

The Impact of Total Quality Management Implementation in Improving Customer Satisfaction in the South African Banking Sector

Namhla Mata, Fundiswa Dyonase and Lawrance Seseni

Department of Business Management

School of Management

College of Business and Economics

University of Johannesburg

Johannesburg, South Africa

namhlamata9@gmail.com, siyadyonase789@gmail.com, lawrences@uj.ac.za

Abstract

This study looked at the impact of Total Quality Management in improving customer satisfaction for South African banks. In addressing this, the study had one primary and three secondary research objectives. The study is mono-qualitative, whereby a desk review was conducted. PRISMA methodology was adopted. 200 publications were considered for review. However, after a rigorous process, 18 publications were eligible to be used in the study. It was found in this study that banks that have used Total Quality Management have improved customer satisfaction and ultimately improved their profitability. However, challenges were presented from culture, employee involvement, and several others. Publications on this topic date back from 1993 to date. It is recommended that banks should take advantage of TQM. However, they must also do evaluations to check the impact of TQM in their banks. There should be high involvement of all employees in the bank that is affected. Future research will focus on the use of the Fourth Industrial Revolution technologies such as the Internet of Things in the adoption and implementation of TQM in banks. This research is unique as it focuses on the implementation of TQM from the context of banking.

Keywords

Total Quality Management, Banks, South Africa, Business Improvement, Customer Satisfaction

1. Introduction

The first modernized banking system started in Renaissance Italy in the 14th century. During this time the Medici family was the only key player in developing the banking practices (Vlašić et al. 2022). By the 18th the Bank of England was established which opened a new era of central banking practices and systems. Major Banks like Bank of America and HSBC emerged in the 19th century. In the 19th century, the fractional reserve banking system became widespread worldwide. In South Africa the first bank, known as Union Bank of South Africa was established in the 18th century (1838). During the first introduction of the banking system in Africa, the intention was to serve the mining industry's needs. Due to the apartheid system, there was a separation between the whites' and non-whites' banking system which changed after the 1990s as the apartheid ended. The end of apartheid marked the introduction of the South African Reserve Bank.

The banking sector plays a crucial role in the global economy, serving the diverse needs of individuals, businesses, and industries (Chang et al. 2021; Daga et al. 2021). To effectively meet the evolving demands of its customers, the banking sector needs to continually improve its operations and enhance customer satisfaction (Vlašić et al. 2022). One approach that holds promise in achieving these goals is Total Quality Management (Tareke 2020).

Total Quality Management (TQM) began to be used in the 1980s as a response to the decline of United States manufacturing competitiveness. The roots of TQM have been proved to have been first used by Japanese quality gurus like William Edwards Deming, Joseph Moses Juran, and Kaoru Ishikawa. These quality gurus successfully promoted quality in general as the key driver of any organization's performance and success. The theory and practical sense of TQM philosophy was first pioneered by Toyota and Motorola as a response to the mass production of United States

of America (USA) products on the international market. TQM allowed the Japanese industry to emphasise quality at every stage of the production process and throughout the organisation.

Total Quality Management (TQM) is a framework for achieving excellence by continuously improving processes, products, and services (Albuainain et al. 2021; Panuwatwanich and Nguyen 2017). It is a management philosophy that focuses on continuous improvement, customer satisfaction, and employee engagement (Sohel-Uz-Zaman et al. 2020). TQM aims to create a culture of excellence within an organization by integrating quality principles into all aspects of its operations (Nugraha and Latief 2019). By implementing TQM, organizations can enhance the quality of their products and services, improve customer satisfaction, and achieve sustainable competitive advantage (Sutrisno et al. 2019; Obeidat et al. 2018; Kwarteng 2021). According to research, implementing TQM in the banking sector can positively impact profitability, customer base expansion, and customer loyalty (Nemneichong and Sorokhaibam 2022; Asenge et al. 2019; Moisescu 2017; Al-Marri et al. 2007).

Problem statement

TQM is a management philosophy that emphasises customer satisfaction, continuous improvement, and employee involvement. It is a systematic approach to managing an organization that focuses on improving the quality of products and services, as well as the processes used to create them. However, there is a lack of consensus on the best practices for measuring the success of TQM. This is a problem faced by the South African banking sector, as they need to be able to measure the success of their TQM initiatives to make informed decisions about how to improve their performance.

1.1 Objectives

Primary objective

To identify the best practices for measuring the success of TQM that can help the South African banking sector obtain a competitive edge.

Secondary objectives:

- To identify challenges faced in implementing TQM.
- To propose ways in which South African banks can adopt and implement TQM.
- To identify best practices for South African banks when tracking progress.

2. Literature Review

This section focuses on the literature that was reviewed in this study. This section gives an introduction and overview of the banking sector in South Africa, followed by a review of the history of the implementation of TQM in the banking sector and lastly, it will be the summary of this chapter.

2.1. Total Quality Management in Banking

Sohaail and Chaudhry (2002) identified that the implementation of TQM in the banking system in Pakistan has some greater effects on customer satisfaction and bank profitability. Commercial banks in Lebanon (Ghobril 2006) which focused on customer and employee satisfaction, achieved greater business results. TQM is seen as a quality strategy that needs to be regularly assessed in any organisation to measure the extent to which it is still contributing to the growth of the business. TQM can make new emerging banking organisation get into the existing market as the Japanese also did.

TQM has become an essential approach for organisations in various industries, including the banking sector (Al-Jarrah et al. 2023; Alharth et al. 2017). In recent years, there has been a push for superior quality in all industries, and the banking sector is no exception (Ayinaddis et al. 2023; Marlapa 2020; Simwanza and Awolusi 2020). The implementation of TQM in the banking sector has become increasingly important to provide excellent services and maintain a competitive edge in the market (Osazevbaru and Oyibo 2023).

2.2. History of Total Quality Management Implementation in the South African Banking Industry

The South African banking sector has also seen TQM gain significant attention in recent years. The literature review by Kandemir and Jamieson (2002) thoroughly reviewed the analysis of TQM implantation by South African banks. The authors highlighted the challenges and opportunities of TQM implantation. Table 1 below summarises the names of the banks, the year that they implemented TQM and what were the benefits of TQM (Mehale 2021; Bachoo 2018).

To comply with ethics as set out by the departmental ethics committee, the names of the banks are not real. This was done to avoid mentioning the identity of the banks as it is unethical to reveal the names of organisations.

Table 1: Banks in the South that implemented TQM

Name of bank	Year of TQM implementation	Outcomes of TQM
Bank A	The early 1990s	Created with improved customer satisfaction, reduced operational costs, and higher productivity
Bank B	The early 2000s	Improved efficiency, employee satisfaction, and quality
Bank C	Mid 2000s	Increased market share and improved customer service

Source: Author's compilation

Kandemir and Jamieson (2002) found that training programmes in the South African financial sector have contributed to performance improvement by enhancing employee knowledge, skills, abilities, competencies, and behaviours within the banking industry (Mehale 2021; Lethepa et al. 2020). This aligns with the principles of TQM, which emphasise the involvement of all members of an organisation in improving procedures, products, services, and the workplace (Karami et al. 2021; Magd et al. 2021; Ali 2021).

