Factor Analysis: After determining the association of the variables, examining the closeness of association was again key in supporting the findings. The survey used Factor Analysis Statistical Method to determine the closeness of the association of the factors. Factor analysis was mainly applied for clarification of data and analysing the fundamental associations between variables and other fundamental factors. It was used for many factors to establish whether there was an inclination for sets of them to be inter-connected. Again, Factor Analysis is frequently applied with multiple – indicator measures to see if the indicators incline to the group to formulate one or further sets of pointers, which are called factors (Bryman & Cramer, 2008). Instead of grouping responses and response types, factor analysis isolates the variables and groups them according to their co-relevance. According to this study, Factor Analysis confirmed the correlation between variables under QMPs and the relevance of their association, contributing to bank performance.

Path Analysis Test: After establishing the association and the closeness of the association, it was again paramount for the study to tell the magnitude of the association. In respect of achieving this objective, the study conducted a statistical test to assess the magnitude and further significance of casual associations between sets of factors (dependent constructs and independent constructs). To determine the results regarding whether a connection existed between independent variables and the dependent variable, the Path Analysis test was carried. In its basic definition, Path Analysis is seen as a system of multiple regression numerical examination applied to assess fundamental models by analysing the associations between a dependent factor and two or more independent factors (Woodman et al.,2018).

5.12.3 The approach used to achieve the third objective of the study

The third objective was to craft a model based on the conclusions from objective one and objective two. However, it was very critical to ensure that the model is statistically supported. To conclude this objective, the study used various approaches and developed a model that is empirically and statistically supported.

The study also used significant statistical evident results from Factor Analysis, Chi-square Test for Association, and Path Analysis to support the development of the Model. The key reason for incorporating statistically tested data was significant to ensure that the Model is supported for further inferences. The use of Factor Analysis confirmed the importance of the factors and the closeness of their association by looking at Factor Loadings. The use of the Chi-square Test was considered when developing the model-assisted mainly to ensure that the independent variables' associations concerning their shared goal of achieving performance were well evaluated. Further, path analysis was again considered while developing the model significantly to ascertain the causal relationship and the magnitude of their association.

5.12.4 Pearson's Product Moment Correlation Coefficient

In this study, we also used the paragon correlation coefficient. This was used as a checking technique to compare the results with Path Analysis Statistical Method. The outcomes were consistency, thus confirming the validity of the approaches adopted. The approaches under Pearson's Correlation Coefficient and Path Analysis aim at achieving almost the same goals.

5.12.5 Analysis of Variance (ANOVA)

The study also used an examination of variance for further determination to confirm results in consideration of the purpose of the investigation. Analysis of variance

(ANOVA) is a numerical examination that is applied to conclude if variations exist amongst the means of two or more independent examples. That is, the means for samples are not statistically dissimilar. The study wanted to ascertain if different groups such as age group, gender group, seniority at position level, and educational levels held a similar perception when answering the questionnaire. This was done based on the purpose of the study of generalizing the findings. This also explains why the study used several approaches to ensure the credibility of the findings.

Alternatively, by using ANOVA, the study aimed at achieving the quality of the results. De Toni et al (2015), MacKenzie et al (2011), and Zikmund et al (2013) contend that it is appropriate to apply ANOVA when independent groups are scaled using interval valuation. ANOVA is a bivariate statistical assessment that is typically denoted as one way since there is only one independent construct. ANOVA varies meaningfully from the t-test since it can concurrently assess variances in more than two independent groups (Zikmund et al., 2013).

5.13 ETHICAL CONSIDERATIONS

The right to privacy for the participants was fundamental in this study. Individuals gave their informed consent first before they were interviewed to help them understand the intention of the research (Zikmund et al., 2012). Before the commencement of data collection, permission was being obtained first from the relevant authorities, and research proceeded only after the clearance was granted. Participants were informed of their rights on the voluntary participation of the study and the anticipated benefits of the research. The study ensured that no harm was caused to any participant, and all confidential matters were treated as such, and without any compromise (Du Plooy-Cilliers et al., 2014; Matthews & Ross, 2014). The study ensured that integrity was upheld at any point during the conduct of this study, including data collection, and management such as the editing process, the cleaning of the information, storage, assessment, as well as during the presentation of the findings (Zikmund et al., (2012).

5.14 CHAPTER SUMMARY

The chapter has covered all the key areas concerning the methodology of the study used. In a nutshell, areas concerning research strategy, approach, study population, sample size, sampling method, data gathering instruments, data quality, statistical data analysis, scales of measurements, and ethical considerations have well laid out in this chapter. The focus of the next chapter is the presentation of results.

CHAPTER 6

PRESENTATION OF THE RESULTS

6.1 INTRODUCTION

The objective of this chapter is to present the results. This is done in four main parts. The first part consisted of descriptive statistics from bullet 6.3 to bullet 6.11 in which

the key variables were separately analysed and results presented in line with the research questions. Going by order from point 6.3 to point 6.11, below are the subheading presented under various themes from descriptive statistics: biographical data from the respondents (sections 6.3 and 6.4); top management commitment (section 6.5), Customer Focus (section 6.6), organisational culture (section 6.7), effective organisational commitment (section 6.8), Quality Process Management (section 6.9), people management (section 6.10), and quality performance management (section 6.11). The second part presents results in line with the aim of the investigation in which the following are the subheadings: Presentation of results focusing on the first key objective of the study in which the analysis was to assess critical factors for enhanced performance (section 6.12). To properly analyse this objective, the study presents results arising from the Confirmatory Factor Analysis. In section 6.13, the analysis focusses on the second key objective of the study in which the focus was to evaluate variables that are complementary in enhancing performance. To successfully address this objective, the study used the Chi-square test of association and path analysis.

Furthermore, in section 6.14, the focus was to achieve the crucial third purpose of the investigation in which the focus was to craft a quality management model in line with objectives one and two. To successfully achieve this, the study applied factor analysis, chi-square, path analysis, Pearson correlation matrix, and Cronbach's Alpha to examine dependability, and the same has again been presentedt section 6.15, the chapter presents ANOVA analysis to assess the perception of different groups towards the factors under investigation. Finally, in section 6.16, the chapter winds up with a conclusion of the chapter, it highlights the key points presented in the chapter.

6.2 THE RELIABILITY ESTIMATE

Table 18: *Cronbach's Reliability Statistics*

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.867	0.868	7

Cronbach's Alpha was used to test for reliability, as illustrated above in Table 18, which shows the results of Cronbach's test. The results show that there is excellent reliability with an average value of alpha 0.867. When evaluating the level of reliability of the instrument, an estimation of Cronbach's alpha value close to 1 is regarded as a good indicator of reliability, thereby confirming the consistency of these results (Julie, 2016).

Table 19: *Cronbach's Test*

Variables	Item: Test correlation	Item: Test correlation	Average inter-item covariance	Alpha
Top Management Commitment Theme	0.727	0.626	0.46295	0.850
Effective Organisational Commitment Theme	0.554	0.432	0.52194	0.872
Customers Focus Theme	0.771	0.665	0.43054	0.844
People Management and Organisation Commitment Them	0.758	0.668	0.45551	0.845
Organisation Culture Theme	0.822	0.751	0.43543	0.834
Quality Process Management Theme	0.812	0.719	0.41447	0.836
Quality Performance Management Theme	0.776	0.650	0.41096	0.850
Test Scale			0.4474	0.867

6.3 BIOGRAPHICAL DATA PRESENTATION

The biographical statistics comprised of the participants' age, gender, education level, length of service in employment, current position in their respective institutions, and their institution and the branch where the respondent is based/posted. The need for the length of service was to assess the level of people participating in the survey, whether they were knowledgeable enough in responding to the questionnaires presented to them. Despite the questionnaires covering most critical levels of positions of the participants, the study also thought it necessary to include their

education level to assess the merit of feedback from the respondents in consideration of the level of education.

6.4 BIOGRAPHICAL DATA PRESENTATION - DESCRIPTIVE ANALYSIS

Table 20 presented below indicates the age group of the participants for the survey conducted.

Table 20: *Age Groups of the Survey Participants*

AGE		
Range of Age	Frequency	Percentage
19 to 20	1	.4
21 to 30	85	35.1
31 to 40	115	47.5
41 to 50	32	13.2
51 and above	9	3.7
Total	242	100.0

Table 21 below indicates that the participants' gender status in the survey was equally distributed (i.e., 50% male, 50% female).

Table 21: *Gender Status of the Survey Participants*

Gender		
	Frequency	Percentage
Male	121	50.0
Female	121	50.0
Total	242	100.0

Table 22 presented below depicts the length of service of the participants for the survey conducted, indicating that 59% of the participants had work experience above five years.

Table 22: Length of Service for the Survey Participants

Length of service		
Range of years worked	Number of people	Percentage
1 to 2 years	21	8.7
3 to 5 years	81	33.5
6 to 10 years	81	33.5
11 to 15 years	31	12.8
16 to 20 years	12	5.0
21 years above	16	6.6
Total	242	100.0

Table 23 below shows the educational level of the participants for the survey conducted, indicating that about 96% of the participants had higher qualifications above Ordinary Level (the equivalent of Malawi School Certificate of Education [MSCE]).

Table 23: Educational Level of the Survey Participants

Educational Level		
Malawi School Certificate of Education	8	3.3
Professional Certificate	23	9.5
Diploma	90	37.2
Degree	99	40.9
Post Graduate Degree	19	7.9
Other (Specify)	3	1.2
Total	242	100.0

Table 25 presented below details the positions being held by the participants for the survey conducted, with an indication that 59% of the participants were in leadership positions in their various workstations.

Table 24: Positions of the Survey Participants

Position under the current employer		
	Frequency	Percent
Bank Teller / Clerk	101	41.7
Team Leader	18	7.4

Supervisor	36	14.9
Officer	41	16.9
Manager	30	12.4
Others (Specify)	16	6.6
Total	242	100.0

Table 25 below shows the distribution of survey participants across the 5-banking, making the purpose of this analysis.

Table 25: Name of the Bank of the Survey Participants

Name of Bank and Branch Currently Working		
Bank Name	Frequency	Percent
National Bank	39	16.2
NBS	63	26.1
OIBM	127	52.3
CDH	7	2.9
Eco Bank	6	2.5
Total	242	100.0

Table 25 shows that more participants came from the OIBM, whose participants represented nearly half of all the survey participants. This was because OIBM merged with First Merchant Bank (FMB); hence numbers under OIBM were a combination of employees from the two merged banks.

6.5 DESCRIPTIVE ANALYSIS- TOP MANAGEMENT COMMITMENT

Table 26 below depicts the results of the reliability test under the theme of top management practices with 13 items.

Table 26: Reliability Test under Top Management Commitment Theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.902	0.903	13

Below is a summary of the descriptive analysis outlined in table format under top management commitment after feedback from the respondents.

Table 27: Summary descriptive analysis-Top Management Commitment

	Name of variable	SD	D	N	A	SA	Total
6.5.1	Top supervisors in my section set clear goals for excellence improvement	5	25	40	114	58	242
6.5.2	Top executives to this company follows up on proposals for enhancement	13	45	72	82	30	242
6.5.3	Top executives to this company assign resources to progress on quality initiatives	17	36	69	84	36	242
6.5.4	Top leadership is helpful for proposals for improving the way things are done	13	47	77	82	24	242
6.5.5	Top Supervisors vigorously communicate quality commitment its teams	9	38	71	95	29	242
6.5.6	Workers are stimulated to support implement changes in the company	14	33	52	92	51	242
6.5.7	Bosses let workers make their own decisions	26	72	77	51	16	242
6.5.8	The leadership engages workers in the setting of its purposes and strategies	13	52	71	81	25	242
6.5.9	Results are evaluated by comparing them to planned results to make improvements	24	64	68	63	23	242
6.5.10	The management sets objectives for managers	4	33	76	94	35	242
6.5.11	The management sets objectives for all employees	10	19	47	112	54	242
6.5.12	The leadership interconnects its strategy and purposes to the whole workers	9	19	36	113	65	242

6.6 SUMMARY FROM TABLE 27

Top supervisors in my section set clear goals for excellence improvement.

From point 6.5.1 in Table 27 presented above, 114 participants agree, and 58 participants strongly agreed that top supervisors in my section set clear goals for excellence improvement. In other words, about 172 participants' out of 242 (71%) agreed that their top management sets clear goals for quality improvement. The

results indicate that there is outstanding reliability with an average value of alpha = 0.894.

Top executives to this company follow up on proposals for enhancement.

From point 6.5.2 in Table 27 presented above, the findings indicate that the majority of the participants in this survey (46%) from all the five banks held the view that their top management follows up suggestions for quality improvement from their employees, suggesting that quality management is not prevailing concerning this item. The rest 30% and 24% were neutral and disagreed, respectively. The results indicate that there is excellent reliability with an average value of alpha = 0.893.

Top executives to this company assign resources to progress on quality initiatives.

Point 6.5.3 in Table 27 presented above indicates that 50% of the survey participants from all the five banks agree that their management allocates resources for quality improvement initiatives while 29% were neutral, and 21% disagree. The results indicate that there is outstanding reliability with an average value of alpha = 0.894.

Top leadership is helpful for proposals for improving the way things are done.

Point 6.5.4 in Table 27 presented above indicates that 44% of the participants to this survey from all the five banks agreed that their top management is supportive of the initiatives of quality improvement while 25% disagreed and 31 were neutral. The results indicate that there is outstanding reliability with an average value of alpha = 0.893.

Top Supervisors vigorously communicate the quality commitment to its teams.

Point 6.5.5 in Table 27 presented above indicates that 51% of the participants to this survey from all the five banks agreed that their top management is supportive of the initiatives of quality improvement. The results indicate that there is excellent reliability with an average value of alpha = 0.891.

Workers are stimulated to support the changes in the company.

Point 6.5.6 in Table 27 presented above indicate that 59% of the survey participants held the view that workers are stimulated to support employment changes in the company. The results indicate that there is excellent reliability with an average value of $\alpha = 0.894$.

Bosses let workers make their own decisions.

Point 6.5.7 in Table 27 presented above reveal that 40% of the participants hold the opinion that management does not allow employees to make their own decisions, while 28% of the participants held the view that they can make their own decisions, and the rest 32% were neutral. The results indicate that there is excellent reliability with an average value of $\alpha = 0.904$.

The leadership engages workers in the setting of its purposes and strategies.

Point 6.5.8 in Table 27 presented above share equal opinion that 36% of the survey participants held the views that the leadership engages workers in the setting up of its objectives and strategies while 36% disagreed with this view, and 28% of the participants were neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.896$.

Results are evaluated by comparing them to planned results to make improvements.

Point 6.5.9 in Table 27 presented above indicates that 53% of the survey participants were of the views that outcomes are assessed by comparing them to premeditated outcomes to make improvements while 15% disagreed, and 31% of the participants were neutral. The results indicate that there is excellent reliability with an average value of $\alpha = 0.896$.

The management sets objectives for managers.

Point 6.5.10 in Table 27 presented above indicates that 69% of the survey participants expressed that management sets objectives for managers, while 12%

disagreed, and the rest 19% were neutral. The results indicate that there is excellent reliability with an average value of alpha =0.896.

The management sets objectives for all employees.

Point 6.5.11 in Table 27 presented above indicates that 74% of the survey participants stated that management sets objectives for all employees while 12% expressed an opposing view, and 15% are neither agreed nor disagreed. The results indicate that there is outstanding reliability with an average value of alpha = 0.896.

The leadership interconnects its strategy and purposes to the whole workers.

Point 6.5.12 in Table 27 presented above indicates that 65% of the survey participants mentioned that management communicates its strategy and ideas to the whole team members, while the rest share different views. The results indicate that there is excellent reliability with an average value of alpha =0.896.

6.7 DESCRIPTIVE ANALYSIS- CUSTOMER FOCUS

Table 28 below depicts the results of a reliability test under the theme of customer focus with 15 items.

Table 28: Reliability test under customer focus theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.900	0.905	15

Below is a summary of the descriptive analysis outlined in table format under the customer focus theme analyzing feedback from all respondents that participated in the survey.

Table 29: Summary descriptive analysis under customer focus theme

	Name of variable	SD	D	N	A	SA	Total
6.6.1	This company refer customer requirements to advance its business tactics	7	32	54	94	55	242
6.6.2	This company reassures workers to listen to clients when they want to make decisions	11	15	49	97	70	242
6.6.3	Staff members in my work unit recognise their customers	11	20	34	117	60	242
6.6.4	I think of my customers while working	9	12	28	114	79	242
6.6.5	The company recognises and rewards individuals who demonstrate improvements to the level of customer service	19	52	69	55	47	242
6.6.6	The rewards I get are based on evaluation of customer excellency	40	74	66	42	20	242
6.6.7	Workers of this bank are rewarded for serving customers exceptionally well	48	70	51	45	28	242
6.6.8	This bank rewards workers if when they deal effectively with customer problems	47	80	50	41	24	242
6.6.9	If I satisfy customers complaints, I am equally rewarded	54	82	61	32	13	242
6.6.10	Workers of our bank are continuously trained for them to provide good customer service	22	48	45	71	55	242
6.6.11	Workers of our bank get extensive customer excellency drilling before they contact them.	31	54	47	67	43	242
6.6.12	Workers from this bank are coached on how to deal with customers grievances	19	32	48	89	54	242
6.6.13	Staff members of this bank are trained in dealing with customers challenges	18	42	52	87	43	242
6.6.14	Workers from our bank get training on how to handle complaining clients	19	34	60	89	40	242

This company refers to customer requirements to advance its business tactics. Point 6.6.1 from Table 29 presented above shows that 65% of the survey participants thought that this company refers to customer requirements to advance its business tactics while the rest share different views. The results indicate that there is outstanding reliability with an average value of alpha =0.896.

This company reassures workers to listen to clients when they want to make decisions.

Point 6.6.2 from Table 29 presented above indicates that 69% of the survey participants held the views that their company reassures workers to listen to clients when they want to make decisions. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.898$.

Staff members in my work unit recognise their customers.

Point 6.6.3 from Table 29 presented above indicates that 73% of the survey participants held the views that people in their work units know their customers. The results indicate that there is excellent reliability with an average value of $\alpha = 0.898$.

I think of my customers while working.

Point 6.6.4 from Table 29 presented above indicates that 80% of the survey participants stated that they think of customers while working. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.900$.

The company recognises and rewards individuals who demonstrate improvements to the level of customer service.

Point 6.6.5 from Table 29 presented above indicates that 42% of the survey participants said that if they progress the level of service they offer to customers, they will get awarded. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.894$.

The rewards I get are based on the evaluation of customer excellency.

Point 6.6.6 from Table 29 presented above specifies that the mainstream 47% of the survey participants disagreed that the rewards they receive are based on client evaluation of service offered. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.914$.

Workers of this bank are rewarded for serving customers exceptionally well.

Point 6.6.7 from Table 29 presented above indicates that the majority of 50% of the survey participants indicated that employees of the banks do not get rewarded for serving customers well. The results indicate that there is excellent reliability with an average value of $\alpha = 0.890$.

This bank rewards workers if when they deal effectively with customer problems.

Point 6.6.8 from Table 29 presented above indicates that 52% of the survey participants mentioned that people employees of the banks do not get rewarded for dealing effectively with customer problems in their work units to know their customers. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.890$.

If I satisfy customers' complaints, I am equally rewarded.

Point 6.6.9 from Table 29 presented above indicates that 56% of the survey participants held the view that management does not reward employees for satisfying complaining customers. The results indicate that there is excellent reliability with an average value of $\alpha = 0.896$.

Workers of our bank are continuously trained for them to provide excellent customer service.

Point 6.6.10 from Table 29 presented above indicates that 52% of the survey participants expressed that workers of their bank obtain sustained drill to deliver excellent service, and the rest share different views. The results indicate that there is excellent reliability with an average value of $\alpha = 0.888$.

Workers of our bank get extensive customer excellency drilling before they contact them.

Point 6.6.11 from Table 29 presented above indicates that 45% of the survey participants thought that workers of their bank get all-embracing customer excellency drills before they engage them, while 35% disagreed with this opinion.

The results indicate that there is excellent reliability with an average value of alpha =0.898.

Workers of our bank get training on how to help clients better.

Point 6.6.12 from Table 29 presented above indicates that 59% of the survey participants stated that workers of their bank get mentoring on how to help clients better. The results indicate that there is outstanding reliability with an average value of alpha =0.887.

Workers from this bank are coached on how to deal with customers' grievances.

Point 6.6.13 from Table 29 presented above indicates that 54% of the survey participants mentioned that employees of their banks are trained to deal with customers' complaints. The results indicate that there is excellent reliability with an average value of alpha =0.886.

Staff members of this bank are trained in dealing with customers' challenges.

Point 6.6.14 from Table 29 presented above indicates that 54% of the survey participants expressed that employees of their banks get mentoring on dealing with customers' problems. The results indicate that there is outstanding reliability with an average value of alpha =0.898.

Workers from our bank get training on how to handle complaining clients.

Point 6.6.15 from Table 29 presented above indicates that 53% of the survey participants held the views that employees of their banks get training on how to deal with disgruntled clients. The results indicate that there is excellent reliability with an average value of alpha =0.889.

6.8 DESCRIPTIVE ANALYSIS - ORGANISATIONAL CULTURE

The table below depicts the results of Cronbach's Alpha under organizational culture theme analysing reliability of the outcome.

Table 30: Reliability Test - Organisation Culture Theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.951	0.951	21

Below is a summary table presenting descriptive results under organizational culture theme analysing feedbacks from the respondents.

Table 31: Summary Descriptive Analysis-Organisational Culture Theme

	Name of variable	SD	D	N	A	SA	Total
6.7.1	Our organisation is people focused	16	27	74	80	45	242
6.7.2	Our organisation seriously emphasises on human development participation, teamwork and openness	13	33	69	88	39	242

6.7.3	People are free to talk and share their views even with top management	19	51	76	68	28	242
6.7.4	Employees view are seriously respected and accommodated	26	63	87	44	22	242
6.7.5	This bank is very dynamic and innovative	9	42	66	86	39	242
6.7.6	people are willing to stick their necks out and take risks	19	51	96	59	17	242
6.7.7	Commitment to innovation and development runs high	6	49	83	80	24	242
6.7.8	The organisation emphasises acquiring new sources and creating new challenges	12	31	69	99	31	242
6.7.9	The organisation is very controlled and structured place	11	34	64	100	33	242
6.7.10	Formal procedures generally govern what people do	8	22	66	100	47	242
6.7.11	commitment to formal rules and policies runs high	8	31	62	89	52	242
6.7.12	the organisation emphasises stability, efficiency and control	9	28	51	105	49	242
6.7.13	The organisation is a very result-oriented	11	32	50	94	55	242
6.7.14	People are very competitive and achievement oriented	12	35	71	85	39	242
6.7.15	Commitment to aggressiveness and winning runs high	9	44	62	94	33	242
6.7.16	The organisation emphasises hitting stretch targets and outpacing the competition	8	37	52	97	48	242
6.7.17	The company appreciates employees' contributions	16	57	81	63	25	242
6.7.18	The senior managers support employees when suggesting an alternative perspective	15	59	91	54	22	242
6.7.19	The company encourages employee learning and tolerates employee mistakes	27	81	76	40	18	242
6.7.20	The supervisor of my department trusts the abilities of their employees	13	26	52	108	43	242
6.7.21	The atmosphere of the company encourages employees to trust each other	20	40	65	88	29	242

Our organisation is a people-focused.

Point 6.7.1 from Table 31 presented above indicates that 52% of the survey participants hold the views that their organisation is people-focused. The results indicate that there is excellent reliability with an average value of $\alpha = 0.950$.

Our organisation seriously emphasises on human development participation, teamwork, and openness.

Point 6.1.2 from Table 31 presented above indicates that 52% of the survey participants hold the views that their organisation seriously emphasizes human development participation, teamwork, and openness. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.948$.

People are free to talk and share their views, even with top management.

Point 6.7.3 from Table 31 presented above indicates that 40% of the survey participants hold the views that employees are free to talk and share their views even

with top management, while 31% are neutral, and 29% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of alpha =0.950.

Employees' views are seriously respected and accommodated.

Point 6.7.4 from Table 31 presented above indicates that 37% of the majority from the survey participants hold the views that employees' views are not seriously respected and accommodated while 36% are neutral, and 27% feel that their views are respected. The results indicate that there is outstanding reliability with an average value of alpha =0.950.

This bank is very dynamic and innovative.

Point 6.7.5 from Table 31 presented above indicates that 52% of the survey participants hold the views that employees of their banks are very dynamic and innovative, while the rest share a different view. The results indicate that there is excellent reliability with an average value of alpha =0.948.

Employees are eager to stick their necks out and take risks.

Point 6.7.6 from Table 31 presented above indicates that 29% of the survey participants hold the views that employees are eager to stick their necks out and get risks while 40% are neutral, and 29% share different views. The results indicate that there is outstanding reliability with an average value of alpha =0.889.

Commitment to innovation and development runs high.

Point 6.7.7 from Table 31 presented above indicates that 43% of the survey participants hold the views that commitment to innovation and development runs high, while 34% are neutral, and 23% share contrary views. The results indicate that there is excellent reliability with an average value of alpha =0.947.

The company stresses obtaining new sources and creating new challenges.

Point 6.7.8 from Table 31 presented above indicates that 54% of the survey participants hold the views that the company stresses obtaining new sources and making new encounters. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

The company is a very controlled and organised place.

Point 6.7.9 from Table 31 presented above indicates that 55% of the survey participants hold the views that their company is a very controlled and structured place. The results indicate that there is excellent reliability with an average value of $\alpha = 0.949$.

Formal procedures generally govern what people do.

Point 6.7.10 from Table 31 presented above indicates that 61% of the survey participants hold the views that official measures commonly administer what people do. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

Assurance to official guidelines and policies runs high.

Point 6.7.11 from Table 31 presented above indicates that 58% of the survey participants hold the views that assurance to official guidelines and policies runs high. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

The organisation emphasises stability, efficiency, and control.

Point 6.7.12 from Table 31 presented above indicates that 64% of the survey participants hold the views that their organisation emphasizes stability, efficiency, and control. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.950$.

The organisation is very result-oriented.

Point 6.7.13 from Table 31 presented above indicates that 62% of the survey participants hold the views that employees of their organisation are intensely result-oriented. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

People are very competitive and achievement-oriented.

Point 6.7.14 from Table 31 presented above indicates that 51% of the survey participants hold the views that employees are very competitive and achievement-oriented. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.947$.

Commitment to aggressiveness and winning runs high.

Point 6.7.15 from Table 31 presented above indicates that 52% of the survey participants hold the views that assurance to aggressiveness and persuasiveness runs high. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.947$.

The company stresses beating stretch goals and overtaking the competition

Point 6.7.16 from Table 31 presented above indicates that 60% of the survey participants hold the views that the company stresses beating stretch targets and outperforming the rivalry. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

The company appreciates its employees' contributions.

Point 6.7.17 from Table 31 presented above indicates that 36% of the survey participants hold the views that the company appreciates employees' contributions, while 33% are neutral, and 30% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.948$.

The senior managers give support to the employees when they are suggesting an alternative viewpoint.

Point 6.7.18 from Table 31 presented above indicates that 31% of the survey participants hold the views that senior managers support employees when suggesting alternative perspectives, while 33% disagree with this opinion, and the rest 38% are neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.949$.

This company inspires employee on learning the culture and tolerating of employee mistakes.

Point 6.7.19 from Table 31 presented above indicates that 45% of the survey participants hold the views that the company does not encourage employee learning and tolerates employee mistakes while 31% are neutral, and 24% agree to this opinion. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.951$.

The supervisor of my section believes in the capabilities of their workers.

Point 6.7.20 from Table 31 presented above indicates that 53% of the survey participants hold the views that the manager of their section believes the capabilities of their workers. The results indicate that there is excellent reliability with an average value of $\alpha = 0.950$.

The culture of this bank encourages workers to have trust in each other.

Point 6.7.21 from Table 31 presented above indicates that 48% of the survey participants hold the views that the culture of this bank encourages workers to have trust in each other. The results indicate that there is excellent reliability with an average value of $\alpha = 0.950$.

6.9 DESCRIPTIVE ANALYSIS – EMPLOYEE ENGAGEMENT

The table below presents the results of Cronbach's Alpha under employee engagement analysing the reliability of the results.

Table 32: Reliability Test under Employee Engagement Theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.912	0.913	20

The table below presents a summary of descriptive analysis under an effective organizational commitment theme analyzing feedbacks from the respondents.

Table 33: Summary Descriptive Analysis - Effective Organisation Commitment

	Name of variable	SD	D	N	A	SA	Total
6.8.1	My values and those of the bank are similar	9	28	61	94	50	242
6.8.2	I really care about the future of the bank	13	4	18	93	114	242
6.8.3	I am proud to tell others that I work for this bank	13	13	23	83	110	242

6.8.4	I am willing to put in a great deal of effort beyond that normally is expected to help the bank to be successful	9	5	13	85	130	242
6.8.5	For me, this is the best of all possible banks for which to work	20	36	66	58	61	242
6.8.6	I am relatively well awarded financially for my work	29	67	80	51	15	242
6.8.7	I am satisfied with the amount of pay I receive for the job I do	40	71	73	42	15	242
6.8.8	I am satisfied with my working conditions	19	57	83	62	21	242
6.8.9	Given the work I do, I feel I am paid fairly	33	69	72	71	50	242
6.8.10	Considering all the things I do, I handle dissatisfied customers quite well	7	10	28	108	89	242
6.8.11	I don't mind dealing with complaining customers	17	19	21	99	86	242
6.8.12	No customer I deal with leaves with problems unresolved	7	12	31	112	80	242
6.8.13	Satisfying complaining customers is a great thrill to me	9	9	19	90	115	242
6.8.14	Complaining customers, I have dealt with in the past are among today's most loyal customers	6	9	35	104	88	242
6.8.15	I am empowered to solve customer problems	10	13	27	98	94	242
6.8.16	I am encouraged to handle customer problems myself	14	20	35	95	78	242
6.8.17	I do not have to get management's approval before I handle customers problems	12	30	48	80	72	242
6.8.18	I can do almost anything to solve customer problems	15	47	62	80	38	242
6.8.19	I have control over how I solve customers' problems	6	40	66	85	45	242
6.8.20	This is the better way of handling customer's problems	14	23	72	83	50	242

My morals and those of the bank are alike.

Point 6.8.1 from Table 33 presented above indicates that 60% of the survey participants hold the views that their values and those of the bank are similar. The results indicate that there is excellent reliability with an average value of alpha =0.909.

I genuinely care about the future of the bank.

Point 6.8.2 from Table 33 presented above indicates that 86% of the survey participants hold the views that employees care about the future of their banks. The results indicate that there is outstanding reliability with an average value of alpha =0.906.

I am gratified to tell others that I work for this bank.

Point 6.8.3 from Table 33 presented above indicates that 80% of the survey participants hold the views that employees are proud to tell others about their respective banks. The results indicate that there is excellent reliability with an average value of alpha =0.905.

I am eager to place in a great deal of effort beyond that is typically expected to support the bank to be effective.

Point 6.8.4 from Table 33 presented above indicates that 89% of the survey participants hold the views that employees are eager to place in a great deal of energy outside that generally is anticipated to help their respective banks to be effective. The results indicate that there is outstanding reliability with an average value of alpha =0.906.

For me, this is the top of all imaginable banks for which to work.

Point 6.8.5 from Table 33 presented above indicates that 50% of the survey participants hold the views that their respective banks are the best of all likely banks for which to work. The results indicate that there is outstanding reliability with an average value of alpha =0.908.

I am comparatively sound awarded money-wise for my effort.

Point 6.8.6 from Table 33 presented above designates that the majority 40% of the survey respondents hold the views that employees are NOT relatively well awarded financially for their work while 33% are neutral, and 27% share different views. The results indicate that there is excellent reliability with an average value of alpha =0.909.

I am pleased with the sum of pay I get for the work I do.

Point 6.8.7 from Table 33 presented above shows that the majority of 46% of the survey respondents hold the views that employees are NOT pleased with the sum of salary they receive for the job they do. However, 31% of the respondents are neutral, while the remaining 24% share contrary opinions. The results indicate that there is outstanding reliability with an average value of alpha =0.911.

I am pleased with my working environments.

Point 6.8.8 from Table 33 presented above indicates that 34% of the survey participants hold the views that workers are pleased with the employment conditions, and another 34% are neutral while the rest 31% share the opposite opinions. The results indicate that there is outstanding reliability with an average value of alpha =0.909.

Given the effort I do, I feel I am paid justly.

Point 6.8.9 from Table 33 presented above indicates that 50% of the survey participants hold the views that workers feel that they are paid relatively given the work they do, while 42% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of alpha =0.912.

Considering all the things I do, I handle dissatisfied customers quite well.

Point 6.8.10 from Table 33 presented above indicates that 81% of the survey participants hold the views that seeing all the effects they do, employees handle disgruntled clients well employees of their banks get a drill on how to deal with disgruntled clients. The results indicate that there is outstanding reliability with an average value of alpha =0.906.

I do not mind dealing with complaining customers.

Point 6.8.11 from Table 33 presented above indicates that 76% of the survey participants hold the views that employees do not care to deal with worrying clients. The results indicate that there is excellent reliability with an average value of alpha =0.911.

No customer I deal with leaves with problems unresolved.

Point 6.8.12 from Table 33 presented above indicates that 79% of the survey participants hold the views that no client they deal with leaves with challenges

unsettled. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.907$.

Satisfying complaining customers is a great thrill for me.

Point 6.8.13 from Table 33 presented above indicates that 85% of the survey participants hold the views that satisfying worrying clients are an excellent thrill to them. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.907$.

Complaining customers I have dealt with in the past are among today's most loyal customers.

Point 6.8.14 from Table 33 presented above indicates that 79% of the survey participants hold the views that complaining clients, they have dealt with in the previous are amongst today's utmost trustworthy clients to their respective banks. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.907$.

I am empowered to solve customer problems.

Point 6.8.15 from Table 33 presented above indicates that 79% of the survey participants hold the views that workers are empowered to solve customer problems. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.904$.

I am stimulated to handle client problems myself.

Point 6.8.16 from Table 33 presented above indicates that 71% of the survey participants hold the views that workers are stimulated to handle client challenges themselves. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.907$.

I do not have to get an organization's endorsement before I handle the client's problems.

Point 6.8.17 from Table 33 presented above indicates that 63% of the survey participants hold the views that employees do not have to get supervision's endorsement before they handle customers' problems. The results indicate that there is excellent reliability with an average value of $\alpha = 0.906$.

I can do almost anything to solve customer problems.

Point 6.8.18 from Table 33 presented above indicates that 50% of the survey participants hold the views that employees can do almost anything to solve customer problems. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.908$.

I have customers control over how I solve customers' problems.

Point 6.8.19 from Table 33 presented above indicates that 54% of the survey participants hold the views that employees have customers control over how they solve customers' problems. The results indicate that there is excellent reliability with an average value of $\alpha = 0.905$.

This is a better way of handling customer's problems.

Point 6.8.20 from Table 33 presented above indicates that 55% of the survey participants hold the views that employees feel that the way they handle customers is the better way of solving customer's problems. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.906$.

6.10 DESCRIPTIVE ANALYSIS - QUALITY PROCESS MANAGEMENT

The table below presents the results of reliability under the quality process management theme.

Table 34: Reliability Test under Quality Process Management Theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.924	0.924	10

The table below presents a summary of the findings under the quality process management theme of the respondents.

Table 35: Summary Descriptive Analysis under Quality Process Management Theme

	Name of variable	SD	D	N	A	SA	Total
6.9.1	Our Turn Around Time on Key processes is very excellent	47	51	43	77	23	242
6.9.2	Our loans are processed very quickly in line with SLAs	59	71	48	45	18	242
6.9.3	We have SLAs in all Key areas	25	39	54	77	47	242
6.9.4	All stakeholders strictly adhere to our SLAs	30	53	67	59	28	242
6.9.5	Quality improvement is a very significant goal of this bank	18	28	53	84	59	242
6.9.6	Business processes in this bank continue improving each day, e.g. account opening processes Turn Around Time	15	48	63	70	46	242
6.9.7	Staff members are very innovating in this bank	9	43	76	85	29	242
6.9.8	The bank has always used innovative technology to improve the quality and speed of serving customers	7	41	58	89	47	242
6.9.9	The latest human resources policies are mostly adopted in this bank which is in favour of employees	13	59	87	60	23	242
6.9.10	Our competitive advantage on the market is highly increasing	20	53	68	76	25	242

Our Turnaround Time on Key processes is excellent.

Point 6.9.1 from Table 35 presented above indicates that 40% of the survey participants hold the views that their Turn Around Time on Key processes is very excellent while another 40% of employees disagree with this opinion, and the rest 20% are neutral. The results indicate that there is excellent reliability with an average value of alpha =0.916.

Our loans are processed very quickly in line with Service Level Agreements(SLAs).

Point 6.9.2 from Table 35 presented above indicates that 54% of the survey participants DISAGREE that their loans are processed very quickly in line with SLAs. The results indicate that there is outstanding reliability with an average value of alpha =0.914.

We have SLAs in all Key areas.

Point 6.9.3 from Table 35 presented above indicates that 51% of the survey participants hold the views that they have SLAs in all Key areas. The results indicate that there is excellent reliability with an average value of alpha =0.916

All stakeholders strictly adhere to our SLAs.

Point 6.9.4 from Table 35 presented above indicates that 36% of the survey participants agree that all stakeholders strictly adhere to their SLAs, while 34% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of alpha =0.913.

Quality improvement is a very significant goal of this bank

Point 6.9.5 from Table 35 presented above indicates that 59% of the survey participants hold the views that quality improvement is a fundamental goal to their banks. The results indicate that there is excellent reliability with an average value of alpha =0.915.

Business processes in this bank continue improving each day, e.g., account opening processes Turn Around Time.

Point 6.9.6 from Table 35 presented above indicates that 50% of the survey participants hold the views that their business processes in their banks continue improving each day, e.g., account opening processes Turn Around Time while the rest share different views. The results indicate that there is excellent reliability with an average value of alpha =0.913.

Staff members are very innovative in this bank.

Point 6.9.7 from Table 35 presented above indicates that 53% of the survey participants hold the views that staff members are innovating in their respective banks while 31% are neutral, and 21% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of alpha =0.919.

This bank has applied continuously innovative technology to advance the superiority and speediness of helping clients.

