



PRIFYSGOL CYMRU
Y Drindod Dewi Sant
UNIVERSITY OF WALES
Trinity Saint David

The impact of Total Quality Management in the banking sector in the UK

Soumaia Haouimi

Student ID: 1606139

Lead Supervisor: **Eugene Kozlovski**

Submitted in partial fulfilment for the award of the degree of DBA

University of Wales Trinity Saint David

2022

Declaration

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

SignedSoumaia Haouimi (candidate)

Date01/02/2022.....

STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used the extent and nature of the correction is clearly marked in a footnote(s). Other sources are acknowledged by footnotes giving explicit references. A bibliography is appended.

SignedSoumaia Haouimi(candidate)

Date01/02/2022.....

STATEMENT 2

I hereby give consent for my thesis, if accepted, to be available for deposit in the University's digital repository.

SignedSoumaia Haouimi(candidate)

Date 01/02/2022.....

Acknowledgement

Thanks to almighty God for giving me the strength and ability to start this piece of research and complete it.

The completion of this research could not have been possible without the support of my main supervisor, Dr Eugene Kozlovski.

Also, a debt of gratitude is also owed to my parents Mr Ammar Haouimi and Mrs Saliha and my siblings, as well as my friends and work colleagues for their continuous support during this hard time.

Abstract

Aim / Purpose: The main aim of this study is to present the current scenario of Total Quality Management in the Banking sector in the UK and the role of service quality, employee satisfaction and commitment in achieving organizational excellence and financial performance in financial institutions. It also identifies the implementation of TQM and the challenges that may face this implementation, with a recommendation of a developed framework for performance enhancement in terms of service quality, financial performance, and customer satisfaction. The previous studies on the subject were in different contexts and sectors and have not investigated all five practices of TQM in one research and the service quality dimensions. Therefore, this research is aimed to examine whether the TQM practices are being adopted in the UK banking sector and identify the impact of TQM on the organizational performance, business excellence and service quality of the aforementioned sector.

Methodological Approach: The data collection method used in this research is mixed method, meaning that both qualitative and quantitative data were collected. A survey questionnaire was distributed to bank employees (TQM survey questionnaire). Also, a survey questionnaire was distributed to bank customers (SERVQUAL survey questionnaire). In addition, qualitative data were collected using the focus group technique. The quantitative data were analysed using SPSS software to test the hypotheses set by the author using one Tailed T-test. Moreover, the researcher has used the correlation coefficients model to identify the correlation between the TQM variables and the service quality variables. The qualitative data were analysed using the content analysis technique.

Principal Findings: The data collection and analysis of the TQM in the banking sector in the UK has revealed that Total quality management is a way to manage and improve the efficiency, cohesion, flexibility, and competitive position of a company in its entirety. Total Quality Management will eventually lead to improved products and services, reduce organizational costs, increase audience satisfaction, such as clients and employees, and improve financial performance in the UK banking sector. The data collected via survey questionnaires and focus groups have strongly suggested that the UK banking sector needs to improve its TQM practices to meet competitive challenges and enhance customer satisfaction and financial performance in the long run.

Main contribution: The research concludes that improving the TQM practices in the banking sector in the UK will help organizations enhance service quality, customer satisfaction, financial performance and competitiveness in the marketplace. More specifically, this study links the previous works on the relationship between TQM practices and organizational performance with the UK banking employees, experts and customers regarding the TQM and service quality. A new framework for TQM practices and implementation enhancement for ultimate customer satisfaction and overall organizational performance improvement in the banking sector is proposed.

Keywords: Total Quality Management, Service quality, banking sector financial performance, Six Sigma.

Table of contents

Declaration..... 2

Acknowledgement 3

Abstract..... 4

Table of contents 6

List of Tables..... 11

List of Figures 12

Chapter One: The introduction..... 14

 1.1. Introduction 14

 1.2. Background of study..... 14

 1.2.1. The Total Quality Management and Service Quality in the financial services industry 14

 1.2.2. The total quality management and service quality in the UK banking sector 20

 1.3. The research problem situation: research gap, key questions and objectives 24

 1.3.1. Research aim, objectives and questions 24

 1.3.2. The research gap 25

 1.4. The contribution: 29

 1.5. Outline of the adopted research methods 31

 1.6. The structure of study 31

Chapter Two: Literature review 35

 2.1. The historical, cultural, and social context of the TQM..... 35

 2.2. The evolution of Quality Management 36

 2.2.1. The Quality Inspection..... 36

 2.2.2. The Quality Control 37

 2.2.3. The Quality Assurance..... 37

 2.2.4. The Total Quality Management..... 38

2.3. The TQM and Service Quality.....	38
2.3.1. The Total Quality Management.....	38
2.3.2. The TQM gurus and their philosophies	41
2.3.3. The Total Quality Management system, tools and techniques	48
2.3.4. TQM practices	53
2.3.5. TQM system implementation strategies:	57
2.3.6. Establishing and implementing the TQM	58
2.3.7. The barriers affecting the implementation of the TQM	59
2.3.8. The Service Quality.....	60
2.4. The financial Services sector	69
2.4.1. Threats to the financial service	70
2.4.2. The financial services sector in the UK	74
2.4.3. The retail banking sector in the UK	75
2.4.4. The threats to the financial services and banking sector in the UK	79
2.5. The concept of TQM in the banking sector	81
2.6. The impact of TQM in the banking sector	82
2.7. TQM implementation in the banking sector	82
2.8. The organisational performance	83
2.8.1. The performance measurement system and its techniques	84
2.8.2. The performance measurement models	93
2.8.3. The external factors affecting the performance measurements	95
2.9. The TQM and financial performance	95
2.10. The service quality and organizational performance and the financial performance..	98
2.11. Six Sigma theory & Lean and TQM:	100
2.11.1. Six Sigma principles	101
2.11.2. Six Sigma methodologies	101
2.11.3. Six Sigma implementation roles	102

2.12. The identified gap in knowledge	103
2.13. Conclusion	104
Chapter Three: The conceptual framework	105
3.1. The independent variables:	106
3.1.1. Employee focus:	106
3.1.2. Top management focus:	110
3.1.3. Continual improvement:	110
3.1.4. Customer focus	111
3.1.5. TQM concept introduction to the employees:	111
3.2. The dependant variables:	112
3.2.1. Employee satisfaction:	112
3.2.2. Customer satisfaction	112
3.2.3. The Service quality.....	112
3.2.4. The organisational financial performance	113
3.3. Hypothesis.....	114
Chapter Four: Research methodology	118
4.1. Introduction	118
4.2. Research design	119
4.2.1. Descriptive research design	119
4.2.2. Explanatory research design	120
4.2.3. Exploratory research design	120
4.3. Research philosophy.....	121
4.3.1. Positivism research philosophy	121
4.3.2. Interpretivism research philosophy	122
4.4. Research method.....	123
4.5. Research approach	127
4.5.1. Deductive research approach.....	127

4.5.2. Inductive research approach	127
4.5.3. Abductive research approach.....	128
4.6. Sampling.....	128
4.7. Participants.....	131
4.8. Data collection	132
4.8.1. Primary data.....	132
4.8.2. Secondary data.....	133
4.9. Data analysis	136
4.10. Validation.....	139
4.11. Reliability.....	140
4.12. Limitations	140
Chapter Five: Data analysis and discussion	142
5.1. Quantitative data analysis and results.....	142
5.1.1. Descriptive statistics for the TQM variables	143
5.1.2 Reliability test for TQM dimensions.....	153
5.1.3. Composite scores for the TQM variables	154
5.1.4. Hypothesis testing for TQM practices adoption.....	155
5.2. Descriptive statistics for the service quality variables	161
5.2.1. Validity and reliability test for Service Quality dimensions	167
5.2.2. Composite scores for the Service Quality variables	168
5.2.3. Hypothesis Testing for the Level of Customer Evaluation of the Service Quality	169
5.3. The Quantitative data analysis discussion.....	176
5.4. Qualitative data analysis:	182
5.4.1. Theme 1: The Total Quality Management.....	185
5.4.2. Theme 2: The Service Quality	194
5.4.3. Theme 3: The financial performance	198

5.5. The Financial performance of the UK banks	203
5.6. The qualitative data analysis discussion	205
5.6.1. TQM practices	207
5.6.2. The service quality dimensions	208
5.6.3. The impact of TQM on the financial performance	209
5.6.4. The impact of service quality on the financial performance	210
5.6.5. The financial performance of the UK banks.....	210
Chapter Six: Conclusion and recommendation	212
6.1. Introduction:	212
6.2. Key outcomes.....	212
6.3. Empirical contributions	215
6.3.1. Contribution to theory	215
6.3.2. Contribution to practice	217
6.4. Recommendations.....	221
6.4.1. The recommended framework for TQM performance enhancement	222
6.5. Research limitations	226
6.6. Concluding remarks.....	227
6.7. Suggestions for further studies	229
Bibliography	231
Appendix.....	264
Participant Information Sheet.....	264
Survey questionnaire :	267
Total Quality Management survey questionnaire :.....	267
Qualitative data Transcripts.....	284
The Total Quality Management	284
The Service Quality	291
The financial performance	293

List of Tables

Table 1: Comparison between the Quality Gurus key elements	16
Table 2: Performance Excellence.....	49
Table 3: A brief about the UK Banks and building societies	77
Table 4: Key financial performance indicators	88
Table 5: Sigma levels.....	100
Table 6: The research estimated sample size, data collection methods and data analysis methods	136
Table 7: Demographic profile for the bank employees	143
Table 8: Descriptive statistics for the continual improvement construct	145
Table 9: Descriptive statistics for the customer focus construct.....	146
Table 10: Descriptive statistics for the employee focus construct.....	149
Table 11: Descriptive statistics for the top management focus construct	151
Table 12: Descriptive statistics for the TQM concept introduction construct	153
Table 13: Cronbach's alpha coefficients for the TQM dimensions	154
Table 14: Summary statistics for composite scores for TQM variables.....	154
Table 15: Correlation coefficients between the TQM variables	155
Table 16: Results for one-tailed t-test for the TQM dimensions	157
Table 17: Descriptive statistics for the assurance construct.....	162
Table 18: Descriptive statistics for the empathy construct.....	163
Table 19: Descriptive statistics for the employee competence construct	164
Table 20: Descriptive statistics for the reliability construct.....	165
Table 21: Descriptive statistics for the responsiveness construct	166
Table 22: Descriptive statistics for the tangibles construct	167
Table 23: Cronbach's alpha coefficients for the service quality dimensions.....	168
Table 24: Summary statistics for composite scores for service quality variables.....	168
Table 25: Correlation coefficients between the service quality variables	169
Table 26: Results for one-tailed t-test for the service quality dimensions	171
Table 27: Sub-hypothesis results of TQM practices adoption	181
Table 28: Sub-hypothesis results of Service Quality evaluation	182
Table 29: The demographic profile for the participants of the focus group.....	184
Table 30: The years of experience for each participant.....	184

Table 31: Return on Equity(ROE) for UK high street banks	203
Table 32: The Return on investment for the UK high street banks	204
Table 33: The Return on Assets for the UK high street banks.....	205
Table 34: The link between the hypothesis and the quantitative data	206
Table 35: The link between the hypothesis and the qualitative data.....	206

List of Figures

Figure 1: The Total Quality Management Practices	17
Figure 2: The financial services economic output between 1990 and 2019 and the number of jobs in the UK financial services sector	19
Figure 3: UK tax receipt from the UK banking sector	20
Figure 4: The structure of the study	34
Figure 5: Illustration of the concepts of quality inspection, quality control, quality assurance and total quality management. The figure shows one standard description of the evolution of quality management	36
Figure 6: The PDCA Cycle	43
Figure 7: Baldrige Criteria for Performance Excellence Categories	50
Figure 8: EFQM Excellence model	51
Figure 9: ISO 9000 Quality Management Principles.....	53
Figure 10: Seven Service Quality Gaps.....	65
Figure 11: The threats to the financial services.....	73
Figure 12: Seniority of internal fraudsters in the financial services sector	73
Figure 13: The Financial Services economic output as % of UK total.....	75
Figure 14: UK bank's market share.....	78
Figure 15: Balanced Scorecard	91
Figure 16: The Performance Prism Model	93
Figure 17: The Performance Pyramid.....	94
Figure 18: The conceptual framework of the study	105
Figure 19: Mean score for the five dimensions of TQM. The red line represents the pass mark of 3.5 at which the statement is accepted in the analysis.....	156

Figure 20: Mean score for the six dimensions of service quality. The red line represents the pass mark of 3.5, at which the statement is accepted in the analysis.	170
Figure 21: Recommendations for Employee focus practice improvement	223
Figure 22: Suggestions for Customer service practice improvement	224
Figure 23: Recommendations for Top management practice improvement	225
Figure 24: Recommendations for Continual improvement practice enhancement	226

Chapter One: The introduction

1.1. Introduction

The main objective of this chapter is to provide the reader with an overview of the research presented in this study. It started with a brief discussion about the background of the study, the problem statement, and the need of the study, followed by the research objectives, the research questions, and the contribution of the research. Also, this chapter discusses the significance and purpose of the study and concludes with the structure of the study.

1.2. Background of study

Organizations in the marketplace are being affected by the globalization of the market and international trade and technological innovations; these factors are increasing the competition in the market and directly impacting customer choices and demands. Therefore, organizations wishing to survive and adapt to the marketplace changes must implement new strategies to enhance organizational performance and improve their production and service quality to achieve efficiency and effectiveness.

1.2.1. The Total Quality Management and Service Quality in the financial services industry

Total Quality Management has become widespread among businesses in the last decade since several organizations have been employing it, the customer service-based organizations, as the main aim of these firms might differ. Still, their shared interest in providing a quality service to their customers and constantly adapting to the customer's new demands will lead to achieving business excellence and competitive advantage. The TQM is, compared to other concepts, such as Quality control and Quality Assurance, since the TQM is embracing the organization as a whole and focusing on all the elements that help improve the quality of the provided service and products. The TQM has been addressed as an essential element in Management theories

and practices and has become a commonly used term in topics concerning quality order (Hansson, 2003).

The TQM was referred to by Al Aqeeli (2001) as "a modern management philosophy or approach that takes the form of a comprehensive management system, based on making positive changes radically for everything within the organization to include these changes of thought, behaviour, values, beliefs, regulatory, administrative concepts, leadership style, work and performance measures systems, to improve and develop each institution components to reach the highest quality in the output of goods and services at the lowest cost to achieve the highest degree of satisfaction among its customers by satisfying their needs and desires according to what they expect", it can be seen from the previous definition that the TQM was introduced as a management philosophy that raises the level of competitiveness, reduce costs and expenses as well as secure the continuous improvement for the organizations. The focus was redirected to the competitively oriented methods, where customer satisfaction is the centre of the business operation (Baidoun, 2004). Subsequently, there have been significant changes in the organization's thinking.

The types of businesses that use the concept of TQM differ from large to medium and small organizations, service-based organizations, and manufacturing organizations. Regardless of their type or size, several businesses have realized the importance of enhancing the quality of the provided services and products to adapt to the marketplace and achieve competitive advantage and business excellence. Therefore, they have employed the TQM. Furthermore, the TQM philosophy was generated by the top gurus of Quality Management, such as Walter A. Shewhart between the 1920s and 1930s, followed by the "father of Quality control" W. Edwards Deming in the 1940s, who have developed the Deming theory and its 14 principles, followed by one of the top quality gurus named Joseph M. Juran, who developed Juran's philosophy and the quality improvement steps. Also, Armand V. Feigenbaum was one of the leading gurus of TQM as he introduced the Total Quality Control TQC concepts and provided the three required steps to improve the organization's quality. Without forgetting, one of the leading gurus, Philip B. Crosby, developed the 14 principles for quality improvements and the four fundamental approaches for quality management. Table (1) below briefly compares the quality gurus in terms of definition, philosophy, policy, and mechanism.

Theory and Definition						
	Crosby	Deming	Feigenbaum	Ishikawa	Juran	ISO 9000
Quality definition	Conformance to requirements	Three corners of quality: product, user, instructions for use	What the customer says it is	Satisfactory to the customer	Fitness for use	Conformance to procedures and specifications
Philosophy	Defect Free	Constancy of purpose; Statistical analysis	Full customer satisfaction at economical cost	Company-wide quality control	Project approach; in order of importance	Documentation defines and reflects practice
Approach	Motivate the people	Statistical techniques	Systems approach to total quality control	Talk with data	Quality trilogy; planning, control and improvement	Self audit with independent review
Mechanics	Fourteen steps	Fourteen obligations of management	The nine "M's"	Seven Statistical tools	Diagnostic and remedial journeys	Three ISO 9000 standards and two guidelines

Table 1: Comparison between the quality gurus key elements (Richardson, 1997)

Organizations have often used TQM for quality improvement and service enhancement. Its main aim was to satisfy the customers' needs and demands and exceed their expectations. Therefore, several countries have developed their awards for quality to endorse the organizations to implement the TQM and achieve business excellence, particularly after the improvement that has been noticed in the organization's products and service quality and productivity after the establishment of the Deming Prize award in 1951 in Japan. This step was followed by the release of the Malcolm Baldrige National Quality Award MBNQA award in the USA in 1987, which had a magnificent effect on increasing the level of competitiveness of the companies in the USA. Several awards have followed this, such as The ISO 9000 certification that was established in 1987, ISO 9001 and the European Quality Award (EQA) established in 1992.

Achieving the ultimate results of TQM requires implementing the Total Quality management principles efficiently; these principles are Customer Focus, Top Management Focus, employee focus, Continual improvement, Process approach, Strategic approach, decision making, and Supplier relationship; the below Figure (1) is a descriptive figure for the Total Quality Management practices. Nevertheless, the implementation of TQM is sometimes unsuccessful based on studies that some researchers did due to the issues in managing the functional processes and ensuring the TQM elements implementation; also, it was confirmed that some unsuccessful implementations are due to the lack of understanding of the organizations for the performance and disregarding the fact that the commission is a strategic choice that is influenced by objectives and needs of providing quality goods and services (Sharif, 2005).