The key elements of the TQM model, such as customer focus, top-down commitment, employee involvement, communication, continual improvement, training and development, performance measurement, fact-based decision-making, and communication, have been identified as crucial factors for the successful implementation of TQM in the South African banking sector (Le Ha Nguyen 2021; Karami et al. 2021).

2.2.1. Customer Focus

Mhele et al. (2018) proposed a Customer-Oriented Total Quality Management (COTQM) Framework for Performance for the South African retail banking sector. In the framework, customer focus is a very important aspect of implementing TQM in the banking sector. They argue that by focusing more on the customer, there will be an increase in customer satisfaction, hence business performance will keep on rolling positively. Commercial banks yield an intangible product, so their measure is on customer satisfaction which comes after understanding their needs and expectations like waiting time to withdraw their R50.10 on ATMs (Obeidat et al. 2018; Rodriguez et al. 2017; Ivanauskienė et al. 2012). Moreover, the selected TQM practices for the banking sector, including top management support, employee involvement, continuous improvement, customer focus, and data-driven decision management, are crucial in enhancing customer satisfaction within this sector (Asenge et al. 2019). Faullant and Wong (2000) mentioned that customer focus in TQM can be achieved by:

- Make use of customer feedback that will help to identify the areas that need improvements.
- Employee empowerment in making decisions that support the customer interest at the same time adhering to the standard regulations.
- Designing some procedures, policies, and processes that are customer-oriented.

Yener and Uz (2021), and Sogut et al. (2021) identified COTQM for Turkish Bank. In their study, they have highlighted the importance of customer focus in the successful implementation of TQM practices within the banking sector. For instance, literature about the Indian banking industry suggests that private banks have been more successful than public sector banks in implementing TQM initiatives, particularly in terms of Human Resources, customer focus, and top management commitment (Pattanayak and Maddulety 2011).

2.2.2. Top-Down Commitment

According to Rangarajan and Mahadevan (2003), implementing TQM in the banking sector requires much of a top-down commitment from management to ensure it is successfully implemented.

Top management plays a crucial role in driving TQM implementation in the banking sector. Research has shown that there is a positive relationship between top management's commitment to quality management practices

implementation and the performance of the banking industry (Asenge et al. 2019; Dawabsheh, Hussein, and Jermstittiparsert 2019).

2.2.3. Employee Involvement

Employee involvement, which plays a vital role in enhancing the overall performance and success of banks is considered to be a fundamental component of TQM (Yusuf 2023). Studies have shown that the adoption of TQM practices in banks leads to improved employee capabilities, increased performance and retention, reduced turnover, and enhanced morale (Sobhani et al. 2021).

2.2.4. Training and Development

TQM in the South African Banking Industry by de Wet, Nkomo and Burger (2002) and a study by Mtombeni and Monyatsi (2021) in their study looking at the impact of Lean six sigma and organisational culture on financial performance in South African retail banks have emphasised the importance of implementing TQM practices in the banking industry, recognising training and development as key factors for ensuring quality service delivery. Banks, being providers of intangible services, rely heavily on the quality of their service to attract and retain customers in a competitive marketplace. TQM requires that employees have the skills and knowledge necessary to participate in the process (Blijnaut 2005). To achieve and maintain quality service, banks must prioritise training and development programs (Leonardus and Mangago 2021).

2.2.5. Continuous Improvement

Continuous improvement refers to the ongoing effort to enhance processes, services, and products in order to meet changing customer needs and achieve better results (Jbeily 2022). In the banking sector, it involves a proactive approach to identifying areas for improvement, implementing changes, measuring their impact, and making further adjustments as needed (Indriasari et al. 2022). This approach is crucial in the banking sector due to the dynamic nature of customer preferences, advancements in technology, and increasing competition. By embracing continuous improvement, banks can ensure that they stay ahead of the competition, provide superior customer experiences, and meet evolving regulatory requirements.

3. Methods

This study adopted a qualitative research choice whereby a desk review was conducted. The study employed secondary data to investigate the best practices for measuring success. According to Pederson et al. (2020), secondary data helps to answer both descriptive and analytical questions. Therefore, in this study, secondary data provided answers relating to the challenges for implementing TQM in the South African banking sector, how can banks in South Africa adopt and implement TQM measurement to improve their performance and identify the best practices for tracking progress over time and using the results to improve. In answering the research questions and reaching the research objectives, this study followed the PRISMA method as it was the most appropriate one for the study. In this section, the researchers explain the process used in the PRISMA method in this study.

This research report is mono-qualitative research which employed contextual design through the use of documents and publications of some journals, articles, books, and reports from companies that once experienced the issues of TQM towards customer and employee satisfaction (Yin, 2017). A contextual design investigates a topic through observation and analysis of already existing data without conducting any practical testing (Jaakkola 2020). The use of a conceptual design allowed for the use of theoretical analysis and reasoning to come up and develop and test hypotheses about the researcher's area of interest (Yin 2017). Under this, the key concepts and theories of TQM philosophies were defined, which were then analysed and allowed to synthesise some concepts and theories that will help in developing new insights and hypotheses. Also, conceptual research was chosen since can identify the gaps in the existing literature hence identifying new areas for future research. Also new way of thinking of TQM can be identified.

4. Data Collection

4.1. PRISMA in its context

This paper presents a structured literature review, which may be seen as an appropriate method of considering the literature that is critical and central. It is carried out by the Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) methodology (Covidence 2022). This was deemed to be an appropriate option owing to its

transparency and completeness for the reporting of systematic reviews. Figure 1 presents the four-phase flow diagram associated with the PRISMA methodology, which outlines the steps taken in this systematic literature review.

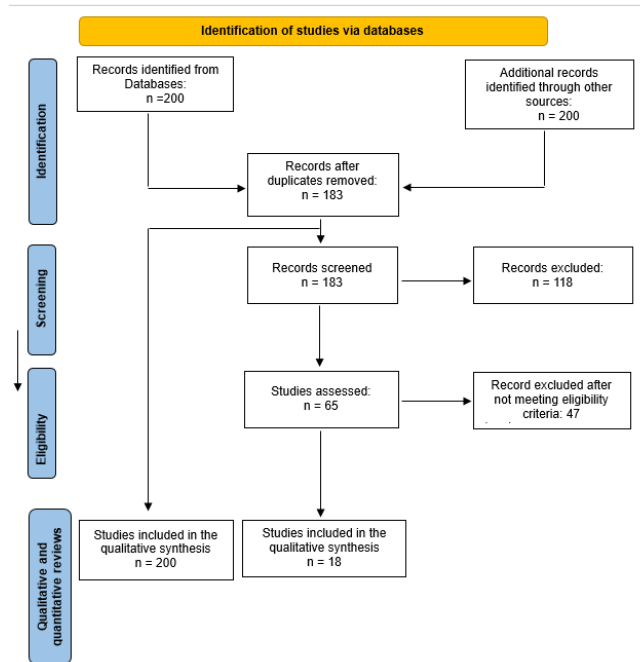


Figure 1: PRISMA chart for the screening and selection of articles

For this paper, the literature was obtained through the use of SCOPUS - the largest database of peer-reviewed literature, consisting of publications from scientific journals, books, and conference proceedings as mentioned by Cameron et al. (2015) and Nederhof (2007). Google Scholar was used to identify specific literature related to key concepts that were not found in the SCOPUS database.