Point 6.9.8 from Table 35 presented above indicates that 56% of the survey participants hold the views that the bank has always used advanced knowhow to progress the excellence and swiftness of helping clients. The results indicate that there is outstanding reliability with an average value of alpha =0.916.

The latest human resources policies are mostly adopted in this bank, which is in favour of employees.

Point 6.9.9 from Table 35 presented above indicates that 34% of the survey participants hold the views that the latest human resources policies are mostly adopted in their respective banks, which are in favour of employees, while 30% disagree with this opinion and the rest 36% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.921.

Our competitive advantage in the market is highly increasing.

Point 6.9.10 from Table 35 above indicates that 42% of the survey participants hold the views that their competitive advantage on the market is highly increasing while 30% disagree with this opinion, and the rest 28% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.918.

6.11 DESCRIPTIVE ANALYSIS - PEOPLE MANAGEMENT THEME

The table below depicts the results of Cronbach’s Alpha under people management theme analysing the reliability of the findings.

Table 36: Reliability Test under People Management Theme

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.943	0.949	27

The table below presents a summary of descriptive results under people management analyzing the feedback from the respondents.

Table 37: Summary Descriptive Analysis-People Management Theme

	Name of variable	SD	D	N	A	SA	Total
6.10.1	This organisation has a great deal of personal meaning for me	15	26	68	93	40	242
6.10.2	I enjoy discussing my organisation with outsiders	18	33	53	97	41	242
6.10.3	I would be happy to spend the rest of my career with this organisation	31	44	61	69	37	242
6.10.4	Most days, I am enthusiastic about my work	11	17	61	110	43	242
6.10.5	I am willing and ready to do anything for my organisation	8	20	46	112	56	242
6.10.6	I am much interested in the future of my organisation	6	16	37	116	67	242
6.10.7	There is a strong commitment to quality at all levels of this organisation	17	35	60	85	45	242
6.10.8	People are encouraged to verbalise how things could improve supervisory reinforcement	12	37	91	86	16	242
6.10.9	People in this organisation have a relatively high level of authority over their work-related decisions	10	47	101	65	19	242
6.10.10	People in this organisation continuously look for ways to improve their work	10	31	74	103	24	242
6.10.11	Employees help each other to learn	9	17	43	131	42	242
6.10.12	The company encourages employee discussion and team learning	7	27	40	106	62	242
6.10.13	The company offers an excellent learning environment for helping the innovation development	14	37	70	80	41	242
6.10.14	Continuous learning is an important strategy for our company	12	32	39	91	68	242
6.10.15	This organisation collects relevant information from employees to measure their satisfaction	18	68	59	67	30	242
6.10.16	Employee satisfaction has historically improved	21	62	80	64	15	242
6.10.17	This organisation is much actively involved in people's management issues	15	54	96	61	16	242
6.10.18	Most employees in this organisation possess enough knowledge of the basic aspects of our sector	10	34	79	96	23	242
6.10.19	Most employees in this organisation understand the basic processes used to create our products/services	10	38	64	103	27	242
6.10.20	Higher management has developed an environment helping towards on-the-job training	12	40	57	102	31	242
6.10.21	Managers and supervisors participate in specialist training	19	35	72	89	27	242
6.10.22	Management are trained in quality principles	14	27	93	76	32	242
6.10.23	Employees are trained in quality principles	18	33	83	78	30	242
6.10.24	Employees are trained in problem-solving-skills	18	48	72	72	32	242
6.10.25	Employees are trained in teamwork	16	36	49	101	40	242
6.10.26	Employees' performance is measured and recognised to support quality programs	16	33	58	19	42	242
6.10.27	There is bottom-up, top-down and horizontal communication among all the staff	23	36	78	76	29	242

This company has a significant deal of personal meaning for me.

Point 6.10.1 from Table 37 presented above indicates that 55% of the survey respondents agreed that their organisations have a great deal of personal meaning for them. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.942$.

I would be pleased to devote the rest of my career with this company.

Point 6.10.2 from Table 37 presented above indicates that 44% of the survey participants hold the views that they would be contented to devote the rest of their profession with their organisation while 31% disagree with this opinion. The results indicate that there is excellent reliability with an average value of $\alpha = 0.942$.

Most of the days, I am passionate about my job.

Point 6.10.3 from Table 37 presented above indicates that 63% of the survey participants agree that most days, they are enthusiastic about their work. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.941$.

I am eager and prepared to do whatever for my company.

Point 6.10.4 from Table 37 presented above indicates that 69% of the survey participants hold the views that employees are eager and prepared to do whatsoever for their organisation. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.942$.

I am seriously interested in the future of my company.

Point 6.10.5 from Table 37 presented above indicates that 76% of the survey participants hold the views that employees are much interested in the future of their organisation. The results indicate that there is excellent reliability with an average value of $\alpha = 0.942$.

There is a robust assurance to excellence at all stages of this company.

Point 6.10.6 from Table 37 presented above indicates that 54% of the survey participants hold the views that there is a firm assurance to excellence at all levels of their respective organizations. The results indicate that there is excellent reliability with an average value of $\alpha = 0.941$.

Employees are encouraged to speak about how things could improve supervisory support.

Point 6.10.7 from Table 37 presented above indicates that 42% of the survey participants agree that individuals are stimulated to express how things could improve supervisory reinforcement while 20% disagree and the rest are neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.941$.

Individuals in this company have a comparatively high level of authority over their work-connected decisions.

Point 6.10.8 from Table 37 presented above indicates that 35% of the survey participants hold the views that workers in their company have a moderately high level of authority over their work-connected verdicts while 24% disagree, and the rest are neutral. The results indicate that there is excellent reliability with an average value of $\alpha = 0.948$.

Individuals in this organisation continuously look for ways to advance their work.

Point 6.10.9 from Table 37 presented above indicates that 53% of the survey participants hold the views that workers in their company continually look for ways to advance their work. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.947$.

Workers support each other to learn.

Point 6.10.10 from Table 37 presented above indicates that 71% of the survey participants hold the views that employees of their banks help each other to learn. The results indicate that there is excellent reliability with an average value of alpha =0.941.

The company encourages workers' conversations and team learning.

Point 6.10.11 from Table 37 presented above indicates that 69% of the survey participants hold the views that the company encourages employee discussion and team learning. The results indicate that there is excellent reliability with an average value of alpha =0.940.

The company offers a respectable learning atmosphere for helping innovation progress.

Point 6.10.12 from Table 37 presented above indicates that 50% of the survey participants agree that the business gives a pleasant knowledge atmosphere for serving the modernisation development. The results indicate that there is excellent reliability with an average value of alpha =0.940.

Constant learning is a significant approach to our company.

Point 6.10.13 from Table 37 presented above indicates that 66% of the survey participants hold the views that sustained knowledge is a significant plan for their company. The results indicate that there is excellent reliability with an average value of alpha =941.

This company gathers applicable data from workers to measure their satisfaction.

Point 6.10.14 from Table 37 presented above indicates that 40% of the survey participants agree that the company gathers pertinent data from workers to measure their satisfaction while 36% disagree. The results indicate that there is outstanding reliability with an average value of alpha =0.941.

Satisfaction for the workforces has historically improved.

Point 6.10.15 from Table 37 presented above indicates that 46% of the survey participants hold the views that employee's satisfaction has historically improved while 33% disagree. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.941$.

This company is much vigorously involved in people's management issues.

Point 6.10.16 from Table 37 presented above indicates that 34% of the survey participants disagree that the organisation is much actively involved in people's management issues, while 29% agree with this opinion. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.941$.

Most of the workers in this organisation own adequate knowledge of the fundamental aspects of our sector.

Point 6.10.17 from Table 37 presented above indicates that 50% of the survey participants hold the views that most workers in their company own enough information of the elementary features of their sector. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.941$.

Most of the staff members of this organisation comprehend the simple procedures used to create our products and services.

Point 6.10.18 from Table 37 presented above indicates that 54% of the survey participants hold the views that most workers in this company appreciate the simple procedures used to generate their products/services. The results indicate that there is excellent reliability with an average value of $\alpha = 0.941$.

Higher management has industrialised an atmosphere supporting on-the-job training.

Point 6.10.19 from Table 37 presented above indicates that 53% of the survey participants hold the views senior management has industrialised an atmosphere ration towards on-the-job training. The results indicate that there is excellent reliability with an average value of $\alpha = 0.939$.

Participation in specialized training includes the current management teams and supervisory teams.

Point 6.10.20 from table 37 presented above indicates that 50% of the survey participants hold the views that bosses and overseers partake in expert drill. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.940$.

Management trained in quality principles.

Point 6.10.21 from Table 37 presented above indicates that 45% of the survey participants hold the views that management is trained in quality principles, while 17% disagree with this opinion. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.940$.

Employees are trained in quality principles.

Point 6.10.22 from Table 37 presented above indicates that 45% of the survey participants hold the views that employees are trained in quality principles, while 21% disagree with this opinion. The results indicate that there is excellent reliability with an average value of $\alpha = 0.939$.

Employees are trained in problem-solving-skills.

Point 6.10.23 from Table 37 presented above indicates that 53% of the survey participants hold the views that workers are proficient in problem-unravelling-skills, while 27% are neutral. The results indicate that there is excellent reliability with an average value of $\alpha = 0.940$.

Employees are trained in teamwork.

Point 6.10.24 from Table 37 presented above indicates that 58% of the survey participants hold the views that employees are trained in teamwork. The results indicate that there is excellent reliability with an average value of alpha =0.940.

The company measures and recognizes the performance of employees to support quality initiatives of the organisation.

Point 6.10.25 from Table 37 presented above indicates that 55% of the survey participants hold the views that employee’s performance is assessed and rewarded to enhance quality programs. The results indicate that there is excellent reliability with an average value of alpha =0.940.

The communication system exists from bottom-up, top-down, and horizontal amongst all employees in the organisation.

Point 6.10.26 from Table 37 presented above indicates that 43% of the survey participants hold the views that employees there is top-down and bottom-up and horizontal communication among all the workers, while 32% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.943.

I enjoy discussing my organisation with outsiders.

Point 6.10.27 from Table 37 presented above indicates that 57% of the survey participants hold the views that workers enjoy discussing their organisation with outsiders. The results indicate that there is outstanding reliability with an average value of alpha =0.943.

6.12 DESCRIPTIVE ANALYSIS - QUALITY PERFORMANCE MANAGEMENT

The table below depicts the results of Cronbach’s Alpha under quality performance management, assessing the reliability of the findings.

Table 38: Reliability Test - Quality Performance Management Theme

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.952	0.952	10

The table below presents a summary of descriptive analysis under quality performance management analyzing the feedback from the respondents

Table39: Summary Descriptive Analysis-Quality Performance Management

	Name of variable	SD	D	N	A	SA	Total
6.11.1	The trend of our financial results has been very excellent	65	59	52	39	27	242
6.11.2	The revenue of the bank has increased	49	59	47	59	28	242
6.11.3	The profitability of the bank keeps on growing	69	55	44	44	30	242
6.11.4	The bank's competitive position is very high on the market	42	64	48	53	35	242
6.11.5	The implementation of our quality programs has dramatically increased our revenue	29	63	71	52	24	242
6.11.6	The implementation of our quality programs has increased our profitability	34	68	65	50	25	242
6.11.7	The implementation of our quality programs has significantly improved our competitive position.'	35	56	70	60	21	242
6.11.8	Employee satisfaction has historically improved	37	63	72	50	20	242
6.11.9	Employee productivity has significantly improved	27	56	75	63	21	242
6.11.10	Senior management engagement is very excellent	27	53	79	60	23	242

The trend of our financial results has been very excellent

Point 6.11.1 from Table 39 presented above indicates that 51% of the survey participants hold the views that the trend of their financial results has been very excellent. The results indicate that there is outstanding reliability with an average value of alpha =0.947.

The revenue of the bank has increased

Point 6.11.2 from Table 39 presented above indicates that the majority of 45% disagree that the revenue of their banks has increased while 36% agree to this opinion and the rest 19% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.948.

The profitability of the bank keeps on growing

Point 6.11.3 from Table 39 presented above indicates that 44% of the survey participants DISAGREE that the profitability of the banks keeps on growing while 36% agree to that opinion. The results indicate that there is excellent reliability with an average value of alpha =0.945.

The bank's competitive position is very high on the market

Point 6.11.4 from Table 39 presented above indicates that 44% of the survey participants disagreed that the bank's competitive position is very high on the market while 36% hold different views, and the rest 20% are neutral. The results indicate that there is excellent reliability with an average value of $\alpha = 0.946$.

The implementation of our quality programs has dramatically increased our revenue

Point 6.11.5 from Table 39 presented above indicates that 38% of the survey participants disagreed that the implementation of our quality programs has dramatically increased their revenue, while 31% agree to that opinion, and the rest 31% are neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.944$.

The implementation of our quality programs has increased our profitability

Point 6.11.6 from Table 39 presented above indicates that 42% of the survey participants disagreed that the implementation of our quality programs has dramatically increased their profitability while 31% agree to that opinion, and the rest 27% are neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.944$.

The implementation of quality programs has significantly improved the competitive position

Point 6.11.7 from Table 39 presented above indicates that 38% of the survey participants disagreed that the implementation of our quality programs has dramatically improved their competitive position while 33% agree to that opinion, and the rest 29% are neutral. The results indicate that there is outstanding reliability with an average value of $\alpha = 0.945$.

Employee satisfaction has historically improved

Point 6.11.8 from Table 39 presented above indicates that 41% of the survey participants disagreed that employee satisfaction has historically improved while 29% agree to this opinion, and the rest 30% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.951.

Employee productivity has significantly improved

Point 6.11.9 from Table 39 presented above indicates that 35% of the survey participants agree that employee productivity has significantly improved while 34% disagreed with this opinion, and the rest 31% are neutral. The results indicate that there is outstanding reliability with an average value of alpha =0.951.

Senior management engagement is very excellent

Point 6.11.10 from Table 39 presented above indicates that 34% of the survey participants agree that senior management engagement is very excellent, while 33% DISAGREE, and the remaining 33% are neutral. The results indicate that there is excellent reliability with an average value of alpha =0.953.

6.13 CRITICAL VARIABLES FOR ENHANCED PERFORMANCE

To assess the most critical QMPs for the performance of the banking sector in Malawi, CFA was applied to affirm the theoretical hypothesis for the data collected. The table below highlights statistical results showing critical variables desirable for performance. The assessment of variables is being based on factor loading weights and their uniqueness and p-values.

Table 40: Multivariate Factor Analysis

	QMP (VARIABLES)	FACTOR LOADING	UNIQUENESS
1	Organisation Culture	0.84	0.30

2	People Management	0.82	0.33
3	Customer Focus	0.74	0.44
4	Top Management Commitment	0.70	0.45
5	Effective Organisation Commitment	0.63	0.46
6	Quality Performance Management	0.60	0.58

An aggregate data was collected from all the 242 respondents from the banks. The examination was carried using a Principal Component's approach with varimax rotation, whereby the number of observations was 242, the number of parameters was 6 with $P < 0.001$.

According to Tabachnick and Fidel (2007), the Table below gives the interpretation of the ranges of factor loadings.

Table 41: Interpretation of factor loading ranges

	Factor Loading Range	Interpretation
1	0.71 and above	Excellent
2	0.63 to 0.70	Very good
3	0.55 to 0.62	Good
4	0.45 to 0.54	Fair
5	0.32 to 0.44	Poor

Source: *Tabachnick et al. (2007)*

The results presented in Table 41 above revealed six factors with factor loading exceeding 0.60 to 0.84 with uniqueness values of less than 0.58. Factor analysis unearthed the factors listed in Table 40 as the most important factors in influencing performance as depicted by the various aspects under each question. After factor analysis, six factors were named: Top management commitment (TMC), effective organisational commitment (EOC), customers focus (CF), people management (PM), organisation culture (OC) and quality performance management (QPM). The higher the load for the factor, the more relevant is the factor in defining the factor's dimensionality. The greater the 'uniqueness' value, the inferior the significance of

the factor (Tabachnick et al., 2007). Tabachnick et al. (2007) presented relevance and more stringent factor loading cut-offs ranging from 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good) or 0.71 (excellent). This implies that there is statistically significant evidence that QMPs presented are critical to the performance of the banking sector in Malawi with $P < 0.001$.

Factor loadings are the weights and associations between each variable and the factor. An adverse value shows an opposite effect on the factor (Tabachnick et al., 2007). Therefore, the seventh variable “Quality Process Management” was removed and concentrated the remaining six factors

In this study, it was assumed that performance in terms of reduction of waiting on queries would be reduced by the implementation of the QMPs that have higher loading weights. The effect is that if these practices are effectively applied to the organisation, the conducive environment will be created that will bring competitiveness, innovations, staff morale, and client fulfilment, which will ultimately lead to the overall productivity of the company and effectively register high performance at the end. On the other hand, the same will apply where the organisation will register adverse results if QMPs are not effectively applied. This will be driven with the same concept whereby the outcome of failure to apply these variables will bring non-conducive atmosphere that will lead to uncompetitive environment, demoralised staff and disgruntled customers, and eventually the organisation will not deliver.

The results further suggest that organisational culture, people management, senior management commitment, quality performance management and customer focus are amongst the five most critical factors for the enhanced bank performance in Malawi. This is evidenced by the weight values and correlations between each factor, as highlighted in Table presented below. Based on the factor loading values, organisation culture is seen to be the highest and closely followed by the rest of the variables. This implies that the factors are closely associated with each other for

effective and enhanced performance. This suggests that they supplement each other for enhanced and desirable performance outcomes.

6.14 COMPLEMENTARY QMP FOR ENHANCED PERFORMANCE

Three statistical methods were used to assess QMP variables that complement each other for enhanced performance. Firstly, the study used Chi-square to test the association of variables as depicted under Table 42. Under this assessment, the findings revealed that the P-values for all factors were less than 0.05. Hence we rejected our null hypothesis and acknowledged the alternative hypothesis that there is a statistically significant association between the factors and bank performance. This essentially implied that these factors were associated and complement each other to attain the desired enhanced organisational performance. The exclusion of any of the variables within the framework will not yield the same effective results. The performance will be compromised and cannot be as effective as expected in consideration of their complementarity. For example, top management practice is more associated with people management and organisational culture. The commitment of management will have a more significant influence on staff motivation. Again, the culture of an organisation will be shaped based on the style of its leadership as the rest of the majority will follow what management does and emphasises Taylor and Wright (2003). The evidence again showed that organisational culture and top management commitment is more related to client satisfaction. This evidence proposes that these two types of QMP variables can complement each other in enhancing client fulfilment in the banking sector in Malawi.

Table 42: Chi-square Test of Association

Factor/ Variable	Chi-square value	Degree of freedom	P- value
Top management commitment theme	146.8	8	<0.0001
Effective organisational commitment theme	75.32	8	<0.0001
Customers focus theme	161.1	8	<0.0001

People management	171.41	8	<0.0001
Organisation culture theme	173.35	8	<0.0001
Quality process management theme	127.28	8	<0.0001
Quality performance management theme	122.98	8	<0.0001

Source: Own-from data analysis

In Table 42 presented above, since p-values for all factors are less than 0.05, hence we reject our null hypothesis and accept the alternative hypothesis that there is a statistically significant relationship between the factors and bank performance.

Summary from Table 42 above:

Chi-square value: refers to values which measure how expectations compare to results. **P-value:** refers to the likelihood of discovering the detected or extreme supplementary results when the null hypothesis of a study question is valid It indicates the probability calculated after study. It indicates the probability calculated after study(Cohen, 2016).

Degree of freedom (DF): denotes to the number of independent annotations in a sample minus the number of population limitations that must be protected from sample information. Owens et al (2016) described the degree of freedom (DF) as several independent observations in a sample minus the number of population parameters that must be estimated from sample data.

Null Hypothesis (H₀): There is significant affiliation in between variables with bank performance.

Alternative Hypothesis (H₁): There is no significant association between factors with bank performance. In addition to analysing complementarity with Chi-square exam of independence, the analysis was also done using Factor analysis again. This is mainly determining the factors that are most important but can also be used to analyse the complementarity of the two variables or more than two variables in groups applied for interpretation of data and analysing the underlying

associations between variables and other underlying factors. It is used for many factors to find out whether there is an inclination for groups of them to be interconnected.

Factor examination is frequently applied with numerous – indicator procedures to realise if the pointers incline to the group to arrange one or more clusters of pointers, which are called factors (Bryman & Cramer, 2008). Instead of grouping responses and response types, factor analysis separates the variables and groups them based on their co-significance. According to this study, factor analysis has confirmed the relationships existing between variables under QMPs and the relevance of their association, contributing to bank performance. Looking at factor loading values 0.84 and 0.82 for organisational culture and people management, respectively, the results reveal the closeness of these factors towards performance in the banking industry in Malawi.

Similarly, looking at factor loading values, 0.74 and 0.70 for client focus and top management commitment, respectively, the results again reveal the closeness of these factors towards bank performance in Malawi. Conclusively, the results suggest that these variables are complementary, and therefore, supplement each other towards performance. Excluding one of these factors from the framework means that the results will not be effective as expected.

Thirdly, the study conducted a statistical test to assess the magnitude and further significance of casual connections between sets of variables. To arrive at the results, Path Analysis was used. The table below presents statistical results after conducting a path analysis test;

Table 4336: Path Analysis Output

Standardised	Coefficient	OIM Std. Err.	Z	P > z	95% Conf. Interval
TMCT Bp _cons	0.69 3.89	0.39 0.19	17.66 20.63	0.000 0.000	0.61; 0.76 3.51; 4.25
EOT Bp _cons	0.53 4.73	0.05 0.23	10.58 21.04	0.000 0.000	0.43; 0.63 4.30; 5.17

CFT Bp _cons	0.74 3.24	0.03 0.16	21.91 20.12	0.000 0.000	0.68; 0.81 2.92; 0.68;
PMOT Bp _cons	0.84 3.85	0.02 0.18	32.59 20.61	0.000 0.000	0.78; 0.89 3.48; 4.21
OCT Bp _cons	0.86 3.73	0.02 0.18	36.10 20.53	0.000 0.000	0.81; 0.91 3.38; 4.09
QPerMT Bp _cons	0.60 2.46	0.05 0.13	13.15 19.03	0.000 0.000	0.91; 0.69 2.21; 2.71
Var (e.TMCT)	0.53	0.05			0.44; 0.65
Var (e.TMCT)	0.72	0.05			0.62; 0.83
Var (e.TMCT)	0.45	0.05			0.36; 0.56
Var (e.TMCT)	0.30	0.04			0.23; 0.39
Var (e.TMCT)	0.26	0.04			0.19; 0.36
Var (e.TMCT)	0.64	0.05			0.54; 0.76
Var (Bp)	1				

LR test of model vs. Saturated: $\chi^2(9) = 20.11$, $\text{prob} > \chi^2 = 0.0173$ **Source: Own-Results from data analysis.**

TMCT: Top Management Commitment Theme.

EOT: Effective organisation Theme.

CFT: Customers Focus Theme.

PMOT: People Management and Organisation Theme.

OCT: Organisation Commitment Theme.

QProMT: Quality performance management theme.

Null hypothesis (H₀): variables do have a direct effect on bank performance.

The alternative hypothesis (H₁): variables do not have a direct effect on bank performance.

From Table 43, the p-values are all 0.000, which are less than 0.05. Hence we accept the null hypothesis that the variables have a direct effect on bank performance. Additionally, the likelihood ratio test of the model, $p = 0.0173$, which is also less than 0.05 shows that the model is significant. The results of path analysis for the model suggest a good fit with the data; hence parameters are statistically significant.

Further to the table above, the model has been developed, demonstrating the existing relationships between the independent variables, their magnitude of relationships, and their association with the dependent variable (bank performance). Presented below is the model developed from path analysis highlighting the existing relationship between the factors.

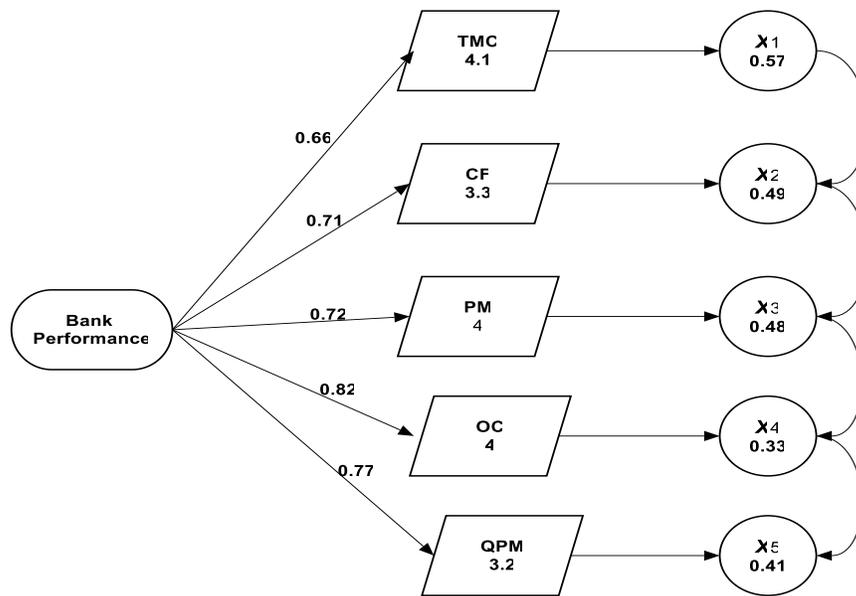


Figure 12: *Path Analysis Model*

Source: *Own-developed from Path Analysis statistical table*

Overall, the results of this study have shown that there is a relationship between QMPs and the performance of an organisational. Out of the seven constructs which were stated as the quality management practices, six factors (top management commitment theme, customers focus theme, people management and organisation theme, organisation commitment theme, quality process management theme, and quality performance management theme) were found to be associated with organisation (bank) performance, and only one factor (i.e., effective organisation commitment theme) was found not to be associated with organisation (bank) performance.

6.15 QMP MODEL DEVELOPED FOR MALAWI BANKING SECTOR

Based on the evidence and linkage to the framework of analysis, the third objective was to describe a model of how best QMP can be suggested for higher performance for banks and related industries in Malawi. The statistical evidence presented in section 6.13 has demonstrated that quality management is very critical to the performance of banks in Malawi. This was arrived at after conducting statistical test

using factor analysis. The results concluded that there is statistically significant evidence that quality management variables identified are very critical to the performance with p-values less than 0.001.

Further to the critical importance of variables highlighted, section 6.13 established that the factors identified complement each other for enhanced performance. The conclusion to arrive at the complementarity of the variables was reached after conducting a Chi-square statistical test where the results established that there is a statistical association between the factors and bank performance. This implies that these variables cannot work in isolation to achieve more exceptional performance. The exclusion of one variable or non-effective performance of one variable will eventually affect the overall performance of an organisation.

Further to the Chi-square test, the study again conducted a test using Pearson Correlation Matrix. Association analysis scrutinised the strengths of the recognised relationship between constructs. Correlation of Pearson Matrix designated the way, strength, and worth of the bivariate relationship among the constructs in the study. Pearson's Correlation Matrix was, therefore, used to govern the strengths and course of the relationships amongst different constructs under study. The findings further highlighted a positive relationship between variables except in the quality process management theme. Table 44 presented below depicts the results from Pearson Correlation Matrix.

Table 44: Pearson Correlation Matrix

		Top management commitment	Effective organisational commitment	Customer focus	People management	Organisation culture	Quality process management	Quality performance management
Top management commitment	Pearson Correlation	1	.425**	.468**	.582**	.568**	-.031	.480**
	Sig.		.000	.000	.000	.000	.635	.000
	N	241	241	241	241	241	241	241

Effective organisational commitment	Pearson Correlation	.425**	1	.434**	.437**	.451**	-.007	.212**
	Sig.	.000		.000	.000	.000	.911	.001
	N	241	241	241	241	241	241	241
Customer focus	Pearson Correlation	.468**	.434**	1	.626**	.636**	-.038	.452**
	Sig.	.000	.000		.000	.000	.561	.000
	N	241	241	241	241	241	241	241
People management	Pearson Correlation	.582**	.437**	.626**	1	.722**	-.041	.468**
	Sig.	.000	.000	.000		.000	.530	.000
	N	241	241	241	241	241	241	241
Organisation culture	Pearson Correlation	.568**	.451**	.636**	.722**	1	-.042	.536**
	Sig.	.000	.000	.000	.000		.520	.000
	N	241	241	241	241	241	241	241
Quality process management	Pearson Correlation	-.031	-.007	-.038	-.041	-.042	1	-.005
	Sig.	.635	.911	.561	.530	.520		.942
	N	241	241	241	241	241	241	241
Quality performance management	Pearson Correlation	.480**	.212**	.452**	.468**	.536**	-.005	1
	Sig.	.000	.001	.000	.000	.000	.942	
	N	241	241	241	241	241	241	241

** . Correlation is significant at the 0.01 level (2-tailed).

Source: *Own-results from data analysis*

There is a positive relationship between variables except in quality process management theme.

The complementarity of factors highlighted was further evidently supported after conducting statistical test using path analysis. This test was arrived at with the primary purpose of establishing the magnitude and further significance of casual connections between sets of variables. The results showed that p-values were all 0.000, which is less than 0.05. The results of the path analysis suggested a good fit with the data. Hence parameters were statistically significant. Based on this statistical and empirical evidence, the study has, in line with objective three of the

study, developed a quality management model linked to a conceptual framework of the study initially constructed by the researcher for enhanced performance and employment of QPMs in Malawi. Depicted below is the proposed model.

6.16 PROPOSED QMP MODEL FOR MALAWI BANKING SECTOR

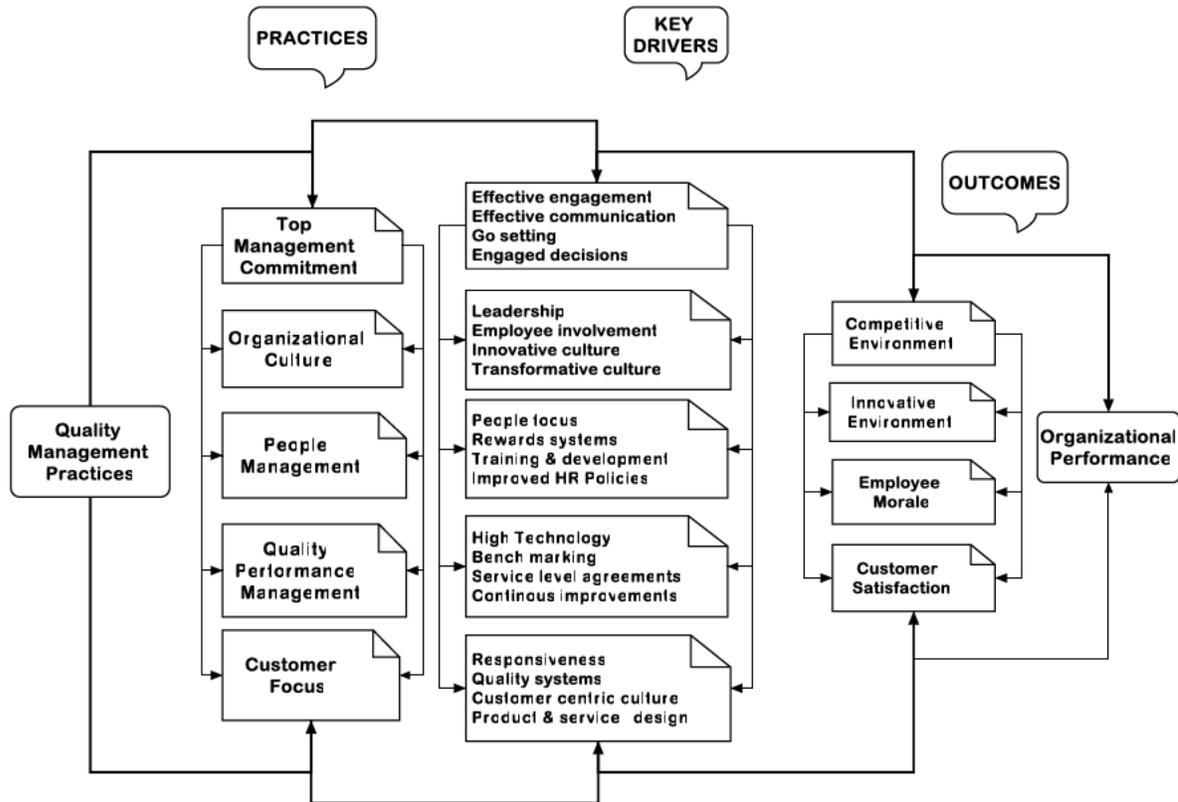


Figure 13: Quality Management Model

Source: Own,2019

Briefly the model suggests five key/critical independent variables to be adopted when implementing quality management system in the banking system in Malawi (as presented above), including: 1) senior management commitment; 2) organisational culture; 3) people management; 4) quality performance management; and 5) customer focus. the model further suggests that these independent variables can effectively be driven by some other elements. For instance, the critical drivers of Top Management Commitment include effective engagement, effective communication, goal setting and engaged decisions. These key drivers were arrived at based on the survey results and empirical data.

Again, the model highlighted that for an organisation to perform effectively, culture is one of the critical variables that need to be seriously pursued. A productive organisational culture will have an excellent effect on the performance of such institutions. However, leadership is the most crucial element that would drive an organisation with a high performing culture. Transformative leadership would bring a participatory approach with the teams, innovative culture environment within an organisation, and a transformative environment within an organisation would again effectively contribute to more exceptional performance.

The model further suggests that for an effective organisation performance, people management is one of the critical variables. This, again, is based on the survey outcome and empirical data from the literature. However, people management will be driven by the rewards system within the organisation, practical training, and development programs aligned within the organisation and Human Resources Policies in the organisation. The performance of people is always driven by the environment in which they are working. Most companies tend to ignore these elements, and effective performance is always compromised. The banking sector focuses on customers, yet people management in the organisation is equally paramount.

Quality Performance Management is another critical variable which the model has suggested for effective performance of banks in Malawi. However, according to the model, Quality Performance Management can be achieved with the following vital drivers: high technology, benchmarking, service level agreements and continuous improvement. High technology will ensure modernised systems for effective and competitive customer delivery. Benchmarking will ensure that the best practices are adopted on the market trend hence, standards will not be compromised. This again was arrived at based on the survey outcome and empirical data from the literature.

Furthermore, the model suggested Customer Focus as being one of the key constructs for bank performance. This was based on the understanding that the

banking sector deals with customers. This can be achieved with the following vital drivers: responsiveness, quality systems, customer-centric culture, and product and design. These drivers again were proposed based on the survey outcome and supported by empirical data from the literature. Responsiveness is mainly related to how the banks would be responding to changes in technology and the alignment of feedback from their customers. After an application of these vital independent variables highlighted, a conducive environment within an organisation will be created. This includes a competitive environment, innovative environment, employee morale, and customer satisfaction. These variables will eventually contribute to the adequate performance of the banking sector in Malawi.

6.17 TESTING RELIABILITY OF THE VARIABLES

Table 45: Summary Results of Cronbach’s Alpha

Variable	Item – test correlation	Item – test correlation	Average inter-item covariance	Alpha
Top management commitment	0.727	0.626	0.46295	0.902
Customers focus	0.771	0.665	0.43054	0.900
People management	0.758	0.668	0.45551	0.943
Organisation culture	0.822	0.751	0.43543	0.951
Quality performance management	0.812	0.719	0.41447	0.952
Test scale			0.435	0.952

Source: *Own results from data analysis*

The results above show that there is excellent reliability with an average value of alpha = 0.843.

6.18 ANALYSIS OF VARIANCE (ANOVA)

The analysis of variance (ANOVA) is a technique mainly applied to grip circumstances in which more than two models are likened. ANOVA is like a t-test, but dissimilar to that, the t-test enforces no limits on the sample means. An ANOVA examination was carried to regulate the difference in the insights of participants going to a different length of work experience, job positions, age groups, gender, and from different banks. The achieved results for the test conducted are illustrated in tables 46,47,48,49 and 50 below:

Table 4637: Anova Test, Perception of age groups

ANOVA: AGE						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment	Between Groups	1.257	4	.314	.370	.830
	Within Groups	200.345	236	.849		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	3.244	4	.811	1.193	.314
	Within Groups	160.366	236	.680		
	Total	163.610	240			
Customer Focus Theme	Between Groups	1.346	4	.336	.304	.875
	Within Groups	261.293	236	1.107		

	Total	262.639	240			
People Management and Organisation Commitment Theme	Between Groups	2.401	4	.600	.751	.558
	Within Groups	188.578	236	.799		
	Total	190.979	240			
Organisation Culture Theme	Between Groups	2.883	4	.721	.864	.486
	Within Groups	196.877	236	.834		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	761700.665	4	190425.166	.455	.769
	Within Groups	98869440.372	236	418938.307		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	6.333	4	1.583	1.143	.337
	Within Groups	326.862	236	1.385		
	Total	333.195	240			

Source: *Own results from data analysis*

In Table 46, the p significant values are above 0.05 on the age group perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between age groups towards these variables that contribute to the bank performance. This implies that various age groups in the survey share the same viewpoint regarding the quality management practices variables that impact the bank performance.