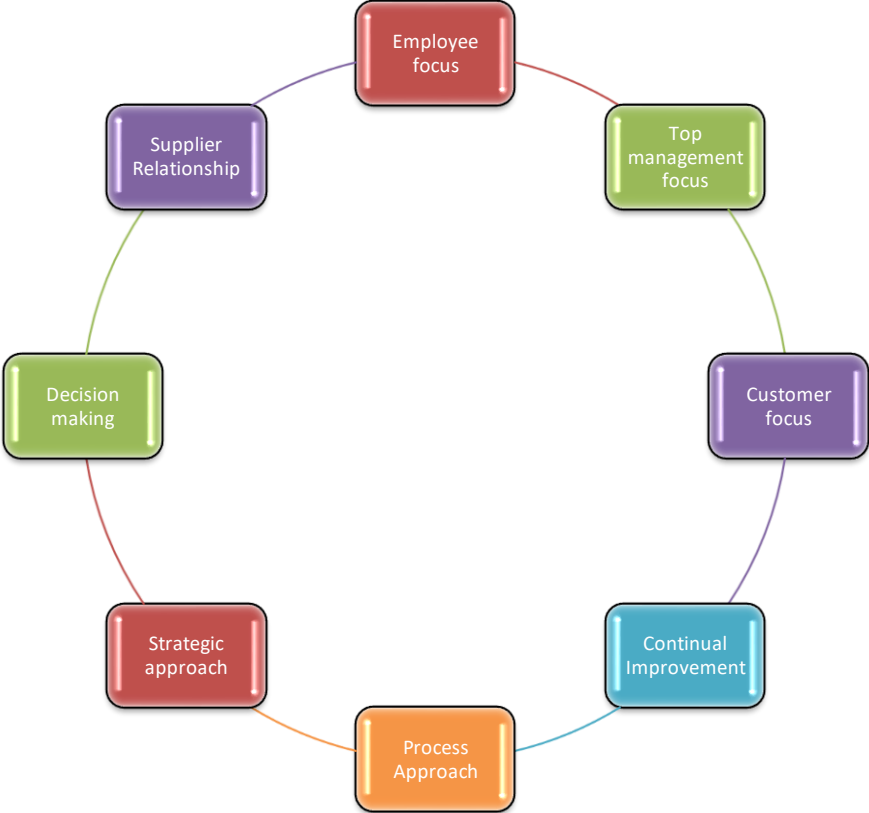


Figure 1: The Total Quality Management practices, Created by the author

It is essential for an organization to understand the customer's expectations and the factors that are affecting it, the customer's perception and the determinants of the perceived service quality and distinguish between these two elements to be able to achieve customer satisfaction and

provide a quality service, according to Yarimoglu (2014), rate corresponds to happiness, the higher the quality, the more satisfied are the organization's customers. It is also essential to understand the service quality characteristics: Intangibility, Heterogeneity, Simultaneity, and Perishability.

Furthermore, Service Quality has different models that researchers developed to analyse the causes and problems and provide solutions for service improvement; these models are the Gap Model, which Parasuraman and Zeithaml developed to analyse the gap, its size and category and provide a solution for the reasons that caused the gap (Lovelock, 2007). The second model is the SERVQUAL model, which requires the customers to answer questions about their expectations and perception to understand their reviews (A.Parekh, 2012). This model has 22 features and five different dimensions. Similarly, the SERVPREF model has 22 elements and five dimensions; however, the only difference between the SERVQUAL and SERVPREF model is that this last focus only on the customer perception of the service quality (Yong J.K et al., 2005).

To achieve the ultimate customer satisfaction, service quality has eight dimensions that organizations need to draw attention to: reliability, assurance, responsiveness, tangibles, empathy, access to service, financial aspects and employee competencies.

The Financial Services sector is one of the most significant sectors of the economy of any region; it is leading the world in terms of earnings and equity; this sector is lately experiencing substantial changes due to globalization and the economic environment that requires fundamental changes to increase the competitiveness and achieve business excellence. The financial services in the UK, particularly the banking service providers in the UK, play a vital role in the economic and financial activities, as the UK banks mostly manage money and assets, advise clients and facilitate the movement of the funds.

The financial services sector also plays a significant role in providing the marketplace with a free flow of capital and liquidity and strengthening the country's economy, thus helping the industry manage the risks and build confidence in purchasing power (Asmundson, 2020). This sector is considered one of the largest sectors worldwide in terms of earnings. It has a wide range of firms with different innovative features that allow it to reach out to its customers, and it has a solid human capacity and many competitors (Christopher N.S., 2007).

Furthermore, in 2021 a report was released by the UK parliament (Ali Shalchi et al., 2021) regarding the contribution of financial services to the UK economy, which have revealed that the financial services sector contributed to the UK economy approximately £132 billion (6.9% of total economic output). In the first quarter of 2020, there were 1.1 million jobs in the financial services sector, contributing to the UK as per figure (2) below. The industry is considered the largest in London, where half of the sector's production is generated.



Figure 2: The financial services economic output between 1990 and 2019 and the number of jobs in the UK financial services sector, source (Ali Shalchi et al., 2021)

These features have exposed financial services to different global changes and many threats and risks that must be managed to mitigate the threat's effect on the organization's general performance (Colquitt, 2015). For instance, the financial services sector has been tremendously affected by Brexit. The UK parliament's data has suggested that jobs and businesses have been lost to other financial centers due to the UK leaving the EU market. Also, the UK government informed about a radical overhaul of financial services regulations, which intended to make the UK more attractive to overseas markets. Furthermore, the financial services sector was also affected by the COVID pandemic. As per the parliament report, the economic output of the financial services sector was reduced by 3% in November 2020, compared to the pre-covid situation in February 2020. Also, the report revealed that 25,000 financial services employees were furloughed (Ali Shalchi et al., 2021). Hence, the financial services organizations and especially the retail banking sector have to be prepared for any risk that can encompass it, whether it is internal or external, and work on building a solid structure for risk management

and performance enhancement to be able to compete in the market and avoid loss (Abend, 2020).

1.2.2. The total quality management and service quality in the UK banking sector

The retail banking sector in the UK is the biggest employer of all the financial services sectors; it enables individuals and businesses to manage their assets and payments and access products such as loans, mortgages, and insurances (Higginbotham, 2019). The UK banking sector is considered to be the most significant contributing financial services sector, compared to financial services providers; as per Her Majesty’s Revenue and Customs (HMRC) report that was released in December 2019, the HMRC has raised over £30.7 billion from the banking sector (4.1% of all taxes collected that year), which was raised from income tax, national insurance contribution, corporation tax, the bank payroll tax and banking Levy (HM Revenue & Customs, 2020). The figure below shows the UK tax receipt from the UK banking sector.

UK tax receipts from the banking sector						
£ billions						
	PAYE	Corporation Tax	Bank Payroll Tax	Bank Levy	Bank Surcharge	Total
2005/06	13.6	7.0	-	-	-	20.6
2006/07	15.9	7.3	-	-	-	23.2
2007/08	16.7	6.6	-	-	-	23.3
2008/09	14.0	3.9	-	-	-	17.9
2009/10	15.2	2.1	-	-	-	17.3
2010/11	17.5	3.5	3.4	-	-	24.4
2011/12	17.6	1.3	0.0	1.6	-	20.5
2012/13	17.8	2.2	0.0	1.6	-	21.6
2013/14	19.9	1.6	-	2.2	-	23.7
2014/15	20.2	2.3	-	2.7	-	25.2
2015/16	20.6	3.3	-	3.4	0.0	27.3
2016/17	21.4	4.8	-	3.0	1.1	30.3
2017/18	22.1	4.9	-	2.8	1.8	31.6
2018/19	21.8	4.7	-	2.6	1.9	30.9
2019/20	21.2	5.0	-	2.5	2.0	30.7

Figure 3: UK tax receipt from the UK banking sector, source (HM Revenue & Customs, 2020)

Since 2008, and after the financial crisis that hit the world, the retail banking sector has experienced several changes; this crisis has pushed the banks to gain their customer's trust and improve the quality of their customer's experience (Mordor Intelligence, 2020). However, increase the number of new entrants to UK retail banking sectors, especially after the technology facilitates the innovation and increases the number of banks that are working online only (no building facilities), such as Monzo Bank and Sterling Bank that allows the account to account a payment without an intermediate card or payment service, this step has a significant

impact on opening the market and increasing the competition (Dooks, 2020). Also, UK retail banks face daily threats, including data breaches and security incidents that might cause customer abandonment and a drop in the rate of profits made by the organization and internal threats that might be caused by employees and needs to be avoided at any cost. Furthermore, the UK banking sector is being affected by global changes; as the author has previously mentioned, the UK banking sector has been tremendously affected by Brexit, as a recent report that Consultants EY released has shown that in October 2020, approximately 7,500 jobs and about £1.2 trillion in assets had relocated from London to Europe since the 2016 Brexit referendum. Dublin was the most significant destination for relocations, followed by Luxembourg, Frankfurt, and Paris (Graham, 2020).

The concept of Total Quality Management differentiates based on the perception of the stakeholder, as the customer's perception of the TQM in banks is focusing on meeting the expectations or exceeding them and having a good experience and quality service; therefore, banks have to realize the customer's expected value and needs to increase their level of satisfaction and maintain their loyalty. On the other hand, the employee's perception of TQM in the banking sector focuses on leadership, training and education, work-life balance, communication, equal treatment, a safe and healthy work environment and good salary and compensation; these elements do affect the employee effectiveness, thus, the organization performance in total. Understanding the relationship between both perceptions is essential to decrease the distance between these perceptions and achieve the organization's success.

The TQM approach focuses on quality customer service and achieving customer satisfaction, especially in customer service-based businesses such as banks, where customers interact directly with the service provider (Safakli, 2004). For that reason, implementing the TQM is the ultimate solution for service quality improvement. In 2001, authors such as Mellahi and Eyuboglu (2001) suggested that the requirements for a successful TQM implementation are the management commitment; however, in 2003, other authors indicated that successful implementation requires focusing on service quality and customer satisfaction loyalty (Kayis B, 2003). On the other side, other authors have suggested training and education for employees and management commitment for achieving ultimate TQM implementation (Vermeulen W, 2000).

The organizational performance definition was developed throughout the years. It was initially seen as the firm's efficiency and measured by productivity, flexibility, and inter-organizational

tension (Georgopoulos, B.S, 1957). It was also seen as the organization's ability to use the available environment and access the limited resources; it was further described as the effectiveness of the organization and its ability to maximize the returns and reduce the costs (Katz, D. et al., 1978) and the ability of the firm to create a value for its customers (Omar T. et al., 2019). However, in the 1990s, studies have proven the link between organizational performance and employee performance quality (Adam, E.E, 1994). In the 21st century, performance was defined as the ability of the organization to effectively and efficiently use its resources to achieve the goals set by the organization (Omar T. et al., 2019).

It is essential to measure organizational performance. It helps analyse the current situation, highlights the organization's issues, strengths, and weaknesses, and sets a plan for future performance enhancement to reach its strategic goals and objectives. Measuring the performance of organizations changed throughout the years, as initially, the focus was on cash flow. The focus was switched to the low cost of production, quality, flexibility, and delivery focus (Ghalayini et al., 1996). According to Kaplan (2020), the performance measurement techniques were divided into four different styles, which are: The financial performance measurements that include measuring one or a set of the following Key Financial Performance Indicators: the operating cash flow, working capital, profitability, liquidity, return on investment, Return on Equity, and Return on assets.

Furthermore, the performance can be measured using non-financial measurements in cases where the financial measurements do not provide a complete picture of the changes and quality (Borad, 2019). The non-financial performance indicators are the management of Human resources, which can be investigated by measuring the production volume ratio, capacity ratio and efficiency ratio. The second indicator is product and service quality, which can be analysed by examining the number of complaints and collecting service quality surveys from the organization's customers. The third indicator is brand awareness and company profile, which can be investigated using customer service awareness surveys.

Additionally, performance can be measured using the Balanced Scorecard, which helps the organization set targets connected with the organization's objectives and performance measures (Kaplan, 2020). The balanced scorecard has four perspectives that should always be considered in measuring performance: the financial perspective, the customer perspective, the internal view, and the learning and growth perspective. The Fourth performance measurement is Benchmarking, which is considered one of the leading performance measurements, as the

organizations compare their performance with other organizations in the marketplace. This type of comparison is called external benchmarking. However, internal benchmarking includes comparing the performance of the same organization's individuals, departments, or branches (Marr, 2020). The other benchmarking types include competitive benchmarking, functional benchmarking, and strategic benchmarking. This process helps the organization identify the gaps in the performance and ensure that the action plan is set in place (Mohamed Z. et al., 1996). It has also been widely used for continuous improvement (Kaplan, 2020).

Achieving successful long-term performance requires the organization to continuously measure its performance using measurement models and set an action plan for performance enhancement; these measurement models include the Balanced scorecard model, the Malcolm Baldrige model, the Performance Prism model the Performance pyramid. As it is known, high-performing organizations can generate long-term profits, create several employment opportunities and help improve the income of individuals. Also, the organization's profitability will increase employee return. Thus, the production level will be increased and the quality of the service, therefore the customer satisfaction will be improved.

Nevertheless, the performance measurements can be affected by external factors that might have significant impacts on the organizational performance and on the organization's ability to reach the set goals; these factors can be either the economic and market condition or the government regulations as such as the taxation system, fines and quotas and subsidies (Kaplan, 2020).

Similarly, to TQM theory, Six Sigma theory is a quality management approach that focuses on improving the process, products and services by eliminating defects, improving the customer experience, reducing the total costs, limiting the usage of resources and improving the organization's quality (I Six Sigma, 2020). Six Sigma has three main principles, which help eliminate defects: Smaller is better, Larger is better and nominal is best (White, 2018). This theory also has different methodologies, which are DMAIC and DMADV; these methods differ based on the goals set by the organization's team. The DMAIC process helps the existing processes achieve incremental improvement. However, the organization uses the DMADV process to develop new strategies or products. Moreover, the Six Sigma implementation includes different roles, which can be seen as follow: The Executive leadership, the Champions, Master black belt workers, Black belt workers, green belt workers, as well as White belt, Orange and yellow belt workers (White, 2018). According to several authors, the organization's success

is always linked to its effective implementation of the Continuous Improvement Methodology (CI). Both TQM and Six Sigma theories are the core of Continuous Improvement; the reason for this circumstance is that they both provide the organization with a competitive advantage. Also, both TQM and six sigma theories complement each other. This last can fit under the TQM theory; the main difference between both theories is that Six Sigma focuses on financial data compared to the TQM (Kwak et al., 2004).

1.3. The research problem situation: research gap, key questions and objectives

1.3.1. Research aim, objectives and questions

The overall aim of the study is to provide a comprehensive understanding of TQM and service quality in the context of the banking sector in the UK and to propose a framework for enhancing the implementation of TQM, service quality, financial performance, employee satisfaction, and customer satisfaction in the banking sector in the UK. The study seeks to contribute to the literature on TQM and service quality by focusing on the challenges and opportunities for implementation in the UK's banking sector and proposing a new framework for enhancing their implementation in this context.

The study objectives are as follows:

- * To present the current scenario of TQM and service quality, specifically in the banking sector in the UK.
- * To examine the impact of TQM and service quality on employee satisfaction, commitment to customer satisfaction, and organizational performance in the banking sector.
- * To identify and analyse the challenges facing the implementation of TQM in the banking sector in the UK.
- * To assess the current state of the financial services industry in the UK, with a focus on the banking sector.

* To propose a new framework for enhancing TQM implementation, service quality, financial performance, employee satisfaction, and customer satisfaction in the banking sector in the UK.

This study's main question is:

What is the current scenario of TQM and service quality in the banking sector in the UK, and how can their implementation be enhanced to improve financial performance, organisational performance, employee satisfaction, and customer satisfaction and what recommendations can be suggested for future performance enhancement?

The sub-questions are as follows:

- * What is the current scenario of TQM and service quality in the banking sector in the UK?
- * How do TQM and service quality affect employee satisfaction, commitment to customer satisfaction, and organizational performance in the banking sector?
- * What are the challenges facing the implementation of TQM in the banking sector in the UK?
- * What is the current scenario of the financial services industry in the UK, specifically in the banking sector?
- * How can TQM implementation, service quality, financial performance, employee satisfaction, and customer satisfaction be enhanced in the banking sector in the UK, and what is a recommended framework for achieving this?

1.3.2. The research gap

Banks and financial intermediaries are the backbones of any economic system that channels funds from surplus to those with a shortage (Lockett,1994:36). This fund channelling aims to earn profit. Banks develop a network of branches to reach a maximum number of customers. Branches are the points where banks offer their products. Banking products are almost the same in any country, but how the product is provided and the quality matter. Total Quality Management (TQM), a buzzword phrase of the modern age, assumes that quality can be managed in every aspect of a company's business. Total Quality Management is viewed as a

new culture and a way of thinking. So the approach intensely focuses on customer satisfaction, accurate measurement of every critical variable in business operations, continuous improvement of products, services, and processes, and work relationships based on mutual trust and teamwork (Pearce et al., 2005). Total Quality Management is a structured system for satisfying internal and external customers and suppliers by integrating into the business environment, continuous improvement, and breakthroughs with development, improvement, and maintenance cycles while changing the whole organizational culture (Cole et al., 1999) Like other industries; quality improvement is taking place at a revolutionary pace in the banking sector, (Rana,2005). Keeping in view the competitive environment in the banking sector, where bank officers are trying their best to offer high-quality services to their customers, there is a great need to develop a TQM model for commercial banking branch operations, highlighting the different departments in the branch and the application of TQM principles to such departments with proper assessment of the extent of the practice of TQM principles in our chosen banks. Numerous authors have addressed other issues that are related to the TQM and banking sector, such as (F. Talib, R. Zillur, 2012), (Alharth et al., 2017), (Cowling A, 1995) (Kayis B, 2003) and (McDonald, 1998), etc. However, the previous studies were conducted in different contexts, sectors, and TQM indicators or focused only on one subject, either the TQM or the service quality; also, some of these studies have addressed only a limited number of TQM practices.