4.1.1 Identification

The identification stage of the PRISMA methodology, where the first step is to select appropriate keywords for the SCOPUS database search function. The selected keywords and their variations are summarised in the Table 2 below. The SCOPUS results were not subject to any limitations to accumulate the greatest number of articles for the screening phase. The results were limited, however, by the various publishers' restrictions on access to the literature. Based on the respective search queries entered in the SCOPUS database, 200 results were displayed before screening. A further three documents were identified through the use of Google Scholar, which increased the total number of publications to 203. Next, duplicate documents were removed, which led to a total of 183 publications.

Table 2: Search term variations and inclusions

Keywords	Variations and inclusions
Total Quality Management	Traditional TQM, Lean TQM, Kaizen, Total Productive Maintenance (TPM), Customer Focus, Continuous Improvement, Teamwork, Data-driven decision making, Leadership Commitment
Banking Sector	Different types of banks, Geographic variations, Technological innovations, Regulatory changes, Sustainability
Customer satisfaction	Customer demographics, Product or service quality, Customer service, Brand reputation, Competitive landscape
Employee involvement	Representative participation, Direct communication, Upward problem solving

4.1.2. Screening Phase

The screening of the literature identified in the Identification phase starts by screening the titles and abstracts to exclude blatantly irrelevant material, and by looking at the occurrence of the keywords used to search shown in Table 1 and the main categories of the study namely, Total Quality Management, Banking Sector, Customer satisfaction, Employee involvement. The initial 200 documents were narrowed down to 99 by the first screening. Owing to a lack of access to publications, a further 42 documents were disregarded, which left a total of 54 documents. Next, the documents were screened based on document type: all unpublished documents were disregarded, along with web pages, presentations, and posters. A further 3 documents were thus excluded, leading to a total of 65 documents for the Eligibility phase.

4.1.3. Eligibility Phase

The eligibility of the screened literature was determined using the eligibility criteria, as shown in Figure 2 below. The main determinants of the selection process were the context of Total Quality Management and whether the literature covered the Banking Sector in this context. A total of 47 documents did not meet the eligibility criteria, leaving 18 documents for the qualitative review and synthesis phase as indicated in Figure 2 below.

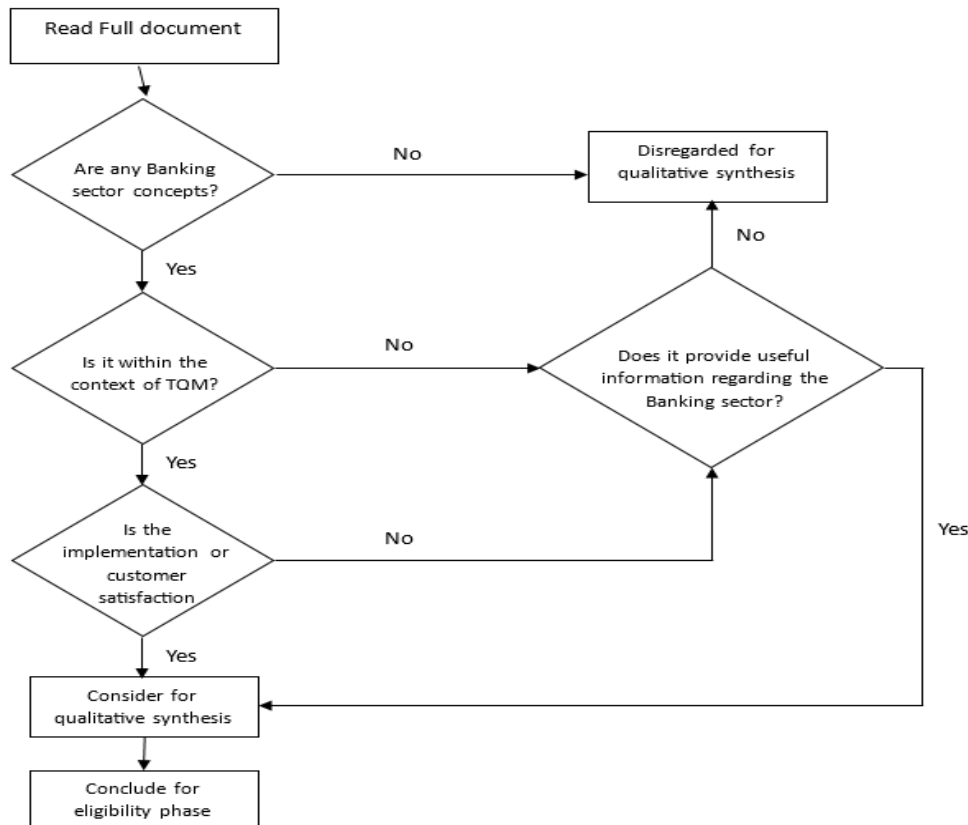


Figure 2: Eligibility criteria. Author’s representation based on PRISMA methodology

4.1.4. Quantitative Synthesis Phase

The different keywords considered for the SCOPUS database searches and the extent of their variations are illustrated in Table 3. As discussed in the identification phase. The banking sector is regarded as an umbrella keyword for this article; it consists of many related concepts that were included in the Banking sector search keyword. The different combinations of the search keywords illustrated in Table 1 are shown in Table 2, along with their corresponding search labels for ease of reference.

Table 3: Various search combinations

Keywords used for searches	Search combinations						
	Search labels	Total Quality Management	Banking Sector	Implementation of TQM in the Banking sector	TQM challenges in the Banking sector	Customer focus	Top-Down Commitment
Implementation of TQM in the Banking sector		X	X	X			
TQM challenges in the Banking sector		X	X		X		
Customer Focus		X	X			X	
Top-Down Commitment		X	X				X

Table 3 indicates various search combinations for the literature. To identify literature that responded to the research objectives, to establish the challenges for implementing TQM in the South African banking sector, how banks in South Africa can adopt and implement TQM measurement to improve their performance and identify the best practices for tracking progress over time and using the results to improve, the following keywords were used:

- total quality management
- banking sector
- total quality management in the banking sector
- customer focus
- top-down commitment

After presenting the methodological choices and decisions followed in the study, the next section presents the findings and discussion.