Table 47: ANOVA Test on the Perception of Gender Groups

ANOVA: GENDER						
		Sum of Squares	Df	Mean Square	F	Sig.
Top Management Commitment	Between Groups	1.927	1	1.927	2.307	.130
	Within Groups	199.674	239	.835		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	.000	1	.000	.000	.994
	Within Groups	163.610	239	.685		
	Total	163.610	240			
Customer Focus Theme	Between Groups	.029	1	.029	.026	.872

	Within Groups	262.610	239	1.099		
	Total	262.639	240			
People Management and Organisation Commitment Theme	Between Groups	1.905	1	1.905	2.408	.122
	Within Groups	189.074	239	.791		
	Total	190.979	240			
Organisation Culture Theme	Between Groups	.638	1	.638	.766	.382
	Within Groups	199.121	239	.833		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	416373.818	1	416373.818	1.003	.318
	Within Groups	99214767.220	239	415124.549		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	1.642	1	1.642	1.184	.278
	Within Groups	331.553	239	1.387		
	Total	333.195	240			

Source: *Own results from data analysis*

The p significant values are above 0.05 in Table 47 on the gender group perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between gender categories towards the variables that contributes to bank performance. This, therefore, means that different gender groups in the survey share the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Table 48: ANOVA Test on the Perception of Educational Levels

ANOVA: EDUCATIONAL LEVEL						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	7.937	6	1.323	1.598	.148
	Within Groups	193.665	234	.828		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	2.619	6	.436	.634	.703
	Within Groups	160.991	234	.688		
	Total	163.610	240			
Customer Focus Theme	Between Groups	3.270	6	.545	.492	.814
	Within Groups	259.369	234	1.108		
	Total	262.639	240			
People Management and Organisational Commitment Theme	Between Groups	5.146	6	.858	1.080	.375
	Within Groups	185.833	234	.794		
	Total	190.979	240			

Organisational Culture Theme	Between Groups	5.778	6	.963	1.162	.328
	Within Groups	193.981	234	.829		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	694883.297	6	115813.883	.274	.949
	Within Groups	98936257.740	234	422804.520		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	15.753	6	2.626	1.935	.076
	Within Groups	317.442	234	1.357		
	Total	333.195	240			

Source: Own results from data analysis

In Table 48, the p significant values are above 0.05 on the category of participants from different educational levels perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between educational levels category towards these variables that contributes to the bank performance. This, therefore, means that the conclusion of the educational level participants in the survey shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Table 49: ANOVA Test on the Perception of Work Experience

ANOVA: LENGTH OF WORK EXPERIENCE						
		Sum of Squares	df	Mean Square	F	Sig
Top Management Commitment Theme	Between Groups	6.540	6	1.090	1.318	.250
	Within Groups	182.706	221	.827		
	Total	189.246	227			
Effective Organisational Commitment Theme	Between Groups	4.634	6	.772	1.342	.239
	Within Groups	127.168	221	.575		
	Total	131.803	227			
Customer Focus Theme	Between Groups	2.992	6	.499	.655	.686
	Within Groups	168.218	221	.761		
	Total	171.211	227			
People Management and Organisation Commitment Theme	Between Groups	3.457	6	.576	.650	.690
	Within Groups	196.016	221	.887		
	Total	199.474	227			
Quality Process Management Theme	Between Groups	5.583	6	.930	1.269	.273
	Within Groups	162.044	221	.733		
	Total	167.627	227			
Quality Performance Management Theme	Between Groups	.893	6	.149	.250	.959
	Within Groups	131.576	221	.595		
	Total	132.469	227			
Organisation Culture Theme	Between Groups	4.782	6	.797	.936	.470
	Within Groups	188.253	221	.852		

ANOVA: LENGTH OF WORK EXPERIENCE						
		Sum of Squares	df	Mean Square	F	Sig
Total		193.035	227			

Source: Own results from data analysis

In Table 49, the p significant values are above 0.05 on the category of participants from different work experience perceptions regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between work experience categories towards these variables that contributes to the bank performance. This, therefore, means that the conclusion of the work experience category participants in the survey shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Table 50: ANOVA Test on the Perception of Job Positions

ANOVA: JOB POSITIONS						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	6.112	5	1.222	1.470	.201
	Within Groups	195.489	235	.832		
	Total	201.602	240			
Effective Organisational Commitment Theme	Between Groups	1.441	5	.288	.418	.836
	Within Groups	162.169	235	.690		
	Total	163.610	240			
Customer Focus Theme	Between Groups	6.707	5	1.341	1.232	.295
	Within Groups	255.932	235	1.089		
	Total	262.639	240			
	Between Groups	.674	5	.135	.167	.975

ANOVA: JOB POSITIONS						
People Management and Organisational Commitment Theme	Within Groups	190.305	235	.810		
	Total	190.979	240			
Organisational Culture Theme	Between Groups	4.766	5	.953	1.149	.335
	Within Groups	194.993	235	.830		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	571685.780	5	114337.156	.271	.929
	Within Groups	99059455.258	235	421529.597		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	22.970	5	4.594	3.480	.005
	Within Groups	310.225	235	1.320		
	Total	333.195	240			

Source: *Own results from data analysis*

In Table 50, the p significant values are above 0.05 on the category of participants from different job position perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between job position category towards these variables that contributes to the bank performance. This, therefore, means that the conclusion of the job position category participants in the survey shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Table 51: ANOVA Test on the Perception of Participants from Difference Banks

ANOVA: BANKS PARTICIPATED						
		Sum of Squares	Df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	8.580	4	2.145	2.623	.036
	Within Groups	193.022	236	.818		
	Total	201.602	240			
Customer Focus Theme	Between Groups	11.840	4	2.960	2.785	.027
	Within Groups	250.799	236	1.063		
	Total	262.639	240			

People Management and Organisational Commitment Theme	Between Groups	7.924	4	1.981	2.554	.040
	Within Groups	183.055	236	.776		
	Total	190.979	240			
Organisational Culture Theme	Between Groups	11.754	4	2.938	3.689	.006
	Within Groups	188.005	236	.797		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	1168971.674	4	292242.919	.700	.592
	Within Groups	98462169.363	236	417212.582		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	6.725	4	1.681	1.215	.305
	Within Groups	326.470	236	1.383		
	Total	333.195	240			

Source: Own results from data analysis

In Table 51, the p significant values are above 0.05 on the category of participants from different banks perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between participants from different banks category towards these variables that contributes to bank performance. This, therefore, means that the conclusion of participants from different banks shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

6.19 CONCLUSION

The results being presented were collected from 242 participants after distributing 250 questionnaires and the minimum sample size required was 196. The 242-feedback received represented a response rate of 98% from the following banks: National Bank of Malawi, Opportunity International Bank of Malawi, NBS Bank, CDH Bank and Eco Bank. The study used SPSS version 25 to analyse the data. In presentation of the results, several statistical approaches were used to achieve diverse range of discussing and interpreting the results. Firstly, descriptive statistical approach was adopted to achieve an initial necessary interpretation of the results. Secondly, other in-depth statistical approaches were conducted to analyse the data which included Confirmatory Factor Analysis, Chi-square test of association, Path

Analysis and Cronbach's Alpha for reliability test. The use of factor analysis in examining the data was in line with addressing the first objective of the study which sought to confirm critical variables that could contribute to effective performance. Factor analysis was more appropriate because factor loading weights would easily help in the interpretation of the results. The use of a Chi-square test to evaluate the data was aimed at analysing the association of variables under study. Furthermore, path analyses were again used as it would assist in addressing the third objective of the study. Finally, the study considered the use of ANOVA to test the perception of different groups towards the variables under study. The next chapter focuses on the discussion and interpretation of results.

CHAPTER 7

DISCUSSION AND INTERPRETATION OF RESULTS

7.1 INTRODUCTION

The preceding chapter offered details of the results of the study. The purpose of this chapter is to discuss and interpret the findings/results presented in the preceding chapter. The attention of the first section of the chapter is the discussion of results under objective one in which critical quality management variables were deliberated. The key variables that formed the critical discussion include the following: key QMPs in section 7.2, focusing objective one; section 7.3 presents the complementary association of these variables focusing objective two; section 7.4 discusses a comparative analysis of the variables as being an assessment of their association; section 7.5 discusses QMPs Model, focusing on objective three; and a conclusion of the chapter is provided in section in 7.6.

7.2 IDENTIFYING KEY QMP FOR ENHANCED PERFORMANCE

7.2.1 Key Quality Management Practices

Main Research Question 1: Which quality management practices are very critical that contribute to organisational performance?

The study used statistical techniques and validation of the constructs through the findings from the empirical literature to achieve this objective. Apart from identifying these variables as a set of practices, each variable has also been separately discussed under subsidiary research questions with the vital purpose of justifying their significance. While statistically analysing the results using Confirmatory Factor Analysis, the study established a set of five key factors as being the most critical variables that can profoundly influence the performance of an organisation, and these factors include a commitment from senior management, people management, quality performance management, organisational culture, and customer focus. Further to the findings from statistical analysis, the study established a correlation of these factors with the findings from the empirical literature.

As earlier mentioned, on the statistical test, the findings were determined by using Confirmatory Factor Analysis with factor loading results varying from 0.60 to 0.84 (Table: 40). As earlier on highlighted by Tabachnick et al (2007), a negative value of factor loading shows a contrary bearing on the factor. Factor loadings can also be interpreted by using their uniqueness values. Notice that the more significant 'uniqueness', the lesser the relevance of the variable in their dimensionality. The factor loadings can also be interpreted by using their factor loading values. The higher the factor loading value denotes the high the relevance of the dimensionality of the factors.

Again, according to Tabachnick et al.,(2007) Table below gives the interpretation of the ranges of factor loadings. By using this table of interpretation, the readers should

be able to understand and relate to what it means on the variables identified as being critical to influence the performance of an organization.

Table 52: Interpretation of factor loading ranges

	Factor Loading Range	Interpretation
1	0.71 and above	Excellent
2	0.63 to 0.70	Very good
3	0.55 to 0.62	Good
4	0.45 to 0.54	Fair
5	0.32 to 0.44	Poor

Source: *Tabachnick et al. (2007).*

Referring to Table 40 of Confirmatory Factor Analysis results and relating to the interpretation table above, the results show that organisation culture, people management, and customer focus are falling under excellent category with factor loadings of 0.84, 0.82, and 0.74 respectively. Again, top management commitment is falling under the category of very good with a factor loading of 0.70. Effective organisational commitment has been regrouped under top management commitment as one variable after considering the association of their set of questions. Lastly, quality performance management is falling under the category of good with a factor loading of 0.60. Therefore, these findings confirm the significance of the variables being discussed concerning their influence on organisational performance. It should be noted that to arrive at this inference, it is a confirmation drawn from feedback obtained from the respondents who participated in this survey, and the way they considered these variables as related to the performance of an organisation.

In a nutshell, the implementation of quality management practices under top management commitment, people management, quality performance management, organisational culture, and customer focus cannot be overemphasised. There is overwhelming evidence that the success of any business performance, particularly

in the service industry, such as banks, should consider these variables as their priority. Based on this analysis, these results can be inferred and generalised in other banks and related sectors.

Further, in supporting the validation of these results, the conclusions from empirical literature evaluation from different studies incontrovertibly established the importance of a set of these variables. A few examples can be cited by a study conducted by Bhatti and Nawab (2011) where they concluded that top management commitment has an identical important role in driving success of an organisation and that it had severe consequences for the overall performance of an organisation. Not only that, but also the study by Mills & Smith (2011) under people management reported that an organisation with highly engaged people yields progressive results. Further, other studies by several scholars have concluded that inadequate learning and expertise from the leaders, lack of workers' participation, absence of senior organisation backing, insufficient capitals, incompetent leadership, absence of a quality-focused culture, ineffective communication, non-existence of a strategy for change and workers resistance to embrace change are crucial detrimental factors that would lead to failure of organisational performance (Aladwan & Forrester, 2016; Bell & Martin, 2012; Talib, 2013c; Tseng & Kuo, 2014).

These findings are very critical to the literature and other stakeholders as it will assist in several ways. For instance, the determinants dimensions of the variables suggested may assist decision-makers in predicting trends, hence craft relevant strategies to address such gaps. For example, the determinants dimensions of customer focus like loyalty may assist management on why customers are loyal or why staff members have lost their loyalty from an organisation as these factors ultimately affect business performance. Based on such understanding, these findings from the study should be taken as a significant contribution while just citing those few examples mentioned with a focus on the first objective of the study.

7.2.2 Impact of Top Management Commitment to performance

Subsidiary Research Question 1: Does Top Management Commitment have any impact on performance?

The study established that commitment from senior management is amongst the top key critical factors for the success of organisational performance. To determine this finding, a factor analysis statistical test was conducted. The results revealed a statistical significance of top management commitment variable with $p < 0.0001$ and factor loading weight of 0.70 and a uniqueness value of 0.45, thus denoting outstanding results (Tabachnick et al., 2007). This finding implies that there is a numerically significant association amongst commitment from senior management and organisational performance. As depicted in the figure below, most of the survey participants rated top management commitment of their respective banks to be fair, but not satisfied with an average score of 57%, revealing the currently existing problems within banks in Malawi on the commitment from senior management.

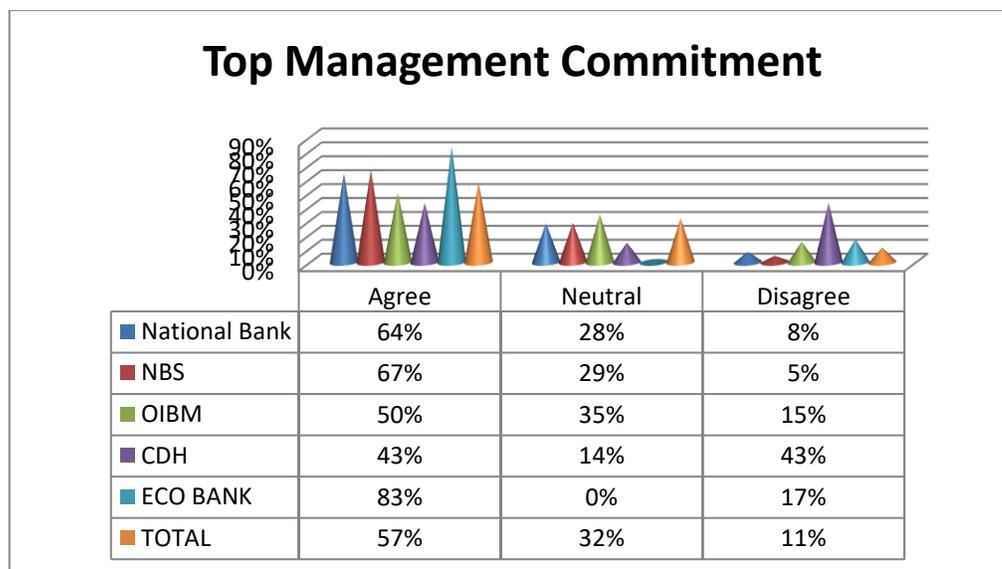


Figure 14 :Top Management Commitment

Cronbach's Alpha was used to assess for dependability, and the outcomes indicated that there was excellent reliability with an average value of $\alpha = 0.902$ (Table 45). According to Sullivan (2011), an estimation of Cronbach's Alpha value from 0.900 and above is regarded as an excellent indicator of reliability. Hence this confirms the reliability and consistency of the results in our study.

Further, in supporting the endorsement of these results, the findings from an empirical literature review from different studies established the significance of commitment from senior management to the performance of an organisation. An example can be drawn from the study conducted by Inkinen (2015) under management commitment, where he concluded, among other findings, that performance of an organisation is driven by the leadership's commitment and the culture adopted within such an organisation. Commitment from the leadership acts as a complete negotiator between leadership and employees, which at the end benefits all the stakeholders involved either be it at an individual level or group level (Jaiswal & Dhar, 2016).

As suggested, if the leadership of an organisation is not committed, the success of such an organisation can never be guaranteed as there will be a gap in terms of direction and team motivation. The staff members will not see the value of committing themselves to their assignments when the leadership is not demonstrating the same, and conclusively there will be no ownership. Eventually, this may affect the overall business performance. Top management should perform as a role model, a mentor and leading player, and not like a spectator.

7.2.3 The impact of setting up clear goals as related to the bank performance

Subsidiary Question 2: How critical to the organisation on the need for setting up clear goals considering achieving its performance?

The study under the theme of top management commitment established that setting up clear goals has an important influence on bank performance. Factor analysis test was used to regulate the significance of the variable statistically and found the results to be statistically significant with $p < 0.0001$. Factor loading was 0.70, thus denoting outstanding results according to the interpretation by Tabachnick et al (2007). Again, setting up clear goals was highly rated at 71% by the survey participants across all the organisations as illustrated under figure 17. Cronbach's Alpha was also used to determine the reliability of the outcome. The results indicated that there was outstanding reliability with an average value of $\alpha = 0.894$ (Table 45). Empirically, to support the concept of goal setting, the study referred to the findings from the study conducted by Hager et al., (2014), where they reported that goal setting stand to be a key objective for an organisation as it plays a significant role of measuring the success of the company.

On the other hand, for the success of the organisation, setting targets and measuring outcome is one of the critical success factors of organisational performance. Organisations should always take a severe approach when developing and setting targets for an institution rather than just doing it as a routine without commitment and taking ownership. Many organisations tend to set targets that are not realistic and achievable. Setting goals should be considered as a severe management tool for running the organisation.

7.2.3 The Effect of Organisation Communicational Strategy

Subsidiary Research Question 3: Does communication influence the performance of an institution?

The survey established that the communication of the organisation's strategy to all the employees is very critical to the success of such an organisation. However, to achieve this, top management should take keen interest to ensure that there is a process in place for communication to all stakeholders to attain

the company strategy and objectives. When evaluating the outcome of this finding, which is falling under top management commitment, factor analysis was used, and the results were statistically significant with $p < 0.0001$, and factor loading was at 0.70, signifying outstanding results according to Tabachnick et al (2007). Further, about 67% of the respondents who participated in the survey indicated that effective communication by senior management is a significant element to the accomplishment of a company.

In supporting this finding from the empirical literature review, Grimmelikhuijsen and Welch (2012), contended that organisational communication should not only be intended to provide information to the employees but should also focus on organisations approach to make extra efforts to advance the receipt and thoughts from all the workers. Amongst the many modes of communications that organisations use, face-to-face mode of communication is debatably regarded as the wealthiest means and the top method for distributing the multifaceted information because it enables instant feedback and the use of ordinary language, many cues, and personal focus (Mishra et al., 2014).

Furthermore, the findings reported from a study conducted by Carlson et al. (2011) contended that the critical role of effective organisation is communication. Carlson et al (2011) revealed that as a result of lack of proper communication within an organisation, effective engagement which is also very crucial for the performance of an organisation would also mostly be affected. Management within an organisation should always consider communication as a transparent way of sharing the vision of the company to reach the intended goal integrity and credibility (Rawlins & Westby, 2013).

While emphasising transparency in communicating within an organisation, several dimensions need to be considered that constitute communication to be effective and transparent. Amongst other factors, an organisation needs to consider the mode of communication being used to reach its employees (Rawlins

& Westby, 2013). Management should be lingering in both two ways of communication if being achieved, that is, distribution and acquiring of the information. Management should also be able to assess if the approach of communication being used is heartfelt, transparent, and participative from all team members. Further, management should also collect views from the team members and not only giving out information without getting any feedback. Such kind of approach could be considered as uncomplete communication (Rawlins & Westby, 2013).

Concerning the banking sector in Malawi, management should be able to get full feedback from the employees on why the service being offered does not meet customers' expectations. Management should further be able to know and draw action plans on why staff members are rude to the customers and on why customers are not loyal to their respective institutions. Organisations should be taking full responsibility and be accountable for the communication strategies being implemented and its effects to the company (Heims & Lodge, 2016).

Again, transparent in case of communication can only be achieved and be more meaningful if the message being disseminated is relevant to the expectation of the employees of the respective institutions. In such respect, it is very important for the organisation to ensure that the content of information to be shared with staff members is well scrutinized to ensure it is in line with the targeted group (Webber et al., 2013). With a proper application of this communication process, the organisation should be able to achieve success from several areas, including feedback from employees and from its customers. With such feedback, whether positive or negative, the organisations should be able to craft and align such feedbacks to their strategic goals.

7.2.4 Employee engagement and organisational performance

Subsidiary Research Question 4: Does engagement with employees affect the performance of an organisation?

The study established that employee engagement is very critical to the success of an organisation's performance. However, the commitment demonstrated by the top management of an organisation is very paramount to achieving the process of employee engagement. About 76% of the respondents' participated in this survey indicated that employee engagement is very critical to the success of an organisation.

In support of this finding, empirically Zerfass et al (2016), who conducted their survey with a focus on Business Communication International on chief US business correspondents, discovered that engagement with employees is amongst the trend of top three challenges that are being faced by several organisations. Another study also revealed that worker engagement yields the following products of employee results, organisational attainments, and financial performance (Johnson et al., 2018). Similarly, Lisbona et al. (2018) reported that meaning of individual job engagement has significantly influenced the way scholars from different disciplines observe worker engagement (Emerson et al., 2016; Karanges et al., 2015). In engagement, individuals employ and prompt themselves physically, cognitively, and emotionally during role performance (Karanges et al., 2015).

Schmitt et al (2016) contended that employee engagement should primarily be comprised of intellectual and expressive knowledge in the workplace. As reported from their previous study, Schaufeli and Taris (2014) observed that the approach of engaging workers must be of great essence that involves an optimistic, satisfying, work-connected state of mind that is categorised by passionate, enthusiasm, and fascination. In addition to this study, Schaufeli and Taris (2014) proposed that engagement should not be only just a temporary state, but instead, it should be more of a persistent and universal affective-cognitive state that is not directed on any particular object, event, individual, or behaviour.

In their studies, Salanova et al (2010) had put into consideration the framework of employee engagement, where they referred engagement as a complicated process that requires leadership skills for successful implementation. These scholars contended that for the achievement of the engagement process within an organisation there must be a need for accommodating passion and feeling like part of the process. Engagement should always encompass a sense of positive affectivity, active assurance, and empowerment as significant pointers within the organisation. This is how Men (2012) defined engagement in his own words.

In the context of the banking sector in Malawi, engagement would play a very significant role address to address issues related to staff performance that effectively affect the overall performance of the sector. By engaging the teams, the banks will be able to yield more in terms of feedback and draw relevant action plans to address the current challenges. Another practical example can also be drawn from the study by Christensen (2009) under the theory of disruptive technology in the case of Kodak's downfall. Even though the culture of middle managers contributed highly to the downfall of the organisation, engagement is also another critical factor. Kodak failed to use engagement skills with their customers to get feedback on the test of their products in the market as the results; they missed the real focus in line with expectations of customers. This is how engagement can be detrimental to the organisation; for instance, Kodiak lost 80% market share to the competitors (Talib,2013).

7.2.5 The impact of customer focus on performance

Subsidiary Research Question 5: Does customer focus have any impact on bank performance?

Factor analysis statistical test was conducted to determine this finding. The results revealed the statistical significance of the customer focus variable with $p < 0.0001$ and factor loading weight of 0.74 and a uniqueness value of 0.44 denoting excellent results, according to Tabachnick et al. (2007). This finding implies that there is a

numerically significant association between customer focus and performance of the bank. As depicted in the figure below, most of the survey participants rated customer focus of their respective banks to be weak, with an average score of 51%, revealing the current existing problem within banks in Malawi. To ensure reliability, Cronbach’s Alpha was used, and the results indicate that there is excellent reliability with an average value of alpha =0.900(table: 45). When deciding the level of reliability of the instrument, an estimation of Cronbach’s Alpha value from 0.900 and above, it is regarded as an excellent indicator of reliability, thereby confirms the reliability and consistency of these results (Julie, 2016).

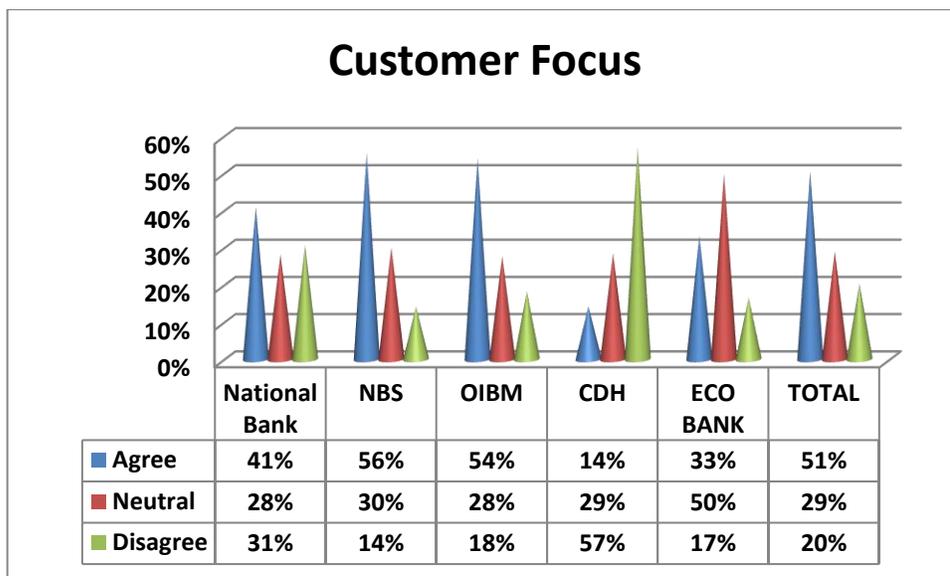


Figure 15: Customer Focus

Concerning customer focus, the outcomes suggested that client attention was a crucial factor in achieving the performance of the banks in Malawi. This finding can be further be justified by the theoretical and empirical ground. In theory, when customers are taken care of, they become interested in products, and as a result, profitability is achieved. Other studies analysing the role of customer focus in performance have revealed that customer focus will affect the ultimate performance and satisfaction of the customer and consequently affect financial performance (Lucas, 2009). Our contribution in this area is that the results are specifically from the banking sector.

7.2.6 Impact of employee empowerment on performance

Subsidiary Question 6: Does employee empowerment have any influence on bank performance?

The survey has established that employee empowerment is very critical for organisational performance in resolving customers' complaints. This is reflected from the responses from the survey participants in which 81% suggested that empowering of workers contribute meaningfully to the performance of an organisation. When employees are empowered, they tend to demonstrate their skills, thereby contributing more to an organisation. The same concept applies when employees are not empowered; they wait to do things based on orders from their seniors. In so doing, the organisation will not benefit from the skills that could have been taped from the employees, and effectively no progress in terms of performance from the teams as a result of not empowering them.

Again, the empowering of employees effectively achieves the quality of service delivery. This is more ideal in the banking sector. Employees who are well empowered will ensure that satisfying customers remain part of their agenda to achieve. This is so because they take ownership, and they would not expect to get bad feedback from the customers, thereby achieving the agenda of the organisation. By adopting such a strategy, the banking sector in Malawi can address the concerns

of poor service delivery that arise from disgruntled employees. In another way, when the employees are empowered, they would be taking a leading role. Thus they will be seen as the one leading success or failure of the organisation simply because they have been given the mandate to lead (Al-Marri et al., 2007; Johnson et al., 2018; Ugboro & Obeng, 2000).

In the study conducted by Dong et al., (2015), they contended that empowering employees enhances their commitment that effectively leads to the performance of the company as the results of the efforts put by such individuals. Again, the study reported that a lack of empowerment to employees leads them to get affected by other issues surrounding their environment. For instance, the employees will not stand to external job stresses and internal job stress as they will end up always being demotivated. This tells the need for an organisation to ensure that empowering employees remain among their key strategies (Dong et al., 2015).

7.2.7 The impact of People Management on bank performance

Subsidiary Research Question 7: Does people management have any impact on bank performance?

The investigation established that people management is amongst the top key critical factors for the success of a bank's performance. To determine this finding, a factor analysis statistical test was conducted, and the results revealed the statistical significance of people management variables with $p < 0.0001$ and factor loading weight of 0.82 and a uniqueness value of 0.33 denoting excellent results according to Tabachnick et al. (2007). This finding implies that people management is statistically significant and associated with bank performance. As portrayed under Figure 18, many of the survey participants rated people management of their respective banks being poor with an average score of 50%, revealing the current existing problem in the banking industry in Malawi. To ensure reliability, Cronbach's Alpha test was used, and the results indicated that there was excellent reliability with

an average value of alpha =0.943 (table 46). When deciding the level of reliability of the instrument, an estimation of Cronbach’s Alpha value from 0.900 and above is regarded as an excellent indicator of reliability, thereby confirms the reliability and consistency of these findings (Julie, 2016).

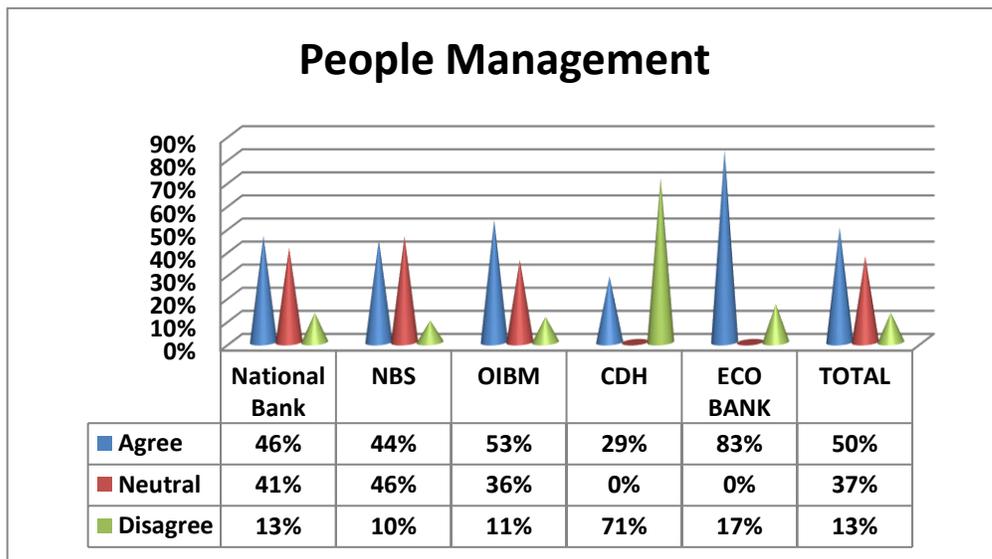


Figure 16: People Management

7.2.8 The impact of organisation culture on performance

Subsidiary Research Question 8: Does organisation Culture have any impact on bank performance?

The study established that organisational culture is amongst the top key critical factors for the success of bank performance. Factor analysis statistical test was conducted to determine this finding. The results revealed the statistical significance of organisational culture variable with $p < 0.0001$, a factor loading weight of 0.84, and a uniqueness value of 0.30 denoting excellent results according to Tabachnick et al. (2007). This finding implies that there is a statistically essential relationship between organisational culture and performance. As demonstrated in the figure below, most of the survey participants rated organisational culture of their respective banks being weak, with an average score of 49%, revealing the current existing problem on this issue in the banking sector in Malawi. Cronbach's Alpha test was applied with 21 items to ensure dependability. The results indicate that there was excellent reliability with an average value alpha = 0.951 (Table:46).

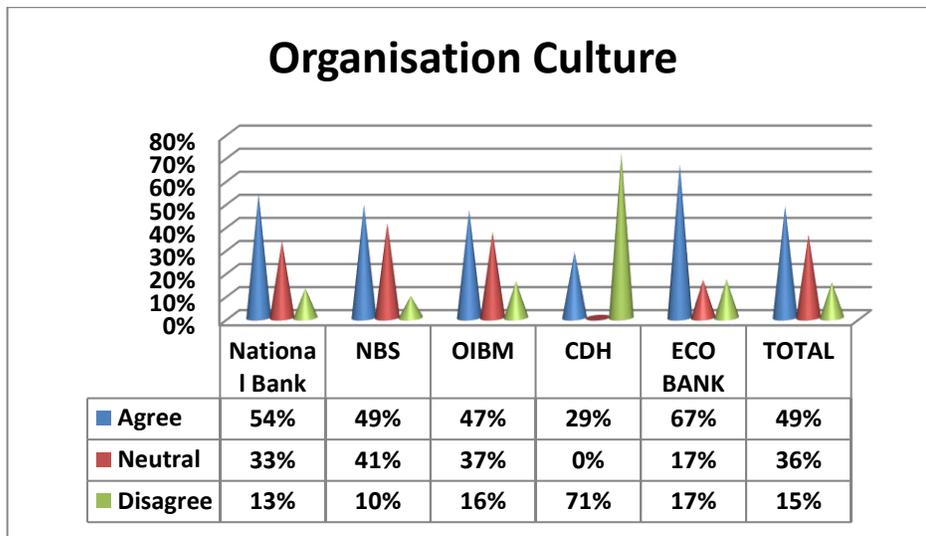


Figure 17: Organisation Culture

In supporting this find, empirical results have reported that organisational culture has a collective effect on the success and efficiency of firms that management always needs to carefully undertake (Nazarian & Atkinson, 2015). The literature further uncovers that there has been a deficiency of interest paid to possible

moderators of this relationship of cultural influence on the accomplishment of the business (Goldberg et al., 2015; Saad et al., 2013). This review, therefore, implies that successful cultural practices will significantly contribute to the successful and productive performance of an organisation.

Bashayreh (2018), in his study, observed that organisational culture is associated with changing effects on company success. Mostly, staff from the organisation put many efforts to attain company goals only if they are considering themselves as being part of the organisation's corporate culture. Sanz-Valle et al (2011) observed that if diverse cultures are working in one business, it can affect organisational success. To ensure organisational performance, dynamic organisations consider organisational culture as being a significant competitive advantage for organisational performance (Bourne & Jenkins, 2013; Nonaka et al., 2014). Thus, the culture of an organisation has been a significant aspect that would powerfully stimulate the performance of any organisation. An analysis has been carried within the previous decades on the relationship between the organisational culture and organisational performance (Bashayreh, 2018; Bashayreh & Junoh, 2014; Killö, 2014). The organisational culture is a multifaceted phenomenon, which is categorised by various magnitudes (Testa et al., 2015). Organisational culture is the mixture of operational ethics that seeks to vary on how workers act amongst the context of the business (Kassem et al., 2017; Rahman et al., 2016).

7.2.9 The impact of Quality Performance Management

Subsidiary Research Question 9: Does quality performance management have any impact on bank performance?

The investigation established that quality performance management is amongst critical factors for the performance of bank performance. To determine this finding, factor analysis statistical test was conducted, and the results revealed the statistical significance of quality performance management variable with $p < 0.0001$ and factor loading weight of 0.60 denoting good results according to Tabachnick et al (2007).

This finding implies that there is a numerically significant association between quality and performance. As demonstrated in the figure below, many of the survey participants rated Quality Performance Management of their respective banks as being weak with an average score of 46%, revealing the currently existing problems on quality service within banks in Malawi. To conclude quality performance management, the study applied Cronbach’s Alpha to assess for reliability with ten items, and the results suggest that there is excellent reliability with an average value of alpha =0.954 (Table 45).

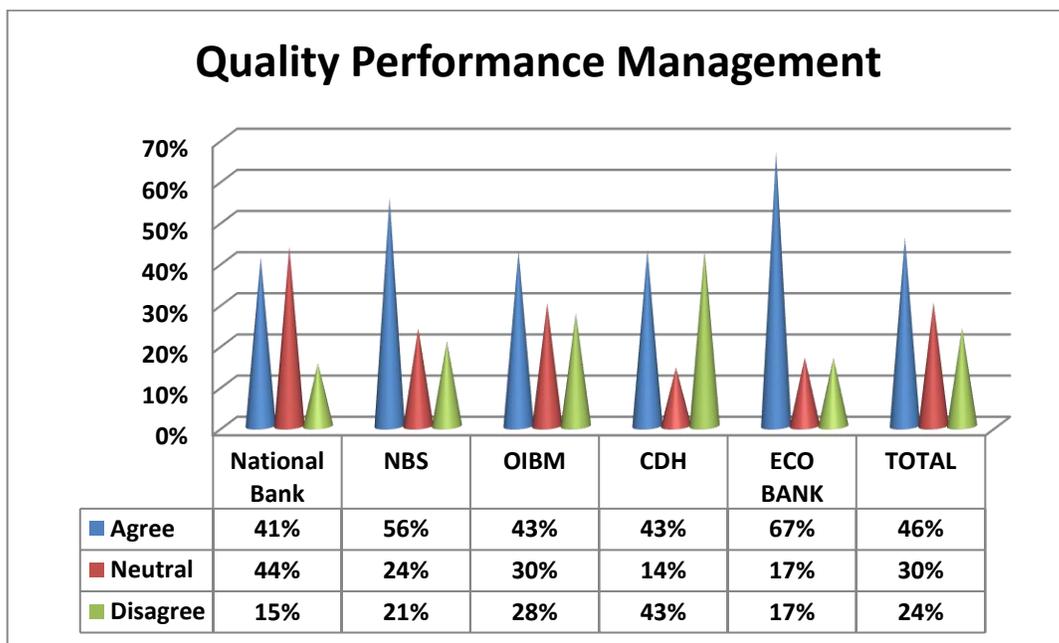


Figure 18: Quality Performance Management

Many scholars have demonstrated that quality management has a substantial effect on the performance of business Sila et al.,(2018). The effect of organisation commitment to quality service is mainly driven by employees positioned at the front office as they are the face of the organisation. They are the ones meeting and serving customers despite the ranking of their position. (Babakus & Inhofe, 2015). It is there paramount for the organisation to ensure that satisfying the from line employees should also be amongst the critical agenda of the organisation while focusing the results of quality assurance to the customers. In essence, this argument resonates with the findings of this study that top management commitment has a critical role to play to ensure that all key delivery point areas for an organisation are given the necessary attention and resources. Top management leadership and vision are important prerequisite for service quality.

Teeroovengadam, Kamalanabhan, and Seebaluck (2016), and as Chi et al.(2018) vehemently contended that even though topmost leadership is far detached from staff members in the frontline, its assurance to service superiority and talent recouping is a necessity in order for the workers to attain such intended goals effectively. This argument is a very clear manifesto supporting the concept and finding of this study on the earlier emphasis placed on the critical role of top management obligation for the positive performance of a company. When an organisation have a deficiency of its higher leadership, that will form a primary reason for improvement efforts aimed at achieving quality (Mannava et al., 2014). Only when management is entirely dedicated to service excellence, the dreams of the institution will be achieved, but when the top leadership is deficient, any efforts for perfection are destined to failure from the start (Kim et al., 2017).

7.3 COMPLIMENTARY ASSOCIATION OF QM KEY VARIABLES

7.3.1 Complementary Association between QM and Performance

Main Research Question 2: Is there any Complementary Association between Quality Management key Variables and Performance?

The investigation established that there is significant complimentary association existing between variables that contribute to performance. This outcome is supported by statistical results using Chi-square Test of Association, Factor Analysis, and Path Analysis. Three statistical methods were used as outlined below to achieve this objective and draw conclusions. Firstly, the study used Chi-square to test association of variables as earlier depicted under table 43. Under this assessment the findings revealed that P-values for all factors were fewer than 0.05 and as such we rejected the null hypothesis and accepted the alternative hypothesis that there is a statistically essential relationship between the factors and bank performance. The results of this analysis necessarily implied that these factors are associated and complement each other to attain desired enhanced organisational success. If any of the variables within the framework are excluded, they will not yield same effective results. The performance will be compromised and cannot be as effective as expected in consideration of their complementarity. For example, top management practice is more associated with people management and organisational culture. The commitment of management will have a more significant influence on staff motivation. Again, the culture of an organisation will be shaped based on the style of its leadership as the rest of the majority will trail what management does and emphasises, (Taylor & Wright, 2003). The evidence again revealed that organisational culture and senior management commitment is more associated with customer fulfilment. This evidence suggests that these two types of quality management variables can complement each other in enhancing client fulfilment in the banking sector in Malawi.