For instance, a study carried out by Anu and Satish (2016) investigated the impact of TQM practices implementation and its effect in improving the organization's performance in the Indian context; the author of this study has developed a research model which linked the TQM and the organizational performance in the Indian context and has identified the successful TQM practices for performance enhancement. Similarly, authors such as Kaynak (2003) have linked TQM practices to an organization's financial goals, stating that TQM programs are essential for performance enhancement. Furthermore, a study by Salome N. Keli (2015) investigated the effect of the TQM programs on the financial performance of manufacturing firms in the Kenyan context; the research has proven that continuous improvement practice has the highest impact on financial performance. Also, other researchers such as Anh Duy Nguyen & Cuong Hung Pham & Long Pham (2016) have studied the effects of Total quality management on the financial performance of construction companies in the context of Ha Noi; the study was trying to link between the profitability of the organization and the TQM practices (employee engagement, process management and supplier relationship), the study has proven a positive

statistically relationship between these elements and confirmed that the organizations that implement the TQM activities would positively increase their performance.

Moreover, a study was conducted by Abdullah Ahmed Daas (2010) that aimed to investigate the impact of Total Quality Management improvement on the financial performance in Jordanian commercial banks; this study's results have proven that recognition and rewarding the employees have a direct effect on the bank's economic performance. Also, research was carried out by Khair Al-Din Ali (2011) that aimed to assess the Total Quality Management in the banking sector through a field analytical study in the province of Nineveh in Iraq.

Similarly, other authors such as Dr. Ameen Al-basheer et al. (2015), who have researched the dimensions of Total Quality Management and its impact on improving the financial performance of the Jordan Islamic Bank, he has proven that there is a positive relationship between the TQM dimensions and the financial performance of the Islamic bank of Jordan. He has confirmed that TQM practices directly affect economic performance and customer satisfaction. This study uses liquidity ratios to measure the financial performance of the Islamic Bank of Jordan.

In addition, a study was carried out by Esin and Hilal Olcay (2014), which investigated the impact of Total Quality Management practices and different performance measures (Financial performance, Customer satisfaction, inventory, innovation, employee performance and operational performance) of firms in Turkey, the study was also investigating the barriers that are facing the TQM practices. This study used cross-sectional survey methodology and obtained 242 questionnaires from Turkey's Kocaeli-Gebze Organized Industrial Zone firms.

Furthermore, other investigators have proven a statistically significant link between the TQM practices and employee engagement and satisfaction in the Libyan bank's context, such as Alharth et al. (2017). In addition, a study was conducted by Victor B Wayhane and Erica Balderson (2010), investigating the impact of Total Quality Management on financial performance and has revealed that Total Quality Management is statistically linked with the organization's economic performance. Moreover, other authors such as Mohrman, Tenkasi Lawler and Ledford Jr (1995) have investigated the link between the TQM and financial performance. Also, Prajogo and Sohal (2006) and E. Sadikoglu (2004) have investigated using financial performance measures (liquidity, Return on assets, income). Similarly, authors such as G. Kampouridis and A.Ch. Yiannopoulos, G.I. Giannopoulos, and S.A. Tsirkas (2015) have investigated the relationship between total quality management and the financial performance

of Greek companies in the structural construction sector during the crisis (over five years' period of time).

This study is explicitly addressing the banking sector in the UK context because the banking sector is one of the largest financial services sectors in the UK and one of the largest contributing sectors to the UK economy as per the previously mentioned reports by Consultants EY, which has revealed that in October 2020 approximately 7,500 jobs and about £1.2 trillion in assets had relocated from London to Europe since the 2016 Brexit referendum. Also, this sector is currently affected by several global changes, including Brexit, increasing the number of competitors, affecting the marketplace, and the most recent pandemic, which has negatively affected the sector. Furthermore, the UK context was selected to be investigated since the UK is one of the most developed countries currently being affected by global changes. Based on a report that was released by Matthew Toole (2019), the UK capital market and the UK's share of the worldwide banking market were majorly affected by the Brexit, and the UK's share of a shrinking global investment banking fee pool has been recorded 4.4%, which is considered to be the lowest since the records began.

The researcher intends to study the phenomena and address alternative solutions for TQM practices improvement and service quality enhancement, eventually leading to performance enhancement.

This study has been established due to the need for a strategic shift in senior management philosophy, which encourages and promotes a culture of total employee involvement towards the attainment of service quality, which is one of the significant competitive challenges facing the UK Banking sector. Also, an extensive literature review suggests that voluminous research has been done on the quality of services and the relationship between service quality and organisational performance through TQM. Still, only a limited number of studies on TQM and service quality in the banking sector in the UK have been carried out. Researchers have suggested the need for the present study to understand how banks can perform better and what critical dimensions for success are so that they could be implemented to improve their financial performance, fulfil customer requirements, and excel in the quality of service. This research study will break the gap and suggest a developed framework for performance enhancement.

Furthermore, the increase in the number of competitors in the UK banking sector and the changes in customer's needs and expectations require the banks to work on improving the efficiency and effectiveness of their performance and raise the level of creativity to be able to

compete and sustain in the marketplace and achieve competitive advantage. This is especially after the changes in the country's current environmental, political, and socio-political situation and the new government regulation rules that allowed new digital-based banks to join the market in 2015. These digital-based banks use only apps, demonstrating that these banks' expenditures are vastly lower than the high street banks. The physical bank card may or may not be included, and they have the best foreign exchange rates compared to the UK high street banks. Also, these banks are featured with free international currency withdrawal, a 24/7 online or over-phone supporting team, easy-to-use, and several other features related to spending and savings. Similarly to the high street banks, FSCS protected (Financial Services Compensation Scheme). Also, it is currently using advertisements to increase the number of its customers (Wilson, 2020).

1.4. The contribution:

This thesis aims to determine whether the working environment that bank employees perceive relates to their affective responses and perception of the TQM implemented. More specifically, the study extends and links previous works by researching the relationships between the TQM and the organisational performance with various affective responses from the employees (organisational commitment, job satisfaction and work motivation), as well as the perception of the service quality that the bank provides to the customers of each bank. This study argues that lack of innovative quality products and services might affect the UK high street banks' future, as several previous studies have proven the impact of TQM implementation on business performance and its impact on gaining a competitive advantage, building sustainable profits and achieving the ultimate customer satisfaction through continuous improvement (Pelser, 2014).

This study highlights the contribution of the TQM in enhancing the organisational performance generally and the financial performance specifically in the UK banking sector, as well as highlighting the role of service quality in achieving customer satisfaction and business excellence. Also, this study highlights the current scenarios of the TQM implementation in the banking sector in the UK and the current scenarios of the service quality in the UK banking sector. Most of the previous studies conducted in the TQM in the banking sector only addressed two components (TQM practices) and identified the relationship between these two

components. Also, other studies were born in the banking sector in different countries such as Jordan (Da'as, 2010) and (Ameen Al-Basheer, 2015), Nigeria (Ojo, 2010), Libya (Alharth, et al., 2017), Kenya (N.Keli, 2015), South Africa, Sweden (AGBOR, 2011), Malaysia (Tat, 2014), Indian context (Anu P. Anil, 2016), the context of Ha Noi (Pham, 2016), Iraq (Ali, 2011), Turkey (Olcay, 2014), Greece (G. Kampouridis, 2015) and only a few studies were conducted in the UK banking sector. However, this study addresses five different practices of the TQM and links these practices with the service quality and financial performance of the UK high street bank.

This research is significant from theoretical, empirical, and managerial perspectives.

From a theoretical perspective, the study can contribute to the existing literature on TQM and service quality by providing a comprehensive understanding of their current scenario and challenges in the banking sector in the UK. By proposing a new framework for enhancing TQM implementation, service quality, financial performance, employee satisfaction, and customer satisfaction, the study can also offer a new perspective on how TQM and service quality can be effectively implemented and managed in the banking sector.

From an empirical perspective, the study can provide empirical evidence on the impact of TQM and service quality on employee satisfaction, commitment to customer satisfaction, and organizational performance in the banking sector in the UK. By evaluating the challenges facing the implementation of TQM in the banking sector in the UK, the study can also provide insights into the factors that affect the success of TQM implementation in this context.

From a managerial perspective, the study can offer practical recommendations for UK banking sector managers on effectively implementing TQM and service quality to enhance financial performance, employee satisfaction, and customer satisfaction. The proposed framework can also guide managers to develop and implement strategies for improving TQM and service quality in their organizations.

Overall, this research can provide important insights and recommendations for academics, practitioners, and policymakers in the banking sector in the UK and potentially in other industries and countries facing similar challenges in implementing TQM and service quality.

1.5. Outline of the adopted research methods

In this research, the author has used the mixed method, which means that both quantitative and qualitative data were collected from the participants. For quantitative data, the researcher used two different samples. The research sample was illustrated as the method that investigators utilize for selecting a specific number of people from a population (Mertens, 2005). For the first sample, the author used the probability sampling method for the TQM survey questionnaires; the total number of questionnaires that were distributed was 70 survey questionnaires that were distributed to bank employees, who spent over three years working for the same banking service provider (nine responses were rejected), the data analysis method that was used to analyse these data was the SPSS software to test the hypothesis that was set by the author using one Tailed T-test. Also, the researcher has used the correlation coefficients model to identify the correlation between the TQM variables.

The second sample selected is the bank customers who have been dealing with the same banking service provider for three years; the sampling method utilized for the SERVQUAL (customer service) questionnaire survey is the probability sampling type is a stratified random sample. The total number of questionnaires that were distributed was 50 questionnaires (five responses were rejected). To analyse these data, the researcher has used SPSS software to test the hypothesis set by the author using one Tailed T-test. Also, the researcher has used the correlation coefficients model to identify the correlation between the service quality variables.

The respondents were a group of experts (five bank managers) selected to view the in-depth opinions generated for TQM enhancements in the banking sector. For Qualitative data, the investigator used non-probability sampling, particularly the theoretical sampling type for the qualitative data collected from the focus group. The research methodology was discussed further in Chapter 4.

1.6. The structure of study

The research presented in this thesis can be divided into two overarching phases; the first phase is the Preparatory phase, which addresses the first four chapters and serves as a foundation for the second phase. The second phase is the Cognitive and Concluding phase, which includes the

analysis and conclusions of the research paper and has been addressed in the fifth and sixth chapters.

This thesis is divided into six chapters, as shown below. The first chapter provides the introduction chapter, where the researcher introduces the study, the research background and history, the problem statement or the Gap, the research objectives and research questions, the contribution and significance of the research.

The second chapter is the literature review chapter, where the researcher has given a brief explanation of the historical, cultural and social context of the TQM, the evolution of quality management, discusses the concept of TQM, the gurus and their philosophies, the TQM systems, tools, techniques and approaches, TQM implementation strategies, as well as the barriers that are facing the implementation, followed by a brief explanation of the service quality concept, its characteristics and dimensions, the researcher also provided an overview of the financial services sector and the threats that are facing this sector; furthermore, a deep discussion was established to discuss the financial services sector in the UK and particularly the retail banking sector in the UK and the threats that are facing this sector. This was followed by a brief illustration of the TQM concept in the banking sector, its impact, and its implementation. The following discussion was regarding the organizational performance, the measurement system, techniques and models and the external factors affecting the performance. Lastly, a discussion about Six Sigma and lean theory.

The third chapter presents the study's conceptual framework, where the researcher has introduced the dependent and independent variables of the research and the topics that should be investigated and linked. Thus, the researcher presented the previous studies, the variables investigated by several authors, and the theories built throughout the years. Based on this information, the hypothesis was made.

The fourth chapter covers the research methodologies that were used in this research, including a brief explanation of the mixed method research approach that the author utilized, as well as a short description of the survey questionnaire methods and the focus group method that the researcher used to investigate the phenomena, followed by a brief about the sampling method the researcher used, the sampling size, the participants of the research, the data collection methods and the justifications for utilizing these methods. Finally, the data analysis methods used to analyse both the quantitative and qualitative data and the rationale for employing these methods, the validations, reliability and limitations of the research followed it.

The fifth chapter presents the data analysis for both the qualitative and quantitative data; as in this chapter, the researcher has suggested the study of the quantitative data using the SPSS to test the hypothesis that was set by the author using one Tailed T-test to analyse both the TQM survey questionnaire data as well as the Service quality survey questionnaire's data, also, the researcher has used correlation coefficients model to identify the correlation between the TQM variables and the service quality variables. On the other hand, the researcher presented the focus group discussion, which was analysed using the content analysis method. Also, in this chapter, the investigator analysed the financial data for some of the UK commercial banks for three years, which were collected from the online financial statements of the UK banks.

The last chapter is chapter six, where the researcher summarizes the research analysis and concludes the research outcomes. Also, in this chapter, the researcher has highlighted the contribution of the research to the body of knowledge and practice, provided a list of recommendations and suggestions for further studies, and highlighted the study's limitations.

Chapter one: this chapter is presenting an Introduction to the impact of Total Quality Management in the UK banking sector, the research background and history, followed by the problem statement, objectives of the research and questions, the contribution to the body of knowledge, the significance of the research and the structure of the study

Chapter two: Literature review, which includes the historical context of the TQM, the evolution of the TQM concepts, gurus, philosophies, tools, techniques and principles of TQM, and the implementation strategies of TQM. Service Quality concept, characteristics, and dimensions. The financial services and the banking sector in the UK. The implementation of the TQM in the banking sector. The organizational performance. measurements and indicators. A brief discussion about the Lean Six Sigma theory.

Chapter three: The conceptual framework of the research that presents the dependant and independent variables, which are: The employee focus, Top Management focus, continual improvement, customer focus, the TQM concept introduction, the employee satisfaction, customer satisfaction, the service quality, and the organizational financial performance, and finally presenting the research hypothesis

Chapter four: Research Methodology, this chapter presents the mixed method research approach, the survey questionnaire and focus group methods that were used, the sampling method, size and participants, the data collection methods, the data analysis methods (explanation of the SPSS software and content analysis), the validity reliability and limitations of the research

Chapter five: Data Analysis and results, where the researcher presented the SPSS software analysis for both the TQM survey questionnaire data and the SERVQUAL data , as well as analysing the financial data for the UK banks

Chapter six: Conclusion and recommendation, in this chapter the researcher provided a summary of the data analysis, and conclude the research outcomes of the impact of the TQM in the UK banking sector and provide recommendations and suggestions for further studies and study limitations

Figure 4: The structure of the study (Created by the author)

Chapter Two: Literature review

This chapter provides a brief about the historical, cultural and social context of the TQM, as well as explains the evolution of quality management; this chapter also discusses the concept of TQM, the gurus and their philosophies, the TQM systems, tools, techniques, approaches and TQM implementation strategies, additionally to the barriers that are facing the TQM implementation. This chapter also discusses the service quality concept, characteristics, and dimensions. Moreover, the researcher provides an overview of the financial services sector and the threats in this chapter. Furthermore, a deep discussion was established to discuss the financial services sector in the UK, particularly the UK's retail banking sector and the threats facing this sector. This was followed by a brief illustration of the TQM concept in the banking sector, its impact, and its implementation. The following discussion was regarding the organizational performance, the measurement system, techniques and models and the external factors affecting the performance. Lastly, a discussion about Six Sigma and lean theory.

2.1. The historical, cultural, and social context of the TQM

Total Quality Management has been considered one of the essential tools for leading and developing work strategy and performance enhancement. Also, it has a central role in achieving profitability by providing high-quality services or products (Alharth et al., 2017). the roots of TQM can be traced before world war II when several organizations adopted the TQM techniques in the US, and the statistical theory was applied to product quality for the first time in history (IYIDA, 2012). This philosophy is generally attributed to Dr. W. Edwards Deming, who teamed up with the researcher Walter A. Shewhart in the 1930s to develop a statistically controlled management process that helps managers of different organizations determine when to interfere in an industrial process. Deming further developed the concept of TQM, Juran and Feigenbaum in Japan in the 1940s. In 1969, Feigenbaum's term 'Total Quality' for the first time at the first international conference on Quality control in Tokyo - Japan; the period referred to the broader issues of an organization.

After Japan's success in the 1980s and 1990s in terms of employing quality issues, Total Quality Management became well known and western companies started introducing their quality initiatives (Robert R, 1993).

In the late 1980s, the United States developed the Malcolm Baldrige Award to encourage companies to adopt the TQM model recognized internationally; similarly, in 1992, the European Foundation of Quality Management adopted the EFQM Excellence Model for the European Quality Award. Nowadays, the models of Total Quality Management are referred to as Business Excellence models to distinguish between the old concepts and the new TQM.

2.2. The evolution of Quality Management

The quality management evolution has been interpreted into different eras or stages; each stage focuses on specific principles, systems, tools, and techniques that help improve the phase. The four steps are as below:

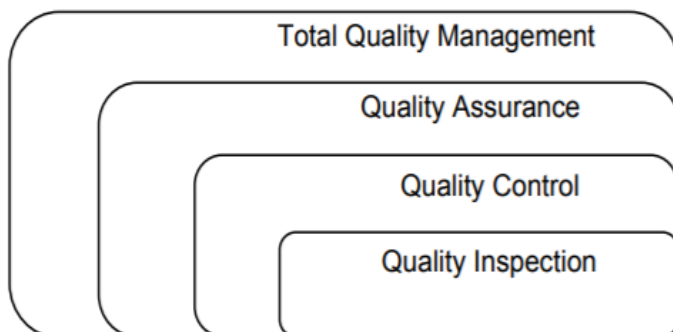


Figure 5: Illustration of the concepts of quality inspection, quality control, quality assurance and total quality management (From Bergman & Klefsjö, 2003)

2.2.1. The Quality Inspection

1910, The quality inspection phase started by the Ford Motor Company, when they hired a team of inspectors to check one of their cars (Model Car 1); the main reason behind this idea was to verify the quality of the product and then decide whether to scrap, or repair it or sell it for a

lower price (Garvin, 1988). During this period, the quality was directly linked with the inspection. The focus was only on the products; as Dale mentioned in the journal article written (2003), "At one-time inspection was thought to be the only way to ensure quality". Quality Inspection was also defined by the British Standard Institute (2000) based on BS EN ISO 9000 as the " degree to which a set of inherent characteristics fulfils requirements".