5. Results and Discussion

In this section, the authors present the outcome of the conceptual research carried out. The results have been displayed in the form of tables since the obtained data were more numeric. Following the literature search strategy explained in the PRISMA chart in Figure 1, from the 200 articles initially identified, 18 were selected for qualitative synthesis. The findings from each of the research objectives are presented below.

5.1. Findings relating to research objective 1:

This finding aimed to identify the challenges that South African Banks are facing. The challenges that the banking sector is facing in trying to improve customer satisfaction were found by analysing the themes of TQM. The trend of the themes from 1993 to 2023 helped to find and conclude the effect of TQM on customer satisfaction in the banking industry. Themes like framework, enablers, culture, and enablers.

5.2. Findings relating to research objective 2:

In this section, the researchers were finding how the banks in South Africa can adopt and Implement TQM measurement to improve performance. Again, from the theme trending toward different TQM concepts reported by other researchers from 1993 to 2023, the measurement of the success of TQM toward the success and sustainability of the TQM philosophy was analysed quantitatively. The concept of results and effects of TQM themes on the theme analysis phase showed that TQM has a significant effect on the banking industry's success.

5.3. Findings relating to research objective 3:

The conceptual investigation managed to identify the best practices for tracking progress over time and using the results to improve banking systems. From the findings, through the theme trend, implementing TQM in the banking sector has led to improved customer satisfaction, increased employee motivation, and better process efficiency (Ali et al. 2021).

5.4. Numerical Results

This section outlines numeric results. This study followed content analysis. Below is a discussion of Figure 3.

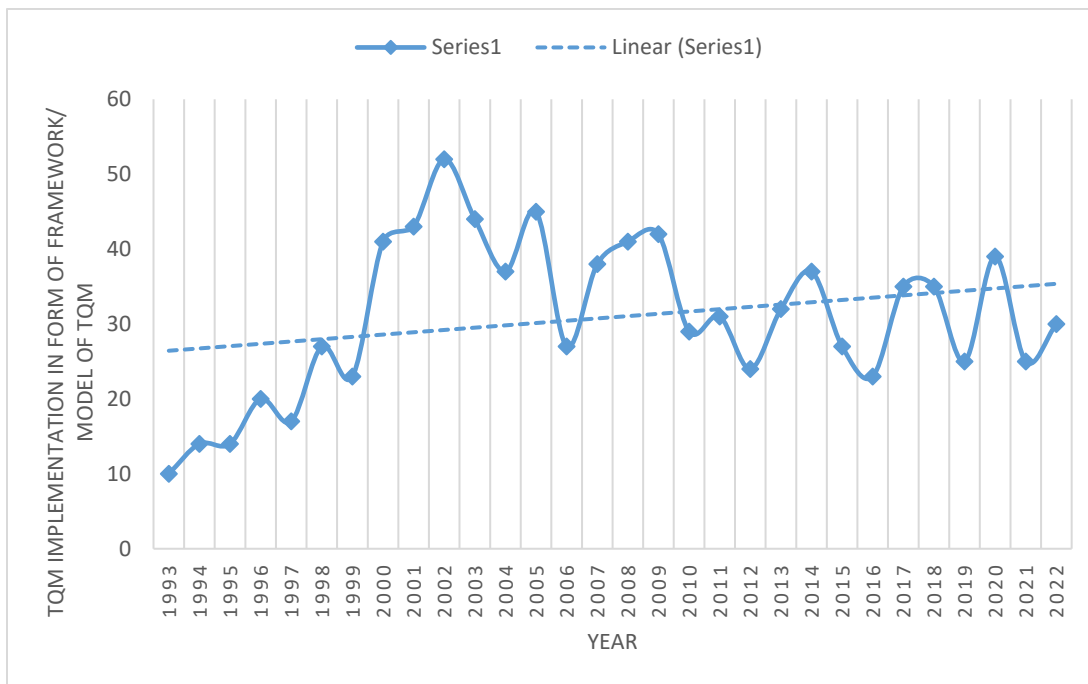


Figure 3: TQM Implementation in the Banking Sector from 1993 - 2023

Source: Author compilation

In the early 1990s, it was seen that there were several trends in the use of TQM implementation in the banking sector. TQM was implemented in the form of frameworks like quality circles, increasing use of Six Sigma which focuses on reducing errors and variations, process mapping to identify and improve processes, and ISO 9000 which is a set of quality management standards in the banking industry. Figure 3 above illustrates that the TQM implementation theme has evolved and attracted an increasing audience since 1993, obtaining a 420% increase from 1993 to 2002, and peaked in terms of the number of occurrences in 2002. In the second decade, the theme lost its appeal, as demonstrated by a percentage decrease of -45%. The theme has retained slightly the same level of attention in the last decade, as it has maintained the number of studies but with a percentage decrease of -6.25%. The blue, linear regression blue dotted line and the decade average showed a slight upward trend for the whole period 1993 - 2023. In the South African Banking sector, there was a positive transition since there was a move from apartheid to a more democratic state. The South African banks and other international banks implemented the frameworks since there was more competition in the financial sector. There were more rivals. So the banks started to develop and adapt some TQM frameworks to cope with the customer demand and expectations on the market.

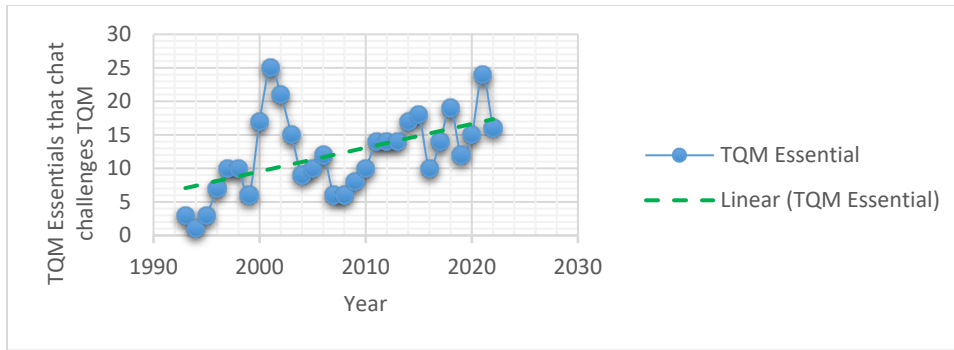


Figure 4: TQM Challenges in the Banking Sector vs years 1993 – 2023

Source: Authors Compilation

The TQM challenges that affected the success of TQM in the banking industry like process management, employee involvement, and continuous improvement have been seen to help banking industry processes to be more efficient and effective from 1993 to 2023. TQM emphasised the importance of understanding and meeting the needs of banking industry stakeholders and their expectations. In the banking sector, TQM ensures that services are designed with the customers in mind and take customer service as the highest quality. Figure 4 above displays the TQM challenges theme; that is the TQM essentials and enablers exhibit trends superior to those in Theme 1. The first decade (1993–2003) reveals an increase of 600%. It then peaks in terms of the number of occurrences in 2001. The theme’s attractiveness decreased by -7% during the second decade and increased by 14% in the third. The green, linear regression dotted line in the figure shows a clear upward trend, and the moving average line showed the same from the second decade to 31 in the last decade.