As earlier highlighted, Rana and Singhal (2015) refer to Chi-square value as a test intended to examine on how possible it is that a detected distribution is due to chance. It is also referred to as the "goodness of fit" statistic, only because it measures how well the detected distribution of collected information fits with the spreading that is likely expected if the variables are independent (Rana & Singhal, 2015; Wildemuth, 2016). It is used for many factors to find out whether there is an inclination for the groups to be inter-connected. Factor Analysis is regularly applied with numerous – pointer procedures to see if the pointers incline to a group to form one or extra sets of pointers, which are called factors (Bryman & Cramer, 2008).

Secondly, while assessing the association of the variables, the study focussed on examining their closeness. The study used Factor Analysis Statistical Method to determine the closeness of the association of the variables. Factor analysis is mainly used for interpretation of data and analysing the underlying relationships between variables and other underlying factors. Instead of grouping responses and response types, factor analysis segregates the variables and these groups according to their co relevance.

According to this study, Factor Analysis confirmed the correlation between variables under quality management practices and the relevance of their association, contributing to bank performance. The confirmation of the relationship has been based on the factor loading values. For instance, factor loading results 0.84 and 0.82 (Table: 41) for organisational culture and people management, respectively, with a difference of 0.02 indicates insignificant difference, thereby confirming the closeness of their relationship towards performance. Similarly, looking at factor loading values results of 0.74 and 0.70 for focus rendered to customers and commitment from the top management, respectively, the results again reveal the closeness of these factors towards performance. Furthermore, factor loading values results for 0.63 and 0.60 (Table: 41) for practical organisational commitment, and quality performance

management with a difference of 0.03 shows insignificant variance, thereby endorsing their strong association again.

Thirdly, the study conducted a statistical test to assess the scale and more implication of unpremeditated networks amongst sets of variables, which include dependent and independent variables. To determine the results on the connection existing between independent variables and the dependent variable, a Path Analysis test was conducted. As earlier demonstrated in Table 44, the results from the Path Analysis Test showed that p-values are all 0.000, which is less than 0.05. Hence we accepted the null hypothesis that the variables have a direct effect on bank performance. Additionally, the likelihood ratio test of the model, $p = 0.0173$, which is also less than 0.05 indicates that the framework is essential. The results of Path Analysis for the model suggest a good fit with the data; hence, parameters are numerically significant.

Conclusively, the following three outcomes through statistical tests have been achieved while examining the complementary association of quality management variables:

- i. **Associations:** The study conclusively confirmed the positive association existing between the variables. The determination to this association was achieved through the Chi-square test of association, where the study statistically established that the factors under study are correlated to each other with p-values less than 0.05.

- ii. **The closeness of the associations:** The study conclusively confirmed the closeness of the association between the variables. The determination on the closeness of the association was achieved through factor analysis, where the study statistically established that the factors under study are closely related to each other.

-
-
- iii. **Magnitude and significance of casual connections:** The study conclusively confirmed the magnitude and causal connections between the dependent variable and independent factors. The determination to the magnitude and casual connections of the factors was achieved through path analysis where the study statistically established that independent factors and dependent factor under study are associated and thereby supplement each other.

7.4 COMPARATIVE ANALYSIS ON QUALITY MANAGEMENT VARIABLES

Based on the results presented earlier under the first objective and the second objective indicating the relationship existing between variables, this section falls under the second objective, and it has sampled a few factors mainly to demonstrate empirically and statistically on the correlation of these variables. For discussion, the following selected variables have been discussed, indicating empirical and statistical evidence used to arrive at the conclusions. The selection of the topics was aligned to the subsidiary research questions as outlined below: 7.4.1 commitment from senior management and people management; 7.4.2 commitment from senior management and organisational culture, 7.4.3 commitment from senior management and customer focus; 7.4.4 commitment from senior management and quality performance management; 7.4.5 organisational culture and quality performance management.

7.4.1 Top Management Commitment and People Management

Subsidiary Question 10: Does the complementarity association between top management commitment and people management contribute to performance?

The investigation has revealed that there is a constructive complementary association between top Management commitment and people management contributing to bank performance. This finding is statistically and empirically supported by the Chi-square Test of Association, Person Correlation Matrix, and Empirical Literature from the previous studies.

The Association between top management commitment and people management has a p-value, which is 0.000, which is less than 0.05. This outcome suggests that top management commitment and people management have a numerically meaningful relationship. The positive (+) sign designates that both factors have a constructive association, and the Pearson's product association coefficient r-value of 0.582 indicate a high association between both factors.

The results that were statistically established in this study on the impact of association between top management (leadership) and people management (employees) have also been empirically supported by the investigation carried by Fong and Snape (2015) in a study conducted in Hong Kong telecommunication corporation. The scholars used a similar approach of quantitative and a Likert scale of 7 points for data gathering from 302 employees. The objective of the investigation was to establish the impact of the association from management commitment through empowering the headship and behaviour of employees on their performance. The results showed that employees positively responded to their leader's empowering as an ambient incentive at group levels and individual level. The results suggest that leadership or top management commitment is key to the success of an organisation. People get motivated when they are empowered, and their behaviour similarly changes positively for productivity.

However, this is mostly possible when top leadership demonstrates its commitment to people management related issues. With embracing this concept of management commitment and people focus, Malawi Banking sector will address the problem of productivity of employees as earlier highlighted from the survey participants. The problem will be addressed mainly because the conducive environment that creates excitements to employees will be created at both middle and lower levels. Theorists entrusted on enablement concepts understand mental empowerment as a device through which related aspects such as leadership impact worker perceptions and behaviour. Argue noted that empowered employees always tend to experience

significance in their respective works and feelings of self-efficacy and capability (Maynard, Mathieu, et al., 2012). Consequently, they are fundamentally inspired and vigorously concerned with their effort, and so are anticipated to deliver exceptionally well Laschinger et al. (2016) and Maynard et al. (2012).

7.4.2 Top Management Commitment and Organisational Culture

Subsidiary Research Question 11: Does the complementarity association between top management commitment and organisational culture contribute to organisational performance?

The study established that there is a positive complementary relationship between top management commitment and organisation culture contributing to organisational performance. This finding is statistically and empirically supported with test results from the Chi-square Test of Association, Pearson Correlation Matrix, and Empirical Evidence from Literature. The Correlation between Top Management Commitment and Organisation Culture has a p-value that is 0.000 and is less than 0.05. This outcome implies that Top Management Commitment and Organisation Culture have a statistically significant relationship. The positive (+) sign designates that both factors have a constructive association, and the product correlation of Pearson's coefficient r-value of 0.568 indicates a high association between both constructs.

Apart from statistical evidence presented, the findings of organisational culture as associated with performance are also highly supported with empirical evidence from the literature. A study conducted by Carlos Pinho et al (2014) had similar findings confirming that organisational culture impacts performance and top management commitment is the key driver to have this achieved. The purpose of their studies was to suggest a theoretical model that explores the relationship existing between management commitment and organisation performance. In line with preceding findings from other scholars, Carlos Pinho et al (2014) used a quantitative approach to conduct their survey, which is similar to this study. However, contrary to our study, Carlos Pinho et al. (2014) established that

organisational commitment does not have a greater influence on performance. Their finding of organisational commitment lacks more clarity on the evidence presented to arrive at that conclusion.

Again, their finding is also contrary to the study conducted by Fong et al. (2015). Fong et al. (2015), which established with clear evidence that organisational commitment impacts positively on performance. When there is no organisational commitment, it essentially means that accountability goes down, and the focus of the organisation is not considered as a priority. Pradhan and Pradhan (2015) revealed that committed employees look beyond what the company expects from them. They take ownership and go the extra mile while exercising their skills. They take the organisation as their firms and make do things decisively since they are empowered and have the mandate to take the organisation to the new desired shape. Effectively such elements lead to the goal of the organisation which is a successful performance that is driven from such productive culture embedded within the organisation Pradhan and Pradhan (2015). This argument supports the understanding that the commitment of an organisation is key to its performance. These findings support the statistical evidence presented in our study which suggests that the Malawi banking industry can largely benefit by adopting high performing cultures that will bring conducive environment, contrary to the problems gaps highlighted by the survey participants who rated their organisations as below average on culture with an average score of 54%.

7.4.3 Top Management Commitment and Customer Focus

Subsidiary Research Question 12: Does the complementarity association between top management commitment and customer focus contribute to bank performance?

The study established that there is a constructive complementary association between top management commitment and customer focus, contributing to bank performance. This finding is statistically and empirically supported by the Chi-square

Test of Association, Pearson Correlation Matrix, and evidence from the empirical literature.

The relationship between senior management commitment and customer focus has a p-value, which is 0.000 and is less than 0.05. This outcome implies that top management commitment and customer focus have a numerically meaningful relationship. The positive (+) sign designates that both constructs have a positive association, and the Product Correlation of Pearson's Coefficient r-value of 0.468 (Table:45) show a high correlation between both constructs. These statistical and empirical findings confirm and fully support the objective of the study.

Apart from statistical evidence presented, the findings of customer focus as associated with performance are also highly supported with empirical evidence from the literature. The studies conducted by (Cambra-Fierro et al., 2017), had similar findings confirming that customer focus impacts on performance and top management commitment is a key driver to have this achieved. In their studies, Cambra-Fierro et al. (2017) revealed that the success of customer relationship management depends on the adequate use of technology and support from senior management. Further, the study established that to archives success, responsiveness, assurance and empathy is amongst crucial variables that drive such change. Effectively, any service-related organisation is bound to succeed if customer focus is construed as a priority. These findings agree with the statistical evidence established from the study results. Absence of commitment from senior management is a key purpose behind failure of quality improvement efforts (Mannava et al., 2014), and unless management is fully committed to service excellence, any improvement efforts are doomed to fail from the start (Kim et al., 2017).

7.4.4 Top Management Commitment and Quality Performance

Subsidiary Research Question 13: Does the Complementarity Association between Top Management Commitment and Quality Performance Management contribute to bank performance?

The investigation revealed that there is a positive complementary association between top management commitment and quality Performance management contributing to bank performance. This finding is statistically and empirically supported with results from the Chi-square test of association, Pearson correlation matrix, and evidence results from the empirical literature.

The Correlation between senior management commitment and quality performance management has a p-value, which is 0.000 and is less than 0.05. This outcome implies that Top Management Commitment and Quality Performance Management have a numerically significant relationship. The positive (+) sign designates that both constructs have a positive correlation, and the product correlation of Pearson's coefficient r-value of 0.480 indicates a high correlation between both variables. The results suggest that the commitment of top management lead to supporting quality performance programs that will highly contribute to the success of such a company. When such quality performance programs have been created, the performance of the institution will also directly improve. These statistical findings and empirical evidence from the literature fully support the purposes of the investigation.

The investigation conducted by Sadikoglu and Olcay (2014) established that management commitment has a significant influence on implementing various quality management variables to achieve quality performance. The purpose of the study was to evaluate the relationship between management commitments towards achieving quality performance Sadikoglu & Olcay (2014). The study collected data from 242 participants through structured questionnaires and used Factor Analysis as well as multiple regressions for information analysis. Their findings revealed a positive association between management commitment and quality performance management variables. Sadikoglu and Olcay (2014) highlighted in their paper that

the application of different variables would bring different outcomes. Some of the critical variables highlighted included engagement, awareness, and commitment. The results suggest that top management stands to be a critical key in implementing the performance initiatives of an organisation. Brilliant initiatives can be brought on the round table, but if there is a lack of management support, such initiatives will remain a challenge to be successfully implemented. Lack of top management commitment is a major reason behind failure of quality improvement efforts in many organisations (Mannava et al., 2014), and unless management is fully committed to service excellence, any improvement efforts are doomed to failure from the start (Kim et al., 2017).

7.4.5 Organisation Culture and Quality Performance Management

Subsidiary Research Question 14: Does the complementarity association between organisation culture and quality performance management contribute to bank performance?

The study established that there is a positive complementary relationship between organisation culture and quality performance management, contributing to performance. This finding is statistically and empirically supported with results from the Chi-square test of association, Pearson correlation matrix, and evidence from the empirical literature.

The correlation between organisation culture and quality performance management has a p-value, which is 0.000 (Table:43) and is less than 0.05. This outcome signifies that organisation culture and quality performance management have a numerically meaningful relationship. The positive (+) sign designates that both constructs have a positive association, and the product correlation of Pearson's coefficient r-value of 0.536 denotes a high association between both variables. These results suggest that the culture of an organisation is very critical if an organisation is to achieve quality performance. When an organisation has a high performing culture, and when such culture improves, the performance of the institution will also directly improve. These

findings from statistical tests and practical indication from the literature fully support the objective of this investigation.

Besides the evidence presented above, the findings from the study conducted by Lucas Jr and Goh (2009) on how Kodak missed the digital photography revolution, the results indicated that culture, if not well managed have enormous consequences on the performance of an organisation. The purpose of Lucas and Goh (2009)'s paper was to explore how a firm responds to a challenge emanating from a transformational technology that poses a more significant threat to its historical business model. The results of the study revealed that the middle managers of Kodak were at the epic, contributing to the downfall of the company. This was due to their culture, which was very rigid to embrace change from the market. The market was rapidly changing, while Kodak still believed in their old ideologies, which could not long be competitive on the market. Their bureaucratic structures dominated the company, and change was in a way being disallowed (Eva et al., 2017; Gambi et al., 2015; Peters et al., 2016). These findings confirm the role and impact of culture on the performance of the company.

Further, it reveals that the thriving culture for the company is achieved through its leadership. The leadership that does not demonstrate its direction should not expect to realise something contrary. Several studies have strongly linked quality management and performance management (Attafar et al., 2016; Gambi et al., 2015). Some studies have even considered organisational culture into account in this context (Gimenez-Espin et al., 2013; Prajogo & McDermott, 2011; C. Wu & Hamada, 2011).

7.5 QUALITY MANAGEMENT MODEL FOR ENHANCED PERFORMANCE

Main Research Question 3: Based on the findings from objective 1 and 2, could the Quality Management Model be developed as one of the contributions of the study?

The discussion focus under this section was to achieve the third purpose of the investigation whereby, based on the findings achieved under the first objective and the second objective, the study should be able to develop Quality Management Model as one of a contribution to the literature and other stakeholders that would be keen to device quality management system within their sectors. The investigation used various approaches and developed a model that is supported empirically and statistically, as presented below to accomplish this purpose.

PROPOSED QUALITY MANAGEMENT PRACTICES MODEL

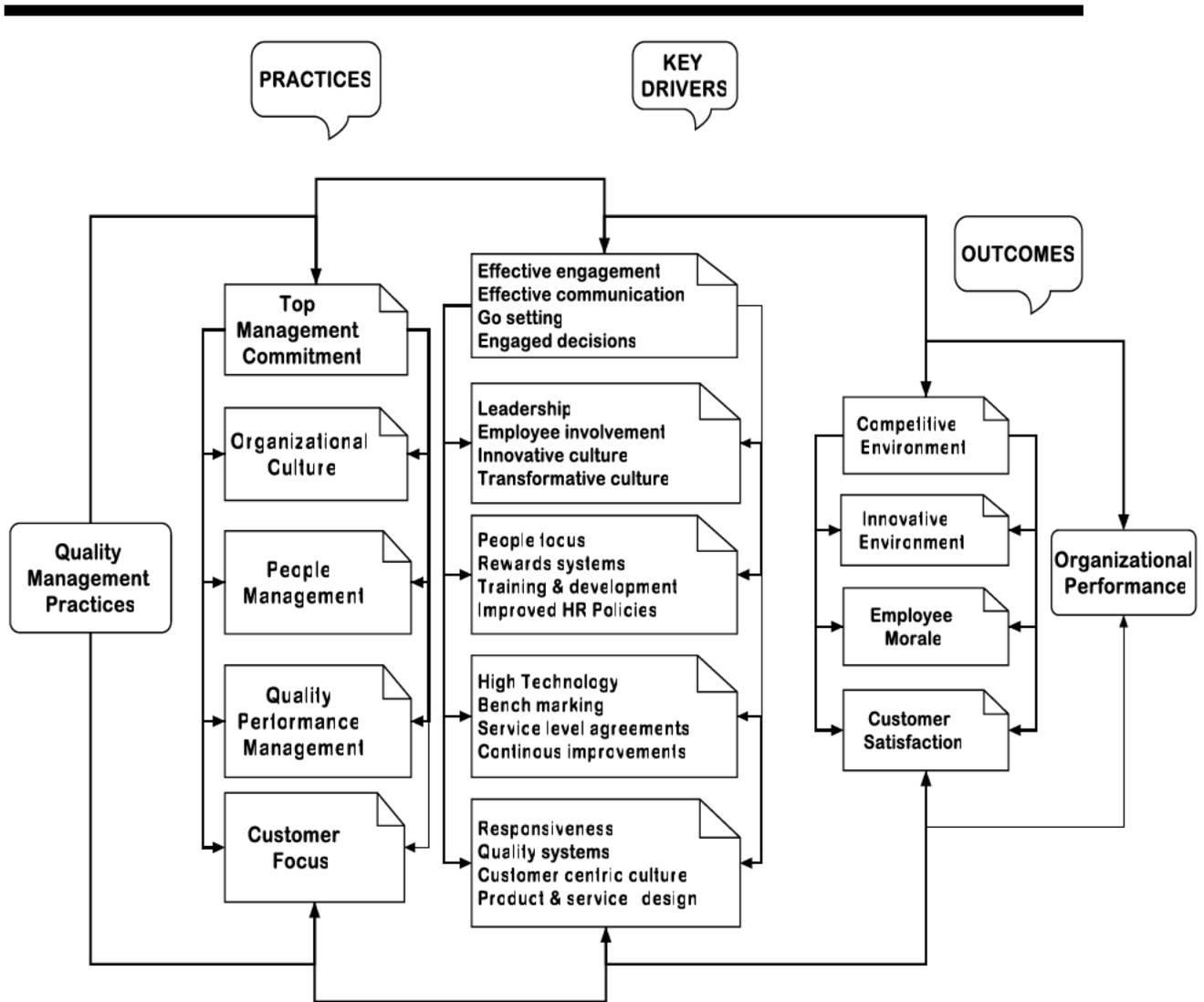


Figure 19: Quality Management Model

Source: Author, 2019

7.5.1 Highlights from the developed study model.

While developing the model presented above, the study linked it to the conceptual model that was initially developed as a roadmap of the study, mainly to ensure the alignment of the critical variables that formed the foundation of the study. Again, the model was not only linked to the theoretical framework of the investigation but was also empirically aligned to the previous studies. The reason for incorporating the model empirically was to remain relevant with similar previous studies conducted by

other scholars elsewhere. Further, the model also factored in the gaps identified from the survey participants where factors that significantly contribute to successful performance or lead to organisational failure were critically evaluated.

The study also used significant statistical evident results from Factor Analysis, Chi-square Test for Association and Path Analysis to advance the Model. The key reason for incorporating statistically tested data was significantly to ensure that the Model is supported for further inferences. Factor Analysis confirmed the importance of the factors and the closeness of their association by looking at factor loadings (Table 41). Chi-square Test was considered when developing the model mainly to ensure that the associations of the independent variables about their shared goal of achieving performance are well evaluated. Further, path analysis was again considered while developing the model significantly to ascertain the causal relationship of the variables and the magnitude of their association.

In a nutshell, the conclusions being drawn from this model developed to suggest that organisational culture, people management, customer focus, top management commitment, and quality performance management are undeniably vital factors which are very critical for the successful performance of an organisation, such as banking sector which has been the focus of this thesis.

Based on the findings from the study, the Model further suggests that the key factors listed above are correlated, and as such, they complement each other for the successful performance of an organisation. This concludes that these variables cannot be implemented in isolation to achieve desirable results. Further, the model suggests that a successful organisation will make effective use of the culture to drive performance. While considering that other factors are equally important, top management commitment emerged as the primarily pillar in driving the rest of the constructs. The Model further advocates that if all these factors are effectively implemented, the organisation will achieve an innovative environment,

competitiveness, and staff morale that would effectively lead to an overall increased organisational productivity and performance.

7.5.2 How is the Model linked to Key Statement Problem of the Study?

In the first chapter, the study highlighted the key challenges facing the banking sector, which are serious concerns requiring attention. The critical problems highlighted which are operational and strategic affecting service delivery and performance of the banking sector, in general, include 1) unpatriotic and rude staff members; 2) increased auto-teller machines downtime; 3) slow and unstable network systems; and 4) long queues in the banking halls and ATMs. The study also highlighted alarming higher interest rates and disheartened retrenchments across the banking sector in the country as other important pain points. With respect to this understanding, the study suggested that the implementation of QMS is vital in addressing these problems. Below is a brief presentation on how the study model is linked to addressing these challenges, focusing on the five key variables, including 1) top management commitment; 2) organisational culture; 3) quality performance management; 4) people management; and 5) customer focus.

Top Management Commitment: The model has provided dimensions that are directly linked to top management commitment, and that can drive the atmosphere of the organisation in achieving success to understand how a sufficient top management commitment works and on how it can bring a change towards the performance of the banking system. As illustrated in figure 20 of the model, these dimensions (mediating variables) include effective engagement, effective communication, goal setting, and engaged decisions. In an organisation with management that is highly committed, they will be able to devise systems that will allow continuous engagement with all the staff members and get timely feedback. With such kind of engagement, issues of rudeness and unpatriotic staff members will naturally discontinue as people will be able to get the expectations, goals, and

vision of the organisation from management. On the same note, the staff members will be able to share their concerns through such an active engagement and communication systems. Such critical role by top management commitment is also empirically supported by other scholars confirming the correlation of their findings and this study(Pinho et al., 2014; Lucas Jr & Goh, 2009; Sarathy, 2013; Talib, 2013; Talib & Rahman, 2010)

Organisational Culture: Organisational culture and top management commitment are closely related in their crucial focus towards achieving the success of a firm. As illustrated in figure 20 of the QMS Model, dimensions linking directly organisational culture to performance have been depicted. These mediating variables include effective leadership, employee involvement in decision making, innovative culture, and transformative culture. It is argued in this thesis that with support from top management, these variables create a culture that is innovative, transformative and participatory, and effectively lead to organisational performance defeating those elements of deficiencies like rude and unpatriotic staff members. The staff will embrace change, and the right initiatives being implemented will be in them and not being forced since it is accepted as part of the culture of the organisation. The statistical results, as illustrated, have authenticated these findings (Tables 32). The empirical findings from literature by many scholars agree with these study results (Carlos Pinho et al., 2014; Goetsch & Davis, 2014; Hogan & Coote, 2014; Song et al., 2014).

Quality Performance Management: The banking system deals with people, and issues to do with quality services can never be overemphasised and compromised. The issues are associated with increased auto-teller machines downtime, slow and unstable network systems long queues can be addressed through investment in high technology, thereby the high level of service standards through improved networks, ATMs down-time, online services aimed at achieving simplicity and reduced queues in the banking halls. Since the needs of customers are so dynamic and keep on changing, continuous improvements in technology investments are essential. Again,

to achieve the highest level of quality, the bank needs to continuous benchmarking to match international standards on quality implementation initiatives. Implementation of high technology system should enable the bank to penetrate and reach out the unbanked masses since the study already reported that 73% (figure 7) of the people in Malawi are not banked. By penetrating the unbanked masses with the high technology investment, jobs will be created, thereby addressing the issue of retrenchments since the industry would need to deploy other people in these niche markets. These findings are again statistically supported and empirically supported from the literature (Mohammad Mosadeghrad, 2014; Setijono et al., 2012; Talib & Rahman, 2010)

People Management: To understand the practice of people management, the model has presented the dimensions directly linking people management and performance of an organisation. These mediating variables include people focus through rewards and recognition, training and development, and improved Human Resource policies. When an organisation has proper engagement system that addresses the concerns of the people, and also that solicit feedback from either customers or staff members who are directly linked to customers, issues to do with motivation, skills gaps customer services and rewards and recognition will be addressed thereby issues to have disgruntled staff members who frustrate customers will be addressed. Again, statistical testing done to these variables support the results significantly. Further, the empirical findings from the literature on the same constructs correlate with these results(Jaafreh & Al-abadallat, 2013; Karatepe et al., 2018; Omollo & Oloko, 2015)

Customer Focus: In understanding the concept of customer focus, as suggested in the model, the study has presented dimensions that are directly linked to customer focus and performance of an organisation. These dimensions include responsiveness, quality systems, customer-centric culture, and product and design. In line with the quality performance management variable where technology has been an emphasis in the service industry, the customer focus variable will be able

to achieve excellence through the implementation of quality systems that will improve responsiveness to customers.

Again, the investment in technological advancement will assist the customer focus variable to implement initiatives that like online banking services that will offer simplicity and bring convenience to the customer. With just a few of these initiatives, the outcry of a compromised service delivery system in the banking sectors will naturally be addressed, thereby adequately resolve all the problems highlighted earlier in the thesis under the problem statement section. The statistical analysis was done that supported this finding (Table 42). The literature on the same constructs vividly confirms the findings of this study (Hassan et al., 2015; Lisbona et al., 2018).

7.6 CONCLUSION

This discussion chapter addressed three critical issues: Firstly, the discussion focused on objective one of the investigations which tackled the key quality management variables that impact the performance of the banking industry in Malawi. To address the needs of objective one, the study used Confirmatory Factor Analysis to evaluate the relevant vital variables. Secondly, the chapter focused on the association of critical variables signifying a complementary relationship of the factors. To conclude this theme, the chapter used a combination of various statistical test approaches, including the Chi-square test of association, Factor Analysis, and Path Analysis. Thirdly, the chapter addressed objective three in which the quality management model was presented and discussed.

To conclude the deliberation of the third objective, the chapter highlighted the approaches used to develop a quality management model. The findings from objective one and objective two, and the empirical and statistical tests used earlier were applied while developing the study's model. Again, to conclude the approaches adopted, the study applied Cronbach's Alpha for reliability assessment of the results. The next chapter focuses on the conclusion and recommendation of the study.

CHAPTER 8

CONCLUSION AND RECOMMENDATIONS

8.1 INTRODUCTION

While concluding the study findings in this section of the chapter, the study has presented a holistic view of the research outcome in line with the purpose and research questions to give the readers a summary, but with a clear understanding of the entire study being undertaken. The chapter presents the key findings as a conclusion under all the three objectives and further highlights other statistical tests and results conducted. To be explicit, under objective one, the final discussion focused much on the Key Critical Management Practices (Variables) that have a more significant influence on organisational performance. Secondly, the next objective focused on the relationship between quality management practices (set of variables) and their impact on the quality performance of an organisation. Thirdly, the focus of the final objective was for the author to develop a Model proposed for implementing the Quality Management System as being part of the contribution of this study to the body of knowledge on management systems and performance management systems and organisational performance. Further, the chapter has discussed the contribution of the study to the community, theoretical implication, practical/managerial implication, recommendation for future studies, limitations of the study, and finally, the conclusion of the chapter.

8.2 RELIABILITY ANALYSIS

Using SPSS (version 25.0) analysis of reliability test package software, an internal consistency examination was conducted distinctly for the items of each Quality Management Practice (7 independent variables: top management commitment, organisation culture, customer focus, people management, organisation commitment, quality performance management, and quality process management). The variables' alpha values of the survey are summarised in Table 45. The reliability coefficients of the study variables exceed the minimum acceptable level of 0.70, as per the suggestion made by (Orme & Combs-Orme, 2009). When evaluating the level of reliability of the instrument, an estimation of Cronbach's Alpha value from

0.900 and above is regarded as an excellent indicator of reliability, hence confirms the reliability and consistency of the results (Sullivan, 2011). The values for reliability coefficients range from 0 to 1.0. A coefficient of 0 means no reliability and 1.0 means perfect reliability (Babin & Zikmund, 2015).

Further, after carrying the reliability test, nine items were deleted to increase the reliability of the scale. Hence, the total number of items covering 6 Quality Management Practices and quality performance was thus reduced from 242 to 233. Also, correlation coefficients (0.73, 0.77, 0.76, 0.82 and 0.81) are all +0.70, hence indicate a strong positive relationship. This finding supports the respectful relationship between quality management practices. As can be viewed from Table 52, the value of alpha values ranged from 0.900 to 0.952, thus, providing solid evidence that the scales developed are judged to be highly reliable. Validity denotes the accuracy of an assessment - whether or not it evaluates what it is supposed to assess (Bryman & Bell, 2015; Zikmund et al., 2013). Concisely, the results depicted from the reliability analysis reports that the outcome of the study is highly reliable, as seen with Cronbach's Alpha values ranged from 0.900 to 0.952.

8.3 CONCLUDING DISCUSSION ON CRITICAL QMP

Main Research Question 1: Quality management practices are very critical for which organisational performance?

The study has established and adopted five critical factors out of seven initially identified to be statistically significant, with a strong direct impact on quality performance. This finding is statistically supported following the test conducted using Confirmatory Factor Analysis with an average factor loading of 0.80 varying from 0.60 to 0.84. The summary (Table 40) illustrates the outcome arranged based on their significance from highest to lowest.

From the results in Table 40, the outcome reveals six variables with factor loading that exceed +/- 0.60 with uniqueness values of approximately less than 0.5. Factor

Analysis was used as a confirmatory analysis to confirm the theoretical hypothesis from aggregate data collected from all the 242 respondents from five banks. The analysis was conducted by using Principal Component's method with varimax rotation. Further, from Table 40, the dimensions of organisation culture, people management, customer focus, and top management commitment, indicate influential association and direct impact to quality performance. After factor analysis, six factors were named, including top management commitment, effective organisational commitment; customers focus; people management; organisation commitment; organisation culture, and quality performance management. Before the factor analysis was conducted under objective one, the descriptive analysis revealed a similar trend on the key variables whereby the following was the outcome from the respondents:

Employee engagement: The outcome of descriptive statistical analysis revealed that 76% of the participants agreed that the engagement of employees has a direct impact on the quality performance of an organisation. Again, Cronbach's Alpha test was also done under employee engagement, and the results indicated excellent reliability and a very high level of internal consistency with an average value of $\alpha=0.951$ (table: 45). Further tests with Path Analysis showed that the variable was significant at $p<.001$ with a 95% confidence interval confirming the parameter's statistical significance. These results under employee engagement, therefore, confirm consistency with empirical findings from previous studies conducted by different scholars. A solid pattern can be drawn from the conclusions on the studies conducted by numerous scholars in agreement with this research (Fong & Snape, 2015; Laschinger et al., 2016; Maynard et al., 2012). It was evaluated and established in their studies that employee engagement has an excessive and absolute impact on the organisational performance.

Recommendation: Companies ought to realise that the more they do not incorporate their employees in policy or strategy formulations, the more they create gaps for deficiencies. People will not take ownership because they feel that they are

not part of the team. For the optimal success of an organisation, engagement should not be compromised for any organisation that aspires to improve its performance. Deming (2011) narrated that for the organisation to successfully achieve its goals, the engagement of workers should remain as one of the critical parameters.

When management is considering the engagement of staff members within an organisation, it should be well noted that not only those employees who are outstanding performers will positively contribute towards the successful performance of an organisation because even managers or other levels of employees who are the non-performers can contribute successfully towards the performance of the company in different manners (Sadikoglu & Zehir, 2010; Talib et al., 2013; Wang & Wang, 2012). Organisations are, thus, encouraged to consider exploiting the services of all employees and abilities to gain business performance. This recommendation is not limited to the banking sector in Malawi but could also be applicable in other sectors.

People Management: The outcome of descriptive statistical analysis revealed that 71% of the participants agreed that people management has a direct impact on the quality performance of an organisation. Again, Cronbach's Alpha test was also done under people management, and the results indicated excellent reliability and a very high level of internal consistency with an average value of $\alpha=0.943$ (table:45). Further test with Path Analysis, the variable was significant at $p<.001$ with a 95% confidence interval confirming the parameter's statistical significance. These results under people management, therefore, confirm consistency with empirical findings from previous studies conducted by different scholars.

A solid pattern can be drawn from the conclusions on the studies conducted by numerous scholars in agreement with this research (Alagaraja et al., 2015). Alagaraja et al (2015) also conducted a study and established that productive people management has a direct impact on organisational performance. In another study, Omotayo (2015) noted that there are a strategic value and transactional effectiveness on leadership and people management in influence for the

organisational performance. In essence, to ensure an organisation's success, the focus should be on connecting people, processes, and technology for the purpose of leveraging knowledge (Dayan et al., 2017).

Recommendation: The finding implies that the successes of any organisation depend on how people are connected to other enabling initiatives to produce results. People need to be motivated for them to perform. The companies need to be led by leadership that recognises the efforts of the people. People are the central engine for the success of any company. While intending to roll out QMP programs, initiatives focusing on people management should be one of the priorities.

Organisation Culture: The factor analysis test conducted indicated factor loading of 0.8371, and a uniqueness value of 0.2990, indicating the high strength, direct impact on quality performance, and relevancy of the variable. The detailed analysis results report that 67% of the participants agreed that organisation culture has a direct impact on the quality performance of an organisation. A gap was established across the industry that the cultures within their institutions are inferior. A test under Cronbach's Alpha under Organisation Culture indicates that there is excellent reliability with an average value of $\alpha = 0.951$. Amongst the variables identified, organisation culture was among the highly rated and most influential factors that have a direct impact on the quality performance of an organisation.

Recommendations: The study recommends that the leadership from different organisations must lead by example and ensure that the culture which they are embedding to their respective institutions will bring a conducive environment for business. The gap in poor culture across the industry need to be addressed because, if not attended, the consequences may be quite detrimental to business performance.

Lee et al (2016) noted that top management has a critical role in organisational culture for the performance of an organisation. Another research conducted

previously indicated that organisational culture significantly impacts the performance of an organisation (Carlos Pinho et al., 2014). Organisational culture and top management commitment are complementarily related to the drivers of organisational performance (Ramdhani et al (2017).

Top Management Commitment: The factor analysis test conducted indicated factor loading of 0.6909, and a uniqueness value of 0.4550, indicating the strength, direct impact on quality performance, and relevancy of the variable. The detailed analysis results report that 57% of the participants agreed that top management commitment has a direct impact on the quality performance of an organisation. A test under Cronbach's Alpha on top management commitment indicated that there was excellent reliability with an average value of $\alpha = 0.902$. Amongst the variables identified, top management commitment was the highly rated and most substantial factors that have a direct impact on quality performance.

Recommendation: The leadership from different institutions should demonstrate commitments for all the programs being implemented at their organisations if they are to report progress successfully. The leadership should always be exemplary. The follower's value most what their leaders do and will always be the referencing point. With such kind of approach, the rest of the teams within the organisation will adopt the leadership commitment hence quality performance for the company. A practical example can be drawn from the studies conducted by Colwell and Joshi (2013), whereby in their study of 199 manufacturing firms contended that commitment of the leadership of an organisation could never be overemphasised considering its critical significance. Colwell and Joshi (2013) cited an example of management commitment and its effects when the environment of an organisation's commitment is adequately high.

Customer Focus: The outcome on factor analysis statistical test for customer focus as depicted on (Table 46) indicated factor loading of 0.7359 and uniqueness value

of 0.4541. This indicates the strength and the impact of the parameter on its relevance to the performance of the organisation. The detailed analysis results report that 51% of the participants agreed that customer focus has a direct impact on the quality performance of an organisation. A gap was established, indicating poor customer service across the banking network. A test under Cronbach's Alpha under top customer focus indicate that there is excellent reliability with an average value of $\alpha = 0.900$. Amongst the variables identified, customer focus was amongst the highest rated and most influential factors that have direct impact on the quality performance of an organisation.

Recommendation: Institutions should learn to develop voluntary programs aimed at motivating and developing the capacity of their employees on service excellence. Any company is bound to fail in terms of realising its goals in the absence of a conducive working environment for its employees that will, in turn, be expected to offer excellent service to customers. A gap of customer service across the banking network needs to get serious attention from the relevant authorities and develop sustainable means of addressing it. A conclusion can be drawn from empirical findings from other scholars who asserted that customer focus drove organisations acts as a response to meet the consumer's demands and satisfy their needs (Porter & Heppelmann, 2015; Sadikoglu & Zehir, 2010; Yee et al., 2010). Consequently, in the long run, with such value created, the company would significantly benefit from the loyalty of these customers, thereby increasing the organisations' profitability (Beuren et al., 2013).

8.4 CONCLUDING DISCUSSION ON ASSOCIATION OF QMPs VARIABLES THAT STIMULATE EFFECTIVE BANK PERFORMANCE IN MALAWI

Main Research Question 2: What is the association of QMP that potentially contributes to organisational performance?

In conclusion, the study established a significant complementary relationship between QMPs variables that contribute to organisational performance. This finding is statistically supported with evidence from Chi-square tests conducted during this study (Table 42), which revealed that p-values for all factors were less than 0.05. As such, we reject our null hypothesis and accept the alternative hypothesis that there is a statistically significant association between the factors and bank performance. Additionally, another test using Pearson Inter-Item Correlation was also conducted with the results highlighted.

Pearson's Correlation Coefficient: Correlation assessment primarily evaluates the strengths of the recognised association between variables. The Correlation Matrix of Pearson's shows the route, strength, and essence of the bivariate association amongst the variables in the study. A correlation measurement assessment is applied mainly to discover or designate the strength and course of the direct affiliation between two continuous dependent variables. The Correlation Matrix of Pearson's, as depicted under table 44, has been used to determine the strengths and route of the association between different factors under study with p-values at 0.000, which is less than 0.05 with positive correlation for parameters indicating positive relationships.

Top Management Commitment and People Management: The study established that there is a positive, complementary relationship existing between top management commitment and people management contributing to bank performance under QMPs. This finding is statistically supported with test results from Pearson Correlation Matrix as detailed below.

The Association of factors between top management commitment and people management has a p-value of 0.000, which is less than 0.05. This suggests that top management commitment and people management have a correlation that is statistically significant, thus confirming the existing complementary relationship between these variables. The positive (+) symbol shows that both factors have a positive relationship and that the coefficient r-value of 0.582 under Pearson's product

association designates a significant association between both factors. This finding from Pearson's test statistically confirms and fully supports the objective of this study.