2.2.2. The Quality Control

Between the period of 1920s and 1930s, statistical Quality Control methods were developed by Walter A. Shewhart (1931), soon later it was adopted by different manufacturing organizations such as Ford car company, the main reason behind creating this stage was to recognize the issues that are facing the process of manufacturing the product and control it at a very early stage instead of waiting for the final product's inspection, the focus at this stage was only on the product. Regardless of the Quality Control movement's success (Shewhart, 1939), some other manufacturing companies continued working only on the Quality Inspection method (Bergman, B. et al., 2003).

The tools and techniques that were used at this stage were: Statistical Quality Control (SQL), inspection link to Quality Control, Sampling Acceptable Quality Levels (AQL), Average Outgoing Quality Limit (AOQL), and Total Preventive Maintenance (TPM) (Syaiful Rizal H. et al., 2019)

2.2.3. The Quality Assurance

In 1985, Ishikawa defined Quality Assurance as a tool to "assure quality in the product so that a customer can buy it with confidence and use it for a long period with confidence and satisfaction". The Quality Assurance phase focuses on pre-production activities and depends on quality standards (most notably ISO 9000); this phase was developed to avoid or at least reduce the risk of failure and mistakes during producing a product or providing a service. In 1987, the International Organization for Standardization developed the ISO 9000 model, which has been adopted today by over 670 000 companies around the globe (ISO, 2004). According to Dale (2003), QA is about a " Prevention based system which improves productivity and increases

productivity by emphasizing product, service and process design". Unlike the previous phases, this stage focused on the process instead of the product.

The tools and techniques that were used in this era were: Plan-Do-Check-Act (PDCA), which was extended later on to Plan-Do-Study-Act (PDSA), Cause and effect Diagram, Failure Mode and Effect Analysis (FMEA), Kaizen, Kanban, Jidoka and Just-In-Time (JIT) (Syaiful Rizal H. et al., 2019).

2.2.4. The Total Quality Management

In the Total Quality Management phase, the focus was not only on the system or the products and the service, but it exceeded the employees of the organization to achieve business excellence; the TQM was defined by Bergman & Klesjo (2003) as "a constant endeavour to fulfil, or preferably exceed customer needs and expectations at the lowest cost, by continuous improvements work, to which all involved are committed, focusing on the processes in the organization".

2.3. The TQM and Service Quality

2.3.1. The Total Quality Management

Total Quality Management is believed to manage and enhance a business's effectiveness, efficiency, cohesiveness, flexibility, and competitiveness (Pushpa, 2016). The British Standard Institution defined TQM as "management philosophy and company practices which aim to harness an organization's human and material resources in the most effective way to achieve the organization's objectives" (Pushpa, 2016). Firstly, manufacturing companies only adopted the TQM, which later spread to the service industry (banks, insurance companies, healthcare, and educational institutions) (Todorut, 2012). Also, Cole and Moyab (1999) have stated in their book 'TQM in Action' that "The TQM is an integrated organizational approach in delighting both external customers by meeting their expectations continuously through everyone involved with the organizational working on continuous improvement in all products, services and procedures along with suitable problem-solving methodology".

Managing quality is the job of every member of an organization. Moreover, Arora (2009) has discussed the importance of the TQM in his book and described it as a way of managing for effectiveness improvement, flexibility, and competitiveness of a business. Furthermore, John McDonald (1998) described the TQM as the fundamental shift and the systematic analysis and blueprinting of operation, a process of chronic improvement where control is embedded within and is driven by the organization's culture.

Total Quality Management was also described by Cole & Mogab in their Book "TQM in Action" (1999) as "a structured system for satisfying internal and external customers and suppliers by integrating into the business environment, continuous improvement, and breakthroughs with development, improvement, and maintenance cycles while changing the whole organizational culture", this concept is focusing on satisfying customers based on continues business improvement and cultural changes to adapt with the TQM system.

According to an article that was written by Hendricks and Singhal (2001) were they claimed that the successful implementation of Total Quality Management would lead to enhanced products and services; it will also reduce the organization's costs and increase the satisfaction of their audiences, such as customers and employees, and that will lead to financial performance enhancement. Many authors, like Katller and Armstrong (2004), agreed with this concept when they described the TQM as an accepted technique developed to ensure performance and survival in modern economies.

TQM was also defined by Deming (2012) as "organization activities involving everyone in a company – managers and workers – in a requisite and integrated effort toward improving performance at every level". It can be seen clearly from the definition that Deming mainly focused on his studies on the employees and manager's relationship and its impact on the organization's performance.

Other authors such as M. Jammal, S. Khoja and A. Abd and Aziz (2015) are on the other side focused on analysing the general organization roles and the internal performance of the production process. They defined Total Quality Management as " the continuous improvement of administrative and productive processes through reviewing and analysing the results achieved and searching for other means and methods to raise the level of performance and try to reduce the time and effort for the completion of production processes by eliminating all unnecessary functions for consumers and for the production process to reach the required level of total quality".

Also, other authors believe that Total Quality Management (TQM) is a critical tool that leads to the strategy of work development and performance enhancement to achieve high profits through good quality services and products (Alharth et al., 2017).

Anita Rani (2017) described the TQM as "a philosophy that emphasizes continuous enhancement as a process that places a premium on achievement of customers satisfaction" She also added that this process "requires the participation of all the members of the organization in the development of shared mission, vision, plans and in the quest for continuous developments". It can be seen from the previous definition that Anita focused on her studies on achieving customer satisfaction, and she highlighted the importance of directing and orienting the organization's staff toward the organization's mission, vision, and goals.

Most of the previous investigations indicated that the TQM practices have positively been associated with productivity and organizational performance, such as Chenhall (1997), R. Mann and D. Kehoe (1994). Other authors have indicated that TQM practices have a positive effect on Quality performance (S.Curkovic et al., 2000), (S. M. Lee, 2003), (M. M. F. Fuentes, 2006); and (Hong, 2008). Furthermore, other investigators have proven the link between TQM practices and employee engagement and satisfaction (Alharth et al., 2017). Other authors have demonstrated the connection between TQM practices and customer satisfaction (Rasheed, 2017), (Nguyen, 2019) and (Satish Mehra, 2008).

Several studies have also shown the importance of Total Quality Management and the significant effect of implementing it right in organizations; therefore, Total Quality Management has been defined in various ways and based on different variables. It can be defined as a quest for excellence, creating the right attitudes and controls to make the prevention of defects/errors possible and optimizing customer satisfaction by increased efficiency and effectiveness (Mansour, 2007).

Total Quality Management was always viewed as a new organizational culture and a new way of thinking. It can be observed from the previous definitions obtained from various researchers of different decades that the TQM, in general, is a managerial way for effectiveness and competitiveness enhancement. The approach has focused chiefly on client satisfaction, business operations, continuous product development, services and processes, and employee-management relationship and teamwork (Pearce, 2005).

2.3.2. The TQM gurus and their philosophies

To understand the theory of TQM, its principles, Tools and Techniques, it is necessary to consider the TQM philosophies that the top gurus of Quality Management generated; these gurus are as below:

2.3.2.1. Walter A. Shewhart

Walter A. Shewhart was a statistician at Bell Labs during the 1920s and 1930s; he was one of the first quality gurus that have studied randomness and recognized the existence of variability in the process of manufacturing the products; he also developed the charts of quality control to discover whether the variability is random or whether an assignable cause has caused it. Walter's work created the base of the statistical process control used until today, and he was referred to as the “grandfather of quality control.”

2.3.2.2. W. Edwards Deming

W. Edwards Deming was referred to as the "father of Quality Control" He was a statistics professor at New York University in the 1940s. He assisted several Japanese companies in improving their quality. The Japanese highly regarded him to establish Deming Prize, an annual award for organizations demonstrating quality. Thirty years later, the philosophy started to be adopted by American organizations (Jammal M. et al., 2015).

In the past, the low quality of products used to be blamed on employees and their lack of productivity, which led Deming to conduct research that pointed out that only 15% of the quality issues can be blamed on employees. In contrast, 85% are caused by the process, system, and poor management. Deming stressed the idea of improving the quality through organizational change that should come from the upper management (Deming, 1986); he also emphasized the concept of improving the quality of products or services quality by decreasing the uncertainty and variability in design during the production process (Evans et al., 2000). He then outlined "14 Points," which are principles that can guide organizations in improving their quality (Flood, 1993).

According to Montgomery et al. (2011), The Deming Philosophy is an essential framework that helps enhance quality and productivity. The 14 principles of this philosophy are as below (Deming, 1986) (Dale, 2003) (Montgomery et al., 2011):

1. Create constancy of purpose to improve products and services.
2. Adopt a new philosophy. The Management must know their responsibility, act accordingly, and take the required steps for a leadership change.
3. Eliminate the dependence on inspection of the quality and build quality products and services from the beginning.
4. Ending the practice of awarding the business based on the low price and improving the quality of suppliers to reduce the cost.
5. Continuously enhance the system of production and service
6. Introduce modern methods for job training
7. Introducing new methods for supervision and leadership that will affect the process directly and workflow and will guide the employees throughout
the process
8. Drive out the fear to enhance the effectiveness of work.
9. Break down the boundaries between the organization's departments to work as one team.
10. Eliminate the usage of slogans as they create disputation between the employees
11. Eliminate quotas, numerical goals, and management by objectives. Replace it with leadership.
12. Eliminate barriers that deprive employees of their pride in artistry.
13. Encouraging the employees to self-empowerment by introducing education and training programs
14. Involve all the employees in making the needed transformation.

These principles were created to help the organization achieve its quality goals; they focus on upper management's commitment towards quality and their role of providing a whole supporting system that includes all the employees. Deming also stressed that this improvement could only be achieved with an organizational change led by upper management.

Adding to this, Deming created seven deadly diseases of management that he believed that was preventing from the effective implementation of his philosophy (Montgomery et al., 2011); these barriers are as below:

1. Lack of constancy of purpose. They need a shared model that the employees follow and embrace.
2. Focusing on short-term profits instead of focusing on the vision for the organization.
3. Evaluating the performance, merit ratings, and annual appraisals
4. Changing the management every time is considered a deadly disease as the new management will come with recent leadership changes that will take some time for the employees to adapt to it.
5. Using only visible data and information in decision-making, with little or no consideration given to what is unknown or cannot be known.
6. Excessive medical costs.
7. Excessive legal and warranty costs.

Deming created another framework, the Deming PDCA cycle; this framework is a process of enhancement, where the actions of an organization can be measured and compared with the desired expectations (Montgomery et al., 2011).

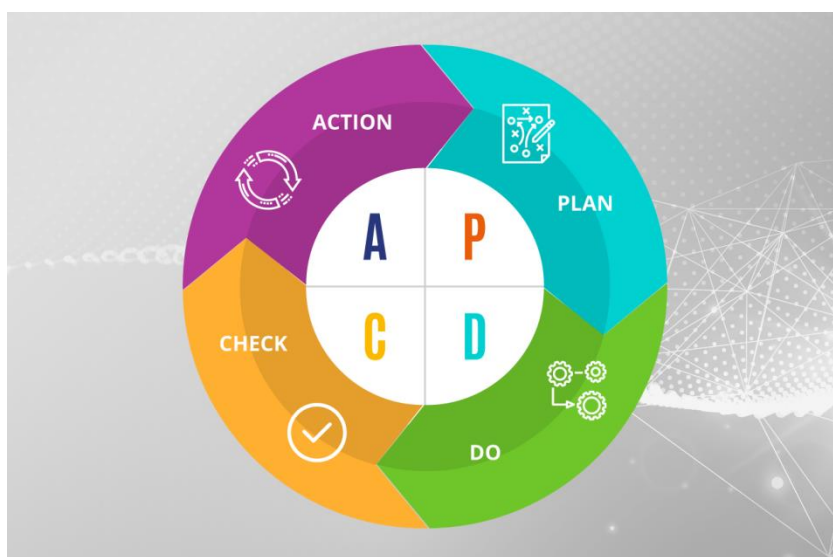


Figure 6: The PDCA cycle, created by (Gonçalves, 2018)

The Four Elements of the PDCA can be subdivided into the necessary step-by-step problem-solving activities (Goetsch et al., 2010); these four elements are as below:

- Plan: Set objectives for the organization and develop plans to attain them.
- Do: Set the goals into action.
- Check: measure and analyse the outcomes of the change to decide what was learned from this action and determine whether further actions are needed.
- Act: Make any essential amendments to the plans and repeat the cycle.

This process requires several cycles to resolve complicated problems (Montgomery et al., 2011). Its purpose is to function in a never-ending loop.

Deming believed in several concepts, such as reducing variations can achieve continuous improvement. He also thought that customers were the most significant element in the production process. He stated that everyone is responsible for achieving their needs and exceeding their expectations.

2.3.2.3. Joseph M. Juran

Dr. Joseph Juran is considered one of the top-Quality gurus that have had the most significant impact on Quality Management. His Philosophy was like Deming's philosophy. However, there were some differences; for example, Deming stressed the fact that improving the quality requires management changes, whereas Juran emphasized the fact that there is no need for significant changes in the organization and the only changes that should be made are in terms of embedding the Quality Management in the organization and focusing on the senior management roles (Dale et al., 1999). Juran (1992) defined Quality as "Fitness for use", taking into account the customer's intention for the use of the product rather than focusing only on the technical specification (Stefanatos, 2000). Juran also believed that 80% of the defects were primarily caused by factors that the Management could have avoided (Flood, 1993).

Juran's Philosophy was concluded in three different philosophies, which can be seen as follow (Goetsch et al., 2010):

Juran's basic steps for progression are: Continually achieving structured improvements, starting training programs for the staff, and establishing commitment and leadership roles for higher management.

Juran's Trilogy, which was summarised in three functions for Quality, which are:

Quality Planning, which includes identifying the organization's customers, the product or service requirements and setting up goals for the organization

Quality control includes using statistical methods to meet the quality standard.

Quality Improvement, which means that the enhancement must be continued to assure delivering the best quality of products and services to the customers

Juran's ten steps to quality improvements include:

1. Building awareness among the employees and managing the need for enhancement.
2. Set goals for enhancement.
3. Trying to meet the set goals of the company.
4. Training the staff and higher management.
5. Implement projects that aim to sort out the organization's problems
6. Report the organization's progress.
7. Give recognition to staff for their efforts.
8. Discuss the organization's outcomes.
9. Keep the score.
10. Maintain momentum by building improvement into the company's regular systems.

2.3.2.4. Armand V. Feigenbaum

Armand was the first guru to introduce Total Quality Control (Mohanty, R. and Lakhe, R, 2000). He promoted the idea of a work environment, where high-level management and employees should cooperate and commit to improving the quality of the organization's products and services and learning from each other's successes (Feigenbaum, 1999).

Armand introduced Quality as " Total composite product and service characteristics of marketing, engineering, manufacture and maintenance through which the product and service in use will meet the customer's expectations" (Feigenbaum, 1999).

He also introduced the QTC as "Total quality control's organization-wide impact involves the managerial and technical implementation of customer-oriented quality activities as the prime responsibility of general management and the main-line operations of marketing, engineering, production, industrial, finance, and service as well as of the quality- control function itself" (Feigenbaum, 1999).

Armand introduces a three-step process to improve the organization's quality. These steps include (Fotopoulos et al., 2010):

- Quality leadership.
- Quality technology.
- Organisational commitment.

2.3.2.5. Philip B. Crosby

"For Crosby, quality is interwoven with conformance to requirements, and he emphasizes prevention instead of estimate" (Antastasiadou, 2015).

Crosby started his concept with the statement "Quality is free" (Crosby, 1979) and "Do it the right first time" (Bendell et al., 1995). Crosby (1979) stressed the importance of avoiding the defect in his book. He argued that organizations should not accept defects or consider the idea of inevitable defects in producing the product or providing the services. He believed all defects could be prevented first (Mohanty et al., 2000).

Therefore, Crosby developed 14 principles for quality improvements; these principles are as below:

1. Management should be committed to improving the quality of products or services.
2. Establish a team for quality improvement in the organization
3. Measure the non-conformities and identify the existing and potential issues in the process
4. Assess the quality cost
5. Provide training for the management and the staff to make them aware of the importance of the quality
6. Try to solve any problem facing the process by taking an immediate action

7. Setting up a new program for zero-defect (avoiding the defect at any cost)
8. Providing training and educating the supervisors and staff to be aware of their responsibilities towards the organization's quality
9. Host a zero-defect day to highlight the importance of quality in the process
10. Support employees to set personal and team goals and plan to achieve them.
11. Support employees to communicate with the management and highlight the issues faced to achieve the set goals for quality improvements.
12. Recognition for all the employees who are contributing to the quality improvement process
13. Employ quality councils to guarantee continuous communication for quality improvement.
14. Repeating all the steps above stresses that quality improvement is a never-ending process.

Dale concluded Crosby's quality philosophy (2003) with four different fundamental approaches for quality management; these approaches are as below:

- Quality is conformance to the requirements.
- The measurement of quality is the cost of quality.
- The only performance standard is zero defects.
- The system for achieving quality is prevention, not an appraisal.

Contrary to the other philosophers, Crosby stressed that improving the quality requires the management to change the organizational culture and attitude rather than using statistical methods (Evans et al., 2000).

In his book "The Art of Making Quality Certain" (1979), Crosby has highlighted two mistakes that can increase the cost of quality; the first mistake is a lack of knowledge, which can be avoided by training and educating the employees. The second mistake is lack of attention, which can be avoided by creating a personal commitment program and stressing the importance of details. He also noted the importance of changing the way of thinking for the management to prevent defects and achieve quality improvements.