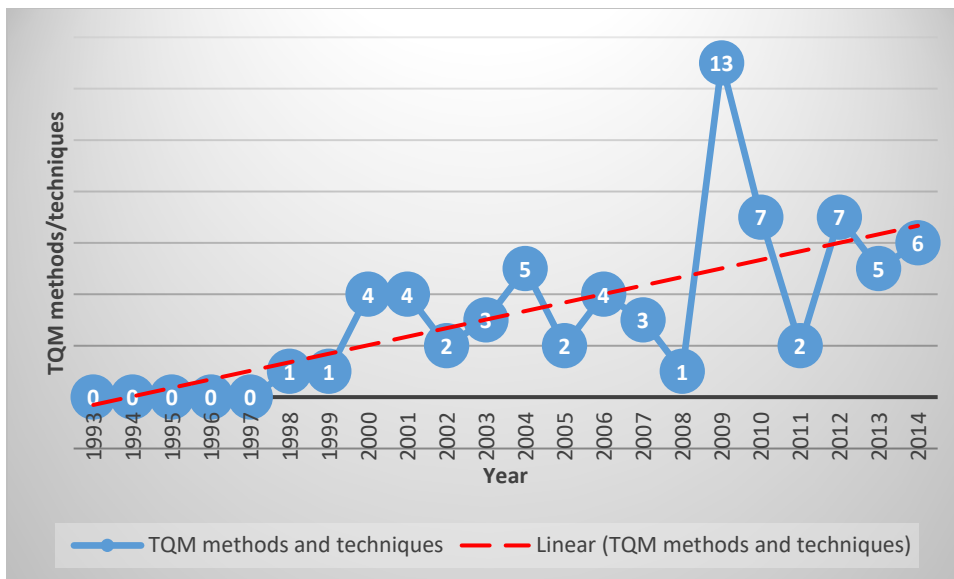


Figure 5: Theme 3 TQM methods and techniques

Source: Author’s Compilation

Figure 5 above, indicates how method/technique-based research has evolved. Theme 3 exhibited stable numbers of research studies during the first decade, with an increase of 133% since the second decade. The theme increased by 240% in the final decade. Hence, the pattern has trended upward, as demonstrated by the red–linear regression dotted line in the figure. The trend showed that methods and techniques have been used to reduce costs, improve customer satisfaction, and increase efficiencies in the banking sector. This is because TQM has been used to improve the accuracy of banking transactions, reducing processing time and streamlining customer services. This makes banks

that use TQM methods and techniques more competitive and profitable since the banks put more resources into quality and continuous improvement.

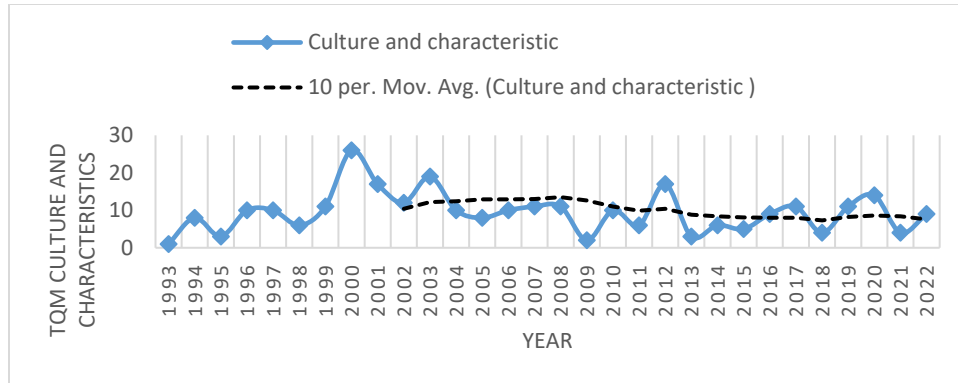


Figure 6: Theme 4 - Top-Down Commitment Towards TQM

Source: Author’s Compilation

Figure 6 illustrates the TQM top-down commitment to culture and characteristic themes towards TQM, with a slightly downward trend. During the first decade, the number of studies increased drastically; in the second decade, it increased by 8%, and in the last decade, the number of studies further decreased. The TQM culture and characteristics theme peaked in 2000, but the number of studies has since decreased, with a slight recovery since 2016. The black dotted line in the figure reveals a slightly downward trend for the last 10 years and the linear regression also showed a decrease. From the graph, TQM culture/characteristics have shown some significant impact on the banking sector. Banks that have adopted the quality culture have shown some significant improvement in customer satisfaction and loyalty. Banks that adopted TQM top-down commitment culture/characteristics increased employee engagement and hence improved quality. The South African banks as well like Bank A which implemented TQM culture/ characteristic have gained a competitive advantage.

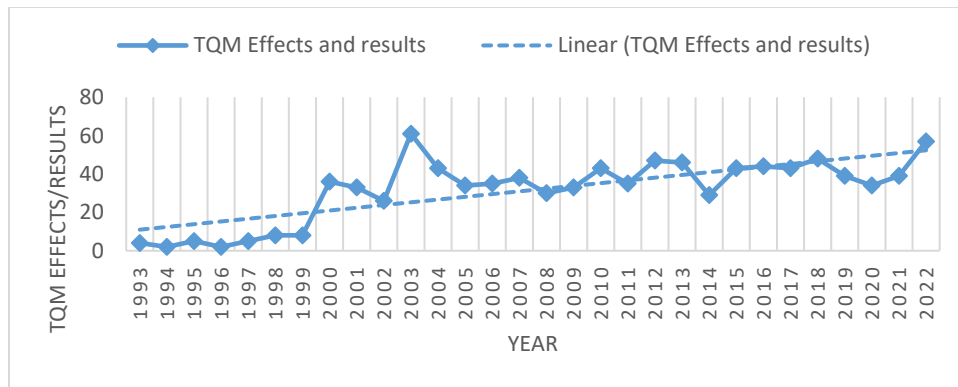


Figure 7: Theme 5 – Results/ Effects of TQM through Customer Focus

Source: Author compilation

Figure 7 shown above, displays the trends for Theme 5 - the TQM effects/results on customer focus. Among the five themes, this one exhibits an appealing success over the years. It has the second-highest percentage increase in the first decade of 550% ($24 - 4 / 4$), indicating the attraction to the quality community topics published in this journal, and particularly the evidence regarding the effects and results of implementing TQM. The percentage increased by 3% in the second decade ($33 - 32 / 32$). Moreover, and with Themes 2, 3, and 4 in the last decade, the number of studies increased by 13% ($34 - 30 / 30$) compared to the previous decade. The blue, linear regression dotted lines in the figure demonstrate an upward trend. Thus from the trend, TQM performance in banks is measured continuously as shown by the trend which also shows an increase. Customer satisfaction done through surveys, financial performance (return on asset, interest margin, etc.), service development, and brand reputation have been used to assess the effects/ results

of TQM implantation in banks. Banks that have used the TQM philosophy have shown some improvement in the results/effect.