Recommendation: QMPs concept believes that the commitment of top management that takes care of its people will highly contribute to the performance of such organisation which must always be considered for the company's aimed at improving its performance. When such a relationship improves, the performance of the institution will also directly improve.

Studies by Fong and Snape (2015) and Sok and O'Cass (2015) contended that employees' empowerment could contribute to the performance of an organisation through service innovations. In their empirical findings, Sok and O'Cass (2015) concluded that success arising from employee empowerment depends on the ability to deliver quality services and continuous empowering of employees. Empowering employees is a secure tool for an organisation which is committed to achieving its goals through its workforce.

Further to the findings of Sok and O'Cass (2015), the empowering of employees was found to be instrumental in achieving innovative culture and quality. When employees are empowered, they tend to demonstrate their skills than expected. They demonstrate to the organisation that given an opportunity to work independently, they can deliver (Idris et al., 2008). With such an approach, more empowered employees would also want to show off the outcome of their productivity. As such, they always work toward achieving quality in their assignments hence contributing to the performance of the company (Idris et al., 2008).

In the banking industry, quality is amongst the key variables which must not be compromised. By adopting quality initiatives, the banking sector in Malawi may address many gaps that are being highlighted as significant concerns for the customers. The leadership must embrace empowerment as part of the culture within the organisation if success is to be part of such an organisation (Sok & O'Cass,

2015). In conclusion, based on these empirical findings from other scholars, it is evident that employee empowerment is key to the success of an organisation.

Top Management Commitment and Organisation Culture: The study established that there is a positive, complementary relationship between top management commitment and organisation culture contributing to bank performance. This finding is statistically supported with test results from the Pearson correlation matrix, as presented under table 53. The Correlation between top management commitment and organisation culture has a p-value that is 0.000, which is less than 0.05. This finding implies that top management commitment and organisation culture have a statistically significant correlation. The positive (+) sign indicates that both variables have a positive correlation, and the Pearson's product correlation coefficient r value of 0.568 indicates a high correlation between both variables.

Recommendation: The leadership of any organisation must realise that the dominancy of its culture can mainly be attributed to the commitment demonstrated by the leadership. Quality management practices believe that the commitment of top management will bring in a high performing culture environment to an organisation that will highly contribute to the performance of such an organisation. When such a performing cultural environment improves, the performance of the institution will also directly improve. This finding from Pearson's test statistically confirms and fully supports the objective of this study. Lack of top management commitment is a significant reason behind the failure of quality improvement efforts (Mannava et al., 2014), and unless management is fully committed to service excellence, any improvement efforts are doomed to failure from the start (Kim et al., 2017). Organisational culture has been much accepted by many scholars, including its influence on the performance of firms (Nazarian & Atkinson, 2015; Schein, 2010).

Top Management Commitment and Customer Focus: The study established that there is a positive complementary relationship between top management commitment and customer focus, contributing to bank performance. This finding is

statistically supported by test results from the Pearson correlation matrix. The Correlation between top management commitment and customer focus has a p-value that is 0.000, which is less than 0.05. This finding implies that top management commitment and customer focus have a statistically significant correlation. The positive (+) sign indicates that both variables have a positive correlation, and the Pearson's product correlation coefficient r value of 0.468 indicates a high correlation between both variables. This finding from Pearson's test statistically confirms and fully supports the objective of this study.

Recommendation: Quality Management Practices Paradigm believes that the commitment of top management will lead to service excellence to an organisation, which in turn will highly contribute to the performance of such an organisation. When such a service excellency culture environment improves, the performance of the institution will also automatically/directly improve. This informs us that the inter-relationship of QMP is related and that their association will be to the benefit of the institution. Top management leadership and vision is a prerequisite for service quality (Teeroovengadum et al., 2016). Chi et al (2018) vehemently contended that even though the top leadership is far detached from the frontline staff personnel, its assurance to the performance of an organisation is very critical and stands as a critical parameter for the successful outcome of organisational performance.

Top Management Commitment and Quality Performance: The study established a positive, complementary relationship between top management commitment and quality performance management contributing to bank performance. This finding is statistically supported with test results from the Pearson correlation matrix as detailed below. The Correlation between top management commitment and quality performance management has a p-value that is 0.000, which is less than 0.05. This finding means that top management commitment and performance management have a statistically significant correlation. The positive (+) sign indicates that both variables have a positive correlation, and the Pearson's product correlation coefficient r value of 0.480 indicate a high correlation between both variables. This

finding from Pearson's test statistically confirms and fully supports the objective of this study

Recommendation: It should be noted that for the successful implementation of a quality program, top management commitment is critical. When such a Quality Performance Program environment has been created and improved, the performance of the institution will also directly improve. The companies that intend to roll out quality programs should always consider the above-stated element if they are to register progress successfully.

According to the study conducted by Babakus et al (2003), top management commitment is vital to achieving quality. Top management commitment may not be directly attached to a different section within the organisation, but its influence is so significant to an overall effect of the performance of the organisation. Based on this finding, it implies that when an organisation is introducing Quality Performance Management initiatives that would affect customers in the end, frontline employees should be fully involved in the initial implementation.

Organisation Culture and Quality Performance Management: The study has established that there is a positive complementary relationship existing between organisation culture and quality performance management, contributing to bank performance under QMPs. This finding is statistically supported with test results from the Pearson correlation matrix as detailed below. The Correlation between organisation culture and quality performance management has a p-value that is 0.000, which is less than 0.05. This finding means that organisation culture and quality performance management have a statistically significant correlation. The positive (+) sign indicates that both variables have positive correlation, and the Pearson's product correlation coefficient r value of 0.536 indicates a high correlation between both variables.

Recommendation: Quality Management Practices Paradigm believes that the culture of an organisation is very critical if an organisation is to successfully achieve Quality Performance Programs that will highly contribute to the performance of such

an organisation. When such a performing culture of an organisation improves, the performance of the institution will also directly improve. This finding from Pearson's test statistically confirms and fully supports the objective of this study. This study contemplates organisational culture as an antecedent of quality management (Eva et al., 2017; Gambi et al., 2015; Peters et al., 2016). Several studies have also linked quality management and performance management (Attafar et al., 2016; Gambi et al., 2015). Some studies have even considered organisational culture into account in this context (Gimenez-Espin et al., 2013; Prajogo & McDermott, 2011; Wu & Hamada, 2011).

8.5 CONCLUDING DISCUSSION ON QUALITY MANAGEMENT MODEL FOR ENRICHED BANK PERFORMANCE IN MALAWI

Research Question 3: What model could be adopted to implement Quality Management Practices for improved organisational performance?

Path Analysis: Path Analysis is understood as a system of multiple regression numerical examination applied to assess fundamental models by analysing the associations between a dependent factor and two or more independent factors (Woodman et al., 2018). This method was applied to estimate both the scale and significance of underlying associates between sets of variables, as earlier depicted under (table:43).

From the path analysis table stated, p-values are all 0.000, which are less than 0.05. Again, the likelihood ratio test of the model, $p = 0.0173$, which is also less than 0.05. The results of Path Analysis for the model suggest a good fit with the data; hence parameters are statistically significant, and the model can be adopted as it has proven its positive impact on bank performance.

8.6 RECOMMENDED QUALITY MANAGEMENT MODEL

A Model for Quality Management developed is supported empirically and statistically, suggesting that it is argumentative, and reliability is evidence-based.

The Model made the application of different statistical approaches, including Factor Analysis, Chi-square, and Path Analysis. The Model is linked to the conceptual framework of the study that was initially grafted as a roadmap. The linking of the model to the conceptual framework of the study was to ensure alignment of the critical variables that formed the foundation of the study. Again, the model was also empirically aligned to the previous studies to assure its relevance. Further, the model also factored in the gaps identified from the survey participants where factors that significantly contribute to successful performance or lead to organisational failure were critically evaluated.

In summary, the conclusions being drawn from the Model suggest that organisational culture, people management, customer focus, top management commitment, and quality performance management are fundamental factors which are very critical for the successful performance of any organisation. The model further suggests that the critical factors listed are correlated, and as such, they complement each other for the adequate performance of an organisation. This signifies that these variables cannot be implemented in isolation to achieve desirable results. Thus, the model proposes that successful organisation will make effective use of the factors highlighted to drive performance.

8.7 CONCLUDING DISCUSSION ON FURTHER ANALYSIS

Analysis of Variance: The Analysis of Variance (ANOVA) procedure is mainly used to handle situations in which more than two samples are compared. ANOVA test was conducted to determine the differences in the perceptions of participants belonging to different age groups, gender, education, work experience, job positions, and working institution. The achieved results for the test conducted are illustrated in tables 46 through/to 51

Age: In Table 46, the significant p-values are above 0.05 on the age group perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between age groups towards this variable that contributes to the bank performance.

This implies that the conclusion of the age group participants in the survey shares the same viewpoint regarding the quality management variables that contribute to the bank performance.

Gender: In Table 47, the p significant values are above 0.05 on the gender group perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between gender categories towards these variables that contributes to the bank performance. This means that the conclusion of the gender group participants in the survey shares the same viewpoint regarding the quality management variables that contribute to bank performance.

Education: In Table 48, the p significant values are above 0.05 on the category of participants from different educational levels perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between educational levels category towards these variables that contributes to the bank performance. This, therefore, means that the conclusion of the educational level participants in the survey shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Work experience: In Table 49, the p significant values are above 0.05 on the category of participants from different work experience perceptions regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between work experience categories towards these variables that contributes to the bank performance. This, therefore, means that the conclusion of the work experience category participants in the survey shares the same viewpoint regarding the quality management variables that contribute to the bank performance.

Job positions: In Table 50, the p significant values are above 0.05 on the category of participants from different job position perception regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between job position categories towards these variables that contributes to bank performance. This, therefore, means that the conclusion of the job position category participants in the survey shares the same viewpoint regarding the quality management practices variables that contribute to the bank performance.

Bank's participants: In Table 51, the p significant values are above 0.05 on the category of participants from different banks perceptions regarding the variables of quality management practices on bank performance. The p-values, therefore, reveal that there is no significant difference between participants from different banks category towards these variables that contributes to bank performance. This, therefore, means that the conclusion of participants from different banks shares the same viewpoint regarding the quality management variables that contribute to bank performance.

8.8 CONTRIBUTION TO KNOWLEDGE

This study/research work brings a very significant contribution to the body of knowledge by crafting QMPs Model as a methodological tool that can be adopted for implementing quality management initiatives in the banking sector and other related industries in Malawi and elsewhere. Organisations could use this Model for their benefit to conduct a pre-assessment baseline measurement and occasionally re-evaluate the impact of the model and changes being registered within an organisation. It is the fact that the Model developed has greatly enriched the literature and will effectively bring fresh insight to the banking sector and other practitioners. If properly executed, the Model will become a cornerstone and will enhance competitiveness within the industry. The implementation of the Model also confirms an accomplishment of the study's third objective.

The second contribution offered from the findings of this study is the identification of a set of unique variables that are critical to the performance of an organisation. The study successfully managed to identify and group a set of unique variables that associate and complement each other (i.e. top management commitment, organisational culture, people management, quality performance management, and customer focus). Further to the identification and grouping of these variables, the study categorically and exclusively categorised top management commitment as a principle variable for the effective performance of any organisation. The literature has been very silent on this revelation as no single study has reported on the same based on the literature reviewed. As earlier alluded to, that the variables are complimentary and associate to each other, based on such conceptual understanding, an application of these variables to QMS implementation should be taken as a set as suggested by the author. Any attempt in the adoption of this concept without leadership as a principal character may lead to project failure. In this Model, leadership is regarded as a central engine for the whole system, which stimulates the rest of the variables to move forward towards the attainment of the organisation's goals. This contribution marks an accomplishment of objectives one and two of the study.

8.9 THEORETICAL AND PRACTICAL IMPLICATION

Firstly, the study, both theoretically and empirically, reveals how organisations can generate business value, and develop a quality management system that would significantly enhance performance. Specifically, the findings of the study's focus on the context and processes through testable variables identified on how organisations can re-align their strategies while implementing QMPs that will make their firms stand competitively on the market. The study highlights three vital managerial implications that will assist organisations and other stakeholders in decision making, as laid out subsequently.

Customer behaviour trends: Constructs presented in the study are key determinants dimensions on organisational performance in the service industry that

would assist an organisation in predicting consumer's behaviour, hence enabling management to design/craft appropriate strategies that would resonate positively with the test or need of customers in line with organisational goals.

Employee's behaviour trends: Constructs presented in the study are key determinants dimensions on organisational performance in the service industry that would assist organisation in predicting employee's behaviour, thereby enabling management to design/craft appropriate strategies that would resonate positively and build an enabling environment for people to perform well and remain loyal in line with goals of the organisation.

Financial performance trends: Constructs presented in the study are key determinants dimensions that would assist organisational to predict the trend of its profitability. This would enable management to review and determine key variables accounting highly to the failure or success of the organisation's performance, and effectively design appropriate strategies that would resonate well with the appetite of the organisation.

8.10 RECOMMENDATION FOR FUTURE RESEARCH

A similar study could be undertaken not only in the banking industry but in the financial sector in general, such as in the insurance companies and micro-financial institutions, which have not been discussed under this study. The purpose of the recommendation is to contribute to the literature for future scholars who would be interested in researching these areas richly. This study finally adopted five main independent variables, and as such, it is recommended that other studies can also be undertaken with a focus on other variables that can have a greater influence on organisational performance in respect to these sectors.

8.11 LIMITATIONS OF THE STUDY

Limitations are the anticipated challenges the researcher is expected to meet in the course of the study (Matthews & Ross, 2014). This study had some limitations that

the reader must take into account while interpreting the results. The study adopted a quantitative research design whereby the designed questionnaires would be formulated to the best knowledge and skills of the researcher. This implies that there would be slightly a gap that could have been addressed if an element of qualitative method/approach was accommodated as other issues could have also emerged during the interviews unlike with the designed questionnaires and administered interviews that would not give room for such an opportunity through the questionnaires were thoroughly formulated.

8.12 CONCLUSION

This thesis has accomplished the stated objectives of the study and effectively analysed Quality Management Practices that have a direct and more significant impact on the organisational performance. The study has further analysed the association of all the variables identified and eventually presented QMPs Implementation Model as earlier highlighted in the study objectives. The study established five quality management practices (top-management commitment, people management, organisation culture, customer focus, and quality performance management) to be more appropriate and directly influencing organisational performance.

In responding to research question one, the study presented results with empirical and statistical support on QMPs that are significant and positively associated with organisational performance. However, amongst the practices, organisation culture, people management, top management commitment, and customer focus were rated highly as being strongly associated and directly having a more significant impact contributing to the performance of an organisation (including loading values and reference).

In responding to research question two, the study found that there is a stable association between the practices and direct impact on the quality performance of an organisation.

Again, in responding to the research question three, the author presented a Model developed in line with objectives one and two as one of the contributions of this study to the body of knowledge on management which academics and other stakeholders would find quite useful to improve organisation performance.

Further, the study findings also depicted the critical significance of some of the mediating variables, which include competitiveness, innovations, and engagement. These variables indicated a strong association and significance linkages for predicting the quality performance of an organisation. Furthermore, the study itemised the usage of the framework presented meant for evaluating and implementing quality management initiatives in the banking industry in Malawi, though the practices are applicable for implementation in other similar service industries. All five quality management practices adopted were found to be correlating with superiority performance. The correlation of the set of variables was seen to be effective in most of the service industry companies, regardless of being in the banking industry. The study further provided the impact of QMPs on organisation performance with statistical evident tests and empirical evidence from the literature.

REFERENCES

- Abd, Walid Youssef Montasser-Prof Dr, & Al Manhawwy, Alhakim. (2013). TQM critical success factors in hospitality Industry and their impact on Customer Loyalty, a theoretical Model. *International Journal of Scientific and Engineering Research*, 4(1), 1-15.
- Abdullah, Muhammad Madi Bin, & Tari, Juan Jose. (2012). The influence of soft and hard quality management practices on performance. *Asia Pacific Management Review*, 17(2), 177-193.
- Aguinis, Herman, Joo, Harry, & Gottfredson, Ryan K. (2013). What monetary rewards can and cannot do: How to show employees the money. *Business Horizons*, 56(2), 241-249.
- Al-Marri, Khalid, Moneim M. Baheeg Ahmed, Abdel, & Zairi, Mohamed. (2007). Excellence in service: an empirical study of the UAE banking sector. *International Journal of quality & Reliability management*, 24(2), 164-176.
- Aladwan, Shaker A, & Forrester, Paul. (2016). The leadership criterion: challenges in pursuing excellence in the Jordanian public sector. *The TQM Journal*, 28(2), 295-316.
- Alagaraja, Meera, Cumberland, Denise M, & Choi, Namok. (2015). The mediating role of leadership and people management practices on HRD and organisational performance. *Human Resource Development International*, 18(3), 220-234.
- Allen, Franklin, Otchere, Isaac, & Senbet, Lemma W. (2011). African financial systems: A review. *Review of Development Finance*, 1(2), 79-113.
- Anderson, John C, Rungtusanatham, Manus, & Schroeder, Roger G. (1994). A theory of quality management underlying the Deming management method. *Academy of Management review*, 19(3), 472-509.
- Anderson, John C, Rungtusanatham, Manus, Schroeder, Roger G, & Devaraj, Sarvanan. (1995). A path analytic model of a theory of quality management underlying the Deming management method: preliminary empirical findings. *Decision sciences*, 26(5), 637-658.
- Angus-Leppan, Tamsin, Metcalf, Louise, & Benn, Sue. (2010). Leadership styles and CSR practice: An examination of sensemaking, institutional drivers and CSR leadership. *Journal of Business Ethics*, 93(2), 189-213.
- Anitha, J. (2014). Determinants of employee engagement and their impact on employee performance. *International Journal of Productivity and Performance Management*, 63(3), 308.
- Antony, Jiju, Leung, Kevin, Knowles, Graeme, & Gosh, Sid. (2002). Critical success factors of TQM implementation in Hong Kong industries. *International Journal of quality & Reliability management*, 19(5), 551-566.
- Antony, Jiju, Psychogios, Alexandros G, Atanasovski, Jane, & Tsironis, Loukas K. (2012). Lean Six Sigma in a service context: a multi-factor application approach in the telecommunications industry. *International Journal of Quality & Reliability Management*, 29(1), 122-139.
- Arumugam, Veeri, Ooi, Keng-Boon, & Fong, Tuck-Chee. (2008). TQM practices and quality management performance: An investigation of their relationship using data from ISO 9001: 2000 firms in Malaysia. *The TQM Journal*, 20(6), 636-650.
- Attafar, Ali, Shahin, Arash, & Kheradmandnia, Manouchehr. (2016). The impact of TQM practices on organisational learning case study. *International Journal of quality & Reliability management*, 33(5), 574-596.
- Awadh, Alharbi Mohammad, & Saad, AM. (2013). Impact of organisational culture on employee performance. *International Review of Management and Business Research*, 2(1), 168-175.
- Awan, Abdul Ghafoor, & Ahsan, Nimra. (2015). Impact of quality management practices on the performance of employees: A case study of selected Banks of Pakistan. *Journal of Industrial Engineering Letters*, 5(7), 49-61.
- B. Forker, Laura, & Mendez, David. (2001). An analytical method for benchmarking best peer suppliers. *International Journal of Operations & Production Management*, 21(1/2), 195-209.
-
-

-
- Babakus, Emin, & Inhofe, Molly. (2015). Measuring perceived service quality as a multi-attribute attitude. Paper presented at the Proceedings of the 1993 Academy of Marketing Science (AMS) Annual Conference.
- Babakus, Emin, Yavas, Ugur, Karatepe, Osman M, & Avci, Turgay. (2003). The effect of management commitment to service quality on employees' affective and performance outcomes. *Journal of the Academy of marketing Science*, 31(3), 272-286.
- Babin, Barry J, & Zikmund, William G. (2015). *Essentials of marketing research*: Nelson Education.
- Baird, Kevin, Jia Hu, Kristal, & Reeve, Robert. (2011). The relationships between organisational culture, total quality management practices and operational performance. *International Journal of Operations & Production Management*, 31(7), 789-814.
- Bakker, Arnold B. (2011). An evidence-based model of work engagement. *Current Directions in Psychological Science*, 20(4), 265-269.
- Balogun, Julia. (2006). Managing change: Steering a course between intended strategies and unanticipated outcomes. *Long range planning*, 39(1), 29-49.
- Bandura, Albert. (2014). Social cognitive theory of moral thought and action. In *Handbook of moral behavior and development* (pp. 69-128): Psychology Press.
- Bashayreh, Anas M. (2018). Organisational Culture and Organisational Performance. In *Contemporary Knowledge and Systems Science* (pp. 50-69): IGI Global.
- Bashayreh, Anas M, & Junoh, Adanan M. (2014). Organisational Performance: Study on Jordanian Insurance Sector. *Sains Humanika*, 2(2).
- Baum, Tom. (2007). Human resources in tourism: Still waiting for change. *Tourism Management*, 28(6), 1383-1399.
- Bell, Reginald, & Martin, Jeanette. (2012). The relevance of scientific management and equity theory in everyday managerial communication situations. *Journal of Management Policy and Practice*, 13(3).
- Beuren, Fernanda Hänsch, Ferreira, Marcelo Gitirana Gomes, & Miguel, Paulo A Cauchick. (2013). Product-service systems: a literature review on integrated products and services. *Journal of Cleaner Production*, 47, 222-231.
- Bhatti, Komal Khalid, & Nawab, Samina. (2011). DETERMINANTS OF ORGANISATIONAL COMMITMENT IN BANKING SECTOR. *International Journal of Academic Research*, 3(4).
- Bogler, Ronit, & Somech, Anit. (2005). Organisational citizenship behavior in school: how does it relate to participation in decision making? *Journal of Educational Administration*, 43(5), 420-438.
- Boren, Amy E. (2010). Emotional Intelligence: The secret of successful entrepreneurship?
- Boulter, Louise, Bendell, Tony, & Dahlgard, Jens. (2013). Total quality beyond North America: A comparative analysis of the performance of European Excellence Award winners. *International Journal of Operations & Production Management*, 33(2), 197-215.
- Bourne, Humphrey, & Jenkins, Mark. (2013). Organisational values: A dynamic perspective. *Organisation Studies*, 34(4), 495-514.
- Bowen, David E, & Schneider, Benjamin. (2014). A service climate synthesis and future research agenda. *Journal of Service Research*, 17(1), 5-22.
- Briner, Rob B, & Denyer, David. (2012). Systematic review and evidence synthesis as a practice and scholarship tool. *Handbook of evidence-based management: Companies, classrooms and research*, 112-129.
- Bryman, Alan, & Bell, Emma. (2015). *Business research methods*: Oxford university press.
- Bryson, John M, Crosby, Barbara C, & Stone, Melissa Middleton. (2015). Designing and implementing cross-sector collaborations: Needed and challenging. *Public administration review*, 75(5), 647-663.
-

-
- Cai, Shaohan. (2009). The importance of customer focus for organisational performance: a study of Chinese companies. *International Journal of quality & Reliability management*, 26(4), 369-379.
- Cambra-Fierro, Jesús Juan, Centeno, Edgar, Olavarria, Ana, & Vazquez-Carrasco, Rosario. (2017). Success factors in a CRM strategy: technology is not all. *Journal of Strategic Marketing*, 25(4), 316-333.
- Cappelen, Alexander W, Eichele, Tom, Hugdahl, Kenneth, Specht, Karsten, Sørensen, Erik Ø, & Tungodden, Bertil. (2014). Equity theory and fair inequality: A neuroeconomic study. *Proceedings of the National Academy of Sciences*, 111(43), 15368-15372.
- Carlos Pinho, José, Paula Rodrigues, Ana, & Dibb, Sally. (2014). The role of corporate culture, market orientation and organisational commitment in organisational performance: the case of non-profit organisations. *Journal of Management Development*, 33(4), 374-398.
- Carlson, Dawn S, Ferguson, Merideth, Kacmar, K Michele, Grzywacz, Joseph G, & Whitten, Dwayne. (2011). Pay it forward: The positive crossover effects of supervisor work—family enrichment. *Journal of Management*, 37(3), 770-789.
- Chaudary, Samra, Zafar, Sohail, & Salman, Mehrukh. (2015). Does total quality management still shine? Re-examining the total quality management effect on financial performance. *Total Quality Management & Business Excellence*, 26(7-8), 811-824.
- Chaudhry, Anjali, Yuan, Ling, Hu, Jia, & Cooke, Robert A. (2016). What matters more? The impact of industry and organisational factors on organisational culture. *Management Decision*, 54(3), 570-588.
- Chen, Gilad, Kirkman, Bradley L, Kanfer, Ruth, Allen, Don, & Rosen, Benson. (2007). A multilevel study of leadership, empowerment, and performance in teams. *Journal of applied psychology*, 92(2), 331.
- Chen, Houn-Gee, Yu-Chih Liu, Julie, Shin Sheu, Tsong, & Yang, Ming-Hsien. (2012). The impact of financial services quality and fairness on customer satisfaction. *Managing Service Quality: An International Journal*, 22(4), 399-421.
- Chi, Nai-Wen, & Pan, Su-Ying. (2012). A multilevel investigation of missing links between transformational leadership and task performance: The mediating roles of perceived person-job fit and person-organisation fit. *Journal of Business and Psychology*, 27(1), 43-56.
- Chi, Nai-Wen, Yang, Jixia, & Lin, Chia-Ying. (2018). Service workers' chain reactions to daily customer mistreatment: Behavioral linkages, mechanisms, and boundary conditions. *Journal of occupational health psychology*, 23(1), 58.
- Chiang, Chun-Fang, & Hsieh, Tsung-Sheng. (2012). The impacts of perceived organisational support and psychological empowerment on job performance: The mediating effects of organisational citizenship behavior. *International journal of hospitality management*, 31(1), 180-190.
- Choudhury, Koushiki. (2013). Service quality and customers' purchase intentions: an empirical study of the Indian banking sector. *International Journal of Bank Marketing*, 31(7), 529-543.
- Chow, Irene Hau-Siu. (2012). The roles of implementation and organisational culture in the HR—performance link. *The International Journal of Human Resource Management*, 23(15), 3114-3132.
- Christensen, Clayton, & Raynor, Michael. (2013). *The innovator's solution: Creating and sustaining successful growth*: Harvard Business Review Press.
- Cohen, Jacob. (2016). The earth is round ($p < .05$). In *What if there were no significance tests?* (pp. 69-82): Routledge.
- Colquitt, Jason A, LePine, Jeffery A, Piccolo, Ronald F, Zapata, Cindy P, & Rich, Bruce L. (2012). Explaining the justice—performance relationship: Trust as exchange deepener or trust as uncertainty reducer? *Journal of Applied Psychology*, 97(1), 1.
-

-
- Colwell, Scott R, & Joshi, Ashwin W. (2013). Corporate ecological responsiveness: Antecedent effects of institutional pressure and top management commitment and their impact on organisational performance. *Business Strategy and the Environment*, 22(2), 73-91.
- Crawford, Eean R, LePine, Jeffery A, & Rich, Bruce Louis. (2010). Linking job demands and resources to employee engagement and burnout: a theoretical extension and meta-analytic test. *Journal of applied psychology*, 95(5), 834.
- Dahlgaard-Park, Su Mi, Reyes, Lidia, & Chen, Chi-Kuang. (2018). The evolution and convergence of total quality management and management theories. *Total Quality Management & Business Excellence*, 1-21.
- Dahlgaard, Jens J, Dahlgaard-Park, Su Mi, & Chen, Chi-Kuang. (2015). Quality excellence in Taiwan: theories and practices. In: Taylor & Francis.
- Dalley, Jeffrey W, Fryer, Tim D, Brichard, Laurent, Robinson, Emma SJ, Theobald, David EH, Lääne, Kristjan, . . . Probst, Katrin. (2007). Nucleus accumbens D2/3 receptors predict trait impulsivity and cocaine reinforcement. *science*, 315(5816), 1267-1270.
- Damankah, Basil Senyo, Anku-Tsede, Olivia, & Amankwaa, Albert. (2014). Analysis of non-interest income of commercial banks in Ghana. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 4(4), 263-271.
- Dayan, Rony, Heisig, Peter, & Matos, Florinda. (2017). Knowledge management as a factor for the formulation and implementation of organisation strategy. *Journal of Knowledge Management*, 21(2), 308-329.
- De Toni, Deonir, Milan, Gabriel Sperandio, Costa, Geverson Custódio, & Larentis, Fabiano. (2015). Existing relational practice between a manufacturer and its distributors and the perception of the relationship-value in the dyad. *Brazilian Business Review*, 12(6), 48.
- Dean, James W, & Bowen, David E. (1994). Management theory and total quality: improving research and practice through theory development. *Academy of Management review*, 19(3), 392-418.
- Dobre, Ovidiu-Iliuta. (2013). Employee motivation and organisational performance. *Review of applied socio-economic research*, 5(1).
- Dong, Yuntao, Liao, Hui, Chuang, Aichia, Zhou, Jing, & Campbell, Elizabeth M. (2015). Fostering employee service creativity: Joint effects of customer empowering behaviors and supervisory empowering leadership. *Journal of applied psychology*, 100(5), 1364.
- Du Plooy-Cilliers, Franzél, Davis, Corné, & Bezuidenhout, Rose-Marié. (2014). Research matters: Juta.
- Emerson, E, Baines, S, Allerton, L, & Welch, V. (2016). Health inequalities and people with learning disabilities in the UK: 2011. *Improving Health and Lives: Learning Disabilities Observatory*, 2011. In.
- Eva, Nathan, Prajogo, Daniel, & Cooper, Brian. (2017). The relationship between personal values, organisational formalization and employee work outcomes of compliance and innovation. *International Journal of Manpower*, 38(2), 274-287.
- Ferguson, Thomas S. (2017). *A course in large sample theory*: Routledge.
- Fernandez, Sergio, & Moldogaziev, Tima. (2013). Employee empowerment, employee attitudes, and performance: Testing a causal model. *Public administration review*, 73(3), 490-506.
- Fernandez, Sergio, & Moldogaziev, Tima. (2015). Employee empowerment and job satisfaction in the US Federal Bureaucracy: A self-determination theory perspective. *The American review of public administration*, 45(4), 375-401.
- Fong, Kai Hung, & Snape, Ed. (2015). Empowering leadership, psychological empowerment and employee Outcomes: Testing a multi-level mediating model. *British Journal of Management*, 26(1), 126-138.
-

-
- Forker, Laura B, Mendez, Dalvin, & Hershauer, James C. (1997). Total quality management in the supply chain: what is its impact on performance? *International journal of production Research*, 35(6), 1681-1702.
- Fu, Ping Ping, Tsui, Anne S, Liu, Jun, & Li, Lan. (2010). Pursuit of whose happiness? Executive leaders' transformational behaviors and personal values. *Administrative Science Quarterly*, 55(2), 222-254.
- Gambi, Lillian Do Nascimento, Boer, Harry, Gerolamo, Mateus Cecilio, Jørgensen, Frances, & Carpinetti, Luiz Cesar Ribeiro. (2015). The relationship between organisational culture and quality techniques, and its impact on operational performance. *International Journal of Operations & Production Management*, 35(10), 1460-1484.
- Ghobadian, Abby, & Speller, Simon. (1994). Gurus of quality: a framework for comparison. *Total Quality Management*, 5(3), 53-70.
- Gimenez-Espin, Juan Antonio, Jiménez-Jiménez, Daniel, & Martínez-Costa, Micaela. (2013). Organisational culture for total quality management. *Total Quality Management & Business Excellence*, 24(5-6), 678-692.
- Goldberg, Amir, Srivastava, Sameer B, Manian, V Govind, Monroe, Will, & Potts, Christopher. (2015). *Fitting In or Standing Out?*
- Gomez-Mejia, Luis R, Balkin, David B, & Cardy, Robert L. (2007). *Managing human resources: Pearson/Prentice Hall Upper Saddle River, NJ.*
- Grimmelikhuisen, Stephan G, & Welch, Eric W. (2012). Developing and testing a theoretical framework for computer-mediated transparency of local governments. *Public administration review*, 72(4), 562-571.
- Hager, Mark A, & Searing, Elizabeth AM. (2014). 10 Ways to Kill Your Nonprofit. *Nonprofit Quarterly*, 21(4), 66-72.
- Hales, Douglas N, & Chakravorty, Satya S. (2006). Implementation of Deming's style of quality management: An action research study in a plastics company. *International Journal of Production Economics*, 103(1), 131-148.
- Hansen, S Duane, Alge, Bradley J, Brown, Michael E, Jackson, Christine L, & Dunford, Benjamin B. (2013). Ethical leadership: Assessing the value of a multifoci social exchange perspective. *Journal of business ethics*, 115(3), 435-449.
- Hansson, Jonas, & Klefsjö, Bengt. (2003). A core value model for implementing total quality management in small organisations. *The TQM Magazine*, 15(2), 71-81.
- Hartmann, Andreas. (2006). The role of organisational culture in motivating innovative behaviour in construction firms. *Construction innovation*, 6(3), 159-172.
- Hassan, Rana Saifullah, Nawaz, Aneeb, Lashari, Maryam Nawaz, & Zafar, Fareeha. (2015). Effect of customer relationship management on customer satisfaction. *Procedia economics and finance*, 23, 563-567.
- Heims, Eva, & Lodge, Martin. (2016). *Innovation through customer engagement and negotiated settlements in.*
- Hersey, Paul, Blanchard, Kenneth H, & Johnson, Dewey E. (2007). *Management of organisational behavior (Vol. 9): Prentice hall Upper Saddle River, NJ.*
- Hogan, Suellen J, & Coote, Leonard V. (2014). Organisational culture, innovation, and performance: A test of Schein's model. *Journal of Business Research*, 67(8), 1609-1621.
- Homburg, Christian, Jozić, Danijel, & Kuehnl, Christina. (2017). Customer experience management: toward implementing an evolving marketing concept. *Journal of the Academy of marketing Science*, 45(3), 377-401.
- Hoon Song, Ji, Hun Lim, Doo, Gu Kang, In, & Kim, Woocheol. (2014). Team performance in learning organisations: mediating effect of employee engagement. *The learning organisation*, 21(5), 290-309.
-

-
- Idris, Fazli, & Mohd Ali, Khairul Anuar. (2008). The impacts of leadership style and best practices on company performances: Empirical evidence from business firms in Malaysia. *Total Quality Management*, 19(1-2), 165-173.
- Inkinen, Henri. (2015). Review of empirical research on intellectual capital and firm performance. *Journal of Intellectual capital*, 16(3), 518-565.
- Israel, Glenn D. (1992). Determining sample size: University of Florida Cooperative Extension Service, Institute of Food and Agriculture Sciences, EDIS.
- Iyoke, CA, Onah, HE, & Onwasigwe, CN. (2007). Teachers' Attitude is not an impediment to Adolescent Sexuality Education in Enugu, Nigeria. *African Journal of Reproductive Health*, 10(1), 81-90.
- Jackson, Timothy A, Meyer, John P, & Wang, Xiao-Hua Frank. (2013). Leadership, Commitment, and Culture A Meta-Analysis. *Journal of Leadership & Organisational Studies*, 20(1), 84-106.
- Jacobs, Rowena, Mannion, Russell, Davies, Huw TO, Harrison, Stephen, Konteh, Fred, & Walshe, Kieran. (2013). The relationship between organisational culture and performance in acute hospitals. *Social science & medicine*, 76, 115-125.
- Jaiswal, Deepakshi, & Dhar, Rajib Lochan. (2016). Impact of perceived organisational support, psychological empowerment and leader member exchange on commitment and its subsequent impact on service quality. *International Journal of Productivity and Performance Management*, 65(1), 58-79.
- Jamaluddin, Z, Razali, AM, & Mustafa, Z. (2015). The relationship between quality management practices and organisational performance: A structural equation modelling approach. Paper presented at the THE 2ND ISM INTERNATIONAL STATISTICAL CONFERENCE 2014 (ISM-II): Empowering the Applications of Statistical and Mathematical Sciences.
- Johnson, Sheena, Robertson, Ivan, & Cooper, Cary L. (2018). Well-Being and Employee Engagement. In *WELL-BEING* (pp. 31-42): Springer.
- Joo, Baek-Kyoo, & Jo, Sung Jun. (2017). The effects of perceived authentic leadership and core self-evaluations on organisational citizenship behavior: The role of psychological empowerment as a partial mediator. *Leadership & Organisation Development Journal*, 38(3), 463-481.
- Kabungaidze, Trust, Mahlatshana, Nomakholwa, & Ngirande, Hlanganipai. (2013). The impact of job satisfaction and some demographic variables on employee turnover intentions. *International Journal of Business Administration*, 4(1), 53.
- Karanges, Emma, Johnston, Kim, Beatson, Amanda, & Lings, Ian. (2015). The influence of internal communication on employee engagement: A pilot study. *Public Relations Review*, 41(1), 129-131.
- Karatepe, Osman M. (2011). Service quality, customer satisfaction and loyalty: the moderating role of gender. *Journal of Business Economics and Management*, 12(2), 278-300.
- Karatepe, Osman M, Yavas, Ugur, Babakus, Emin, & Deitz, George D. (2018). The effects of organisational and personal resources on stress, engagement, and job outcomes. *International journal of hospitality management*.
- Kassem, Rassel, Ajmal, Mian M, & Khan, Mehmood. (2017). The relationship between organisational culture and business excellence: Case study from United Arab Emirates. In *Organisational Culture and Behavior: Concepts, Methodologies, Tools, and Applications* (pp. 732-751): IGI Global.
- Kaura, Vinita, Durga Prasad, Ch S, & Sharma, Sourabh. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, 33(4), 404-422.
- Kehoe, Rebecca R, & Wright, Patrick M. (2013). The impact of high-performance human resource practices on employees' attitudes and behaviors. *Journal of Management*, 39(2), 366-391.
-