2.3.3. The Total Quality Management system, tools and techniques

The Total Quality Management Award approaches:

Recently, many countries have started implementing quality award approaches to promote the awareness of quality within the organization. Several authors, such as Ghobadian and Woo (1996), have highlighted the importance of quality award approaches which can be concluded in: improving the competitiveness between the organizations, thus improving the quality of products and services. Also, the quality approaches have the leading role in raising the organizations' awareness and success and encouraging the continuous improvements of products and services. Moreover, these approaches encourage organizations to use self-assessment methods to understand the requirements and achieve quality improvements and customer satisfaction goals.

"When using this model, an organization uses the criteria of a quality award to recognize areas for improvement. Under this approach, TQM implementation focuses on meeting specific award criteria. Although some argue that this is not an appropriate use of award criteria, some organizations use this approach, which can result in improvement (Westcott, 2013).

The most known quality management award approaches that emerged and impacted quality management are:

Deming Prize:

The award was established in 1951 to recognize Dr. Deming's efforts and contribution to the quality industry. It was defined by the Union of Japanese Scientists and Engineers (2020) as "an annual award presented to an organization that has implemented TQM suitable for its management philosophy, scope/type/scale of business, and management environment". The Award is given to companies that have made great efforts to enhance the quality of the process and have significantly enhanced their performance.

According to Kumar (2007), the ten Quality Criteria or topics that have to be addressed by the applicants to be eligible for the Deming Prize are:

Policies of the organization and its goals and vision and the level of social responsibility, organization and the application of TQM framework, information and how effective it is

being used in the organization, standardization, the continuous improvements in terms of human resources, the effective utilization of the quality assurance, The maintenance, the continuous improvement, effects and organization powers (core technology and vitality) and finally, the organization's plans and how it contributes to achieving the company's objectives (Pfeifer, 2002).

This award has created a significant organization in the global market. Thus, the quality of products and services and productivity were improved, and the cost was reduced. Also, this Prize was awarded to over 200 organizations worldwide (The Deming Prize Guide, 2019).

Malcolm Baldrige National Quality Award (MBNQA)

President Ronald Reagan established it in August 1987 to enhance the practices of Quality Management and increase the competitiveness of the companies in the USA. " This award was created to promote quality awareness, identify the requirements for quality excellence and share information about successful quality strategies and benefits" (Paulo S. et al., 2011).

The Malcolm Baldrige Award's main aim is to support the awareness of quality performance excellence as a significant factor for competitiveness, to identify the achievements of the corporate in the USA, and to promote the strategies that these organizations used to realize a successful performance (National Institution of Standards and Technology, 2019).

The award criteria for Baldrige's performance for excellence program were identified as seven categories with a maximum total score of 1000 (NIST, 2019). The seven categories are Leadership, Strategy, Customers, Measurement, analysis and knowledge management, Workforce, Operations, and Results.

Award categories	Points
Leadership	120
Strategic planning	85
Customer focus	80
Measurement, analysis, and knowledge management	90
Workforce focus	85
Customer focus	85
Results	450
Total points	1000

Table 1: Performance Excellence, created by (NIST, 2019)



Figure 7: Baldrige criteria for performance excellence categories, Created by (NIST, 2019)

Each category includes items that are the basic requirements that should be achieved by the corporate to compete for the award (Masood A. et al., 2006). According to the National Institution of Standards and Technology in the USA, the organizations that have been rewarded with the Malcolm Baldrige National Quality Award have realized several benefits in terms of increasing the sales of their products and services and increasing the level of engagement of their employees and achieving a high level of productivity and customers satisfaction and increase the ROE and ROA and achieving a rise in the revenues (National Institution of Standards and Technology, 2019).

The European Quality Award (EQA)

The European Quality Award was established in 1992 by the European Foundation for Quality Management (EFQM), with the support of the European Organisation for Quality and the European Commission. "The purpose of this is to enhance the position of Western European companies in the world market by accelerating the acceptance of quality as a strategy for global competitive advantage and by stimulating and assisting the development of quality improvement activities" (Bohoris, 1995).

On the other hand, different authors have indicated that the main aim of this award is to support the implementation of effective strategies for TQM in European organizations. They also highlighted the importance of this award in strengthening international competitiveness between European organizations (Ghobadian A. et al., 1996).

The EFQM excellence model allows the corporate to be assessed internally and compare the outcomes with the competitors. Using the EFQM excellence model helps the organization define its purpose, create its own culture within the organization, build strong leaders, and transform the organization; it also helps the organization address the challenges and predicts the future using the systematic method of self-assessment (EFQM, 2020).

The EFQM excellence model includes nine criteria; five are considered "organization area"; however, the other four are considered "results". The criteria are as follows (Base UK, 2010):

- * The organizational area includes Leadership & Constancy of Purpose, People Development & Involvement, the Organisation strategy, Partnership Development, Processes, products, and services

- * The results include Results Orientation of people, Customer Focus results, Corporate Social Responsibility results and Key performance results

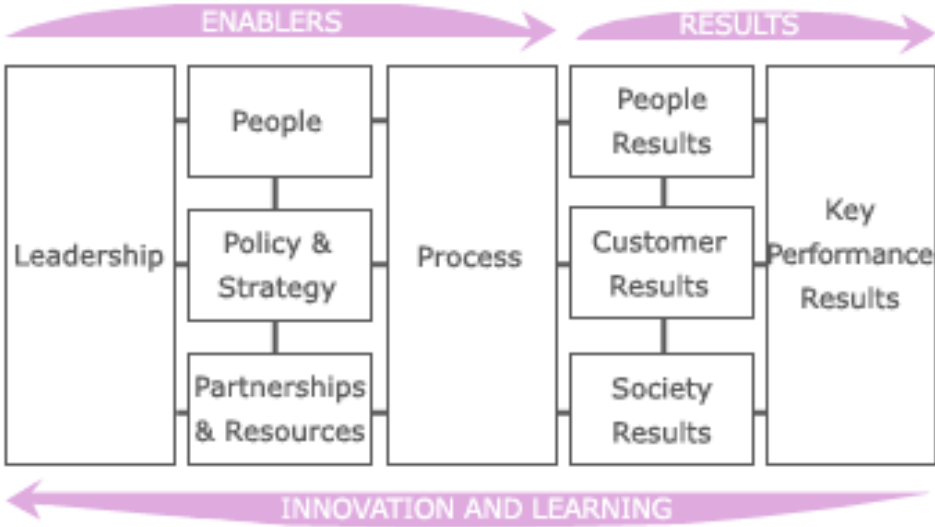


Figure 8: EFQM Excellence model, created by (NEF consulting, 2020)

ISO 9000 Certification

ISO 9000 was established in 1987 by the International Organization for Standardization (ISO); it is defined as "a set of international standards on quality management and quality assurance developed to help companies effectively document the quality system elements needed to maintain an efficient quality system. They are not specific to any industry and can be applied to organizations of any size" (ISO, 2019).

According to some authors, such as Stevenson and Barnes (2002), the main point of the ISO 9000 standard is to provide a time-tested framework to assist organizations in launching and following a systematic approach to managing organizational processes for rendering consistent quality. The ISO family is the same across the globe. However, it has been introduced by different names depending on the country. Each country has its entity authorized by ISO to manage the standards of the products, knowing that the ISO is adopted by 165 countries worldwide (ISO, 2020).

ISO 9001 sets out the criteria for a quality management system and is the only standard in the family that can be certified to. This standard is based on several quality management principles; these principles are as follows (ISO, 2015): Customer Focus, Leadership, Engagement of People, Process Approach, Improvement, Evidence-based decision-making, and Relationship management.

ISO 9000 has helped organizations in enhancing their organizational performance, as well as improving the decision-making process and achieving effectiveness and efficiency in administrative operations and performance; also, it enhanced the drive for innovation in the organizations, and it increased the level of customer satisfaction, loyalty and value. The ISO also helped improve the organization's ability to focus on critical processes and opportunities, optimize employee engagement, and enhance personal development (ISO, 2015).



Figure 9: ISO 9000 Quality Management Principles, created by (ASQ, 2017)

2.3.4. TQM practices

Total quality management practices are considered the basics of the TQM (Ali Mohammeda et al., 2013). Implementing them efficiently can help organizations achieve business excellence (DeFeo, 2019). The principles can be summarised below:

2.3.4.1. Customer focus

The first and most essential practices of the TQM are the attention granted by the organization to its customers, as the service or product's Quality should satisfy and exceed the customer's expectations (Isac, 2013). Therefore, organizations should understand current and future customer needs and measure them using customer feedback, reviews, return rates and satisfaction surveys (DeFeo, 2019). The main advantages of applying this principle are (Ali Mohammeda et al., 2013):

- Increase the efficiency of the organization's performance and resources, thus increasing the revenues and market share.

- Increase the customer's loyalty
- Achieving the goals that were set for the organization
- Measuring the customer's satisfaction and acting accordingly to exceed their expectations (Nagaprasad H. et al., 2012)

2.3.4.2. Top management focus

Top management helps the organization establish a unity of goals, values, and direction. Their primary mission is to create and maintain an environment where employees can fully participate in achieving their individual and organizational goals (Ali Mohammeda et al., 2013). Applying this principle helps the organization in terms of the following:

- Helping the staff to understand the organizational goals and objectives
- Strengthening the communication process within the organization
- Addressing and highlighting the needs of the management, employees, and customers.
- Developing a better vision for the organization's future

2.3.4.3. Employee focus

According to Joseph A DeFeo (2019), every person in the organization is responsible for assuring the quality of the provided products and services. Nevertheless, employees can contribute to the rate only if they feel empowered to make their own decisions and are equipped with the right work environment, training, and education. Employees' involvement in the quality process will enable their abilities to be fully used for the organization's benefit (Witjaksono, 2012). The advantages of applying this principle are as follows:

- Motivate the employees, thus helping them to build commitment towards the organization
- Providing an opportunity for employees to present their creativity, which will benefit the organization
- Checking the individual performance of the employees and supporting them to continue improving their abilities
- Recognizing the employee's efforts helps build an excellent team

2.3.4.4. Process approach

According to the TQM concept, quality products come from a quality process (Isac, 2013). This means that the quality process is a crucial step for a quality product or service, and a TQM system will only succeed with a clear focus on operations and process-led thinking. Any defect in the process will eventually cause the final product or service problems. Therefore, it is advised to effectively monitor every step of the process to assess, maintain and improve the quality. The benefits of applying the process management principles are (Ali Mohammeda et al., 2013):

- Reducing costs and saving time by monitoring the process will help the organization avoid defective products.
- Improving the quality of the process and the quality of the final product or service
- Focus on the process and provide the employees with opportunities for improvements.
- Identifying the essential activities to achieve good-quality results
- Managing key activities through establishing responsibility and accountability within the organization and upon the employees

2.3.4.5. Strategic approach

A strategic approach is critical to quality management, as it outlines an organization's plan to achieve its goals and objectives (DeFeo, 2019). It also identifies and manages the system of interrelated processes and contributes to corporate effectiveness and efficiency. The advantage of applying this component is as follows (Ali Mohammeda et al., 2013):

- Integration and harmonization of the process will help the organization in achieving the desired results
- Focusing the organization's efforts on the key processes
- rebuilding the system in a way that will direct the organization toward its objectives
- Gaining the confidence of the interested parties.

2.3.4.6. Continual improvement

Customers' expectations tend to change and rise. Therefore, it is essential to remember that customers are not only assessing the quality of the products or services provided, but they are also comparing it with the competitor's services and products (Abohmed B, 2001). It is

concluded that organizations should continuously improve their products and services to achieve a competitive advantage. Continual performance improvements should be an objective for every organization seeking business excellence and delivering high-quality products and services to all stakeholders. The advantages of this principle are as follows:

- Improving the organization's capabilities and enhancing the performance
- Working on achieving the organization's strategic and objective goals through improving critical activities.
- Respond quickly to opportunities as well as to problems and defects.

2.3.4.7. Decision making

The practical decisions made by the organization's senior management can be assessed only by using available facts such as data analysis (sales), the revenues made, customer retention rates and reviews. The advantages of applying this component are as follows (Ali Mohammeda et al., 2013):

- Precise the organization's decisions
- evaluate the outcomes of the decisions that were made previously
- Enhance the ability of the organization to review the opinions and conclusions and overcome the obstacles
- Ensuring the accuracy and reliability of the data

2.3.4.8. Supplier relationship

"Supplier relationship management (SRM) is the systematic approach of assessing suppliers' contributions and influence on success, determining tactics to maximize suppliers' performance and developing the strategic approach for executing these determinations. It helps create positive buyer-supplier relationships and determines which activities to engage with each supplier." (Rouse, 2019)

Supplier Relationship is considered an essential component for TQM, as the management of an organization needs to select suitable quality suppliers to avoid any product defect or service issues. Selecting Quality suppliers requires the organization to allow the purchasing department to identify suppliers for low-cost and high-quality products. An unrealistic deadline can cause a failure in the selection (Islam A. et al., 2012).

Suppliers must engage in quality practices and meet the required quality standards. Therefore, the advantages of applying this component are as follows (Isac, 2013):

- Creating value for both the organization and the supplier in the market
- The optimization of costs and resources
- the flexibility in reacting to customer and market change and adapting quickly.
- Building a good relationship with the supplier helps the organization achieve short-term and long-term profits.

The Principles of Total Quality Management were created to seek the satisfaction of external customers, as well as senior management, employees, and suppliers of the organization and ensure the continual improvement of the quality process and achieve the organization's goals and objectives, as the organizations have many opportunities to drive customer experience beyond products, with customer service being a prime example.

2.3.5. TQM system implementation strategies:

Successful organizations know that customer satisfaction significantly impacts their financial performance and their situation in the marketplace. Therefore, the organization must establish and create an environment supporting a quality culture, which requires a structured and systematic process. Following is the generic Strategy Model for implementing the TQM system (Syed Iliyas A. et al., 2016):

1. Top management and leaders need to be aware of the TQM and committed to it, as it is one of the essential strategies for an organization.
2. The corporate needs to measure the current culture followed by the organization, the level of satisfaction of their customers, and the effectiveness of the existing quality management systems.
3. The organization's leaders or top management must identify its core value and communicate its principles with its employees to spread the knowledge.
4. The TQM master plan needs to be developed based on the above 1,2 and 3 steps.
5. The organization needs to identify the customer's needs and demands and align with the employees to meet those demands.

6. The top management needs to set a plan for the process that needs to be followed to meet the customer's demands.
7. The Top Management must form teams to improve the process.
8. The TQM needs to be driven by the commitment of both employees and top management.
9. Top Management needs to contribute to the process by planning, providing training to employees, and guiding them throughout the process.
10. Daily process management and standardization take place.
11. evaluating the progress of the process and revising the plan if required.
12. Collecting employee feedback and establishing the reward and recognition process. (Syed Ilyas A., et al., 2016).

2.3.6. Establishing and implementing the TQM

"TQM is not a “quick fix,” “off-the-shelf” solution to competitiveness for any organization." (Sharif, 2005). The TQM is believed to be an integrated, continuous and professional system that requires commitment from employees, leaders and customers to meet everyone's needs. Effective TQM requires more than statistical techniques, training, and slogans; the TQM systems require attention to detail and process and commitment, employee engagement, and benchmarking to achieve the desired results. Several organizations failed in implementing the TQM, as they have focused only on implementing techniques such as the chart technique and just-in-time technique and have not adopted the Main philosophies of the TQM, which requires employing the employee's empowerment and customer focus (Chang, 1993; Maital et al., 1980; Salazar, 1994) (Sharif, 2005).

The TQM principles are sound, and the failure lies in implementing TQM in some organizations. Therefore, it is essential to focus on the following steps for establishing and implementing a successful TQM system, which will help the organization run the process effectively.

Before implementing the TQM, the organization needs to manage different functional processes to ensure several elements, such as customer satisfaction, achieve the target. Also, the organization needs to ensure that the implementation is a strategic choice influenced by the objectives and needs of providing quality goods and services. The steps for implementing the TQM are as follows:

Design& Build: This step was developed to create a structure of TQM, build a process, and plan the implementation. It must be driven by the organization's needs, customers' needs, and market demands.

Deploy & Deployment: In this step; the process is divided into sub-processes and given to employees or departments, along with providing education, training tools, and metrics to assist in deploying TQM.

Control& Measure: These two elements are achieved through routine and systematic audits of the TQM. This step differs from one organization to another, depending on the organization's size, potential risk, and environmental impact.

Review & improvement: In this step, the organization has to determine the efficiency and effectiveness of the goals that were set in each process and communicate the outcomes of the process to the employees and develop; also, the organization needs to create new practices and procedures based on the results of the collected data.

Implementing Total Quality Management affects every aspect of an organization's performance. The two main benefits of the successful implementation of the TQM are: meeting the customer's demands, thus, increasing the sales and the profits; the second benefit is meeting the organization's needs, which will eventually lead to expansion, growth and creating more profits.

2.3.7. The barriers affecting the implementation of the TQM

Much research has been conducted to identify the challenges facing the implementation of the TQM. According to several types of study, such as Whalen and Rahim (1994), the main barrier that is affecting the TQM implementation is the Lack of top management commitment; other researchers, such as Ellram (1991), have agreed with them, emphasizing the importance of the total management commitment to the process. According to other researchers, such as

Brigham (1993) and Kanji (1996), the implementation is affected by the need for more leadership in the manufacturing and service industry.

On the other hand, Dowlatshahi (1998) and McDermott (1994) have declared that the high rate of turnover and absenteeism at the management level is highly impacting the implementation of TQM; this barrier can be affected by the fact that some employees and managers are unable to adapt to the work environment, or it can be due to lack of reward, or training, or cultural differences or it can even be due to the salary (Lawrence et al., 1994).

Another barrier is the attitude of employees towards quality; many researchers have urged on the importance of changing the mindset of employees towards quality, stating that leadership and management commitment are highly impacting the employee's mindset and their ability to change and adapt to the quality culture (Rivers et al., 1999) other researchers also have emphasized on the impact of this barrier on the customer's satisfaction (Faisal T. et al., 2011).