5.2 Proposed Improvements

From the study, the following recommendations were identified.

5.2.1. Implementing Total Quality Management

From the literature, findings, and discussions, it is clear that banks and other organisations are using TQM to improve customer satisfaction. South African banks that have adopted and implemented TQM have satisfied their customers. It is recommended that banks implement TQM to improve customer satisfaction. This will help increase profitability. Organisations should know and understand the factors for implementing TQM in the banking sector.

5.2.2. Compare Approaches

The report recommends that the bank compares and contrasts approaches to TQM implementation which include Six Sigma, lean management, and house of quality. The trend based on the themes identified from themes 1 – 5, showed that more studies are carried out towards TQM. These studies are used to compare TQM with other philosophies that improve customer satisfaction. However, the banking sector should check other quality initiatives that can work in their bank to improve customer satisfaction.

5.2.3. Continuous Examination

In addition, the research encourages a continuous examination of the TQM implementation in any organisation, in the case of South African banks, the examination should happen every year. In their examination, they must check the challenges, opportunities, and successes they have experienced since they implemented TQM. This will help them to see if TQM is still working or not. In assessing the effect(s) on TQM implementation, some relationship between TQM with other frameworks and philosophies used in management like Agile management must be examined as well. The findings were only concentrating on the trend, but not on the relationship of the theme with other parameters that may affect the success of TQM implantation. To take more consideration, there should be a further investigation into the use of technology, the Internet of Things, and other digital tools in TQM implementation.

6. Conclusion

This study aimed to explore how South African banks can implement TQM to improve customer satisfaction as they service many people and customer satisfaction has always been a problem. In this study, three research objectives were developed. In addressing the objectives, this study followed the PRISMA method which led to authors identifying Scopus databases as the main source of peer-reviewed publications, and after a rigorous process, only 18 were used. The research has found that the root cause of many problems and challenges faced by TQM is proven to be the best methodology for mitigating these challenges in the banking sector. In this paper, there is much contribution to the body of knowledge of quality literature in several aspects as listed below. Firstly the paper identified 52 key terms from the past 30 years of publications in the TQM journal and the top three key terms in terms of occurrences which are ‘quality’, ‘total quality management’, and ‘service quality’. Identification of the 5 themes is done by clustering the 52 key terms which are frameworks or models, essentials/ or enablers, methods or techniques, culture or characteristics, and effects or results. The three phases of quality development in terms of historical evolution and future projection have been discussed. The study recommends continuous examination of the TQM implementation in the banking sector in South Africa every year and the banking sector should consider further investigation on the use of technology, Internet of Things, and other digital tools in TQM implementation. Future research will focus on the development of a framework to enhance TQM in the South African banking sector.

References

- Al-Jarrah, M.F.M., Hailat, K.Q. and Jarah, B.A.F., Total quality management and its role in improving customer relations in Jordanian Islamic banks. *Uncertain Supply Chain Management*, DOI: <https://doi.org/10.5267/j.uscm.2022.11.003>, vol. 11, no. 1, pp.119–126, 2023.
- Al-Qayoudhi, S., Pria, S. and Prasad, V., Factorial Analysis of the Critical Success Factors of Continuous Improvement (CI) Techniques in the Companies from Sohar Industrial Estate, Oman. *International Journal of Research in Entrepreneurship & Business Studies*, DOI: <https://doi.org/10.47259/ijrebs.241>, vol. 2, no. 4, pp.1–12, 2021.

- Al-Marri, K., Moneim M. Baheeg Ahmed, A. and Zairi, M., Excellence in service: an empirical study of the UAE banking sector. *International Journal of Quality & Reliability Management*, DOI: <https://doi.org/10.1108/02656710710722275>, vol. 24, no. 2, pp.164–176, 2007.
- Albuainain, M.N.A.A., Khatibi, A., Azam, S.M.F. and Tham, J., Impact of ISO Total Quality Management Principles on Department Of Municipal Affairs And Transport. *European Journal of Economic and Financial Research*, DOI: <https://doi.org/10.46827/ejefr.v5i3.1183>, vol. 5, no. 3, 2021.
- Alharth, M.M., Jastania, Z.A. and Aziz, A.A., The Total Quality Management in Banking. *IARJSET*, [online] DOI: <https://doi.org/10.17148/iarjset.2017.4530>, vol. 4, no. 5, pp.159–163. 2017.
- Ali, A., TQM Implementation and Its Effectiveness in Private Commercial Banks in Bangladesh. *The International Journal of Business & Management*, DOI: <https://doi.org/10.24940/theijbm/2021/v9/i7/bm2107-036>, vol. 9, no. 7, 2021.
- Asenge, Lubem, E., C.A, A. and S.M, T., Total Quality Management Practices and Performance of Deposit Money Banks (DMBs) in Nigeria. *South Asian Research Journal of Business and Management*, DOI: <https://doi.org/10.36346/sarjbm.2019.v01i04.001>, vol. 01, no. 04, pp.161–167, 2019.
- ATLAS.ti., ATLAS.ti, the qualitative analysis software. Retrieved from <https://atlasti.com/> Accessed on 02 September 2023, 2022.
- Ayinaddis, S.G., Taye, B.A. and Yirsaw, B.G., Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, DOI: <https://doi.org/10.1186/s13731-023-00287-y>, vol. 12, no. 1, 2023.
- Bachoo, A., The Uncertain Path to Enterprise Architecture (EA) Maturity in the South African Financial Services Sector. *The African Journal of Information and Communication*, DOI: <https://doi.org/10.23962/10539/26110>, vol. 21, pp.97–119, 2018.
- Chang, H.-Y., Liang, L.-W. and Liu, Y.-L., Using Environmental, Social, Governance (ESG) and Financial Indicators to Measure Bank Cost Efficiency in Asia. *Sustainability*, DOI: <https://doi.org/10.3390/su132011139>, vol. 13, no. 20, p.11139, 2021.
- Daga, R., Nawir, F. and Pratiwi, D., Strategies to Improve Service Quality Through Digitalization of Banking Services at PT. Bank Negara Indonesia (Persero) Tbk. *Quantitative Economics and Management Studies*, 2(5). DOI: <https://doi.org/10.35877/454ri.qems359>, vol. 2, no. 5, 2021.
- Dawabsheh, M., Hussein, A. and Jermstittiparsert, K., The triangular relationship between TQM, organizational excellence and organizational performance: A case of Arab American University Palestine. *Management Science Letters*, doi:<https://doi.org/10.5267/j.msl.2019.2.010>, pp. 921-932, 2019. Elsevier., Mendeley. Retrieved from <https://www.mendeley.com/>. Accessed on 01 September 2023, 2023.
- IBM., IBM SPSS Statistics. Retrieved from <https://www.ibm.com/products/spss-statistics> Accessed on 04 September 2023, 2020.
- Indana, R., Effect of Customer Value and Satisfaction on Customer Loyalty: Evidence on Indonesian Islamic Bank. *EkBis: Jurnal Ekonomi dan Bisnis*, DOI: <https://doi.org/10.14421/ekbis.2020.4.1.1248>, vol. 4, no. 1, p.413, 2020.
- Indriasari, E., Prabowo, H., Gaol, F.L. and Purwandari, B., Digital Banking. *International Journal of E-Business Research*, DOI: <https://doi.org/10.4018/ijebr.309398>, vol. 18, no. 1, pp.1–20, 2022.
- IvanauskienėN., AuruškevičienėV., Škudienė, V. and Nedzinskas, Š., Customer Perceptions of Value: Case of Retail Banking. *Organizations and Markets in Emerging Economies*, DOI: <https://doi.org/10.15388/omee.2012.3.1.14276>, vol. 3, no. 1, pp.75–88, 2012.
- Jaakkola, E., Designing conceptual articles: four approaches. *AMS Review*, vol. 10, pp. 18–26, 2020.
- Jbeily, A.H., Impact of Total Quality Management (TQM) on the Competitive Priorities of Lebanese Industries. *European Journal of Business and Management Research*, DOI: <https://doi.org/10.24018/ejbmr.2022.7.4.1592>, vol. 7, no. 4, pp.313–320, 2022.
- Karami, A., Shirouyehzad, H. and Asadpour, M., A DEA-Based Decision Support Framework for Organizations' Performance Evaluation considering TQM and Knowledge Management. *Journal of Healthcare Engineering*, DOI: <https://doi.org/10.1155/2021/6654600>, pp.1–13, 2021.
- Kwarteng, A.J., An assessment of outcome criteria associated with the implementation of TQM in a higher education institution in Ghana. *Cogent Education*, DOI: <https://doi.org/10.1080/2331186x.2020.1859198>, vol. 8, no. 1, p.1859198, 2021.
- Killion, L. & Fisher, R., Ontology, epistemology: paradigms and parameters for qualitative approaches to tourism research. *Qualitative methods in tourism research: Theory and practice*. Bristol: Channel View Publications, 2018.