-
- Kenney, Charles. (2012). *Transforming health care: Virginia Mason Medical Center's pursuit of the perfect patient experience*: CRC Press.
- Killõ, Kristine. (2014). *Organisatsiooniline pühendumus ja organisatsioonikultuur ning nende vahelised seosed Henkel Balti OÜ näitel*. Tartu Ülikool,
- Kim, Hougyun, & Kim, Jungin. (2015). A cross-level study of transformational leadership and organisational affective commitment in the Korean Local Governments: Mediating role of procedural justice and moderating role of culture types based on competing values framework. *Leadership*, 11(2), 158-185.
- Kim, Jungsun, Yoon, Sungsik, & Zemke, Dina Marie V. (2017). Factors affecting customers' intention to use of location-based services (LBS) in the lodging industry. *Journal of Hospitality and Tourism Technology*, 8(3), 337-356.
- Kim, Woo Gon, & Brymer, Robert A. (2011). The effects of ethical leadership on manager job satisfaction, commitment, behavioral outcomes, and firm performance. *International journal of hospitality management*, 30(4), 1020-1026.
- King, Andrew A, & Baartartogtokh, Baljir. (2015). How useful is the theory of disruptive innovation? *MIT Sloan Management Review*, 57(1), 77.
- Komives, Susan R, Lucas, Nance, & McMahon, Timothy R. (2009). *Exploring leadership: For college students who want to make a difference*: John Wiley & Sons.
- Koohang, Alex, Paliszkiwicz, Joanna, & Goluchowski, Jerzy. (2017). The impact of leadership on trust, knowledge management, and organisational performance: A research model. *Industrial Management & Data Systems*, 117(3), 521-537.
- Krejcie, Robert V, & Morgan, Daryle W. (1970). Determining sample size for research activities. *Educ Psychol Meas*.
- Kumar, Raj, Garg, Dixit, & Garg, TK. (2011). TQM success factors in North Indian manufacturing and service industries. *The TQM Journal*, 23(1), 36-46.
- Kurtessis, James N, Eisenberger, Robert, Ford, Michael T, Buffardi, Louis C, Stewart, Kathleen A, & Adis, Cory S. (2017). Perceived organisational support: A meta-analytic evaluation of organisational support theory. *Journal of Management*, 43(6), 1854-1884.
- Ladhari, Riadh, Ladhari, Ines, & Morales, Miguel. (2011). Bank service quality: comparing Canadian and Tunisian customer perceptions. *International Journal of Bank Marketing*, 29(3), 224-246.
- Lai, Ivan KW. (2015). The roles of value, satisfaction, and commitment in the effect of service quality on customer loyalty in Hong Kong-style tea restaurants. *Cornell Hospitality Quarterly*, 56(1), 118-138.
- Lakhal, Lassaad, Pasin, Federico, & Limam, Mohamed. (2006). Quality management practices and their impact on performance. *International Journal of quality & Reliability management*, 23(6), 625-646.
- Laschinger, Heather K, Read, Emily, & Zhu, Junhong. (2016). 23. Employee empowerment and organisational commitment. *Handbook of Employee Commitment*, 319.
- Lee, Jung-Chieh, Shiue, Yih-Chearng, & Chen, Chung-Yang. (2016). Examining the impacts of organisational culture and top management support of knowledge sharing on the success of software process improvement. *Computers in Human Behavior*, 54, 462-474.
- Lee, Peter KC, Cheng, TC Edwin, Yeung, Andy CL, & Lai, Kee-hung. (2011). An empirical study of transformational leadership, team performance and service quality in retail banks. *Omega*, 39(6), 690-701.
- Lee, Sang M, Lee, DonHee, & Kang, Chang-Yuil. (2012). The impact of high-performance work systems in the health-care industry: employee reactions, service quality, customer satisfaction, and customer loyalty. *The Service Industries Journal*, 32(1), 17-36.
- Lee, SoJung, & Bai, Billy. (2016). Influence of popular culture on special interest tourists' destination image. *Tourism Management*, 52, 161-169.
-

-
- Lee, Soo-Hoon, Phan, Phillip H, Dorman, Todd, Weaver, Sallie J, & Pronovost, Peter J. (2016). Handoffs, safety culture, and practices: evidence from the hospital survey on patient safety culture. *BMC health services research*, 16(1), 254.
- Lin, Jane-Raung, Chung, Huimin, Hsieh, Ming-Hsiang, & Wu, Soushan. (2012). The determinants of interest margins and their effect on bank diversification: Evidence from Asian banks. *Journal of Financial Stability*, 8(2), 96-106.
- Lisbona, Ana, Palaci, Francisco, Salanova, Marisa, & Frese, Michael. (2018). The effects of work engagement and self-efficacy on personal initiative and performance.
- Little, Beverly, & Little, Philip. (2006). Employee engagement: Conceptual issues. *Journal of Organisational Culture, Communications and Conflict*, 10(1), 111-120.
- Lodico, Marguerite G, Spaulding, Dean T, & Voegtle, Katherine H. (2010). *Methods in educational research: From theory to practice (Vol. 28)*: John Wiley & Sons.
- Long, Richard J, & Shields, John L. (2010). From pay to praise? Non-cash employee recognition in Canadian and Australian firms. *The International Journal of Human Resource Management*, 21(8), 1145-1172.
- Lowry, Charles B, Hanges, Paul J, & Aiken, Juliet R. (2017). *Leadership Matters. ClimateQUAL: Advancing Organisational Health, Leadership, and Diversity in the Service of Libraries*, 49.
- Lowry, Richard. (2014). *Concepts and applications of inferential statistics*.
- Lucas, Henry C, & Goh, Jie Mein. (2009). Disruptive technology: How Kodak missed the digital photography revolution. *The Journal of Strategic Information Systems*, 18(1), 46-55.
- Lucas Jr, Henry C, & Goh, Jie Mein. (2009). Disruptive technology: How Kodak missed the digital photography revolution. *The Journal of Strategic Information Systems*, 18(1), 46-55.
- MacKenzie, Scott B, Podsakoff, Philip M, & Podsakoff, Nathan P. (2011). Construct measurement and validation procedures in MIS and behavioral research: Integrating new and existing techniques. *Mis Quarterly*, 35(2), 293-334.
- Mannava, Ravi, Maclinovsky, Alex V, Yakubovich, Alexey, & Jenkins, Michael S. (2014). System and method for service virtualization in a service governance framework. In: *Google Patents*.
- Manzoor, Quratul-Ain. (2012). Impact of employees motivation on organisational effectiveness. *Business management and strategy*, 3(1), 1-12.
- Markos, Solomon, & Sridevi, M Sandhya. (2010). Employee engagement: The key to improving performance. *International journal of business and management*, 5(12), 89.
- Matthews, Bob, & Ross, Liz. (2014). *Research methods*: Pearson Higher Ed.
- Maynard, M Travis, Gilson, Lucy L, & Mathieu, John E. (2012). Empowerment—fad or fab? A multilevel review of the past two decades of research. *Journal of Management*, 38(4), 1231-1281.
- Maynard, M Travis, Mathieu, John E, Rapp, Tammy L, & Gilson, Lucy L. (2012). Something (s) old and something (s) new: Modeling drivers of global virtual team effectiveness. *Journal of Organisational Behavior*, 33(3), 342-365.
- Men, Linjuan Rita. (2012). CEO credibility, perceived organisational reputation, and employee engagement. *Public Relations Review*, 38(1), 171-173.
- Men, Linjuan Rita, & Hung-Baesecke, Chun-ju Flora. (2015). Engaging employees in China: The impact of communication channels, organisational transparency, and authenticity. *Corporate Communications: An International Journal*, 20(4), 448-467.
- Millar, Carla CJM, Chen, Stephen, & Waller, Lee. (2017). Leadership, knowledge and people in knowledge-intensive organisations: implications for HRM theory and practice. In: *Taylor & Francis*.
- Mills, Annette M, & Smith, Trevor A. (2011). Knowledge management and organisational performance: a decomposed view. *Journal of Knowledge Management*, 15(1), 156-171.
-

-
- Mishra, Karen, Boynton, Lois, & Mishra, Aneil. (2014). Driving employee engagement: The expanded role of internal communications. *International Journal of Business Communication*, 51(2), 183-202.
- Mohammad Mosadeghrad, Ali. (2014). Why TQM programmes fail? A pathology approach. *The TQM Journal*, 26(2), 160-187.
- Moore, David S. (2017). Tests of chi-squared type. In *Goodness-of-Fit-Techniques* (pp. 63-96): Routledge.
- Mukhtar, Muriati, Ismail, Mohamed Nazul, & Yahya, Yazrina. (2012). A hierarchical classification of co-creation models and techniques to aid in product or service design. *Computers in Industry*, 63(4), 289-297.
- Muogbo, US. (2013). The impact of employee motivation on organisational performance (a study of some selected firms in anambra state nigeria). *The international journal of engineering and science*, 2(7), 70-80.
- Mwaluko, GS, & Mjema, E AM. (2017). A SYSTEMIC FRAMEWORK FOR IMPLEMENTATION OF TQM PROGRAMMES. *Tanzania Journal of Engineering and Technology*, 3(1).
- Narteh, Bedman. (2013). Determinants of students' loyalty in the Ghanaian banking industry. *The TQM Journal*, 25(2), 153-169.
- Nassar, ML, Yahaya, KA, & Shorun, CY. (2015). Total quality management and customers satisfaction in selected service industries in Ilorin, Nigerian.
- Nazarian, Alireza, & Atkinson, Peter. (2015). *Organisational Cultures*.
- Ngambi, Marcel T, & Nkemkiafu, Ayankeng Godlove. (2015). The impact of total quality management on firm's organisational performance. *American Journal of Management*, 15(4), 69.
- Nicolay, CR, Purkayastha, S, Greenhalgh, A, Benn, J, Chaturvedi, S, Phillips, N, & Darzi, A. (2012). Systematic review of the application of quality improvement methodologies from the manufacturing industry to surgical healthcare. *British Journal of Surgery*, 99(3), 324-335.
- Nonaka, Ikujiro, Kodama, Mitsuru, Hirose, Ayano, & Kohlbacher, Florian. (2014). Dynamic fractal organisations for promoting knowledge-based transformation—A new paradigm for organisational theory. *European Management Journal*, 32(1), 137-146.
- O'Leary, Rosemary, & Viji, Nidhi. (2012). Collaborative public management: Where have we been and where are we going? *The American review of public administration*, 42(5), 507-522.
- O'Reilly III, Charles A, Caldwell, David F, Chatman, Jennifer A, & Doerr, Bernadette. (2014). The promise and problems of organisational culture: CEO personality, culture, and firm performance. *Group & Organisation Management*, 39(6), 595-625.
- Omollo, Pamela Akinyi, & Oloko, MA. (2015). Effect of motivation on employee performance of commercial banks in Kenya: A case study of Kenya Commercial Bank in Migori County. *International journal of human resource studies*, 5(2), 87-103.
- Omotayo, Funmilola Olubunmi. (2015). Knowledge Management as an important tool in Organisational Management: A Review of Literature.
- Orme, John G, & Combs-Orme, Terri. (2009). *Multiple regression with discrete dependent variables*: Oxford University Press.
- Owens, Brian Christopher, Tipton, David Gregory, & McDowell, Matthew Dodd. (2016). *6 Degree of Freedom Shock and Vibration: Testing and Analysis*. Retrieved from
- Paré, Guy, & Tremblay, Michel. (2007). The influence of high-involvement human resources practices, procedural justice, organisational commitment, and citizenship behaviors on information technology professionals' turnover intentions. *Group & Organisation Management*, 32(3), 326-357.
-

-
- Pereira-Moliner, Jorge, Claver-Cortés, Enrique, Molina-Azorín, José F, & Tarí, Juan José. (2012). Quality management, environmental management and firm performance: direct and mediating effects in the hotel industry. *Journal of Cleaner Production*, 37, 82-92.
- Peters, Christoph, Maglio, Paul, Badinelli, Ralph, Harmon, Robert R, Maull, Roger, Spohrer, James C, . . . Demirkan, Haluk. (2016). Emerging digital frontiers for service innovation. *Communications of the Association for Information Systems: CAIS*, 39, online.
- Pfeffer, Jeffrey. (2007). Human resources from an organisational behavior perspective: Some paradoxes explained. *Journal of Economic Perspectives*, 21(4), 115-134.
- Phan, Anh Chi, Abdallah, Ayman Bahjat, & Matsui, Yoshiki. (2011). Quality management practices and competitive performance: Empirical evidence from Japanese manufacturing companies. *International Journal of Production Economics*, 133(2), 518-529.
- Porter, Michael E, & Heppelmann, James E. (2015). How smart, connected products are transforming companies. *Harvard Business Review*, 93(10), 96-114.
- Pradhan, Sajeet, & Pradhan, Rabindra Kumar. (2015). An empirical investigation of relationship among transformational leadership, affective organisational commitment and contextual performance. *Vision*, 19(3), 227-235.
- Prajogo, Daniel I, & McDermott, Christopher M. (2011). The relationship between multidimensional organisational culture and performance. *International Journal of Operations & Production Management*, 31(7), 712-735.
- Pryor, Mildred Golden, Toombs, Leslie, Anderson, Donna, & White, J Chris. (2010). What management and quality theories are best for small businesses? *Journal of Management and Marketing Research*, 3, 1.
- Rachmawati, Meida. (2014). Employee engagement sebagai kunci meningkatkan kinerja karyawan (International Journal Review). *Jurnal Ilmiah Among Makarti*, 6(12).
- Rahman, Haji, Rahman, Wali, Ali, Nazim, & Khan, Fawad. (2016). Organisational Learning Culture and Employees' Career Development: Empirical Evidence from Colleges of Malakand Division of Pakistan. *Journal of Managerial Sciences*, 10(1).
- Ramdhani, Abdullah, Ramdhani, Muhammad Ali, & Ainissyifa, Hilda. (2017). Conceptual Framework of Corporate Culture Influenced on Employees Commitment to Organisation. *International Business Management*, 11(3), 826-830.
- Rana, Rakesh, & Singhal, Richa. (2015). Chi-square test and its application in hypothesis testing. *Journal of the Practice of Cardiovascular Sciences*, 1(1), 69.
- Rawlins, Maurice A, & Westby, Leon. (2013). Community participation in payment for ecosystem services design and implementation: an example from Trinidad. *Ecosystem Services*, 6, 117-121.
- Reimann, Martin, Schilke, Oliver, & Thomas, Jacquelyn S. (2010). Toward an understanding of industry commoditization: Its nature and role in evolving marketing competition. *International Journal of Research in Marketing*, 27(2), 188-197.
- Render, B, Stair, R, & Hanna, M. (2010). *Quantitative Analysis for Management*, 11/E. In: Prentice Hall, UK.
- Rodriguez, Michael, Peterson, Robert M, & Ajjan, Haya. (2015). CRM/social media technology: impact on customer orientation process and organisational sales performance. In *Ideas in Marketing: Finding the New and Polishing the Old* (pp. 636-638): Springer.
- Rönnbäck, Åsa, & Witell, Lars. (2008). The impact of quality management principles on business performance—A comparison between manufacturing and service organisations. *Managing Service Quality*, 18(6), 577-598.
- Rosemann, Michael, & vom Brocke, Jan. (2015). The six core elements of business process management. In *Handbook on business process management 1* (pp. 105-122): Springer.
- Rosenbloom, David H. (2016). 3a. Public Administrative Theory and the Separation of Powers. In *The Constitutional School of American Public Administration* (pp. 78-94): Routledge.
-

-
-
- Rosenfeld, Richard M, Shiffman, Richard N, & Robertson, Peter. (2013). Clinical Practice Guideline Development Manual, A Quality-Driven Approach for Translating Evidence into Action. *Otolaryngology--Head and Neck Surgery*, 148(1 suppl), S1-S55.
- Rotich, Paul T, Okaka, Damianus Ochieng, & Aywa, Shem. (2011). Income source diversification and financial performance of commercial banks in Kenya.
- Rouleau, Linda. (2005). Micro-practices of strategic sensemaking and sensegiving: How middle managers interpret and sell change every day. *Journal of Management studies*, 42(7), 1413-1441.
- Saad, M, Mat, NB, & Awadh, AM. (2013). Review of theory of human resources development training.
- Sadikoglu, Esin, & Olcay, Hilal. (2014). The effects of total quality management practices on performance and the reasons of and the barriers to TQM practices in Turkey. *Advances in Decision Sciences*, 2014.
- Sadikoglu, Esin, & Zehir, Cemal. (2010). Investigating the effects of innovation and employee performance on the relationship between total quality management practices and firm performance: An empirical study of Turkish firms. *International Journal of Production Economics*, 127(1), 13-26.
- Saks, Alan M. (2006). Antecedents and consequences of employee engagement. *Journal of managerial psychology*, 21(7), 600-619.
- Salanova, Marisa, Schaufeli, Wilmar B, Xanthopoulou, Despoina, & Bakker, Arnold B. (2010). The gain spiral of resources and work engagement: Sustaining a positive worklife. *Work engagement: A handbook of essential theory and research*, 118-131.
- Sanz-Valle, Raquel, Naranjo-Valencia, Julia C, Jiménez-Jiménez, Daniel, & Perez-Caballero, Laureano. (2011). Linking organisational learning with technical innovation and organisational culture. *Journal of Knowledge Management*, 15(6), 997-1015.
- Saunders, Mark NK, Saunders, Mark, Lewis, Philip, & Thornhill, Adrian. (2011). *Research methods for business students, 5/e*: Pearson Education India.
- Schaufeli, Wilmar B, & Taris, Toon W. (2014). A critical review of the Job Demands-Resources Model: Implications for improving work and health. In *Bridging occupational, organisational and public health* (pp. 43-68): Springer.
- Schein, Edgar H. (2010). *Organisational culture and leadership* (Vol. 2): John Wiley & Sons.
- Schmitt, Antje, Den Hartog, Deanne N, & Belschak, Frank D. (2016). Transformational leadership and proactive work behaviour: A moderated mediation model including work engagement and job strain. *Journal of occupational and organisational psychology*, 89(3), 588-610.
- Schwarz, Norbert. (2014). *Cognition and communication: Judgmental biases, research methods, and the logic of conversation*: Psychology Press.
- Seibert, Scott E, Silver, Seth R, & Randolph, W Alan. (2004). Taking empowerment to the next level: A multiple-level model of empowerment, performance, and satisfaction. *Academy of Management Journal*, 47(3), 332-349.
- Setijono, Djoko, Laureani, Alessandro, & Antony, Jiju. (2012). Critical success factors for the effective implementation of Lean Sigma: Results from an empirical study and agenda for future research. *International Journal of Lean Six Sigma*, 3(4), 274-283.
- Shahid, Amena, & Azhar, Shahid M. (2013). Gaining employee commitment: Linking to organisational effectiveness. *Journal of Management Research*, 5(1), 250.
- Shields, John, Brown, Michelle, Kaine, Sarah, Dolle-Samuel, Catherine, North-Samardzic, Andrea, McLean, Peter, . . . Plimmer, Geoff. (2015). *Managing employee performance & reward: Concepts, practices, strategies*: Cambridge University Press.
- Shin, Duckjung, & Konrad, Alison M. (2017). Causality between high-performance work systems and organisational performance. *Journal of Management*, 43(4), 973-997.
-
-

-
- Shin, Hojung, Collier, David A, & Wilson, Darryl D. (2000). Supply management orientation and supplier/buyer performance. *Journal of Operations Management*, 18(3), 317-333.
- Shin, Yuhjung, Sung, Sun Young, Choi, Jin Nam, & Kim, Min Soo. (2015). Top management ethical leadership and firm performance: Mediating role of ethical and procedural justice climate. *Journal of Business Ethics*, 129(1), 43-57.
- Shokef, Efrat, & Erez, Miriam. (2015). Cultural intelligence and global identity in multicultural teams. In *Handbook of cultural intelligence* (pp. 195-209): Routledge.
- Sila, Ismail. (2018). Investigating changes in TQM's effects on corporate social performance and financial performance over time. *Total Quality Management & Business Excellence*, 1-20.
- Sila, Ismail, & Ebrahimpour, Maling. (2002). An investigation of the total quality management survey based research published between 1989 and 2000: A literature review. *International Journal of quality & Reliability management*, 19(7), 902-970.
- Sit, Wen-Yi, Ooi, Keng-Boon, Lin, Binshan, & Yee-Loong Chong, Alain. (2009). TQM and customer satisfaction in Malaysia's service sector. *Industrial Management & Data Systems*, 109(7), 957-975.
- Skiba, Michaeline, & Rosenberg, Stuart. (2011). The disutility of equity theory in contemporary management practice. *The Journal of Business and Economic Studies*, 17(2), 1.
- Sok, Phyra, & O'Cass, Aron. (2015). Achieving service quality through service innovation exploration–exploitation: the critical role of employee empowerment and slack resources. *Journal of Services Marketing*, 29(2), 137-149.
- Soti, Ashish, Shankar, Ravi, & Kaushal, OP. (2012). Six sigma in manufacturing for micro, small and medium enterprises in India. *International Journal of Productivity and Quality Management*, 9(1), 61-81.
- Srivastava, Abhishek, Bartol, Kathryn M, & Locke, Edwin A. (2006). Empowering leadership in management teams: Effects on knowledge sharing, efficacy, and performance. *Academy of Management Journal*, 49(6), 1239-1251.
- Stanhope, Daniel S, Pond III, Samuel B, & Surface, Eric A. (2013). Core self-evaluations and training effectiveness: Prediction through motivational intervening mechanisms. *Journal of applied psychology*, 98(5), 820.
- Suarez, J Gerald. (1992). Three Experts on Quality Management: Philip B. Crosby, W. Edwards Deming, Joseph M. Juran. Retrieved from
- Sullivan, Gail M. (2011). A primer on the validity of assessment instruments. In: *The Accreditation Council for Graduate Medical Education Suite 2000*, 515
- Tabachnick, Barbara G, Fidell, Linda S, & Ullman, Jodie B. (2007). *Using multivariate statistics* (Vol. 5): Pearson Boston, MA.
- Talib, Faisal. (2013a). An overview of total quality management: understanding the fundamentals in service organisation. [Browser Download This Paper](#).
- Talib, Faisal. (2013b). An overview of total quality management: Understanding the fundamentals in service organisation. *International Journal of Advanced Quality Management*, 1(1), pp. 1-20.
- Talib, Faisal. (2013c). An overview of total quality management: understanding the fundamentals in service organisation. Talib, F.(2013),“An overview of total quality management: understanding the fundamentals in service organisation”, *International Journal of Advanced Quality Management*, 1(1), 1-20.
- Talib, Faisal, & Rahman, Zillur. (2010). Critical success factors of TQM in service organisations: a proposed model. *Services Marketing Quarterly*, 31(3), 363-380.
- Talib, Faisal, & Rahman, Zillur. (2012). Total quality management practices in manufacturing and service industries: a comparative study. *International Journal of Advanced Operations Management*, 4(3), 155-176.
-

-
- Talib, Faisal, Rahman, Zillur, & Qureshi, MN. (2010). The relationship between total quality management and quality performance in the service industry: a theoretical model. Talib, F., Rahman, Z. and Qureshi, MN (2010), "The relationship between total quality management and quality performance in the service industry: a theoretical model", *International Journal of Business, Management and Social Sciences (IJBMSS)*, MultiCraft, 1(1), 113-128.
- Talib, Faisal, Rahman, Zillur, & Qureshi, MN. (2013). An empirical investigation of relationship between total quality management practices and quality performance in Indian service companies. *International Journal of quality & Reliability management*, 30(3), 280-318.
- Tapscott, Don, & Ticoll, David. (2003). *The naked corporation*. In: New York: Free Press.
- Taylor, W Andrew, & Wright, Gillian H. (2003). The impact of senior managers' commitment on the success of TQM programmes: An empirical study. *International Journal of Manpower*, 24(5), 535-550.
- Teeroovengadam, Viraiyan, Kamalanabhan, TJ, & Seebaluck, Ashley Keshwar. (2016). Measuring service quality in higher education: Development of a hierarchical model (HESQUAL). *Quality Assurance in Education*, 24(2), 244-258.
- Test, Omnibus. (2015). Your Chi-square test is statistically significant±now what. *Pract Assess Res Eval*, 20(8), 2-10.
- Testa, Mauricio Gregianin, Luciano, Edimara Mezzomo, & Wiedenhof, Guilherme Costa. (2015). Definition of a Model for Measuring the Effectiveness of Information Technology Governance: a Study of the Moderator Effect of Organisational Culture Variables. Paper presented at the Proceedings of the 8th International Conference on Information Resources Management (Conf-IRM), 2015, Estados Unidos.
- Tolentino, Rebecca C. (2013). Organisational commitment and job performance of the academic and administrative personnel. *International journal of Information technology and Business Management*, 15(1), 51-59.
- Trkman, Peter. (2010). The critical success factors of business process management. *International journal of information management*, 30(2), 125-134.
- Tseng, Lu-Ming, & Kuo, Chia-Lin. (2014). Customers' attitudes toward insurance frauds: an application of Adams' equity theory. *International Journal of Social Economics*, 41(11), 1038-1054.
- Tutuncu, Ozkan, & Kucukusta, Deniz. (2008). The role of supply chain management integration in quality management system for hospitals. *International Journal of Management Perspectives*, 1(1), 31-39.
- Ugboro, Isaiah O, & Obeng, Kofi. (2000). Top management leadership, employee empowerment, job satisfaction, and customer satisfaction in TQM organisations: an empirical study. *Journal of Quality Management*, 5(2), 247-272.
- Uzkurt, Cevahir, Kumar, Rachna, Semih Kimzan, Halil, & Eminoglu, Gözde. (2013). Role of innovation in the relationship between organisational culture and firm performance: A study of the banking sector in Turkey. *European Journal of innovation management*, 16(1), 92-117.
- Vandenabeele, Wouter, Depré, Roger, Hondenghem, Annie, & Yan, Shufeng. (2015). The motivational patterns of civil servants.
- Vanichchinchai, Assadej, & Igel, Barbara. (2009). Total quality management and supply chain management: similarities and differences. *The TQM Journal*, 21(3), 249-260.
- Waldman, David A. (1994). The contributions of total quality management to a theory of work performance. *Academy of Management review*, 19(3), 510-536.
- Wali, Ayoob A, Deshmukh, SG, & Gupta, AD. (2003). Critical success factors of TQM: a select study of Indian organisations. *Production Planning & Control*, 14(1), 3-14.
- Walumbwa, Fred O, Mayer, David M, Wang, Peng, Wang, Hui, Workman, Kristina, & Christensen, Amanda L. (2011). Linking ethical leadership to employee performance: The roles of
-

-
- leader–member exchange, self-efficacy, and organisational identification. *Organisational Behavior and Human Decision Processes*, 115(2), 204-213.
- Wang, Zhining, & Wang, Nianxin. (2012). Knowledge sharing, innovation and firm performance. *Expert systems with applications*, 39(10), 8899-8908.
- Wasserstein, Ronald L, & Lazar, Nicole A. (2016). The ASA’s statement on p-values: context, process, and purpose. *The American Statistician*, 70(2), 129-133.
- Webber, Karen L, Laird, Thomas F Nelson, & BrckaLorenz, Allison M. (2013). Student and faculty member engagement in undergraduate research. *Research in Higher Education*, 54(2), 227-249.
- Welman, Chris, Kruger, Fanie, & Mitchell, Bruce. (2005). *Research methodology*: Oxford University Press.
- Wiengarten, Frank, & Pagell, Mark. (2012). The importance of quality management for the success of environmental management initiatives. *International Journal of Production Economics*, 140(1), 407-415.
- Wildemuth, Barbara M. (2016). *Applications of social research methods to questions in information and library science: ABC-CLIO*.
- Williams, Barry, & Prather, Laurie. (2010). Bank risk and return: the impact of bank non-interest income. *International journal of managerial finance*, 6(3), 220-244.
- Wolf, David A Patterson Silver, Dulmus, Catherine N, Maguin, Eugene, & Cristalli, Maria. (2014). Do organisational culture and climate matter for successful client outcomes? *Research on Social Work Practice*, 24(6), 670-675.
- Woodman, Ashley C, Demers, Lindsay, Crossman, Morgan K, Warfield, Marji Erickson, & Hauser-Cram, Penny. (2018). Part C Early Intervention dosage and growth in adaptive skills from early childhood through adolescence. *Early Childhood Research Quarterly*, 43, 73-82.
- Wu, CF Jeff, & Hamada, Michael S. (2011). *Experiments: planning, analysis, and optimization* (Vol. 552): John Wiley & Sons.
- Wu, Shelly Ping-Ju, Straub, Detmar W, & Liang, Ting-Peng. (2015). How information technology governance mechanisms and strategic alignment influence organisational performance: Insights from a matched survey of business and IT managers. *Mis Quarterly*, 39(2), 497-518.
- Xu, Jessica, & Cooper Thomas, Helena. (2011). How can leaders achieve high employee engagement? *Leadership & Organisation Development Journal*, 32(4), 399-416.
- Yee, Rachel WY, Yeung, Andy CL, & Cheng, TC Edwin. (2010). An empirical study of employee loyalty, service quality and firm performance in the service industry. *International Journal of Production Economics*, 124(1), 109-120.
- Yıldız, Zeki, Ayhan, Sevgi, & Erdoğan, Şenol. (2009). The impact of nurses' motivation to work, job satisfaction, and sociodemographic characteristics on intention to quit their current job: An empirical study in Turkey. *Applied Nursing Research*, 22(2), 113-118.
- Yusuf, Sha'ri M, & Aspinwall, Elaine. (2000). TQM implementation issues: review and case study. *International Journal of Operations & Production Management*, 20(6), 634-655.
- Yusuf, Yahaya, Gunasekaran, Angappa, & Dan, Guo. (2007). Implementation of TQM in China and organisation performance: an empirical investigation. *Total Quality Management*, 18(5), 509-530.
- Zerfass, Ansgar, Verčič, Dejan, & Wiesenberger, Markus. (2016). Managing CEO communication and positioning: A cross-national study among corporate communication leaders. *Journal of communication management*, 20(1), 37-55.
- Zhang, Dongli, Linderman, Kevin, & Schroeder, Roger G. (2012). The moderating role of contextual factors on quality management practices. *Journal of Operations Management*, 30(1), 12-23.
-

-
- Zhang, Xiaomeng, & Bartol, Kathryn M. (2010). Linking empowering leadership and employee creativity: The influence of psychological empowerment, intrinsic motivation, and creative process engagement. *Academy of Management Journal*, 53(1), 107-128.
- Zikmund, William, Babin, Barry, Carr, Jon, & Griffin, Mitch. (2012). *Business research methods*: Cengage Learning.
- Zikmund, William G, Babin, Barry J, Carr, Jon C, & Griffin, Mitch. (2013). *Business research methods*: Cengage Learning.

APPENDIX A

Questionnaire for the survey conducted



Graduate School of Business and Leadership

Title of the Study

The Relationships between Quality Management Systems and Organisational Performance: A case in the Malawi's Banking Services Industry

Researcher: Justin L. Chikaonda

Email: justin.chikaonda@oibm.mw

Mobile: [REDACTED]

Dear Respondent,

You are being invited in to participate in an academic research which I am currently undertaking. This research forms part of my doctoral thesis towards a PhD in Business Management under Graduate School of Business and Leadership in the University of KwaZulu Natal, Durban, South Africa.

The study results will be used for academic purposes only and may be published in an academic journal. The study aims at evaluating the relationship between quality management systems and how does this consequently impact on the performance of respective organisations.

When considering participating in this study, you will be asked to fill in the attached anonymous survey. Whilst your participation is critically important towards completion of this study, you are at liberty to withdrawal if you wish to do so at any point without even giving any reason and such action will not have any negative consequences.

Your participation is completely voluntary, and it is your right to ask for more information, raise any concerns or complaints, and point out any issues that are of importance to you. Since your privacy is a primary concern to us, your identity, responses and results will remain confidential. In compliance with the Data Protection Act for protection of participants' rights and privacy access to data will only be authorized to me, my supervisors and a few selected university authorities.

Please answer the questions in the attached survey instrument as honestly and completely as possible. This should take not more than 30 minutes of your time.

For any further information, questions or comments in regards to this study, please do not hesitate to contact the researcher on the above contact details or my supervisor Dr. Josue Mbonigaba on mbonigaba@ukzn.ac.za

Participant/Respondent:

I have read and understood the information provided above. I am aware of my rights and I give my consent to participate in this study on a voluntary basis by checking or ticking the box below.

Participant:

(Yes, I give my consent) Date _____

Signature _____

Name _____

SECTION A: BIOGRAPHICAL DATA

Please place a cross (x) in a block that is applicable to you

Age

Under 20	
21 to 30	
31 to 40	
41 to 50	
51 and above	

Gender

Male	
-------------	--

Female	
--------	--

Race

African Black	
White	
Colored	
Asian	
Other (Specify)	

Highest Educational Level

MSCE	
Professional Certificate	
Diploma	
Degree	
Post Graduate Degree	
Other (Specify)	

Length of Service in years

1 to 2 years	
3 to 5 years	
6 to 10 years	
11 to 15 years	
16 to 20 years	
21 years and above	

Position under the current employer

Bank Teller / Clerk	
Team Leader	
Supervisor	
Officer	
Manager	
Others (Specify)	

Name of Bank and Branch Currently Working

Name of Bank	Tick	Branch Name
National Bank of Malawi		
Standard Bank		
FMB		
NBS		
FDH		
OIBM		
Ned Bank		
New Finance Bank		

SECTION B: AN EVALUATION OF RELATED PERFORMANCE INDICATORS

The survey has grouped the questionnaire into 7 themes with statements aligned to each topic. You are therefore been requested, in your own opinion, to tick (hard copy) or click (soft copy) on a level of each scale that represents the strength of your agreement/disagreement regarding the statements about your organisation.