Lack of training and education also affects the implementation of the TQM. A thriving TQM environment requires committed, educated, and well-trained employees and management to fully engage in the implementation process and improvement activities (Ljungstro M. et al., 2002).

Moreover, research conducted in the Mauritanian Food industry by Danyen and Callychurn (2013) summarised that implementing TQM is affected by inadequate human resources development and management, lack of strategic quality planning, and scarce resources.

Also, the lack of coordination and communication between the department of the organization is one of the critical barriers, as the relation and contact affect the organization's performance and determine the extent of TQM implementation (Amar K. et al., 2002). Other critical barriers that affect TQM implementation are the employee's resistance to change and the lack of continuous improvement culture (Al-Zamany et al., 2002).

2.3.8. The Service Quality

The Expectation and the factors that are affecting the customer's expectations

The Customer's expectation can be defined as the customer's wish to get the standard service provided by the service provider. It differs based on the time of purchase, the location, word of mouth and previous experiences with the service provider (Sarmin S. et al., 2010). Also,

other authors, such as Parasuraman (1994), have stated that service quality can only be measured by measuring expectations.

The Customer's satisfaction depends mainly on the customer's expectations, which can be superior, inferior, or moderate; it can be summarised that the level of expectation determines the level of satisfaction; this last can be measured only by comparing the level of previous and current experiences (M.S., 2008). Before purchasing, customers can have earlier expectations about the service quality and behaviour, which will impact their satisfaction, which can be changed after receiving the service (Sarmin S. et al., 2010).

The factors that affect the customer's expectation are as follow (Lovelock, 2007):

Word-of-mouth communications: A significant factor in determining a customer's expectation. Most customers would spread the word after receiving positive and negative experiences, which will eventually change their behaviour towards the service provider.

Personal needs: The customer's demands differ from one person to another, depending on the person's character.

Previous experiences: It is one of the most critical determining factors as it affects the customer's future behaviour and depends on whether the incident was positive or negative.

External Communication: External communication has a significant impact on customers' behaviour, such as Advertisements, TV Programs, social media and networks; all these platforms are directly impacting the customers' expectations

The Perception and the Determinants of the perceived service quality

Since the customers are the service-based organizations' primary concern, these businesses must be more knowledgeable about their perceptions, needs, and demands (Sarmin S. et al., 2010).

Customer perception refers to the customer's opinion about the business or the provided service, and it defines their feelings towards the brand, including the direct or indirect received experience; determining the customer's perception helps the organization to improve the customer's experience and achieve the competitive advantage (Stec, 2019).

Measuring customers' perceptions requires the organization to collect qualitative and quantitative data. The organization needs to look at the resources such as product usage and inducted interviews with the customers, which will help absorb the customer's perception. Also, the organization should adopt a customer feedback tool to collect the required information about the customers.

According to a report published by Walker (2013), by 2020, the customer's experience and perception of the services and goods the brand provides will have priority over the traditional competitive advantages such as pricing, usability, and features. Suppose the organization needs to invest in improving its customer's experience. In that case, the organization will risk falling behind, as leaders of other organizations use customer care surveys to invest in new technologies and treat them as their top priorities for business improvement (Jeff B. et al., 2020).

According to a journal article that was published by Salim Haddad (1998), "perceived quality is a combination of five categories: (1) technical competence of the service provider (2) interpersonal relationship between customer and service provider (3) availability of resources in time (4) accessibility (5) effectiveness of service."

Abrecht and Zemke introduced the determinants of the perceived service quality in their book "Service America" (1985); the determinants are (1) the care and concern: the customers always tend to seek attention and receive friendly behaviour from the service provider. (2) Spontaneity: The service provider should always deal with and solve any issue that may spontaneously face the customer. (3) Problem-solving: The service provider should always be trained and have enough knowledge to solve any issue that may face the customers. (4) Recovery: The service provider should take the complaints seriously, pay attention to the customer's problem, and seek a solution to help the customer perceive the quality well.

The customer satisfaction

Customer satisfaction is considered a positive indication that customers express their acceptance of the provided service. It is working as a critical factor for customer retention, which will eventually lead to building the customer's loyalty and increasing the profits for the organization (Sarmin S. et al., 2010). Research has proven that loyal customers tend to spread word of mouth and support the business in creating a larger audience (Philip Kotler, 2009).

According to an article that Micah Solomon wrote in Forbes magazine (2018), customer satisfaction is considered one of the underpinnings of the special relationship referred to as true customer loyalty. It is based on four predictable factors, which are as follows: (1) A perfect product or service that is defect-free and functioning perfectly. (2) The product or service is delivered by a caring, friendly person and good manners. (3) Timeliness: An appropriate timeline is essential in a world of technology with many market competitors, as customer experiences guide their expectations. (4) The support of a practical problem resolution process: Service breakdown and other service issues that face the customers are considered crucial moments in a business relationship. Therefore, solving these issues will significantly impact the business's success and should be considered an organizational goal. A practical problem resolution will help build the customer's loyalty.

Comparison between the customer's expectations, perception, and satisfaction

If the perception level is higher than the expected level, then the perception is positive, which will eventually lead to a high level of satisfaction; however, if the level of perception is equal to the expectation level, then the perception is that the moderate customer is satisfied.

Conversely, if the perception level is lower than the expectation, that will lead to negative results and customer dissatisfaction. The organization has to improve its services to avoid failure (Gronroos, 1990).

Perception > Expectation = Highly satisfied

Perception = Expectation = Satisfied

Perception < Expectation = Dissatisfied

The concept of Service Quality

Service Quality was defined by Jaina (2018) as "the manner of treating the customers at the time of delivering the service". It is also considered the combination of different experiences through the interaction between the customers and the staff in the organizational environment (Jamesb, 2011).

According to Yarimoglu (2014), quality corresponds to satisfaction; the higher the rate, the more satisfied the organization's customers are. Recent studies conducted by researchers such as Angelova and Zekiri (2011) have proven that organizations that have realized the service quality will eventually achieve sustainability and competitive advantage, and these studies

have also demonstrated that the most critical success factors for an organization to develop and grow in the marketplace are service quality and achieving customer satisfaction.

Other researchers, such as Rauch, Collins, Nale, and Barr (2015), have declared that evaluating an organization requires the management to compare their performance with customer expectations and the other competitors in the same industry's performance. From all the previous definitions, it can be concluded that service quality is how an organization can meet or exceed its customers' expectations. It helps the organization improve the customer's experience, achieve customer satisfaction, and increase profits (Miklos Pakurar et al., 2019).

The characteristics of the service

Yarimoglu (2014) authored an article about the dimensions of service quality, stating the characteristics of services, which are as follows: Intangibility, which means that the service that is provided cannot be seen, touched, or smelled. Therefore, it is challenging to be evaluated by customers. Heterogeneity, meaning that the provided services will be different, can challenge the quality of service. Simultaneity implies that the service is produced and consumed simultaneously; thus, it is formed in the interaction between the salesperson and the consumer. Perishability indicates that the provided service cannot be saved, stored, resold, or returned to the service provider (Miklos Pakurar et al., 2019).

The Gap Model

Gap Analysis Model is considered one of the most popular models for service quality; Parasuraman and Zeithaml developed it. The main reason behind creating this model was to analyse the causes of the problems and assist the service providers with support to improve the service (Miklos Pakurar et al., 2019). This model focuses primarily on identifying the gap in service quality and trying to repair it as early as possible. The gap's size directly affects service quality, and the organization has to be prepared with strategies to identify the gap and tackle the reasons that caused the gap (Lovelock, 2007). The holes have been divided based on the category they belong to:

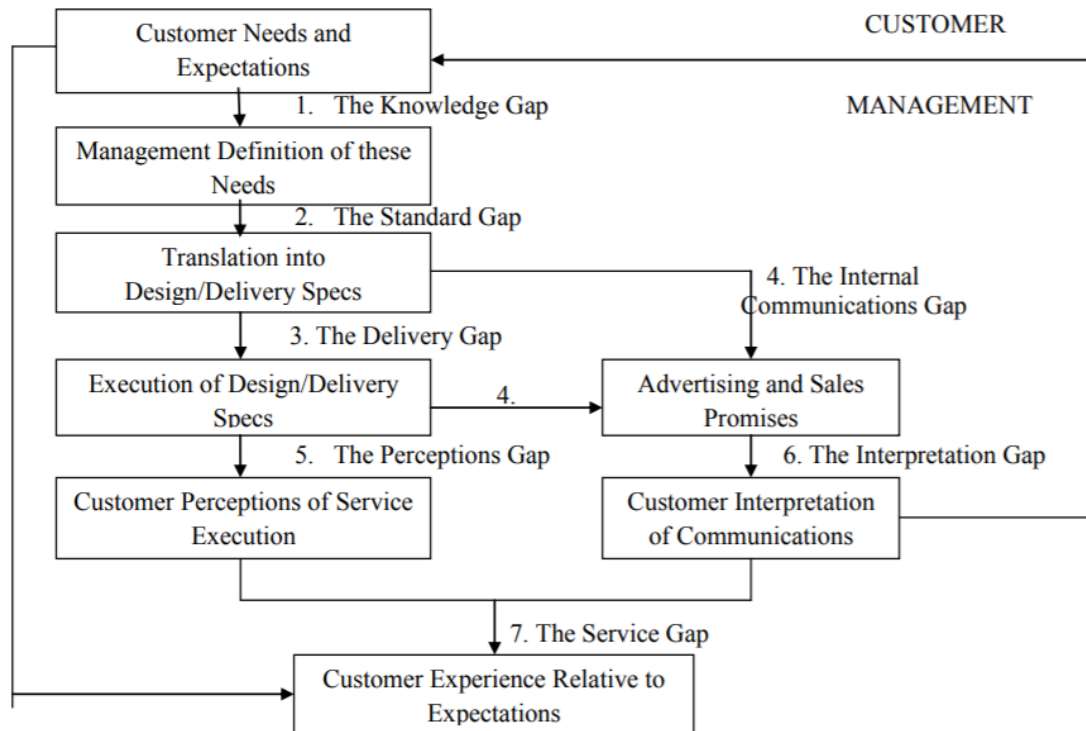


Figure 10: Seven Service Quality Gaps (Lovelock, 2007)

1. Internal gap: These gaps are related to the function of the internal department of an organization, and it is as follows:

Standard gap: This gap occurs only if the provided service standards do not match the Management expectations and affect customer expectations.

Delivery gap occurs when there is a conflict between the delivery standards and the service production.

Internal communication gap: This represents the need for more communication between the salesperson and the organization's direct service provider.

2. External gaps: These gaps occur when the customers and organization are the primary concern, and it is as follows:

Knowledge gap: This gap represents the mismatch between the perception built by the management of an organization and its customer's expectations.

The perception gap represents the difference between the actual delivery and customer perception.

Interpretation gap: It represents the gap between the understanding of the customer for the promises given by the service provider and the actual promises of the service provider.

Service gap: This gap occurs when there is a mismatch between service perception and customers' expectations regarding the quality of the service.

Avoiding these gaps can be done through communication between the Top management, middle management, employees, service providers (salesperson), and consumers. Also, the organization should provide training and education to their salesperson to avoid disappointments. Moreover, the organization should keep its promises and be more accurate (Sarmin Sultana and Shohel Rana, 2010) (Lovelock, 2007).

The SERVQUAL model and the SERVPERF model

Parasuraman et al. (1988) presented the SERVQUAL model as a multi-item scale developed to assess service quality; this model was defined as "the degree and direction of a discrepancy between customers' service perceptions and expectations". This model requires the customers to answer questions about their expectations and perceptions and understand their reviews (Prakash A. et al., 2012).

"SERVQUAL is based on the confirmation/disconfirmation model (the gap between expectation and perception) widely adopted in the customer satisfaction literature" (Yong J.K et al., 2005). Also, it is considered an essential measuring tool for service quality assessment, as an organization needs to get the customers' opinions about the quality of their products and services and their performance. This can be used as a guide for making accurate decisions and changing to improve the quality of service provided. Expectation and perception measurement is the pre-condition of service quality evaluation (Howey, 2001).

SERVQUAL model originated from the Gap model, and both models are required to investigate consumer expectations. Understanding the situation of service quality in an organization and the level of promise and performance requires understanding the gap score,

which allows measuring the difference between the expectations and the perception, which is: $Q = P - E$ (Sarmin S. et al., 2010). The gaps can be interpreted as follow:

Perception score $>$ Expectation score = Superior Perception level

Perception score $<$ Expectation score = Inferior Perception level

Perception score = Expectation score = Moderate Perception level

This Model contains 22 features, divided into five dimensions (Parasuraman A. et al., 1988); these dimensions are as follows: Tangibles, which represent the employees' appearance, the physical facilities and equipment and the communication materials. Reliability includes the ability to provide the service dependably and accurately. Responsiveness represents the employees' willingness to help and provide the needed support to customers. Assurance: The employee can inspire confidence and trust. Empathy is defined as the level of care an individual can give in providing the service (Zeithaml, 2008). This Model is the most effective in comparing the different organizations providing the same service; this can help the organization identify its strengths and weaknesses and assess the service process to improve the quality.

Afterward, Cronin and Taylor (1992) developed the SERVPERF model, which is considered to be a multi-item scale model that consists of the same 22 features and five dimensions of the SERVQUAL model to define the service quality (Prakash A. et al., 2012). The only difference between both models is that the SERVPERF model focuses only on the customer perception of the service quality (Yong J.K et al., 2005).

The dimensions of the service quality

The service Quality was divided into eight dimensions that impact customer satisfaction, including the five sizes of the SERVQUAL model and three other dimensions added to meet the need for service quality. These dimensions are as follows:

Reliability:

Parasuraman et al. (1994) stated that reliability is the ability of an organization to perform the service excellently, fulfil its promises from the first time, and focus on the results to improve the service quality.

Assurance:

It was defined by Parasurman et al. (1994) as the courtesy and knowledge that employees can have and their ability to transfer confidence and trust to the consumer. Also, other researchers indicated that assurance is the staff's behaviour and capacity to provide a friendly, courteous, and competent service to their consumers.

Responsiveness:

It was defined by Parasurman et al. (1994) as the willingness of staff to guide the consumers and provide them with attention, promoting services and responding to all their requests in accordance.

Tangibles:

It was defined by Parasurman et al. (1994) as the physical facilities that help the customers assess the service's quality; these facilities include the equipment, people, communication materials, tools, and machinery. It also consists of the representations of the service, such as statements, cards, the speed of the service, the efficiency of the transactions, and the external appearance of the bank and its employees. Etc. (Miklos P. et al., 2019).

Empathy:

It was defined as the need of a customer to feel that they are a priority for a service-providing business; it also can be defined as the ability of an employee to give the service with care, providing the customers with individual attention, providing the necessary assistance to their customers and making the customer feel the uniqueness. Parasurman et al. (1994) have stated that " quantitative studies that have identified service quality model dimensions have used security, credibility, and access to measure empathy" (Miklos P. et al., 2019).

Access to Service:

Recent research has shown that accessibility significantly impacts customer satisfaction and loyalty (Flavian C. et al., 2014). It was defined by Yarimoglu (2014) as the ability of a customer to access the service easily by telephone call, email, or social media contact, and the waiting time for receiving the service should be convenient. Also, the location and working hours should be suitable for consumers.

Financial Aspect:

Organizations constantly seek to provide competitive prices and interest rates to attract customers. Therefore, the financial aspect has been considered one of the most significant dimensions influencing customer behaviour (Miklos P. et al., 2019). It can be defined as the price of the service, the interest policy, or the pricing policy for service providers such as banks.

Employee's competencies:

Haddad (2017) stated that employees' competencies include their knowledge about work, skills and abilities, values, motivation and self-control. These competencies are among the most common areas of managing people (Omotayo et al., 2014).

In Conclusion, the Service Quality concept emerged from the Total Quality Management philosophy, and it is treated as an essential criterion for effective TQM implementation. It can be classified into customer service quality, online service quality, banking service product quality, and automated service quality (Alharth et al., 2017).

2.4. The financial Services sector

Financial services were defined by the International Monetary Fund (2020) as " the processes by which consumers or businesses acquire financial goods.". As noted previously, the financial services sector is considered to be the sector that provides financial services to individuals as well as organizations; this segment of the economy includes different financial firms such as accounting firms, retail banks, insurance companies, life and pension companies, and asset management companies as such as real estates (Scottish Government, 2010). Financial services are one of the most significant sectors of the economy of any region; it is leading the world in earnings and equity market capitalization (Asmundson, 2020).

Organizations in the financial service sector mostly manage money and assets advising clients and facilitating the movement of funds. Financial services play a significant role in providing the marketplace with a free flow of capital and liquidity and strengthening the country's

economy, thus helping the sector manage the risks and building the confidence of purchasing power (Asmundson, 2020).

"Financial services are fundamental to economic growth and development. Banking, savings and investment, insurance, and debt and equity financing help private citizens save money, guard against uncertainty and build credit while enabling businesses to start up, expand, increase efficiency and compete in local and international markets" (Christopher N.S. et al., 2007). As previously indicated, this sector is one of the largest sectors in the world in terms of earnings. It includes many firms such as merchant banks, credit card companies, stock brokerages, insurance corporations, etc. These types of organizations have different features that allow them to reach out to customers and organizations easily and control the way the market is operating; these features include expertise, excellent reputation and geographic location, as well as the ability to use strategies to build the economy and build human capacity" (Christopher N.S. et al., 2007).

2.4.1. Threats to the financial service

Financial services are constantly exposed to global changes, including economic, geopolitical, technological, socio-political, and environmental changes; these changes will eventually reveal the financial service organization to risks that must be managed to mitigate the effect of the threat on the general performance of an organization. Therefore, these organizations must be prepared with the tools and capabilities to respond immediately to the threats (Colquitt, 2015).