- Nazina, L.I., Kleymenova, N.L., Nikulcheva, A.N. Pegina, O.S., Pribytkova, O.V., and Egorova, G.N., Assessment of learning outcomes in the university quality management system. [online] Atlantis Press, DOI: <https://doi.org/10.2991/aebmr.k.200730.087>, pp.478–483, 2020.
- Le Ha Nguyen, T., Total Quality Management and Customer Loyalty: A Survey of the Quality Management. *American Journal of Management Science and Engineering*, DOI: <https://doi.org/10.11648/j.ajmse.20210603.11>, vol. 6, no. 3, p.56, 2021.
- Leonardus, M., The Influence of Work Ethic on Public Services: Lessons from a Distant Indonesian Local Public Organization. *Britain International of Humanities and Social Sciences (BioHS) Journal*, DOI: <https://doi.org/10.33258/biohs.v3i1.391>, vol. 3, no. 1, pp.174–187, 2021.
- Lethepa, A., Matemane, R. and Dhlembeu, N., Bankers and financial advisers in an emerging economy: are they financially literate? *Banks and Bank Systems*, DOI: [https://doi.org/10.21511/bbs.15\(2\).2020.02](https://doi.org/10.21511/bbs.15(2).2020.02), vol. 15, no. 2, pp.16–27, 2020.
- M. Anwarul Islam, K., Islam, S., Mobarak Karim, Md., Shariful Haque, Md. and Sultana, T., Relationship between e-service quality dimensions and online banking customer satisfaction. *Banks and Bank Systems*, DOI: [https://doi.org/10.21511/bbs.18\(1\).2023.15](https://doi.org/10.21511/bbs.18(1).2023.15), vol. 18, no. 1, pp.174–183, 2023.
- Magd, H., Negi, S. and Ansari, M.S.A., Effective TQM Implementation in the Service Industry: A Proposed Framework. *Quality Innovation Prosperity*, DOI: <https://doi.org/10.12776/qip.v25i2.1594>, vol. 25, no. 2, pp.95–129, 2021.
- Marlapa, E., Quality of Service and Community Disciplinary Officer with Quality Products for Variable Intervening Customer Satisfaction: National Savings Bank Syariah Branch Bogor Regency Cigombong. *International Review of Management and Marketing*, DOI: <https://doi.org/10.32479/irmm.9946>, vol. 10, no. 4, pp.132–139, 2020.
- Mehale, K.D., Maximising training evaluation for employee performance improvement. *SA Journal of Human Resource Management*, DOI: <https://doi.org/10.4102/sajhrm.v19i0.1473>, vol. 19, 2021.
- Nugraha, S. and Latief, Y., Wan Yusoff bin Wan Mahmood, A Conceptual Framework For The Development of Quality Culture in The Construction Industry. *Asia Proceedings of Social Sciences*, DOI: <https://doi.org/10.31580/apss.v4i3.825>, vol. 4, no. 3, pp.29–32, 2019.
- Obeidat, B., Hashem, L. and Masa'deh, R., The Influence of Knowledge Management Uses on Total Quality Management Practices in Commercial Banks of Jordan. *Modern Applied Science*, DOI: <https://doi.org/10.5539/mas.v12n11p1>, vol. 12, no. 11, p.1, 2018.
- Obeidat, B., Tawalbeh, H.F. and Masa'deh, R. The Relationship between Human Resource Management (HRM) Practices, Total Quality Management (TQM) Practices and Competitive Advantages. *Modern Applied Science*, DOI: <https://doi.org/10.5539/mas.v12n11p17>, vol. 12, no. 11, p.17, 2018.
- Osazevaru, H.O. and Oyibo, F., Conceptualising Total Quality Management as a Predictor of Performance in Nigerian Microfinance Institutions. *European Journal of Business and Management Research*, [online] DOI: <https://doi.org/10.24018/ejbmr.2023.8.1.1689>, vol. 8, no. 1, pp.86–92, 2023.
- Panuwatwanich, K. and Nguyen, T.T., Influence of Organisational Culture on Total Quality Management Implementation and Firm Performance: Evidence from the Vietnamese Construction Industry. *Management and Production Engineering Review*, DOI: <https://doi.org/10.1515/MPER-2017-0001>, vol. 8, no. 1, pp.5–15, 2017.
- Pattanayak, D. and Maddulety, K., Effect of TQM on customer satisfaction in Indian Banking industry: A literature review. *European Journal of Business and Management*, [online], Available at: <https://www.iiste.org/Journals/index.php/EJBM/article/view/164> [Accessed 24 Aug. 2023], vol. 3, no. 2, pp.73–84, 2011.
- Pederson LL, Vingilis E, Wickens CM, Koval J, Mann RE, Use of secondary data analyses in research: Pros and Cons. *J Addict Med Ther Sci*, vol. 6, no. 1, pp. 058-060, 2020.
- Pulla, V & Carter, E., *Employing interpretivism in social work research*. *International Journal of Social Work and Social and Human Service Practice*, vol. 6, no. 1, pp. 9-14, 2018.
- QSR International., NVivo for Windows. Retrieved from <https://www.qsrinternational.com/nvivo/features/features-overview>. Accessed on 02 September 2023, 2023.
- Rodriguez, A.S., Campdesuñer, R.P., Vidal, G.G. and Vivar, R.M. (2017). Tools for measuring and improving external customer satisfaction in stores of Santo Domingo, Ecuador. *International Journal of Engineering Business Management*, DOI: <https://doi.org/10.1177/1847979017723172>, vol. 9, p.184797901772317, 2017.
- Simwanza, M.M. and Awolusi, O.D., Customer Experience Monitoring: A Study of Zambian Banks. *Journal of Education and Vocational Research*, DOI: [https://doi.org/10.22610/jevrv.v10i2\(v\).2890](https://doi.org/10.22610/jevrv.v10i2(v).2890), vol. 10, no. 2, pp.1–17, 2020.