Ranking Key: 1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree

SECTION B1: TOP MANAGEMENT COMMITMENT THEME

This section attempts to assess the commitment of management in relation to the organisation's set objectives. Further analysis and recommendations will be made

B1.1	Top managers in my department set clear goals for quality improvement	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.2	Top executives to this company follows-up on suggestions for improvement	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.3	Top executives to this company allocate resources to improve quality	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.4	Top management is supportive of suggestions for improving the way things are done	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.5	Higher management actively directs our quality management programmes	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.6	Managers actively communicate a quality commitment to the employees	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.7	Employees are encouraged to help implement changes in the organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.8	Managers and supervisors allow employees to make their own decisions	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.9	Managers and supervisors motivate their employees and help them perform at a high level in their tasks	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.10	Management involves the employees in the setting of its objectives and plans	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

B1.11	Results are evaluated by comparing them to planned results, to make improvements	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.12	The management sets objectives for managers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.13	The management sets objectives for all employees	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B1.14	The management communicates its strategy and objectives to the whole staff	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SECTION B2: AFFECTIVE ORGANISATIONAL COMMITMENT THEME		
This theme assesses employee's perception on their organisation in relation to their willingness to perform even far much better. Further analysis and recommendations will be made.		
B2.1	My values and those of the bank are similar	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.2	I really care about the future of this bank	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.3	I am proud to tell others that I work for this bank.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.4	I am willing to put in a great deal of effort beyond that normally is expected to help the bank to be successful	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.5	For me, this is the best of all possible banks for which to work	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.6	I am relatively well awarded financially for my work	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.7	I am satisfied with the amount of pay I receive for the job I do	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.8	I am satisfied with my working conditions	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.9	Given the work I do, I feel I am paid fairly	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.10	Considering all the things I do, I handle dissatisfied customers quite well	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.11	I don't mind dealing with complaining customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.12	No customer I deal with leaves with problems unresolved	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.13	Satisfying complaining customers is a great thrill to me	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.14	Complaining customers, I have dealt with in the past are among today's most loyal customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.15	I am empowered to solve customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.16	I am encouraged to handle customer problems by myself	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.17	I do not have to get management's approval before I handle customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.18	I can do almost anything to solve customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

B2.19	I have control over how I solve customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B2.20	Our bank has a better way of handling customer's problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SECTION B3: CUSTOMER FOCUS THEME		
<p>This section tries to assess the perception of the organisation towards its customers and on how employees have responded to such approach. Further analysis will be done to assess the impact and recommendations</p>		
B3.1	This company refer customer needs to develop their business strategies	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.2	This company encourages people to listen to customer when they need to make decisions	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.3	People in my work unit know their customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.4	I think of my customers while working	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.5	If I improve the level of service, I offer customers, I will be rewarded by my organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.6	I get rewards from my organisation based on customer evaluations and their feedback	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.7	Employees in this bank are rewarded for serving customers well	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.8	Employees of this bank are rewarded for dealing effectively with customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.9	I am rewarded for satisfying complaining customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.10	Employees of our bank receive continued training to provide good service	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.11	Employees of our bank receive extensive customer service training before they meet customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.12	Employees of our bank receive training on how to serve customers better	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.13	Employees of our bank are trained to deal with customer complaints	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B3.14	Employees of our bank receive training on dealing with customer problems	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

B3.15	Employees of our bank receive training on how to deal with complaining customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SECTION B4: PEOPLE MANAGEMENT AND ORGANISATION COMMITMENT THEME		
This section pursues to analyse the relationship that exists between employees and the organisation. This will further be analysed to assess its impact and further recommendations		
B4.1	This organisation has a great deal of personal meaning for me	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.2	I enjoy discussing my organisation with outsiders	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.3	I would be happy to spend the rest of my career with this organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.4	Most days, I am enthusiastic about my work	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.5	I am willing and ready to do anything for my organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.6	I am greatly interested in the future of my organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.7	There is a strong commitment to quality at all levels of this organisation	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.8	People are encouraged to verbalize how things could improve supervisory reinforcement	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.9	People in this organisation have a relatively high level of authority over their Work-related decisions	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.10	People in this organisation constantly look for ways to improve their work	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.11	Employees of this organisation help each other to learn	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.12	The company encourages employee discussion and team learning	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.13	The company offers a good learning environment for helping the innovation development	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.14	Continuous learning is an important strategy for our company	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.15	This organisation collects relevant information from employees to measure their satisfaction	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.16	Employee satisfaction has historically improved	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.17	This organisation is much actively involved in people's management issues	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

B4.18	Most employees in this organisation possess enough knowledge of the basic aspects of our sector	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.19	Most employees in this organisation understand the basic processes used to create our products/ services.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.20	Higher management has developed an environment helping towards on-the-job training.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.21	Managers and supervisors participate in specialist training	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.22	Management is trained in quality principles	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
	Employees are trained in quality principles	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.23	Employees are trained in problem-solving skills	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.24	Employees are trained in teamwork	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.25	Employees' performance is measured and recognised to support quality programmes	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B4.26	There is bottom-up, top-down and horizontal communication among all the staff	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

SECTION B5: ORGANIZATION CULTURE THEME

This section evaluates the culture of your organisation in an effort to analyze its impact to the organisation and other stakeholders

B5.1	Our organisation is people-focused	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.2	Our organisation seriously emphasises on human development, participation, teamwork and openness	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.3	People are free to talk and share their views even with top management	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.4	Employees view are seriously respected and accommodated	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.5	This bank is very dynamic and innovative	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.6	People are willing to stick their necks out and take risks	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.7	Commitment to innovation and development runs high	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.8	The organisation emphasises acquiring new sources and creating new challenges	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.9	The organisation is very controlled and structured place	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.10	Formal procedures generally govern what people do	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.11	Commitment to formal rules and policies runs high	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

B5.12	The organisation emphasises stability, efficiency, and control	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.13	The organisation is a very result oriented	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.14	People are very competitive and achievement oriented	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.15	Commitment to aggressiveness and winning runs high	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.16	The organisation emphasises hitting stretch targets and outpacing the competition	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.17	Our company appreciates employees' contributions	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.18	The senior managers support employees when suggesting alternative perspectives	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.19	The company encourages employee learning and tolerates employee mistakes	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.20	The supervisor of my department trusts the abilities of their employees	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B5.21	The atmosphere of the company encourages employees to trust each other	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SECTION B6: QUALITY PROCESS MANAGEMENT THEME		
This section attempts to evaluate the processes deployed by your organisation and their impact to achieve a quality outcome		
B6.1	Our Turn Around Time on key processes is very excellent	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.2	Our loans are processed very quickly in line with SLAs	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.3	We have SLAs in all key areas	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.4	Our SLAs are strictly adhered by all stakeholders	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.5	Quality improvement is very significant goal of this bank	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.6	Business processes in this bank continue improving each day, e.g. account opening process Turn Around Time	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.7	Staff members are very innovating in this bank	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.8	The bank has always used innovative technology to improve the quality and speed of serving customers	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.9	The latest human resources policies are mostly adopted in this bank	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B6.10	Our competitive advantage on the market is highly increasing	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

SECTION B7 : QUALITY PERFORMANCE MANAGEMENT THEME

This section pursues to evaluate factual critical indicators being produced by your organisation and analyze them in relation to the implemented management system of institution

B7.1	The trend of our financial results has been very excellent	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.2	The revenue of the bank has increased	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.3	The profitability of the bank keeps on growing	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.4	The bank's competitive position is very high on the market	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.5	The implementation of our quality programmes has greatly increased our revenue	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.6	The implementation of our quality programmes has increased our profitability	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.7	The implementation of our quality programme has significantly improved our competitive position	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.8	Employee satisfaction has historically improved	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.9	Employee productivity has significantly improved	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
B7.10	Senior management engagement is very excellent	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

End of questionnaire

Thanks very much for your valuable time to complete this questionnaire

APPENDIX B

Descriptive Statistics: Feedback tables on Research Questions

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 20	1	.4	.4	.4
	21 to 30	85	35.1	35.1	35.5
	31 to 40	115	47.5	47.5	83.1
	41 to 50	32	13.2	13.2	96.3
	51 and above	9	3.7	3.7	100.0
Total		242	100.0	100.0	

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	121	50.0	50.0	50.0
	Female	121	50.0	50.0	100.0
	Total	242	100.0	100.0	

Race					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	African Black	241	99.6	99.6	99.6
	Asian	1	.4	.4	100.0
	Total	242	100.0	100.0	

Length of service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	1 to 2 years	19	7.9	7.9	8.7
	3 to 5 years	81	33.5	33.5	42.1
	6 to 10 years	81	33.5	33.5	75.6
	11 to 15 years	31	12.8	12.8	88.4
	16 to 20 years	12	5.0	5.0	93.4
	21 years above	16	6.6	6.6	100.0
	Total	242	100.0	100.0	

Highest educational level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4

	MSCE	7	2.9	2.9	3.3
	Professional Certificate	23	9.5	9.5	12.8
	Diploma	90	37.2	37.2	50.0
	Degree	99	40.9	40.9	90.9
	Post Graduate Degree	19	7.9	7.9	98.8
	Other(Specify)	3	1.2	1.2	100.0
	Total	242	100.0	100.0	

Other specify for Question 4					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		241	99.6	99.6	99.6
	ACCA	1	.4	.4	100.0
	Total	242	100.0	100.0	

Others specify for Question 3					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		242	100.0	100.0	100.0

Position under the current employer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank Teller / Clerk	101	41.7	41.7	41.7
	Team Leader	18	7.4	7.4	49.2
	Supervisor	36	14.9	14.9	64.0
	Officer	41	16.9	16.9	81.0
	manager	30	12.4	12.4	93.4
	Others (Specify)	16	6.6	6.6	100.0
	Total	242	100.0	100.0	

Other specify for Question 6					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		227	93.8	93.8	93.8
	Account executive	1	.4	.4	94.2
	Accountant	2	.8	.8	95.0
	Gardener	1	.4	.4	95.5
	Head of Retail Banking	1	.4	.4	95.9
	Intern	1	.4	.4	96.3
	Messenger	1	.4	.4	96.7
	Onsite sales consultant	1	.4	.4	97.1
	Onsite Sales Consultant	1	.4	.4	97.5
	Relationship executive	2	.8	.8	98.3
	Relationship officer	1	.4	.4	98.8
	S.C ACCOUNTING	1	.4	.4	99.2
	Sales Consultant	1	.4	.4	99.6
	Senior relationship officer	1	.4	.4	100.0
	Total	242	100.0	100.0	

Top managers in my department set clear goals for quality improvement					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	5	2.1	2.1	2.1

	Disagree	25	10.3	10.3	12.4
	Neutral	40	16.5	16.5	28.9
	Agree	114	47.1	47.1	76.0
	Strongly agree	58	24.0	24.0	100.0
	Total	242	100.0	100.0	

Top executives to this company follows up on suggestions for improvement					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	13	5.4	5.4	5.8
	Disagree	45	18.6	18.6	24.4
	Neutral	72	29.8	29.8	54.1
	Agree	81	33.5	33.5	87.6
	Strongly agree	30	12.4	12.4	100.0
	Total	242	100.0	100.0	

Top executives to this company allocate resources to improve quality					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	17	7.0	7.0	7.9
	Disagree	36	14.9	14.9	22.7
	Neutral	69	28.5	28.5	51.2
	Agree	82	33.9	33.9	85.1
	Strongly agree	36	14.9	14.9	100.0
	Total	242	100.0	100.0	

Top management is supportive of suggestions for improving the way things are done					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	13	5.4	5.4	6.2
	Disagree	47	19.4	19.4	25.6
	Neutral	77	31.8	31.8	57.4
	Agree	79	32.6	32.6	90.1
	Strongly agree	24	9.9	9.9	100.0
	Total	242	100.0	100.0	

Higher management actively directs our quality management programmes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	9	3.7	3.7	4.5
	Disagree	38	15.7	15.7	20.2
	Neutral	71	29.3	29.3	49.6
	Agree	93	38.4	38.4	88.0
	Strongly agree	29	12.0	12.0	100.0
	Total	242	100.0	100.0	

Managers actively communicate a quality commitment to the employees					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2

	Strongly disagree	9	3.7	3.7	5.0
	Disagree	41	16.9	16.9	21.9
	Neutral	50	20.7	20.7	42.6
	Agree	102	42.1	42.1	84.7
	Strongly agree	37	15.3	15.3	100.0
	Total	242	100.0	100.0	

Employees are encouraged to help implement changes in the organisation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	14	5.8	5.8	7.0
	Disagree	33	13.6	13.6	20.7
	Neutral	52	21.5	21.5	42.1
	Agree	89	36.8	36.8	78.9
	Strongly agree	51	21.1	21.1	100.0
	Total	242	100.0	100.0	

Managers and supervisors allow employees to make their own decisions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	26	10.7	10.7	11.2
	Disagree	72	29.8	29.8	40.9
	Neutral	76	31.4	31.4	72.3
	Agree	51	21.1	21.1	93.4
	Strongly agree	16	6.6	6.6	100.0
	Total	242	100.0	100.0	

Managers and supervisors motivate their employees and help them perform at a high level in their tasks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	5.4	5.4	5.4
	Disagree	52	21.5	21.5	26.9
	Neutral	71	29.3	29.3	56.2
	Agree	81	33.5	33.5	89.7
	Strongly agree	25	10.3	10.3	100.0
	Total	242	100.0	100.0	

Management involves the employees in the setting of its objectives and plans

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	24	9.9	9.9	10.7
	Disagree	64	26.4	26.4	37.2
	Neutral	66	27.3	27.3	64.5
	Agree	63	26.0	26.0	90.5
	Strongly agree	23	9.5	9.5	100.0
	Total	242	100.0	100.0	

Results are evaluated by comparing them to planned results to make improvements

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4

	Strongly disagree	4	1.7	1.7	2.1
	Disagree	33	13.6	13.6	15.7
	Neutral	76	31.4	31.4	47.1
	Agree	94	38.8	38.8	86.0
	Strongly agree	34	14.0	14.0	100.0
	Total	242	100.0	100.0	

The management sets objectives for managers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	10	4.1	4.1	4.1
	Disagree	19	7.9	7.9	12.0
	Neutral	47	19.4	19.4	31.4
	Agree	112	46.3	46.3	77.7
	Strongly agree	54	22.3	22.3	100.0
	Total	242	100.0	100.0	

The management sets objectives for all employees					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	3.7	3.7	3.7
	Disagree	19	7.9	7.9	11.6
	Neutral	36	14.9	14.9	26.4
	Agree	113	46.7	46.7	73.1
	Strongly agree	65	26.9	26.9	100.0
	Total	242	100.0	100.0	

The management communicates its strategy and objectives to the whole staff					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	15	6.2	6.2	6.2
	Disagree	31	12.8	12.8	19.0
	Neutral	39	16.1	16.1	35.1
	Agree	83	34.3	34.3	69.4
	Strongly agree	74	30.6	30.6	100.0
	Total	242	100.0	100.0	

My values and those of the bank are similar					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	3.7	3.7	3.7
	Disagree	28	11.6	11.6	15.3
	Neutral	61	25.2	25.2	40.5
	Agree	94	38.8	38.8	79.3
	Strongly agree	50	20.7	20.7	100.0
	Total	242	100.0	100.0	

I really care about the future of the bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	5.4	5.4	5.4
	Disagree	4	1.7	1.7	7.0
	Neutral	18	7.4	7.4	14.5
	Agree	93	38.4	38.4	52.9
	Strongly agree	114	47.1	47.1	100.0
	Total	242	100.0	100.0	

	Total	242	100.0	100.0	
--	-------	-----	-------	-------	--

I am proud to tell others that I work for this bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	13	5.4	5.4	5.4
	Disagree	13	5.4	5.4	10.7
	Neutral	23	9.5	9.5	20.2
	Agree	83	34.3	34.3	54.5
	Strongly agree	110	45.5	45.5	100.0
	Total	242	100.0	100.0	

I am willing to put in a great deal of effort beyond that normally is expected to help the bank to be successful					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	9	3.7	3.7	3.7
	Disagree	5	2.1	2.1	5.8
	Neutral	13	5.4	5.4	11.2
	Agree	85	35.1	35.1	46.3
	Strongly agree	130	53.7	53.7	100.0
	Total	242	100.0	100.0	

For me , this is the best of all possible banks for which to work					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-.9999	1	.4	.4	.4
	Strongly disagree	20	8.3	8.3	8.7
	Disagree	36	14.9	14.9	23.6
	Neutral	66	27.3	27.3	50.8
	Agree	58	24.0	24.0	74.8
	Strongly agree	61	25.2	25.2	100.0
	Total	242	100.0	100.0	

I am relatively well awarded financially for my work					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-.9999	1	.4	.4	.4
	Strongly disagree	29	12.0	12.0	12.4
	Disagree	67	27.7	27.7	40.1
	Neutral	79	32.6	32.6	72.7
	Agree	51	21.1	21.1	93.8
	Strongly agree	15	6.2	6.2	100.0
	Total	242	100.0	100.0	

I am satisfied with the amount of pay I receive for the job I do					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-.9999	1	.4	.4	.4
	Strongly disagree	40	16.5	16.5	16.9
	Disagree	71	29.3	29.3	46.3
	Neutral	73	30.2	30.2	76.4
	Agree	42	17.4	17.4	93.8
	Strongly agree	15	6.2	6.2	100.0

	Total	242	100.0	100.0	
--	--------------	------------	--------------	--------------	--

I am satisfied with my working conditions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	19	7.9	7.9	8.7
	Disagree	57	23.6	23.6	32.2
	Neutral	83	34.3	34.3	66.5
	Agree	62	25.6	25.6	92.1
	Strongly agree	19	7.9	7.9	100.0
	Total	242	100.0	100.0	

Given the work I do, I feel I am paid fairly					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	33	13.6	13.6	14.5
	Disagree	69	28.5	28.5	43.0
	Neutral	71	29.3	29.3	72.3
	Agree	50	20.7	20.7	93.0
	Strongly agree	17	7.0	7.0	100.0
	Total	242	100.0	100.0	

Considering all the things I do, I handle dissatisfied customers quite well					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	7	2.9	2.9	4.1
	Disagree	10	4.1	4.1	8.3
	Neutral	25	10.3	10.3	18.6
	Agree	108	44.6	44.6	63.2
	Strongly agree	89	36.8	36.8	100.0
	Total	242	100.0	100.0	

I don't mind dealing with complaining customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	17	7.0	7.0	7.4
	Disagree	19	7.9	7.9	15.3
	Neutral	20	8.3	8.3	23.6
	Agree	99	40.9	40.9	64.5
	Strongly agree	86	35.5	35.5	100.0
	Total	242	100.0	100.0	

No customer I deal with leaves with problems unresolved					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	7	2.9	2.9	3.3
	Disagree	12	5.0	5.0	8.3
	Neutral	30	12.4	12.4	20.7
	Agree	112	46.3	46.3	66.9
	Strongly agree	80	33.1	33.1	100.0

	Total	242	100.0	100.0	
--	-------	-----	-------	-------	--

Satisfying complaining customers is a great thrill to me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	9	3.7	3.7	5.4
	Disagree	9	3.7	3.7	9.1
	Neutral	15	6.2	6.2	15.3
	Agree	90	37.2	37.2	52.5
	Strongly agree	115	47.5	47.5	100.0
	Total	242	100.0	100.0	

Complaining customers, I have dealt with in the past are among today's most loyal customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	6	2.5	2.5	3.3
	Disagree	9	3.7	3.7	7.0
	Neutral	35	14.5	14.5	21.5
	Agree	102	42.1	42.1	63.6
	Strongly agree	88	36.4	36.4	100.0
	Total	242	100.0	100.0	

I am empowered to solve customer problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	10	4.1	4.1	5.0
	Disagree	13	5.4	5.4	10.3
	Neutral	25	10.3	10.3	20.7
	Agree	98	40.5	40.5	61.2
	Strongly agree	94	38.8	38.8	100.0
	Total	242	100.0	100.0	

I am encouraged to handle customer problems myself					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	14	5.8	5.8	6.2
	Disagree	20	8.3	8.3	14.5
	Neutral	34	14.0	14.0	28.5
	Agree	95	39.3	39.3	67.8
	Strongly agree	78	32.2	32.2	100.0
	Total	242	100.0	100.0	

I do not have to get management's approval before I handle customers problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	12	5.0	5.0	5.4
	Disagree	30	12.4	12.4	17.8
	Neutral	47	19.4	19.4	37.2
	Agree	80	33.1	33.1	70.2
	Strongly agree	72	29.8	29.8	100.0

	Total	242	100.0	100.0	
--	--------------	------------	--------------	--------------	--

I can do almost anything to solve customer problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	15	6.2	6.2	6.2
	Disagree	47	19.4	19.4	25.6
	Neutral	62	25.6	25.6	51.2
	Agree	80	33.1	33.1	84.3
	Strongly agree	38	15.7	15.7	100.0
	Total	242	100.0	100.0	

I have customers control over how I solve customers' problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	6	2.5	2.5	3.3
	Disagree	40	16.5	16.5	19.8
	Neutral	64	26.4	26.4	46.3
	Agree	85	35.1	35.1	81.4
	Strongly agree	45	18.6	18.6	100.0
	Total	242	100.0	100.0	

This is the better way of handling customer's problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	14	5.8	5.8	7.9
	Disagree	23	9.5	9.5	17.4
	Neutral	67	27.7	27.7	45.0
	Agree	83	34.3	34.3	79.3
	Strongly agree	50	20.7	20.7	100.0
	Total	242	100.0	100.0	

This company refer customer needs to develop their business strategies					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	7	2.9	2.9	4.1
	Disagree	32	13.2	13.2	17.4
	Neutral	54	22.3	22.3	39.7
	Agree	91	37.6	37.6	77.3
	Strongly agree	55	22.7	22.7	100.0
	Total	242	100.0	100.0	

This company encourages people to listen to customer when they need to make decisions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	7	2.9	2.9	2.9
	Strongly disagree	11	4.5	4.5	7.4
	Disagree	15	6.2	6.2	13.6
	Neutral	49	20.2	20.2	33.9
	Agree	97	40.1	40.1	74.0
	Strongly agree	63	26.0	26.0	100.0

	Total	242	100.0	100.0	
--	--------------	------------	--------------	--------------	--

People in my work unit know their customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	11	4.5	4.5	5.0
	Disagree	20	8.3	8.3	13.2
	Neutral	34	14.0	14.0	27.3
	Agree	116	47.9	47.9	75.2
	Strongly agree	60	24.8	24.8	100.0
	Total	242	100.0	100.0	

I think of my customers while working					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	9	3.7	3.7	4.1
	Disagree	12	5.0	5.0	9.1
	Neutral	28	11.6	11.6	20.7
	Agree	113	46.7	46.7	67.4
	Strongly agree	79	32.6	32.6	100.0
	Total	242	100.0	100.0	

If I improve the level of service, I offer customers, I will be rewarded					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	19	7.9	7.9	9.1
	Disagree	52	21.5	21.5	30.6
	Neutral	69	28.5	28.5	59.1
	Agree	52	21.5	21.5	80.6
	Strongly agree	47	19.4	19.4	100.0
	Total	242	100.0	100.0	

The rewards I receive are based on customer evaluation of service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	40	16.5	16.5	16.9
	Disagree	73	30.2	30.2	47.1
	Neutral	66	27.3	27.3	74.4
	Agree	42	17.4	17.4	91.7
	Strongly agree	19	7.9	7.9	99.6
	22	1	.4	.4	100.0
Total	242	100.0	100.0		

Employees of this bank are rewarded for serving customers well					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	48	19.8	19.8	19.8
	Disagree	70	28.9	28.9	48.8
	Neutral	51	21.1	21.1	69.8
	Agree	45	18.6	18.6	88.4
	Strongly agree	28	11.6	11.6	100.0

	Total	242	100.0	100.0	
--	--------------	------------	--------------	--------------	--

Employees of this bank are rewarded for dealing effectively with customer problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	47	19.4	19.4	21.1
	Disagree	76	31.4	31.4	52.5
	Neutral	50	20.7	20.7	73.1
	Agree	41	16.9	16.9	90.1
	Strongly agree	24	9.9	9.9	100.0
	Total	242	100.0	100.0	

I am rewarded for satisfying complaining customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	54	22.3	22.3	23.1
	Disagree	80	33.1	33.1	56.2
	Neutral	61	25.2	25.2	81.4
	Agree	32	13.2	13.2	94.6
	Strongly agree	13	5.4	5.4	100.0
	Total	242	100.0	100.0	

Employees of our bank receive continued training to provide good service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	22	9.1	9.1	10.3
	Disagree	48	19.8	19.8	30.2
	Neutral	45	18.6	18.6	48.8
	Agree	69	28.5	28.5	77.3
	Strongly agree	55	22.7	22.7	100.0
	Total	242	100.0	100.0	

Employees of our bank receive extensive customer service training before they meet customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	31	12.8	12.8	12.8
	Disagree	54	22.3	22.3	35.1
	Neutral	47	19.4	19.4	54.5
	Agree	67	27.7	27.7	82.2
	Strongly agree	43	17.8	17.8	100.0
	Total	242	100.0	100.0	

Employees of our bank receive training on how to serve customers better					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	19	7.9	7.9	7.9
	Disagree	32	13.2	13.2	21.1
	Neutral	48	19.8	19.8	40.9
	Agree	89	36.8	36.8	77.7
	Strongly agree	54	22.3	22.3	100.0
Total		242	100.0	100.0	

Employees of our bank are trained to deal with customers complaints					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	18	7.4	7.4	7.4
	Disagree	42	17.4	17.4	24.8
	Neutral	52	21.5	21.5	46.3
	Agree	87	36.0	36.0	82.2
	Strongly agree	43	17.8	17.8	100.0
Total		242	100.0	100.0	

Employees of our bank receive training on dealing with customers problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	19	7.9	7.9	7.9
	Disagree	34	14.0	14.0	21.9
	Neutral	60	24.8	24.8	46.7
	Agree	89	36.8	36.8	83.5
	Strongly agree	40	16.5	16.5	100.0
Total		242	100.0	100.0	

Employees of our bank receive training on how to deal with complaining customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	20	8.3	8.3	8.7
	Disagree	31	12.8	12.8	21.5
	Neutral	66	27.3	27.3	48.8
	Agree	86	35.5	35.5	84.3
	Strongly agree	38	15.7	15.7	100.0
Total		242	100.0	100.0	

This organisation has a great deal of personal meaning for me					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	15	6.2	6.2	7.4
	Disagree	26	10.7	10.7	18.2
	Neutral	68	28.1	28.1	46.3
	Agree	90	37.2	37.2	83.5
	Strongly agree	40	16.5	16.5	100.0
Total		242	100.0	100.0	

I enjoy discussing my organisation with outsiders					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	18	7.4	7.4	8.3
	Disagree	33	13.6	13.6	21.9
	Neutral	53	21.9	21.9	43.8
	Agree	95	39.3	39.3	83.1
	Strongly agree	41	16.9	16.9	100.0
Total		242	100.0	100.0	

I would be happy to spend the rest of my career with this organisation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	31	12.8	12.8	13.2
	Disagree	44	18.2	18.2	31.4
	Neutral	61	25.2	25.2	56.6
	Agree	69	28.5	28.5	85.1
	Strongly agree	36	14.9	14.9	100.0
Total		242	100.0	100.0	

Most days, I am enthusiastic about my work					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	11	4.5	4.5	5.4
	Disagree	17	7.0	7.0	12.4
	Neutral	61	25.2	25.2	37.6
	Agree	108	44.6	44.6	82.2
	Strongly agree	43	17.8	17.8	100.0
Total		242	100.0	100.0	

I am willing and ready to do anything for my organisation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	8	3.3	3.3	4.5
	Disagree	20	8.3	8.3	12.8
	Neutral	46	19.0	19.0	31.8
	Agree	109	45.0	45.0	76.9
	Strongly agree	56	23.1	23.1	100.0
Total		242	100.0	100.0	

I am greatly interested in the future of my organisation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	6	2.5	2.5	3.3
	Disagree	16	6.6	6.6	9.9
	Neutral	37	15.3	15.3	25.2
	Agree	114	47.1	47.1	72.3

	Strongly agree	67	27.7	27.7	100.0
	Total	242	100.0	100.0	

There is a strong commitment to quality at all levels of this organisation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	17	7.0	7.0	7.4
	Disagree	35	14.5	14.5	21.9
	Neutral	60	24.8	24.8	46.7
	Agree	85	35.1	35.1	81.8
	Strongly agree	44	18.2	18.2	100.0
	Total	242	100.0	100.0	

People are encouraged to verbalise how things could improve supervisory reinforcement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	12	5.0	5.0	5.8
	Disagree	37	15.3	15.3	21.1
	Neutral	89	36.8	36.8	57.9
	Agree	86	35.5	35.5	93.4
	Strongly agree	16	6.6	6.6	100.0
	Total	242	100.0	100.0	

People in this organisation have a relatively high level of authority over their work-related decisions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	10	4.1	4.1	5.0
	Disagree	47	19.4	19.4	24.4
	Neutral	99	40.9	40.9	65.3
	Agree	65	26.9	26.9	92.1
	Strongly agree	18	7.4	7.4	99.6
	22	1	.4	.4	100.0
	Total	242	100.0	100.0	

People in this organisation constantly look for ways to improve their work

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	10	4.1	4.1	5.4
	Disagree	31	12.8	12.8	18.2
	Neutral	74	30.6	30.6	48.8
	Agree	100	41.3	41.3	90.1
	Strongly agree	23	9.5	9.5	99.6
	22	1	.4	.4	100.0
	Total	242	100.0	100.0	

Employees help each other to learn					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	9	3.7	3.7	4.5
	Disagree	17	7.0	7.0	11.6
	Neutral	41	16.9	16.9	28.5
	Agree	131	54.1	54.1	82.6
	Strongly agree	42	17.4	17.4	100.0
	Total	242	100.0	100.0	

The company encourages employee discussion and team learning					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	7	2.9	2.9	4.1
	Disagree	27	11.2	11.2	15.3
	Neutral	37	15.3	15.3	30.6
	Agree	106	43.8	43.8	74.4
	Strongly agree	62	25.6	25.6	100.0
	Total	242	100.0	100.0	

The company offers a good learning environment for helping the innovation development					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	14	5.8	5.8	6.6
	Disagree	37	15.3	15.3	21.9
	Neutral	68	28.1	28.1	50.0
	Agree	80	33.1	33.1	83.1
	Strongly agree	41	16.9	16.9	100.0
	Total	242	100.0	100.0	

Continuous learning is an important strategy for our company					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	12	5.0	5.0	6.2
	Disagree	32	13.2	13.2	19.4
	Neutral	39	16.1	16.1	35.5
	Agree	88	36.4	36.4	71.9
	Strongly agree	68	28.1	28.1	100.0
	Total	242	100.0	100.0	

This organisation collects relevant information from employees to measure their satisfaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	18	7.4	7.4	9.1
	Disagree	68	28.1	28.1	37.2
	Neutral	59	24.4	24.4	61.6
	Agree	67	27.7	27.7	89.3
	Strongly agree	26	10.7	10.7	100.0
	Total	242	100.0	100.0	

Employee satisfaction has historically improved

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	21	8.7	8.7	10.7
	Disagree	62	25.6	25.6	36.4
	Neutral	80	33.1	33.1	69.4
	Agree	59	24.4	24.4	93.8
	Strongly agree	15	6.2	6.2	100.0
	Total	242	100.0	100.0	

This organisation is much actively involved in people's management issues

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	15	6.2	6.2	8.3
	Disagree	54	22.3	22.3	30.6
	Neutral	91	37.6	37.6	68.2
	Agree	61	25.2	25.2	93.4
	Strongly agree	16	6.6	6.6	100.0
	Total	242	100.0	100.0	

Most employees in this organisation possess enough knowledge of the basic aspects of our sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	10	4.1	4.1	5.4
	Disagree	34	14.0	14.0	19.4
	Neutral	79	32.6	32.6	52.1
	Agree	93	38.4	38.4	90.5
	Strongly agree	23	9.5	9.5	100.0
	Total	242	100.0	100.0	

Most employees in this organisation understand the basic processes used to create our products/services					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	10	4.1	4.1	5.0
	Disagree	38	15.7	15.7	20.7
	Neutral	64	26.4	26.4	47.1
	Agree	101	41.7	41.7	88.8
	Strongly agree	27	11.2	11.2	100.0
	Total	242	100.0	100.0	

Higher management has developed an environment helping towards on-the-job training					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	12	5.0	5.0	5.4
	Disagree	40	16.5	16.5	21.9
	Neutral	56	23.1	23.1	45.0
	Agree	102	42.1	42.1	87.2
	Strongly agree	31	12.8	12.8	100.0
	Total	242	100.0	100.0	

Managers and supervisors participate in specialist training					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	19	7.9	7.9	9.1
	Disagree	35	14.5	14.5	23.6
	Neutral	72	29.8	29.8	53.3
	Agree	86	35.5	35.5	88.8
	Strongly agree	27	11.2	11.2	100.0
	Total	242	100.0	100.0	

Management are trained in quality principles					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	14	5.8	5.8	6.2
	Disagree	27	11.2	11.2	17.4
	Neutral	92	38.0	38.0	55.4
	Agree	76	31.4	31.4	86.8
	Strongly agree	32	13.2	13.2	100.0
	Total	242	100.0	100.0	

Employees are trained in quality principles					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	18	7.4	7.4	8.7
	Disagree	33	13.6	13.6	22.3
	Neutral	83	34.3	34.3	56.6
	Agree	75	31.0	31.0	87.6
	Strongly agree	30	12.4	12.4	100.0
	Total	242	100.0	100.0	

Employees are trained in problem-solving skills					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	18	7.4	7.4	7.9
	Disagree	48	19.8	19.8	27.7
	Neutral	72	29.8	29.8	57.4
	Agree	72	29.8	29.8	87.2
	Strongly agree	31	12.8	12.8	100.0
	Total	242	100.0	100.0	

Employees are trained in teamwork					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	16	6.6	6.6	8.3
	Disagree	36	14.9	14.9	23.1
	Neutral	49	20.2	20.2	43.4
	Agree	97	40.1	40.1	83.5
	Strongly agree	40	16.5	16.5	100.0
	Total	242	100.0	100.0	

Employees' performance is measured and recognised to support quality programmes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	16	6.6	6.6	7.9
	Disagree	33	13.6	13.6	21.5
	Neutral	58	24.0	24.0	45.5
	Agree	90	37.2	37.2	82.6
	Strongly agree	42	17.4	17.4	100.0
	Total	242	100.0	100.0	

There is bottom-up, top-down and horizontal communication among all the staff					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	23	9.5	9.5	10.3
	Disagree	36	14.9	14.9	25.2
	Neutral	76	31.4	31.4	56.6
	Agree	76	31.4	31.4	88.0
	Strongly agree	29	12.0	12.0	100.0
	Total	242	100.0	100.0	

Our organisation is people-focused					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	16	6.6	6.6	7.0
	Disagree	27	11.2	11.2	18.2
	Neutral	73	30.2	30.2	48.3
	Agree	80	33.1	33.1	81.4
	Strongly agree	45	18.6	18.6	100.0
	Total	242	100.0	100.0	

Our organisation seriously emphasises on human development participation, teamwork and openness					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	13	5.4	5.4	7.0
	Disagree	33	13.6	13.6	20.7
	Neutral	69	28.5	28.5	49.2
	Agree	84	34.7	34.7	83.9
	Strongly agree	39	16.1	16.1	100.0
	Total	242	100.0	100.0	

People are free to talk and share their views even with top management					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	19	7.9	7.9	8.3
	Disagree	51	21.1	21.1	29.3
	Neutral	76	31.4	31.4	60.7
	Agree	67	27.7	27.7	88.4
	Strongly agree	28	11.6	11.6	100.0
	Total	242	100.0	100.0	

Employees view are seriously respected and accommodated					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	26	10.7	10.7	11.2
	Disagree	63	26.0	26.0	37.2
	Neutral	87	36.0	36.0	73.1
	Agree	44	18.2	18.2	91.3
	Strongly agree	21	8.7	8.7	100.0
	Total	242	100.0	100.0	

This bank is very dynamic and innovative					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	9	3.7	3.7	5.0
	Disagree	42	17.4	17.4	22.3
	Neutral	66	27.3	27.3	49.6
	Agree	86	35.5	35.5	85.1
	Strongly agree	36	14.9	14.9	100.0
	Total	242	100.0	100.0	

people are willing to stick their necks out and take risks					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	19	7.9	7.9	9.5
	Disagree	51	21.1	21.1	30.6
	Neutral	92	38.0	38.0	68.6
	Agree	59	24.4	24.4	93.0
	Strongly agree	17	7.0	7.0	100.0
	Total	242	100.0	100.0	

Commitment to innovation and development runs high					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	6	2.5	2.5	3.7
	Disagree	49	20.2	20.2	24.0
	Neutral	83	34.3	34.3	58.3
	Agree	80	33.1	33.1	91.3
	Strongly agree	21	8.7	8.7	100.0
	Total	242	100.0	100.0	

The organisation emphasises acquiring new sources and creating new challenges					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	6	2.5	2.5	2.5
	Strongly disagree	12	5.0	5.0	7.4
	Disagree	31	12.8	12.8	20.2
	Neutral	69	28.5	28.5	48.8
	Agree	93	38.4	38.4	87.2
	Strongly agree	31	12.8	12.8	100.0
	Total	242	100.0	100.0	

The organisation is very controlled and structured place					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	11	4.5	4.5	5.0
	Disagree	34	14.0	14.0	19.0
	Neutral	64	26.4	26.4	45.5
	Agree	99	40.9	40.9	86.4
	Strongly agree	33	13.6	13.6	100.0
	Total	242	100.0	100.0	

Formal procedures generally govern what people do					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	8	3.3	3.3	3.7
	Disagree	22	9.1	9.1	12.8
	Neutral	66	27.3	27.3	40.1
	Agree	99	40.9	40.9	81.0
	Strongly agree	46	19.0	19.0	100.0
	Total	242	100.0	100.0	

commitment to formal rules and policies runs high					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	8	3.3	3.3	4.5
	Disagree	31	12.8	12.8	17.4
	Neutral	62	25.6	25.6	43.0
	Agree	86	35.5	35.5	78.5
	Strongly agree	52	21.5	21.5	100.0
	Total	242	100.0	100.0	

the organisation emphasises stability, efficiency and control					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	9	3.7	3.7	5.0
	Disagree	28	11.6	11.6	16.5
	Neutral	51	21.1	21.1	37.6
	Agree	105	43.4	43.4	81.0
	Strongly agree	46	19.0	19.0	100.0
	Total	242	100.0	100.0	

The organisation is a very result-oriented					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	11	4.5	4.5	5.4
	Disagree	32	13.2	13.2	18.6
	Neutral	50	20.7	20.7	39.3
	Agree	94	38.8	38.8	78.1
	Strongly agree	53	21.9	21.9	100.0
	Total	242	100.0	100.0	

People are very competitive and achievement-oriented

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	12	5.0	5.0	7.0
	Disagree	35	14.5	14.5	21.5
	Neutral	71	29.3	29.3	50.8
	Agree	80	33.1	33.1	83.9
	Strongly agree	39	16.1	16.1	100.0
	Total	242	100.0	100.0	

Commitment to aggressiveness and winning runs high					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	9	3.7	3.7	5.4
	Disagree	44	18.2	18.2	23.6
	Neutral	62	25.6	25.6	49.2
	Agree	90	37.2	37.2	86.4
	Strongly agree	33	13.6	13.6	100.0
	Total	242	100.0	100.0	

The organisation emphasises hitting stretch targets and outpacing the competition					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	8	3.3	3.3	5.4
	Disagree	37	15.3	15.3	20.7
	Neutral	52	21.5	21.5	42.1
	Agree	92	38.0	38.0	80.2
	Strongly agree	48	19.8	19.8	100.0
	Total	242	100.0	100.0	

The company appreciates employees' contributions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	16	6.6	6.6	7.0
	Disagree	57	23.6	23.6	30.6
	Neutral	81	33.5	33.5	64.0
	Agree	63	26.0	26.0	90.1
	Strongly agree	24	9.9	9.9	100.0
	Total	242	100.0	100.0	

The senior managers support employees when suggesting alternative perspective					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	13	5.4	5.4	6.6
	Disagree	59	24.4	24.4	31.0
	Neutral	91	37.6	37.6	68.6
	Agree	54	22.3	22.3	90.9
	Strongly agree	22	9.1	9.1	100.0
	Total	242	100.0	100.0	

The company encourages employee learning and tolerates employee mistakes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	27	11.2	11.2	11.6
	Disagree	81	33.5	33.5	45.0
	Neutral	75	31.0	31.0	76.0
	Agree	40	16.5	16.5	92.6
	Strongly agree	18	7.4	7.4	100.0
	Total	242	100.0	100.0	

he supervisor of my department trusts the abilities of their employees					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	13	5.4	5.4	6.2
	Disagree	26	10.7	10.7	16.9
	Neutral	52	21.5	21.5	38.4
	Agree	106	43.8	43.8	82.2
	Strongly agree	43	17.8	17.8	100.0
	Total	242	100.0	100.0	

The atmosphere of the company encourages employees to trust each other					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	20	8.3	8.3	8.7
	Disagree	40	16.5	16.5	25.2
	Neutral	65	26.9	26.9	52.1
	Agree	87	36.0	36.0	88.0
	Strongly agree	29	12.0	12.0	100.0
	Total	242	100.0	100.0	

Our Turn Around Time on key processes is very excellent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	47	19.4	19.4	19.8
	Disagree	51	21.1	21.1	40.9
	Neutral	43	17.8	17.8	58.7
	Agree	77	31.8	31.8	90.5
	Strongly agree	23	9.5	9.5	100.0
	Total	242	100.0	100.0	

Our loans are processed very quickly in line with SLAs					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	59	24.4	24.4	24.8
	Disagree	71	29.3	29.3	54.1
	Neutral	48	19.8	19.8	74.0
	Agree	45	18.6	18.6	92.6
	Strongly agree	18	7.4	7.4	100.0
	Total	242	100.0	100.0	

We have SLAs in all Key areas					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	25	10.3	10.3	12.0
	Disagree	39	16.1	16.1	28.1
	Neutral	54	22.3	22.3	50.4
	Agree	73	30.2	30.2	80.6
	Strongly agree	47	19.4	19.4	100.0
	Total	242	100.0	100.0	

Our SLAs are strictly adhered by all stakeholders					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	5	2.1	2.1	2.1
	Strongly disagree	30	12.4	12.4	14.5
	Disagree	53	21.9	21.9	36.4
	Neutral	67	27.7	27.7	64.0
	Agree	59	24.4	24.4	88.4
	Strongly agree	28	11.6	11.6	100.0
	Total	242	100.0	100.0	

Quality improvement is a very significant goal of this bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	6	2.5	2.5	2.5
	Strongly disagree	12	5.0	5.0	7.4
	Disagree	28	11.6	11.6	19.0
	Neutral	53	21.9	21.9	40.9
	Agree	84	34.7	34.7	75.6
	Strongly agree	59	24.4	24.4	100.0
	Total	242	100.0	100.0	

Business processes in this bank continue improving each day, e.g. account opening processes Turn Around Time					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	15	6.2	6.2	7.9
	Disagree	48	19.8	19.8	27.7
	Neutral	59	24.4	24.4	52.1
	Agree	70	28.9	28.9	81.0
	Strongly agree	46	19.0	19.0	100.0
	Total	242	100.0	100.0	