The global financial crisis that hit the world between 2007 and 2010 arose due to easy credit conditions, predatory lending practices, and low-risk pricing (Colquitt, 2015). This crisis taught the firms to focus on risk management and regulatory compliance (Protiviti and North Carolina State University's ERM Initiative, 2019).

According to an article that Valerie Abend published (2020), Most of the attacks facing the world of financial services are cyber-attacks, and the security teams in the financial services sector are meeting high demands from their organizations to defend themselves electronically from any unexpected threat. The report has also stated that cyber-attacks have increased dramatically during the global pandemic due to firms' reconfiguration of supply chain companies and the search for new digital experiences meant to enhance the customer's

experience. Also, the remote workforce experience has increased the possibility of internal cyber-attacks. Accenture published a report (2020) that has identified the threats that are affecting the industry, which are as follows:

Supply chain attacks: Financial services have complex yet interdependent supply chains, which expose the organization to broad, target-rich attacks. “The attacks primarily involved technology service providers (TSPs), including managed service providers (MSPs) and cloud service providers (CSPs)” (Abend, 2020)

Credential and Identity theft: Social engineering is considered to be the most dangerous threat to financial organizations, as most organizations experience frequent and sophisticated phishing and different type of social engineering attacks; the social engineering attack includes the theft of customers as well as the employees and the third party credentials, and it occurs through account takeover and synthetic identity fraud (Accenture Security, 2019). This type of breach will eventually cause a threat of competitors using the data in innovative ways, including simultaneous multiparty access and network abuse.

Data theft and data manipulation: Threats generally target data with the motivation of robbery; however, in some cases, the data theft is motivated by the political or ideological situation, and its primary goal is destruction and disruption, and it is mainly led by competitors to incorporate data manipulation for financial gain and cause disturbance in the financial system and the market (Accenture Security, 2019).

Emerging technologies: Financial services organizations look for emerging technologies to adapt to environmental changes and deliver quicker and better service. However, this may expose the firm to the threat of adversaries, who will try to exploit this emerging technology and use it as a part of their malicious campaign (Accenture Security, 2019).

Disinformation and misinformation: Competitors can use misinformation to target customers, as the financial services industry is based mainly on the customer’s trust. Taking the faith of competitors will eventually cause a loss for the business (Abend, 2020).

Third-party agreements: Most financial service institutions rely on partnerships to decrease the costs associated with regulation compliance (Morris, 2018). However, the organization exposes itself to risk, as a threat to the partner or the vendor will eventually cause a danger to the organization.

Internal attacks: A financial service organization needs to select its employees wisely, according to a report published by the IBM cybersecurity intelligence index in 2016 (Morris, 2018), stating that 60% of the threats were internal; the same report indicated that the financial services industry is one of the most targeted industries by the cyber criminals and three-quarters of these threats were intentional; however, only one quarter was due to human error. This type of attack can be undetected for an extended period, causing harm to the firm, and the employees can lead it due to dissatisfaction. In this situation, the organization should focus on its employees and provide a good working environment to increase their satisfaction. Thus productivity; also, the organization needs to identify its valuable assets and limit the number of employees that have access to these assets and implement access control policies to limit exposure, as well as provide security awareness training programs to employees and training them on phishing the attacks and providing them with tips for spotting the threats (Morris, 2018).

The internal attacks also include bribery, corruption, which is the most common in the industry, as well as frauds, including senior management, such as money laundering and annual fraud risk assessments (PWC, 2014)

According to IBM (2020) report published recently, over 8.5 billion records were breached in 2019 more credentials were stolen. Also, the same report indicated that ransomware attacks increased by 67% yearly in the final quarter of 2019. The ransomware was more innovative than ever, targeting North America, Europe, and Asia. Therefore, organizations must allocate their resources, understand relevant threats, and increase their security strategies by securing credit customers' credentials.

In other words, financial services firms must be prepared for any risk that can encompass it, whether known, unknown, or unknowable and build a solid structure for risk management to avoid destroying their name in the market and losing their customers (Abend, 2020).

Moreover, according to research that was conducted by PWC organization (2014) on the financial services sector, including 1,330 financial services firms from 79 different countries for the period between 2011 and 2014, the research was conducted to identify the main threats that are affecting the sector, the results have indicated that most of the threats were internal.

The threats included in the reports are asset misappropriation, cybercrime, money laundering, accounting fraud, bribery and corruption, as shown below.

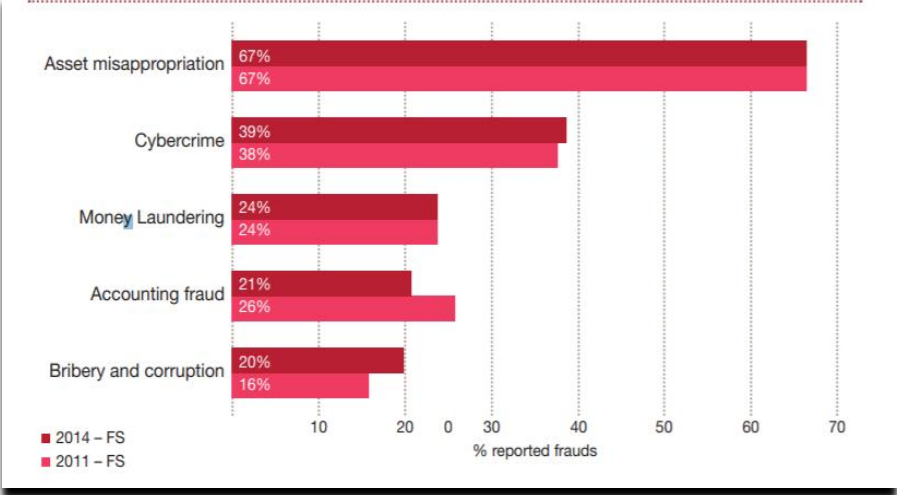


Figure 11: The threats to the financial services (PWC, 2014)

Furthermore, the same report has indicated that the threats and frauds were primarily committed by junior management and middle management, followed by senior management, as the below as shown (PWC, 2014).

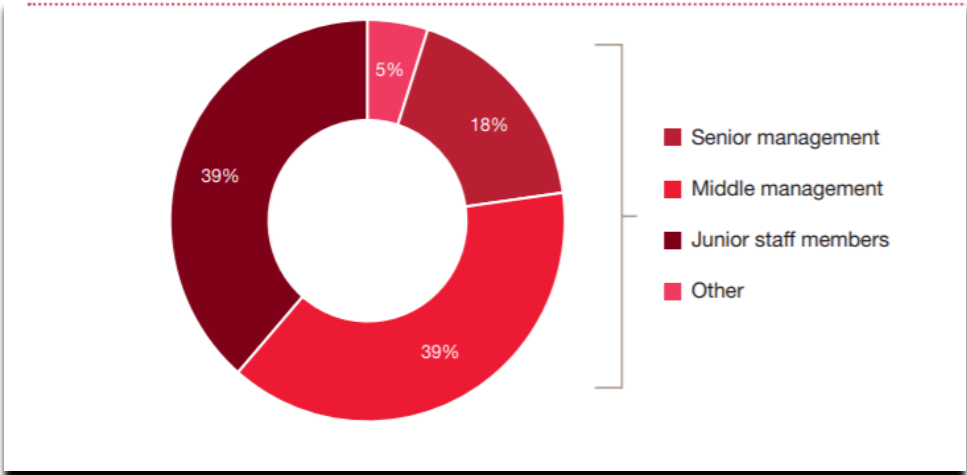


Figure 12: Seniority of internal fraudsters in the financial services sector (PWC, 2014)

2.4.2. The financial services sector in the UK

According to a report that Insider Career published, the financial services sector is a significant contributor to UK income and employment, and over a million people in Britain are directly employed in financial services, and a further million in related services; thus, the financial services generated most of the UK's trade surplus in 2012. Also, the Financial Times published a report (Cadman, 2016) that indicates that Britain's service industry recorded consecutive growth and accounts for almost 80 percent of the economy. Also, the Office for National Statistics underlined how services are at the heart of development.

Moreover, the City UK (2016) launched a report in March 2016, demonstrating the critical role the financial services play in supporting the job growth plan, employing over 7% of the UK workforce, producing almost 12% of total economic output, contributing £66bn in taxes and generating a trade surplus of £72bn. Foreign companies have invested around £100bn into the UK financial services sector since 2007 – more than in any other industry. Most importantly, the industry is spread nationally, with over 2.2 million employees, two-thirds of which are outside London. These employees have helped raise living standards by sustainably spreading high productivity and value-added employment nationwide. The value-added to the economy per financial and related professional services worker is £87,000, compared to the £52,000 annual average for workers in other sectors.

On the 25th of April 2018, the Parliamentary Business (Rhodes, 2018) published a report regarding the financial services sector's performance in 2017. The results stated that in 2017, the financial services sector contributed £119 billion to the UK economy, 6.5% of total economic output. The industry was largest in London, where 50% of the sector's output was generated. The UK financial services sector was the eighth largest in the OECD in 2016 by its proportion of national economic work. Luxembourg's financial service sector was the largest in the OECD, contributing 27% of the country's economic output.

There were **1.1 million financial services jobs** in the UK, 3.2% of all jobs.

Exports of UK financial services were worth £61 billion in 2016, and imports were worth it.

£11 billion, so there was **a surplus in the financial services trade of £51 billion.**

44% of financial services exports went to the EU, and 39% of financial services imports came from the EU.

The sector contributed **£27.3 billion in tax** in the UK in 2016/17.

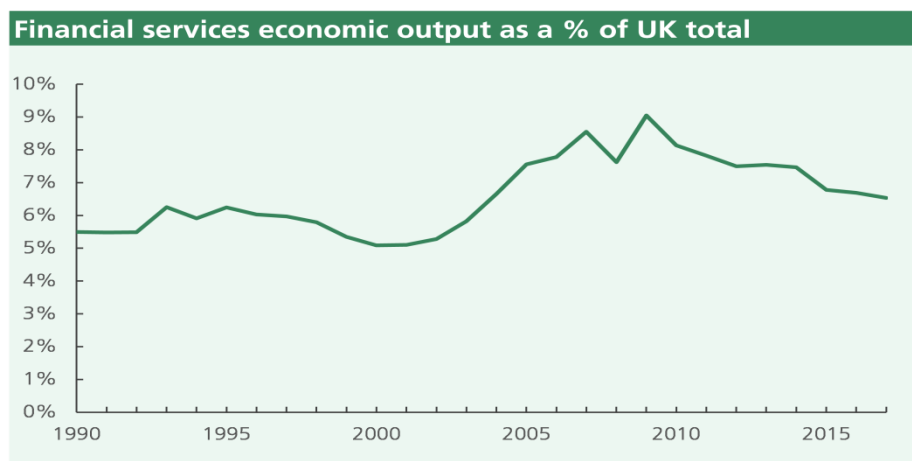


Figure 13: The Financial Services economic output as % of UK total (Rhodes, 2018)

2.4.3. The retail banking sector in the UK

Retail banking, in general, can be referred to the banks that provide products and services to different types of customers, such as personal customers and businesses; these products and services can be provided through other channels from the bank's branches to the online and internet banking as well as phone call services. The service varies from one customer to another based on the type of customer being served, the product that the bank offers (daily activities, mortgage, loan, credit cards) or the size of the business if the customer is a business account holder (Competition and market authority, 2015).

The primary role of the retail banks includes accepting deposits, providing loans and residential mortgages to customers, providing insurance, providing payments and supporting customers with daily bank transfers. The main customers of the retail or "high street banks" are individuals and small SMEs. The larger SMEs are being served by commercial and corporate banks (Competition and market authority, 2015).

The UK finance and banking sector is considered to be one of the most significant contributors to the economic success of the UK and one of the major exporters of financial services in the world, and it has a significant impact on attracting overseas investments to the UK (UK finance, 2019).

The retail banking sector in the UK is the biggest employer of all the financial services sectors; it enables individuals and businesses to manage their assets and payments and access products such as loans, mortgages, and insurance (Higginbotham, 2019). Since 2008, after the financial crisis that hit the world, the retail banking sector has experienced several changes; this crisis has pushed the banks to gain their customer's trust and improve the quality of their customer's experience (Mordor Intelligence, 2020).

The UK bank's activities can differ from one bank to another; below can be seen the description of each bank's products and services:

Bank Name	Brief about the bank
Barclays Plc	Barclays bank provides personal and corporate banking services and products to individuals and businesses. Barclays bank products and services can be divided into four units personal banking services, residential mortgages, corporate and wealth businesses management (Barclays Plc, 2019).
Lloyds Banking Group (LBG)	Lloyds bank is considered one of the leading retail banks in the UK that provides a wide range of products and services, including personal banking, saving accounts, loans, residential mortgages, insurance and credit card services; Lloyds bank is also offering its customers a wide range of long term investment service (Lloyds Banking Group, 2019).
HSBC Bank Plc	HSBC bank is one of the main retails and wealth management banks in the UK that provide services and products such as daily transaction activities, saving

	services, credit cards, loans, insurance, broking and investment services; also, HSBC bank offer financial advisory services to its client (HSBC Holding Plc, 2019).
Royal Bank of Scotland (RBS)	The RBS provides a wide range of UK banking products and services to its customers, including individuals and businesses, such as daily transactions online and telephone banking, credit card services, loans, and insurance services (RBS Plc, 2019).
Santander Bank UK Plc	The Santander UK bank is one of the central banks in the UK that provides a wide range of products and services to individuals and businesses; these products and services include daily transactions, online and telephone banking, credit card services, loans, mortgages, insurance, saving services (Santander bank UK, 2019).
Nationwide Building Society	The Nationwide Building Society is considered as one of the leading UK retail banks in the UK that provide products and services to both individuals and businesses, which includes: current and saving accounts, mortgages, loans, insurance services and investments services (Nationwide Building Society, 2020).

Table 3: A brief about the UK Banks and building societies (Created by the author)

Based on the report that was published by Mordor Intelligence (2020), the UK retail banking sector is considered to be the largest in Europe and the fourth largest in the world; this sector includes over 300 banks and 45 building societies, with over 9000 branches, 70,000 ATM in the UK and over 2.2 million employees. The central bank names in this sector are HSBC Bank, Barclays Bank, Royal Bank of Scotland Bank as well as Lloyds Bank; these banks manage over 75% of the UK current accounts and 85% of the business account, holding over £5 trillion in total assets and employing over 560,000 people (Mordor Intelligence, 2020).

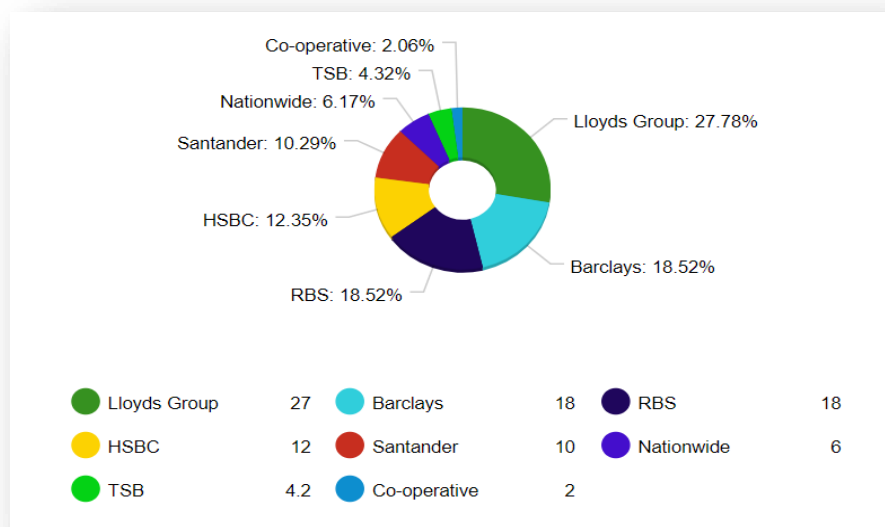


Figure 14: UK bank's market share (Statista, 2020)

As the above graph shows, the main contributor to the market share is Lloyds Bank with 27.78% (the market share increased in 2015 after the merger with Halifax Bank of Scotland), followed by Barclays Bank and Royal Bank of Scotland with 18.52% of the market share. The third contributor is HSBC Bank with 12.35% of the market share, followed by Santander with 10.29%, then Nationwide, TSB, and Co-operative with 6.17%, 4.32%, and 2.06%, respectively (Economics Online, 2020).

In 2019, the economic output for the UK was 1.3% since 2018, recording the lowest annual rate since 2011; it was driven by the low rate of business investments and low household consumption due to the low wage growth rate. Conversely, unemployment has fallen dramatically to 3.5%, and the household saving ratio hit 5.8%, reaching the highest rate in three years (Dooks, 2020).

During 2019, the customers' and businesses' confidence measures weakened due to the uncertainty caused by the UK's decision to withdraw from the EU, knowing that the UK had a trade deficit in goods of £138.8 billion, based on the report of UK Finance "The UK banking sector has historically generated a Balance of Payments trade surplus. In 2017 and 2018 (the latest figures), the surplus was €31.8 billion, reflecting one-quarter of the UK's total trade surplus in services. The 60% of the banking sector surplus is generated from trade with Europe, 27% with the Americas and 13% elsewhere." (Dooks, 2020). Based on the same report, the UK

banking sector contributes 5.5% to the UK tax revenues, £46.7 billion, which can be split equally between UK-headquarter banks and foreign-headquartered banks in previous years.

On the other side, Technology has facilitated innovation and invited new entrants to the UK banking sector. Also, market developments have enabled the sharing with the consumers' consent to allow the account to account for payment without an intermediate card or payment service; this step significantly impacts the market's opening and increases the competition (Dooks, 2020).

2.4.4. The threats to the financial services and banking sector in the UK

The threats to the financial services and banking sectors are increasing daily. Recent reports have shown that 35% of data breaches were in the financial services industry (The Defence Works, 2019).