- Sobhani, F.A., Haque, A. and Rahman, S., Socially Responsible HRM, Employee Attitude, and Bank Reputation: The Rise of CSR in Bangladesh. *Sustainability*, [online], DOI: <https://doi.org/10.3390/su13052753>, vol. 13, no. 5, p.2753, 2021.
- Sohel-Uz-Zaman, A.S.Md., Kabir, A.I. and Osman, A.R., TQM in Higher Education: A Search for New Insight. *DEStech Transactions on Social Science, Education, and Human Science*, (SSME). DOI: <https://doi.org/10.12783/dtssehs/ssme2019/34805>, 2020.
- Sutrisno, T.F., Effendy, J.A. and Prathivi, M.D.G., Hybrid Strategy Study: The Role of Entrepreneurial Orientation and Total Quality Management in MSMEs. *JURNAL MANAJEMEN DAN KEWIRAUSAHAAN*, DOI: <https://doi.org/10.26905/jmdk.v7i2.3057>, vol. 7, no. 2, 2019.
- Tareke, A.A., The Effect of Total Quality Management Critical Success Factors on Organizational Performance. *The International Journal of Business & Management*, DOI: <https://doi.org/10.24940/theijbm/2020/v8/i5/bm2005-053>, vol. 8, no. 5, 2020.
- Vlašić, G., Keleminić, K. and Šubić, R., Understanding drivers of consumer loyalty in the banking industry. *Management*, DOI: <https://doi.org/10.30924/mjcmi.27.1.12>, vol. 27, no. 1, pp.213–235, 2022.
- Yusuf, F.A., Total Quality Management (TQM) and Quality of Higher Education: A Meta-Analysis Study. *International Journal of Instruction*, [online], DOI: <https://doi.org/10.29333/iji.2023.16210a>, vol. 16, no. 2, pp.161–178, 2023.
- R Core Team., R: A language and environment for statistical computing. Retrieved from <https://www.R-project.org/> Accessed on 07 September 2023, 2022.
- Wang, X & Cheng, Z., Cross-Sectional Studies: Strengths, Weaknesses, and Recommendations. *Chest*, vol. 188, no. 71, pp. 1-16, 2020.

Biographies

Namhla Mata is a remarkable individual with a passion for continuous growth and a commitment to making a positive impact in the world. Born on 21st February 1993 in Embalenhle, a town in Mpumalanga province, South Africa, Namhla's journey is characterized by determination and a strong sense of purpose. Namhla's educational journey began at St James Senior Secondary School, a Catholic school located in the Eastern Cape's small town of Cofimvaba. After completing high school, she pursued her first tertiary qualification and obtained a National Diploma in Internal Auditing from Walter Sisulu University in Mthatha in 2015. Her commitment to personal and professional growth led her to the University of Johannesburg in Gauteng, where she graduated in 2022 with an Advanced Diploma in Management. Currently, Namhla is a dedicated student at the University of Johannesburg, pursuing a BCom Honors Degree in Strategic Management. She is currently a Team Leader in the Quality Assurance department at a prominent bank's foreign exchange department head office in Johannesburg.

Fundiswa Dyonase works as Workforce Coordinator Lead at Roche Diagnostic South Africa located in Midrand South Africa. The main purpose of the position held is to assist in the allocation of resources to facilitate installations, de-installations, emergency repairs, and preventive maintenance and to maintain the system to ensure uninterrupted service provision. Before joining Roche, Fundiswa was the senior consultant at Standard Bank for the period from 2006 to 2018 and she was responsible for performance measurement, laying down policies and procedures, and attending to customer feedback. Previous to this appointment, Fundiswa was appointed as a consultant BDS/NAS at Standard Bank Johannesburg cash centre where she was responsible for balancing accounts and treasury and sorting out deposits. Currently, Fundiswa is studying BCom Honours in Strategic Management at the University of Johannesburg. In 2023 Fundiswa received an Award of Excellence first place in managing the company with the highest balanced scorecard in Strategic Business Simulation at the University of Johannesburg.

Lawrance Seseni is an Entrepreneurship Lecturer who teaches undergraduates and supervises honours and master's students at the University of Johannesburg. As part of his work in disadvantaged communities, he has initiated several developmental projects, such as conducting career exhibitions in those communities. He currently serves as the Primary Faculty Advisor of the Enactus University of Johannesburg, an international student organisation dedicated to solving societal problems through social entrepreneurship. In addition, he launched the Business Clinic at the University, as he believes that teaching students to take part in community service projects will create citizens of value. This initiative aims to help struggling SMEs in and around Johannesburg. Furthermore, he is the editor of the Department's newsletter and a houseparent in a mixed residence on campus. Among his commitments, he is the lab manager for the European Union's and Erasmus+'s Common Good First Digital Storytelling project. Participants in the Digital Storytelling Project are universities from Iceland, Norway, Denmark, Scotland, Spain, and South Africa.

A major goal of this project is to showcase community-generated innovative content. As a researcher, he has had a number of his articles published in international conference procedures that are indexed by Scopus. His recent experience includes serving as a Session Chair at international conferences, reviewing conference papers, and serving as a Track Chair as well as presenting as a distinguished speaker at conferences. A Golden Key member, Lawrance Seseni is in the process of achieving his Ph.D. in Operations Management.