Staff members are very innovating in this bank					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	9	3.7	3.7	4.5
	Disagree	43	17.8	17.8	22.3
	Neutral	74	30.6	30.6	52.9
	Agree	85	35.1	35.1	88.0
	Strongly agree	29	12.0	12.0	100.0
	Total	242	100.0	100.0	

The bank has always used innovative technology to improve the quality and speed of serving customers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	7	2.9	2.9	4.5
	Disagree	41	16.9	16.9	21.5
	Neutral	54	22.3	22.3	43.8
	Agree	89	36.8	36.8	80.6
	Strongly agree	47	19.4	19.4	100.0
	Total	242	100.0	100.0	

The latest human resources policies are mostly adopted in this bank which is in favour of employees					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	13	5.4	5.4	5.8
	Disagree	59	24.4	24.4	30.2
	Neutral	86	35.5	35.5	65.7
	Agree	60	24.8	24.8	90.5
	Strongly agree	23	9.5	9.5	100.0
	Total	242	100.0	100.0	

Our competitive advantage on the market is highly increasing					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	20	8.3	8.3	9.9
	Disagree	53	21.9	21.9	31.8
	Neutral	64	26.4	26.4	58.3
	Agree	76	31.4	31.4	89.7
	Strongly agree	25	10.3	10.3	100.0
	Total	242	100.0	100.0	

The trend of our financial results has been very excellent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	65	26.9	26.9	26.9
	Disagree	59	24.4	24.4	51.2
	Neutral	52	21.5	21.5	72.7
	Agree	39	16.1	16.1	88.8
	Strongly agree	27	11.2	11.2	100.0
	Total	242	100.0	100.0	

The revenue of the bank has increased					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	49	20.2	20.2	20.2
	Disagree	59	24.4	24.4	44.6
	Neutral	47	19.4	19.4	64.0
	Agree	59	24.4	24.4	88.4
	Strongly agree	28	11.6	11.6	100.0
	Total	242	100.0	100.0	

The profitability of the bank keeps on growing					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	4	1.7	1.7	1.7
	Strongly disagree	69	28.5	28.5	30.2
	Disagree	55	22.7	22.7	52.9
	Neutral	44	18.2	18.2	71.1
	Agree	44	18.2	18.2	89.3
	Strongly agree	26	10.7	10.7	100.0
	Total	242	100.0	100.0	

The bank's competitive position is very high on the market					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	2	.8	.8	.8
	Strongly disagree	42	17.4	17.4	18.2
	Disagree	62	25.6	25.6	43.8
	Neutral	48	19.8	19.8	63.6
	Agree	53	21.9	21.9	85.5
	Strongly agree	35	14.5	14.5	100.0
	Total	242	100.0	100.0	

The implementation of our quality programs has greatly increased our revenue					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	3	1.2	1.2	1.2
	Strongly disagree	29	12.0	12.0	13.2
	Disagree	63	26.0	26.0	39.3
	Neutral	71	29.3	29.3	68.6
	Agree	52	21.5	21.5	90.1
	Strongly agree	24	9.9	9.9	100.0
	Total	242	100.0	100.0	

The implementation of our quality programs has increased our profitability					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	34	14.0	14.0	14.0
	Disagree	68	28.1	28.1	42.1
	Neutral	65	26.9	26.9	69.0
	Agree	50	20.7	20.7	89.7
	Strongly agree	25	10.3	10.3	100.0
	Total	242	100.0	100.0	

The implementation of our quality programs has significantly improved our competitive position'					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	35	14.5	14.5	14.5
	Disagree	56	23.1	23.1	37.6
	Neutral	70	28.9	28.9	66.5
	Agree	60	24.8	24.8	91.3
	Strongly agree	21	8.7	8.7	100.0
	Total	242	100.0	100.0	

Employee satisfaction has historically improved					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	37	15.3	15.3	15.3
	Disagree	63	26.0	26.0	41.3
	Neutral	72	29.8	29.8	71.1
	Agree	50	20.7	20.7	91.7
	Strongly agree	20	8.3	8.3	100.0
	Total	242	100.0	100.0	

Employee productivity has significantly improved					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-9999	1	.4	.4	.4
	Strongly disagree	27	11.2	11.2	11.6
	Disagree	56	23.1	23.1	34.7
	Neutral	74	30.6	30.6	65.3
	Agree	63	26.0	26.0	91.3
	Strongly agree	21	8.7	8.7	100.0
	Total	242	100.0	100.0	

Senior management engagement is very excellent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	27	11.2	11.2	11.2
	Disagree	53	21.9	21.9	33.1
	Neutral	79	32.6	32.6	65.7
	Agree	60	24.8	24.8	90.5
	Strongly agree	23	9.5	9.5	100.0
	Total	242	100.0	100.0	

Pearson Inter-Item Correlation Matrix

Correlations

		Top management commitment	Effective organisational commitment	Customer focus	People management	Organisation culture	Quality process management	Quality performance management
Top management commitment	Pearson Correlation	1	.425**	.468**	.582**	.568**	-.031	.480**
	Sig.		.000	.000	.000	.000	.635	.000
	N	241	241	241	241	241	241	241
Effective organisational commitment	Pearson Correlation	.425**	1	.434**	.437**	.451**	-.007	.212**
	Sig.	.000		.000	.000	.000	.911	.001
	N	241	241	241	241	241	241	241
Customers focus	Pearson Correlation	.468**	.434**	1	.626**	.636**	-.038	.452**
	Sig.	.000	.000		.000	.000	.561	.000
	N	241	241	241	241	241	241	241
People management	Pearson Correlation	.582**	.437**	.626**	1	.722**	-.041	.468**
	Sig.	.000	.000	.000		.000	.530	.000
	N	241	241	241	241	241	241	241
Organisation culture	Pearson Correlation	.568**	.451**	.636**	.722**	1	-.042	.536**
	Sig.	.000	.000	.000	.000		.520	.000
	N	241	241	241	241	241	241	241
Quality process management	Pearson Correlation	-.031	-.007	-.038	-.041	-.042	1	-.005
	Sig.	.635	.911	.561	.530	.520		.942
	N	241	241	241	241	241	241	241
Quality performance management	Pearson Correlation	.480**	.212**	.452**	.468**	.536**	-.005	1
	Sig.	.000	.001	.000	.000	.000	.942	
	N	241	241	241	241	241	241	241

** . Correlation is significant at the 0.01 level (2-tailed).

Customer Focus. Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
This company refer customer needs to develop their business strategies	45.34	126.072	.470	.473	.897
This company encourages people to listen to customer when they need to make decisions	45.21	126.732	.444	.446	.898
People in my work unit know their customers	45.18	126.655	.459	.462	.898
I think of my customers while working	45.00	128.582	.401	.470	.900
If I improve the level of service, I offer customers, I will be rewarded	45.79	122.268	.558	.461	.894
The rewards I receive are based on customer evaluation of service	46.24	126.526	.231	.217	.914
Employees of this bank are rewarded for serving customers well	46.29	118.059	.684	.745	.890
Employees of this bank are rewarded for dealing effectively with customer problems	46.34	118.927	.668	.791	.890
I am rewarded for satisfying complaining customers	46.56	124.011	.530	.551	.896
Employees of our bank receive continued training to provide good service	45.63	116.961	.711	.619	.888
Employees of our bank receive extensive customer service training before they meet customers	45.88	116.486	.722	.654	.888
Employees of our bank receive training on how to serve customers better	45.48	117.324	.757	.772	.887
Employees of our bank are trained to deal with customers complaints	45.62	117.517	.777	.843	.886
Employees of our bank receive training on dealing with customers problems	45.61	118.466	.753	.872	.887
Employees of our bank receive training on how to deal with complaining customers	45.63	119.316	.721	.816	.889

Item-Total Statistics-PEOPLE MANAGEMENT					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
This organisation has a great deal of personal meaning for me	88.38	349.739	.553	.538	.942
I enjoy discussing my organisation with outsiders	88.45	350.631	.488	.520	.943
I would be happy to spend the rest of my career with this organisation	88.71	344.884	.571	.551	.942

Most days, I am enthusiastic about my work	88.21	350.339	.592	.674	.941
I am willing and ready to do anything for my organisation	88.10	352.823	.517	.675	.942
I am greatly interested in the future of my organisation	87.96	351.683	.554	.708	.942
There is a strong commitment to quality at all levels of this organisation	88.46	343.024	.660	.560	.941
People are encouraged to verbalize how things could improve supervisory reinforcement	88.71	349.059	.632	.503	.941
People in this organisation have a relatively high level of authority over their work-related decisions	88.70	355.715	.241	.156	.948
People in this organisation constantly look for ways to improve their work	88.44	353.798	.275	.184	.947
Employees help each other to learn	88.16	348.012	.673	.622	.941
The company encourages employee discussion and team learning	88.10	345.453	.689	.653	.940
The company offers a good learning environment for helping the innovation development	88.52	341.093	.747	.702	.940
Continuous learning is an important strategy for our company	88.18	343.954	.651	.637	.941
This organisation collects relevant information from employees to measure their satisfaction	88.87	344.556	.640	.602	.941
Employee satisfaction has historically improved	88.99	345.799	.676	.711	.941
This organisation is much actively involved in people's management issues	88.89	347.126	.654	.604	.941
Most employees in this organisation possess enough knowledge of the basic aspects of our sector	88.54	349.034	.631	.496	.941
Most employees in this organisation understand the basic processes used to create our products / services	88.51	346.663	.667	.541	.941
Higher management has developed an environment helping towards on-the-job training	88.51	340.729	.786	.709	.939
Managers and supervisors participate in specialist training	88.64	343.944	.676	.662	.940
Management are trained in quality principles	88.57	344.237	.712	.735	.940
Employees are trained in quality principles	88.64	340.969	.777	.791	.939
Employees are trained in problem-solving-skills	88.73	341.117	.748	.710	.940
Employees are trained in teamwork	88.48	340.987	.726	.708	.940
Employees' performance is measured and recognised to support quality programs	88.49	342.883	.680	.589	.940
There is bottom-up , top-down and horizontal communication among all the staff	88.73	350.457	.494	.423	.943

Item-Total Statistics-Organisation Culture					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Our organisation is people focused	66.72	223.372	.602	.545	.950
Our organisation seriously emphasises on human development participation, teamwork and openness	66.74	219.960	.720	.662	.948
People are free to talk and share their views even with top management	67.05	223.581	.595	.526	.950
Employees view are seriously respected and accommodated	67.28	223.382	.603	.574	.950
This bank is very dynamic and innovative	66.78	220.041	.723	.617	.948
people are willing to stick their necks out and take risks	67.14	224.442	.614	.590	.949
Commitment to innovation and development runs high	66.93	220.817	.767	.706	.947
The organisation emphasises acquiring new sources and creating new challenges	66.76	220.932	.712	.618	.948
The organisation is very controlled and structured place	66.72	222.651	.678	.650	.949
Formal procedures generally govern what people do	66.53	223.091	.692	.758	.948
commitment to formal rules and policies runs high	66.59	221.243	.695	.754	.948
the organisation emphasises stability, efficiency and control	66.51	221.223	.738	.667	.948
The organisation is a very result oriented	66.57	218.873	.740	.688	.948
People are very competitive and achievement oriented	66.72	219.027	.775	.697	.947
Commitment to aggressiveness and winning runs high	66.77	219.560	.759	.726	.947
The organisation emphasises hitting stretch targets and outpacing the competition	66.63	220.394	.705	.634	.948
The company appreciates employees' contributions	67.09	220.272	.717	.698	.948
The senior managers support employees when suggesting alternative perspective	67.14	223.822	.640	.694	.949
The company encourages employee learning and tolerates employee mistakes	67.43	226.218	.517	.475	.951
The supervisor of my department trusts the abilities of their employees	66.55	224.258	.606	.491	.950
The atmosphere of the company encourages employees to trust each other	66.89	223.044	.604	.531	.950

Quality Performance Management

Item-Total Statistics-Quality Performance Management

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Our Turn Around Time on Key processes is very excellent	29.06	64.242	.722	.606	.916
Our loans are processed very quickly in line with SLAs	29.37	64.521	.748	.664	.914
We have SLAs in all Key areas	28.58	65.003	.717	.624	.916
Our SLAs are strictly adhered by all stakeholders	28.92	64.895	.761	.637	.913
Quality improvement is very significant goal of this bank	28.30	66.406	.737	.599	.915
Business processes in this bank continue improving each day, e.g. account opening processes Turn Around Time	28.59	65.189	.768	.623	.913
Staff members are very innovating in this bank	28.60	68.876	.660	.536	.919
The bank has always used innovative technology to improve the quality and speed of serving customers	28.38	67.425	.710	.593	.916
The latest human resources policies are mostly adopted in this bank which are in favor of employees	28.84	69.534	.606	.434	.921
Our competitive advantage on the market is highly increasing	28.80	67.565	.671	.486	.918

Item-Total Statistics-Quality Process Management					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
The trend of our financial results has been very excellent	25.63	85.183	.814	.755	.947
The revenue of the bank has increased	25.39	86.102	.790	.717	.948
The profitability of the bank keeps on growing	25.64	83.922	.848	.786	.945
The bank's competitive position is very high on the market	25.31	85.320	.816	.734	.946
The implementation of our quality programs has greatly increased our revenue	25.30	86.652	.873	.872	.944
The implementation of our quality programs has increased our profitability	25.37	85.880	.886	.890	.944

The implementation of our quality programs has significantly improved our competitive position'	25.32	86.787	.853	.783	.945
Employee satisfaction has historically improved	25.41	89.847	.714	.719	.951
Employee productivity has significantly improved	25.25	90.224	.714	.731	.951
Senior management engagement is very excellent	25.23	91.444	.653	.613	.953

Item-Total Statistics -TOP MANAGEMENT COMMITMENT					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Top managers in my department set clear goals for quality improvement	44.12	85.359	.635	.471	.894
Top executives to this company follows up on suggestions for improvement	44.64	84.250	.653	.499	.893
Top executives to this company allocate resources to improve quality	44.57	83.939	.624	.475	.894
Top management is supportive of suggestions for improving the way things are done	44.67	84.484	.655	.490	.893
Higher management actively directs our quality management programs	44.52	84.724	.653	.531	.893
Managers actively communicate a quality commitment to the employees	44.42	83.087	.700	.552	.891
Employees are encouraged to help implement changes in the organisation	44.36	83.889	.618	.434	.894
Managers and supervisors allow employees in their own decisions	45.06	88.917	.381	.368	.904
Managers and supervisors motivate their employees and help them perform at a high level in their tasks	44.69	85.653	.578	.442	.896
Management involves the employees in the setting of its objectives and plans	44.94	84.624	.575	.489	.896
Results are evaluated by comparing them to planned results to make improvements	44.41	86.602	.585	.389	.896
The management sets objectives for managers	44.17	86.142	.559	.576	.896
The management sets objectives for all employees	44.07	86.065	.571	.576	.896
The management communicates its strategy and objectives to the whole staff	44.23	83.571	.582	.461	.896

Item-Total Statistics-Effective Organisation Commitment					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
My values and those of the bank are similar	69.87	161.002	.499	.450	.909
I really care about the future of the bank	69.24	158.063	.624	.687	.906
I am proud to tell others that I work for this bank	69.35	156.256	.642	.605	.905
I am willing to put in a great deal of effort beyond that normally is expected to help the bank to be successful	69.12	159.334	.620	.608	.906
For me , this is the best of all possible banks for which to work	70.02	156.453	.556	.506	.908
I am relatively well awarded financially for my work	70.67	161.112	.480	.709	.909
I am satisfied with the amount of pay I receive for the job I do	70.79	161.526	.433	.774	.911
I am satisfied with my working conditions	70.44	160.655	.504	.530	.909
Given the work I do, I feel I am paid fairly	70.67	163.351	.370	.703	.912
Considering all the things I do, I handle dissatisfied customers quite well	69.36	159.426	.614	.465	.906
I don't mind dealing with complaining customers	69.53	161.408	.428	.323	.911
No customer I deal with leaves with problems unresolved	69.40	160.760	.579	.531	.907
Satisfying complaining customers is a great thrill to me	69.20	160.449	.565	.511	.907
Complaining customers, I have dealt with in the past are among today's most loyal customers	69.38	160.941	.576	.534	.907
I am empowered to solve customer problems	69.40	155.445	.717	.655	.904
I am encouraged to handle customer problems myself	69.61	156.988	.591	.636	.907
I do not have to get management's approval before I handle customers problems	69.75	156.530	.595	.606	.906
I can do almost anything to solve customer problems	70.15	158.593	.540	.591	.908
I have customers control over how I solve customers' problems	69.96	156.836	.645	.617	.905
This is the better way of handling customer's problems	69.93	156.698	.626	.517	.906

**TABLE 6:36 ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM
DIFFERENCE AGE GROUPS**

ANOVA: AGE						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment	Between Groups	1.257	4	.314	.370	.830
	Within Groups	200.345	236	.849		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	3.244	4	.811	1.193	.314
	Within Groups	160.366	236	.680		
	Total	163.610	240			
Customer Focus Theme	Between Groups	1.346	4	.336	.304	.875
	Within Groups	261.293	236	1.107		
	Total	262.639	240			
People Management and Organisation Commitment Theme	Between Groups	2.401	4	.600	.751	.558
	Within Groups	188.578	236	.799		
	Total	190.979	240			
Organisation Culture Theme	Between Groups	2.883	4	.721	.864	.486
	Within Groups	196.877	236	.834		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	761700.665	4	190425.166	.455	.769
	Within Groups	98869440.372	236	418938.307		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	6.333	4	1.583	1.143	.337
	Within Groups	326.862	236	1.385		
	Total	333.195	240			

**TABLE 6.37: ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM
DIFFERENCE GENDER GROUPS**

ANOVA: GENDER						
		Sum of Squares	Df	Mean Square	F	Sig.
Top Management Commitment	Between Groups	1.927	1	1.927	2.307	.130
	Within Groups	199.674	239	.835		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	.000	1	.000	.000	.994
	Within Groups	163.610	239	.685		
	Total	163.610	240			
Customer Focus Theme	Between Groups	.029	1	.029	.026	.872
	Within Groups	262.610	239	1.099		
	Total	262.639	240			
People Management and Organisation Commitment Theme	Between Groups	1.905	1	1.905	2.408	.122
	Within Groups	189.074	239	.791		
	Total	190.979	240			
Organisation Culture Theme	Between Groups	.638	1	.638	.766	.382
	Within Groups	199.121	239	.833		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	416373.818	1	416373.818	1.003	.318
	Within Groups	99214767.220	239	415124.549		

	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	1.642	1	1.642	1.184	.278
	Within Groups	331.553	239	1.387		
	Total	333.195	240			

TABLE 6.38: ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM DIFFERENCE EDUCATIONAL LEVELS

ANOVA: EDUCATIONAL LEVEL						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	7.937	6	1.323	1.598	.148
	Within Groups	193.665	234	.828		
	Total	201.602	240			
Effective Organisational Commitment	Between Groups	2.619	6	.436	.634	.703
	Within Groups	160.991	234	.688		
	Total	163.610	240			
Customer Focus Theme	Between Groups	3.270	6	.545	.492	.814
	Within Groups	259.369	234	1.108		
	Total	262.639	240			
People Management and Organisational Commitment Theme	Between Groups	5.146	6	.858	1.080	.375
	Within Groups	185.833	234	.794		
	Total	190.979	240			
Organisational Culture Theme	Between Groups	5.778	6	.963	1.162	.328
	Within Groups	193.981	234	.829		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	694883.297	6	115813.883	.274	.949
	Within Groups	98936257.740	234	422804.520		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	15.753	6	2.626	1.935	.076
	Within Groups	317.442	234	1.357		
	Total	333.195	240			

TABLE 6.39: ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM DIFFERENCE WORK EXPERIENCE

ANOVA: LENGTH OF WORK EXPERIENCE						
		Sum of Squares	df	Mean Square	F	Sig
Top Management Commitment Theme	Between Groups	6.540	6	1.090	1.318	.250
	Within Groups	182.706	221	.827		
	Total	189.246	227			
Effective Organisational Commitment Theme	Between Groups	4.634	6	.772	1.342	.239
	Within Groups	127.168	221	.575		
	Total	131.803	227			
Customer Focus Theme	Between Groups	2.992	6	.499	.655	.686
	Within Groups	168.218	221	.761		
	Total	171.211	227			

People Management and Organisation Commitment Theme	Between Groups	3.457	6	.576	.650	.690
	Within Groups	196.016	221	.887		
	Total	199.474	227			
Quality Process Management Theme	Between Groups	5.583	6	.930	1.269	.273
	Within Groups	162.044	221	.733		
	Total	167.627	227			
Quality Performance Management Theme	Between Groups	.893	6	.149	.250	.959
	Within Groups	131.576	221	.595		
	Total	132.469	227			
Organisation Culture Theme	Between Groups	4.782	6	.797	.936	.470
	Within Groups	188.253	221	.852		
	Total	193.035	227			

TABLE 6.40: ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM DIFFERENCE JOB POSITIONS

ANOVA: JOB POSITIONS						
		Sum of Squares	df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	6.112	5	1.222	1.470	.201
	Within Groups	195.489	235	.832		
	Total	201.602	240			
Effective Organisational Commitment Theme	Between Groups	1.441	5	.288	.418	.836
	Within Groups	162.169	235	.690		
	Total	163.610	240			
Customer Focus Theme	Between Groups	6.707	5	1.341	1.232	.295
	Within Groups	255.932	235	1.089		
	Total	262.639	240			
People Management and Organisational Commitment Theme	Between Groups	.674	5	.135	.167	.975
	Within Groups	190.305	235	.810		
	Total	190.979	240			
Organisational Culture Theme	Between Groups	4.766	5	.953	1.149	.335
	Within Groups	194.993	235	.830		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	571685.780	5	114337.156	.271	.929
	Within Groups	99059455.258	235	421529.597		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	22.970	5	4.594	3.480	.005
	Within Groups	310.225	235	1.320		

	Total	333.195	240			
--	-------	---------	-----	--	--	--

TABLE 6.41: ANOVA TEST ON THE PERCEPTION OF PARTICIPANTS FROM DIFFERENCE BANKS

ANOVA: BANKS PARTICIPATED						
		Sum of Squares	Df	Mean Square	F	Sig.
Top Management Commitment Theme	Between Groups	8.580	4	2.145	2.623	.036
	Within Groups	193.022	236	.818		
	Total	201.602	240			
Customer Focus Theme	Between Groups	11.840	4	2.960	2.785	.027
	Within Groups	250.799	236	1.063		
	Total	262.639	240			
People Management and Organisational Commitment Theme	Between Groups	7.924	4	1.981	2.554	.040
	Within Groups	183.055	236	.776		
	Total	190.979	240			
Organisational Culture Theme	Between Groups	11.754	4	2.938	3.689	.006
	Within Groups	188.005	236	.797		
	Total	199.759	240			
Quality Process Management Theme	Between Groups	1168971.674	4	292242.919	.700	.592
	Within Groups	98462169.363	236	417212.582		
	Total	99631141.037	240			
Quality Performance Management Theme	Between Groups	6.725	4	1.681	1.215	.305
	Within Groups	326.470	236	1.383		
	Total	333.195	240			

TABLE 7.16: MULTIVARIATE FACTOR ANALYSIS SUMMARY RESULTS

	QMP (VARIABLES)	FACTOR LOADING	UNIQUENESS
1	Organisation Culture	0.84	0.30
2	People Management	0.82	0.33
3	Customer Focus	0.74	0.45
4	Top Management Commitment	0.70	0.51
5	Effective Organisation Commitment	0.63	0.46
6	Quality Performance Management	0.60	0.58

Chi-square Test of Association

SUMMARY OF RESULTS OF CHI-SQUARE TEST OF ASSOCIATION

Factor/ Variable	Chi-square value	Degree of freedom	P- value
Top management commitment theme	146.8	8	<0.0001
Effective organisational commitment theme	75.32	8	<0.0001
Customers focus theme	161.1	8	<0.0001
People management and organisation commitment them	171.41	8	<0.0001
Organisation culture theme	173.35	8	<0.0001
Quality process management theme	127.28	8	<0.0001
Quality performance management theme	122.98	8	<0.0001

Table 38: Cronbach's Alpha Reliability Test

Variable	Item – test correlation	Item – test correlation	Average inter item covariance	alpha
Top management commitment	0.727	0.626	0.46295	0.850
Customers focus	0.771	0.665	0.43054	0.844
People management	0.758	0.668	0.45551	0.845
Organisation culture	0.822	0.751	0.43543	0.834
Quality process management	0.812	0.719	0.41447	0.836
Test scale			0.435	0.843

TABLE 6.18: RELIABILITY TEST UNDER TOP MANAGEMENT COMMITMENT THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.903	14

TABLE 6.19: SUMMARY DESCRIPTIVE ANALYSIS UNDER TOP MANAGEMENT COMMITMENT

Name of variable	SD	D	N	A	SA	Total
------------------	----	---	---	---	----	-------

6.15	Top managers in my department set clear goals for quality improvement	5	25	40	114	58	242
6.16	Top executives to this company follows up on suggestions for improvement	13	45	72	82	30	242
6.17	Top executives to this company allocate resources to improve quality	17	36	69	84	36	242
6.18	Top management is supportive of suggestions for improving the way things are done	13	47	77	82	24	242
6.19	Higher Managers actively communicate a quality commitment to the employees	9	38	71	95	29	242
6.110	Employees are encouraged to help implement changes in the organisation	14	33	52	92	51	242
6.111	Managers and supervisors allow employees in their own decisions	26	72	77	51	16	242
6.112	Managers and supervisors motivate their employees and help them perform at a high level in their tasks	13	52	71	81	25	242
6.113	Management involves the employees in the setting of its objectives and plans	24	64	68	63	23	242
6.114	Results are evaluated by comparing them to planned results to make improvements	4	33	76	94	35	242
6.115	The management sets objectives for managers	10	19	47	112	54	242
6.116	The management sets objectives for all employees	9	19	36	113	65	242
6.117	The management communicates its strategy and objectives to the whole staff	15	31	39	83	74	242

TABLE 6.20: RELIABILITY TEST UNDER CUSTOMER FOCUS THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.900	.905	15

TABLE 6.21: SUMMARY DESCRIPTIVE ANALYSIS UNDER CUSTOMER FOCUS THEME

	Name of variable	SD	D	N	A	SA	Total
6.117	This company refer customer needs to develop their business strategies	7	32	54	94	55	242
6.118	This company encourages people to listen to customer when they need to make decisions	11	15	49	97	70	242
6.119	People in my work unit know their customers	11	20	34	117	60	242
6.120	I think of my customers while working	9	12	28	114	79	242
6.121	If I improve the level of service I offer to customers, I will be rewarded	19	52	69	55	47	242
6.122	The rewards I receive are based on customer evaluation of service	40	74	66	42	20	242
6.123	Employees of this bank are rewarded for serving customers well	48	70	51	45	28	242
6.124	Employees of this bank are rewarded for dealing effectively with customer problems	47	80	50	41	24	242
6.125	I am rewarded for satisfying complaining customers	54	82	61	32	13	242

6.126	Employees of our bank receive continued training to provide good service	22	48	45	71	55	242
6.127	Employees of our bank receive extensive customer service training before they meet customers	31	54	47	67	43	242
6.130	Employees of our bank receive training on how to serve customers better	19	32	48	89	54	242
6.131	Employees of our bank are trained to deal with customers complaints	18	42	52	87	43	242
6.132	Employees of our bank receive training on dealing with customers problems	19	34	60	89	40	242

TABLE 6.22: RELIABILITY TEST UNDER ORGANISATION CULTURE THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.951	.951	21

TABLE 6.23: SUMMARY DESCRIPTIVE ANALYSIS UNDER ORGANISATIONAL CULTURE THEME

	Name of variable	SD	D	N	A	SA	Total
6.132	Our organisation is people focused	16	27	74	80	45	242
6.133	Our organisation seriously emphasises on human development participation, teamwork and openness	13	33	69	88	39	242
6.134	People are free to talk and share their views even with top management	19	51	76	68	28	242
6.135	Employees view are seriously respected and accommodated	26	63	87	44	22	242
6.136	This bank is very dynamic and innovative	9	42	66	86	39	242
6.137	people are willing to stick their necks out and take risks	19	51	96	59	17	242
6.138	Commitment to innovation and development runs high	6	49	83	80	24	242
6.139	The organisation emphasises acquiring new sources and creating new challenges	12	31	69	99	31	242
6.140	The organisation is very controlled and structured place	11	34	64	100	33	242
6.141	Formal procedures generally govern what people do	8	22	66	100	47	242
6.142	commitment to formal rules and policies runs high	8	31	62	89	52	242
6.143	the organisation emphasises stability, efficiency and control	9	28	51	105	49	242
6.144	The organisation is a very result oriented	11	32	50	94	55	242
6.145	People are very competitive and achievement oriented	12	35	71	85	39	242
6.146	Commitment to aggressiveness and winning runs high	9	44	62	94	33	242
6.147	The organisation emphasises hitting stretch targets and outpacing the competition	8	37	52	97	48	242
6.148	The company appreciates employees' contributions	16	57	81	63	25	242
6.149	The senior managers support employees when suggesting alternative perspective	15	59	91	54	22	242
6.150	The company encourages employee learning and tolerates employee mistakes	27	81	76	40	18	242
6.151	The supervisor of my department trusts the abilities of their employees	13	26	52	108	43	242
6.152	The atmosphere of the company encourages employees to trust each other	20	40	65	88	29	242

TABLE 6.24: RELIABILITY TEST UNDER EFFECTIVE ORGANISATIONAL COMMITMENT

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.912	0.913	20

TABLE 6.25: SUMMARY DESCRIPTIVE ANALYSIS UNDER EFFECTIVE ORGANISATION COMMITMENT

	Name of variable	SD	D	N	A	SA	Total
6.152	My values and those of the bank are similar	9	28	61	94	50	242
6.153	I really care about the future of the bank	13	4	18	93	114	242
6.154	I am proud to tell others that I work for this bank	13	13	23	83	110	242
6.155	I am willing to put in a great deal of effort beyond that normally is expected to help the bank to be successful	9	5	13	85	130	242
6.156	For me, this is the best of all possible banks for which to work	20	36	66	58	61	242
6.157	I am relatively well awarded financially for my work	29	67	80	51	15	242
6.158	I am satisfied with the amount of pay I receive for the job I do	40	71	73	42	15	242
6.159	I am satisfied with my working conditions	19	57	83	62	21	242
6.160	Given the work I do, I feel I am paid fairly	33	69	72	71	50	242
6.161	Considering all the things I do, I handle dissatisfied customers quite well	7	10	28	108	89	242
6.162	I don't mind dealing with complaining customers	17	19	21	99	86	242
6.163	No customer I deal with leaves with problems unresolved	7	12	31	112	80	242
6.164	Satisfying complaining customers is a great thrill to me	9	9	19	90	115	242
6.165	Complaining customers, I have dealt with in the past are among today's most loyal customers	6	9	35	104	88	242
6.166	I am empowered to solve customer problems	10	13	27	98	94	242
6.167	I am encouraged to handle customer problems myself	14	20	35	95	78	242
6.168	I do not have to get management's approval before I handle customers problems	12	30	48	80	72	242
6.169	I can do almost anything to solve customer problems	15	47	62	80	38	242
6.170	I have control on how I solve customers' problems	6	40	66	85	45	242
6.171	This is the better way of handling customer's problems	14	23	72	83	50	242

TABLE 6.26: RELIABILITY TEST UNDER QUALITY PROCESS MANAGEMENT THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.924	0.924	10

TABLE 6.27: SUMMARY DESCRIPTIVE ANALYSIS UNDER QUALITY PROCESS MANAGEMENT THEME

	Name of variable	SD	D	N	A	SA	Total
--	------------------	----	---	---	---	----	-------

6.172	Our Turn Around Time on Key processes is very excellent	47	51	43	77	23	242
6.173	Our loans are processed very quickly in line with SLAs	59	71	48	45	18	242
6.174	We have SLAs in all Key areas	25	39	54	77	47	242
6.175	Our SLAs are strictly adhered by all stakeholders	30	53	67	59	28	242
6.176	Quality improvement is very significant goal of this bank	18	28	53	84	59	242
6.177	Business processes in this bank continue improving each day, e.g. account opening processes Turn Around Time	15	48	63	70	46	242
6.178	Staff members are very innovating in this bank	9	43	76	85	29	242
6.179	The bank has always used innovative technology to improve the quality and speed of serving customers	7	41	58	89	47	242
6.180	The latest human resources policies are mostly adopted in this bank which are in favor of employees	13	59	87	60	23	242
6.181	Our competitive advantage on the market is highly increasing	20	53	68	76	25	242

TABLE 6.28: RELIABILITY TEST UNDER PEOPLE MANAGEMENT THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.943	0.949	27

TABLE 6.29: SUMMARY DESCRIPTIVE ANALYSIS UNDER PEOPLE MANAGEMENT THEME

	Name of variable	SD	D	N	A	SA	Total
6.182	This organisation has a great deal of personal meaning for me	15	26	68	93	40	242
6.183	I enjoy discussing my organisation with outsiders	18	33	53	97	41	242
6.184	I would be happy to spend the rest of my career with this organisation	31	44	61	69	37	242
6.185	Most days, I am enthusiastic about my work	11	17	61	110	43	242
6.186	I am willing and ready to do anything for my organisation	8	20	46	112	56	242
6.187	I am greatly interested in the future of my organisation	6	16	37	116	67	242
6.188	There is a strong commitment to quality at all levels of this organisation	17	35	60	85	45	242
6.189	People are encouraged to verbalize how things could improve supervisory reinforcement	12	37	91	86	16	242
6.190	People in this organisation have a relatively high level of authority over their work-related decisions	10	47	101	65	19	242
6.191	People in this organisation constantly look for ways to improve their work	10	31	74	103	24	242
6.192	Employees help each other to learn	9	17	43	131	42	242
6.193	The company encourages employee discussion and team learning	7	27	40	106	62	242
6.194	The company offers a good learning environment for helping the innovation development	14	37	70	80	41	242
6.195	Continuous learning is an important strategy for our company	12	32	39	91	68	242
6.196	This organisation collects relevant information from employees to measure their satisfaction	18	68	59	67	30	242
6.197	Employee satisfaction has historically improved	21	62	80	64	15	242

6.198	This organisation is much actively involved in people's management issues	15	54	96	61	16	242
6.199	Most employees in this organisation possess enough knowledge of the basic aspects of our sector	10	34	79	96	23	242
6.1100	Most employees in this organisation understand the basic processes used to create our products / services	10	38	64	103	27	242
6.1101	Higher management has developed an environment helping towards on-the-job training	12	40	57	102	31	242
6.1102	Managers and supervisors participate in specialist training	19	35	72	89	27	242
6.1103	Management are trained in quality principles	14	27	93	76	32	242
6.1104	Employees are trained in quality principles	18	33	83	78	30	242
6.1105	Employees are trained in problem-solving-skills	18	48	72	72	32	242
6.1106	Employees are trained in teamwork	16	36	49	101	40	242
6.1107	Employees' performance is measured and recognised to support quality programs	16	33	58	19	42	242
6.1108	There is bottom-up, top-down and horizontal communication among all the staff	23	36	78	76	29	242

TABLE 6.30: RELIABILITY TEST UNDER QUALITY PERFORMANCE MANAGEMENT THEME

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.952	0.952	10

TABLE 6.31: SUMMARY DESCRIPTIVE ANALYSIS UNDER QUALITY PERFORMANCE MANAGEMENT

	Name of variable	SD	D	N	A	SA	Total
6.1109	The trend of our financial results has been very excellent	65	59	52	39	27	242
6.1110	The revenue of the bank has increased	49	59	47	59	28	242
6.1111	The profitability of the bank keeps on growing	69	55	44	44	30	242
6.1112	The bank's competitive position is very high on the market	42	64	48	53	35	242
6.1113	The implementation of our quality programs has greatly increased our revenue	29	63	71	52	24	242
6.1114	The implementation of our quality programs has increased our profitability	34	68	65	50	25	242
6.1115	The implementation of our quality programs has significantly improved our competitive position'	35	56	70	60	21	242
6.1116	Employee satisfaction has historically improved	37	63	72	50	20	242
6.1117	Employee productivity has significantly improved	27	56	75	63	21	242
6.1118	Senior management engagement is very excellent	27	53	79	60	23	242

TABLE 7.20: PATH ANALYSIS OUTPUT

Standardized	Coefficient	OIM Std. Err.	Z	P > z	95% Conf. Interval
TMCT Bp	0.69	0.39	17.66	0.000	0.61; 0.76
cons	3.89	0.19	20.63	0.000	3.51; 4.25
EOT Bp	0.53	0.05	10.58	0.000	0.43; 0.63

_cons	4.73	0.23	21.04	0.000	4.30; 5.17
CFT Bp	0.74	0.03	21.91	0.000	0.68; 0.81
_cons	3.24	0.16	20.12	0.000	2.92;0.68;
PMOT Bp	0.84	0.02	32.59	0.000	0.78; 0.89
_cons	3.85	0.18	20.61	0.000	3.48; 4.21
OCT Bp	0.86	0.02	36.10	0.000	0.81; 0.91
_cons	3.73	0.18	20.53	0.000	3.38; 4.09
QPerMT Bp	0.60	0.05	13.15	0.000	0.91; 0.69
_cons	2.46	0.13	19.03	0.000	2.21; 2.71
Var (e.TMCT)	0.53	0.05			0.44; 0.65
Var (e.TMCT)	0.72	0.05			0.62;0.83
Var (e.TMCT)	0.45	0.05			0.36;0.56
Var (e.TMCT)	0.30	0.04			0.23; 0.39
Var (e.TMCT)	0.26	0.04			0.19; 0.36
Var (e.TMCT)	0.64	0.05			0.54; 0.76
Var (Bp)	1				

LR test of model vs. Saturated: $\chi^2(9) = 20.11$, $\text{prob} > \chi^2 = 0.0173$

Population Size	Required Sample Size							
	Confidence = 95% Margin of Error				Confidence = 95% Margin of Error			
	5.0%	3.5%	2.5%	1.0%	5.0%	3.5%	2.5%	1.0%
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	30	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
1000	278	440	606	906	399	575	727	943
1200	291	474	674	1067	427	636	827	1119
1500	306	515	759	1297	460	712	959	1376
2000	322	563	869	1655	498	808	1141	1785
2500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
300,000,000	384	784	1537	9603	663	1354	2654	16586

ETHICAL CLEARANCE LETTER