The banking sector breaches are increasing significantly. According to a report by the UK law firm RPC, the number of successful attacks on financial services increased by 480% in 2018, reaching 145 from just 25 in 2017. The retail banking sector saw the highest increase from just one in 2017 to 25% in 2018 (Breavington, 2019). Customers are known to rate banks based on their service and data protection. Any security incident might cause customer abandonment and a drop in the organization's profit rate.

In 2018, several UK banks were forced to close down their system due to attacks that cost a fortune to be fixed; some of these banks were Royal Bank of Scotland, Santander and Barclays, as well as Tesco Bank; this last was fined 16.4 million pound in 2018 by the FCA after an incident of cyber-attack that led to taking 2.26 million pound from a current account of a customer (The Defence works, 2019) (Breavington, 2019). According to a report published by Kaspersky (2019), most threats and cybercrimes are attacking banks, fintech organizations, currency exchange organizations, and ATMs. The threats can be through:

Identity Theft: Through breaching the data, hijacking personal information and transferring it to the dark web. A report by Javelin research stated that social media users had a 30% higher risk of being attacked by hackers due to their data being exposed to the public (IPSOS, 2020).

Synthetic Fraud: It can be identified as the theft of real and fabricated information and the creation of a fictitious identity such as National Insurance number, Date of birth, address, contact number, and email address; the primary victim of this type of fraud is the banks, as based on a report that was published by The wall street Journal (Peter R. et al., 2018), a record of 355 million dollars outstanding credit card debt is owned by people who does not exist.

Authorized push payment frauds: It is a scam where a customer is tricked into a financial transaction. The attacker uses in this situation different social engineering tactics and emails. The victim will receive an email, message, or phone call requesting them to pay for a service they are using, and the transactions will be made to the fraudster's account. The UK bank's faster payment system has facilitated this kind of fraud as the fraudster receives the payment immediately and can move the amount quickly (The Defence Works, 2019)

Phishing: According to Kaspersky's report (2019), more than 30% of phishing campaigns target the financial sector. "Banks and other financial institutions hold our money and provide us with credit. Cybercriminals use this trusted relationship to trick customers into revealing login credentials, payment card details, and other personal data." (The Defence Works, 2019).

Moreover, one of the main threats that can face the banking sector in the UK is the inequality that employees face at their workplace and the gender or race pay gap. Recent reports have shown that the gender pay gap in UK banks and financial services is 20% (Campbell and Fletcher, 2020). In other words, have addressed that 75% of the UK companies with over 250 employees paid a higher average salary than their female colleagues, and more firms have awarded higher bonuses to men than women (Fawthrop, 2019). Also, The Guardian released another report (2019) stating that UK banks face accusations due to the gender pay disparity, especially after declaring that the HSBC bank is the worst performer for 2019 with a 61% gender pay gap in the organization. Furthermore, accusations are chasing Lloyds bank after the reports released by the Guardian (Makortoff, 2020), which have disclosed the ethnicity pay gap, as the bank revealed that their black staff is paid 20% less than their black staff peers. All the previous reports mainly affect the banks' external big image and employees' motivation, performance, and engagement in the organization.

The main steps that need to be taken by firms to avoid these types of attacks are building more resilience systems with an effective security system; also, providing security awareness training to employees to prevent any external aggression and creating a culture of security awareness (The Defence works, 2019). Also, the organization should work on their

employee's satisfaction level to avoid any internal attacks and provide the organization with appropriate security technologies that help secure the firm.

2.5. The concept of TQM in the banking sector

To decrease their distance, realizing the relationship between customer and employee perceptions about TQM in the banking sector is essential.

A. The customer perception of the TQM in banks:

The banking sector is considered one of the most significant sectors in the UK that serve all people from different strata of society, with different expectations about banking service quality. Usually, customers build a picture of banking quality based on the service's expectations and experience. Therefore, banks must realize that the customer's expected value increases their satisfaction and maintains loyalty. The customer's expected value is related to several factors, such as banking services values (accessibility, accuracy, flexibility, the ease of performing), bank staff values (which include professionalism, qualifications, and service speed), Image value (the bank reputation, reliability), Money expenses values (reasonable costs for the service, interest and loan), time and energy expenses values such as an advanced and efficient network of branches, working hours and waiting time.

Customers evaluate these factors depending on two scales: the element's importance and the expected satisfaction level, and the results may defer from one customer to another.

B. Employee's perception about TQM in the bank

Human resources are the most critical component of any organization's success, especially in the service sector, as the employee has full responsibility for building a relationship with customers and maintaining their loyalty; on the other side, workers cannot provide an excellent value to customers unless they have a good level of "quality of work-life"(QWL), it refers to the methods that focus on levelling up the worker's satisfaction and developing their skills instead of focusing on the quality of services provided. The ways that can help for QWL improvement can be reasonable compensation, safe and healthy environment for work,

employee's proper protection, improving the employee's skills and capabilities, and constitutional organization of work; All these methods can directly affect the employee's effectiveness. Thus, the organization outputs (Alharth et al., 2017).

2.6. The impact of TQM in the banking sector

"The TQM is essential to achieve quality. Providing the best service can be considered a prerequisite to survive and succeed in the banking sector since the performance of banks is significantly and positively linked with the service quality" (Talib et al., 2012). The benefits of TQM on the organization's performance have encouraged the banks to focus more on the quality of services, as it plays a significant role in ensuring a bank's survival in the market.

Nowadays, there are many aspects of banking services quality, such as technology-based services, improved products and e-services. The conceptual categories of banking service quality are customer service quality, banking service product, and online services (Talib et al., 2012) (Jun, 2001).

2.7. TQM implementation in the banking sector

The TQM approach is about total customer service and customer satisfaction; it primarily applies to service industries, including banks. The customer service industry is susceptible to quality and service delivery, especially in the banking sector, as customers interact directly with the service provider (Safakli, 2004). therefore, adopting TQM in the banking sector can be one of the best ways to improve quality service. In 2001, A paper was published in the TQM journal by Mellahi and Eyuboglu (2001) that has examined six different case studies of the implementation of TQM in the Turkish banking sector; the results have shown that the requirements for successful TQM implementation are: the commitment of the management team to TQM, highly competent management team as well as formal national bodies to introduce o and provide assistance to TQM.

In 2003, a paper was published, that inspected the implementation of TQM in the Australian and Korean banking sectors; the study resulted in a developed model that links service quality, customer satisfaction, and customer loyalty (Kayis B, 2003). However, a third paper

was published regarding the significance of training and education for the TQM in banks of South Africa; the results showed that none of the organization organizations possesses a well-developed TQM training, strategy and plan; also, this paper introduced the significance of the management commitment and the level of observance of the TQM principles and method (Vermeulen W, 2000). Similar studies on TQM and service quality in the banking sector have concluded with different results previously discussed in this chapter.

2.8. The organisational performance

The definition of a firm's performance has developed throughout the years. In the 1950s, performance was seen as organizational efficiency in achieving its goals and objectives, using its resources and means without excessive effort. The performance criteria used in the 1950s were productivity, flexibility, and inter-organizational tension (Georgopoulos B.S., 1957). In the 1960s and the 1970s, performance was defined as the organization's ability to use the environment to access new and limited resources (Yuchtman E. et al., 1967). Organizational effectiveness also defined performance was defined as "the effectiveness and efficiency of an organization were similar, and both were crucial components of the global organizational performance that can be assessed through maximizing the entire returns of all kinds" (Katz D. et al., 1978). In the 1980s, Porter (1986) stated that performance is linked directly with the ability of an organization to create value for its customers (Omar T. et al., 2019).

However, In the 1990s, researchers linked organizational performance with the employee's performance quality, stating that a high-quality version requires providing the necessary and up-to-date knowledge and skills to employees, which will help them adapt to the market changes and increase the quality of the organizational performance (Adam, E.E, 1994). On the other side, Harrison and Freeman (1999) stated that "an effective organization with a high standard of performance level is the one that keeps the demands of its stakeholders satisfied".

In the 21st century, the definition was slightly changed, as the performance was defined as the capability and the ability of a firm to exploit its resources efficiently and achieve the objectives previously set by the organization (Omar T. et al., 2019). Also, it was illustrated as the outcomes obtained in management, finance, economics, customer satisfaction, marketing and external products that provide the organization with competitiveness, effectiveness, and efficiency (Omar T. et al., 2019).

Bartoli and Blatrix (2015) stated that organizational performance should be achieved through piloting, evaluation, efficiency, effectiveness, and quality. In conclusion, performance was

defined differently throughout the years. However, the central common point of all the previous definitions is that performance was always seen as efficiency, effectiveness, and success.

2.8.1. The performance measurement system and its techniques

The main aim of the performance measurement is to enable the comparison of an organization's performances in different periods (Omar T. et al., 2019). In the 1980s, when performance measurements emerged, the focus was on cash flow. The organizations used that last to measure their performance and compare it with the other organizations' performance. After a few years, the focus shifted to another measure: the low cost of production, quality, flexibility, and delivery focus (Ghalayini A.M. et al., 1996). According to several researchers, the performance measurement system should help the organization assess the employees' and suppliers' contributions to the organization. Also, it helps determine the level of support the stakeholders provide to the organization to reach its goals and objectives. Moreover, this system helps the organization achieve its strategic objectives by building and implementing a process that contributes to its objectives. Finally, the system allows the organization to assess and monitor strategic planning (Atkinson A. et al., 1997).

Furthermore, researchers such as Davis and Albright (2004) argued that the main advantage of applying the performance measurement system is enhancing the implementation strategy and improving the organizational performance. Other authors, such as Krstic and Skulic (2013), have added that the recent performance measurement models require the organization to use financial and non-financial measures and the business strategy to measure organizational performance (Jasmina B. et al., 2016).

According to Ioan and Cecilia (2010), the performance measurement is part of any managerial control system; they have also added that "the strategic planning and control decisions require information on how different subunits of the company works" Moreover, they have stated on their article that "to be efficient, performance indicators and remunerations should motivate the managers and the employees at all business levels and make a sustained effort to implement the strategies and to achieve the business objectives".

According to Kaplan (2020), performance measurement is "the monitoring of budgets or targets against actual results to establish how well the business and its employees are functioning as a whole and as individuals" They also added that the measurements are linked to the organization goals and objectives, whether it is for short term or long term. This last

depends on the type of business that is being operated. The primary function of the performance measurement system is to evaluate whether the organizational strategy is attained and if the set objectives are being achieved. According to Kaplan (2020), the performance measurement techniques can be divided into four techniques; it is as follow:

2.8.1.1. The Financial Performance Measurements

The financial performance was defined by Dr Veena K.P and S.N. Patti (2016) as " the organisation's financial condition during a certain period that includes the collection and use of funds measured by several indicators of capital adequacy ratio, liquidity, leverage, solvency, and profitability", it can also be defined as the organisation's ability to manage all of its existing resources (Didin F. et al., 2018).

Financial performance has always been considered the organisation's overall financial health during a specific period; it has also been seen as a function of two components: effectiveness and efficiency (Ioan P. et al., 2010). The financial performance analysis was illustrated as the process of determining the operations and economic characteristics of an organisation from the accounting and financial statement point of view; the main aim of this analysis is to determine the efficiency and the overall performance of the management of a specific organisation based on the financial records and reports. The research focuses mainly on measuring the organisation's liquidity, and the profitability and other economic indicators ensure enough returns to the shareholders to maintain the organisation's market value (Amalendu B. et al., 2011).

On the other side, the financial statements were defined as the financial records covering the cash flows, balance sheets, profit-loss, capital changes, and retained earnings (Poongavanam S. et al., 2017). The Key Financial Performance Indicators are as follow:

Key Financial performance indicators	Brief
Operating Cashflow	It is essential to monitor and analyse an organisation's cash flow to understand the ability of a firm to pay for its operating expenses. Comparing the operating cash flow and the total capital employed allows the organisation to understand the business financial health and make better capital investment decisions (Gerber, 2020).
Working Capital	The working capital can be defined as the cash that is available immediately. A business needs to have working capital to cover its short-term financial liabilities (Gerber, 2020).
Profitability	<p>The main goal of an organisation seeking profits is to maximise its profitability. It is essential to understand that a business needs to generate profits to return to investors and grow by investing the received profits (Kaplan, 2020). The ratios that are being used to monitor the achievement of the organisation objectives are as follow:</p> <p>- The Return on Capital Employed: It is used by investors to get the estimated return from the investment they made (Kaplan, 2020), it can be calculated as follow:</p> <p>Return on capital employed (ROCE) = $\frac{\text{operating profit}}{\text{(noncurrent liabilities + total equity)}} \%$</p>

	<p>- The Return on Sales: It can be considered as the percentage of the operating profits to the revenue; the higher the income, the higher is the profitability, or the lower is the cost and expenses (Kaplan, 2020), it can be calculated as follow:</p> <p>Return on sales (ROS) = operating profit ÷ revenue %</p> <p>- Gross Margin: It can be defined as the gross profit, the higher the gross margin, the more profitability is the organisation, or the lower cost is the production (Kaplan, 2020), it can be calculated as follow:</p> <p>Gross margin = gross profit ÷ revenue %</p>
<p>Liquidity</p>	<p>An organisation needs to have the cash flow to manage and meet short-term financial obligations (Kaplan, 2020). The Liquidity ratios are as follow:</p> <p>- Current Ratio: This ratio helps the organisation to measure its ability to meet the short-term liabilities due or within one-year time; it can be calculated as follow:</p> <p>Current ratio = Current assets / Current Liabilities</p> <p>- Quick Ratio: It is like the current ratio; however, due to lack of liquidity, the organisations need to cut the inventory costs to increase their liquidity (Kaplan, 2020), it can be calculated as follow:</p> <p>Quick ratio = (Current assets – inventory) / Current liabilities</p>

<p>Return On Investment (ROI)</p>	<p>It is one of the most important measures for financial performance as it combines all the elements of profitability, revenue, costs, and investment into one indicator. The higher is the ROI, the higher is the revenue, or the lower is the cost or the investment (Ioan P. et al., 2010). It can be calculated as follow:</p> <p>Return on Investment (ROI) = Profits / Investments</p>
<p>Return On Equity (ROE)</p>	<p>The ROE measures an organisation's net income in contrast to each unit of shareholder equity (net worth); in other words, it compares the organisation's net income to its total wealth to indicate whether or not the net income is appropriate for the organisation's size. The primary role of the ROE is measuring the level of profitability in a firm and quantifying its general operational and fiscal management efficiency. The higher level of the ROE indicates the level of optimisation of the investment and the ability of the business to grow further (Gerber, 2020). It can be calculated as follow:</p> <p>Return on Equity = Net Income / Average Shareholders' Equity</p>
<p>Return On Assets</p>	<p>It is a financial ratio that helps organisations analyse the profitability; it is used to examine the previous performance of an organisation or compare the performance with other similar organisations; this measure helps investors, analysts and managers to view the level of success of the organisation (McCamish, 2020). The Return on Assets can be calculated as follow:</p> <p>Return On Assets % = Net Income / Asset</p>

Table 4: Key financial performance indicators (Created by the author)

More than just financial performance indicators are required, as measuring the financial performance indicators and linking them with short-term goals may increase performance. However, it will not serve the long-term goals of an organization. Also, the financial performance measurement needs to convey the whole picture regarding the factors affecting an organization's long-term profitability. Therefore, it is always advised to use non-financial measures (Kaplan, 2020).

2.8.1.2. The non-financial measurements

The financial indicators will never address the performance in total. Therefore, it is always advised to consider the influence of non-financial indicators on business performance as it provides deep insights into the inner workings of a business. It also helps frame the company's financial results (CROWE, 2018); for instance, the financial measures do not provide the whole picture for the cash flow drop or the lack of liquidity. However, the non-financial action helps the organization to investigate these changes. Also, these indicators assist the organization in understanding the quality of the provided products and services (Borad, 2019). The Non-financial performance indicators have a crucial role in ensuring the success of a business in several areas (KFKB, 2020):

The management of Human Resources: The organizations started viewing the employees as an asset. Therefore, it is essential to measure this to consider the level of employee engagement and satisfaction (CROWE, 2018) and the turnover, absentee rate, percentage of joy, and the rate of competencies (KFKB, 2020). Also, the organization can measure the level of productivity to examine labor efficiency; this last can be analysed through The production volume ratio, which can be calculated as follow:

$$\text{Production volume ratio} = \frac{\text{actual output measured in standard hours}}{\text{budgeted production hours}} * 100$$

The Capacity ratio can be calculated as follow:

$$\text{Capacity Ratio} = \frac{\text{actual production hours worked}}{\text{budgeted production hours}} * 100$$

The efficiency ratio can be calculated as follow:

$$\text{Efficiency ratio} = \frac{\text{actual output measured in standard hours}}{\text{actual production hours worked}} * 100$$

Product and service quality: The initial issue that occurs with an organization's products or services will always impact long-term performance. Therefore, it is essential to investigate the quality of the products or services and compare it with the competitors through the customer service quality survey or customer satisfaction survey (KFKB, 2020). Moreover, investigating quality includes examining the number of customers' complaints, the accuracy of delivering the product or service, the growth in sales, product and service improvements, the cost of research and development, cleanliness and tidiness (Kaplan, 2020).

Brand awareness and company profile: An organization needs to build a company profile and enhance performance by building customer loyalty, providing high-quality products and services, and building name awareness in the market. These areas can be investigated using customer awareness surveys (KFKB, 2020); also, the organization should focus on the competitive advantage factor to make the provided product or service unique and use the technology to improve performance (Crowe, 2018).

2.8.1.3. The balanced scorecard

Kaplan and Norton developed the balanced scorecard concept in 1993 at Harvard; it was defined as "the device for planning that enables managers to set a range of targets linked with appropriate objectives and performance measures" (Kaplan, 2020). Omar and Zineb also defined it (2019) as the tool organizations use to describe, elaborate, and implement their vision and strategy into fixed targets and a clear set of financial and non-financial performance indicators. It was also stated that " The Balanced Scorecard translates the mission and the organizational strategy into a set of performance indicators that offers a model for the performance measurement system." (Horváth, 2004).

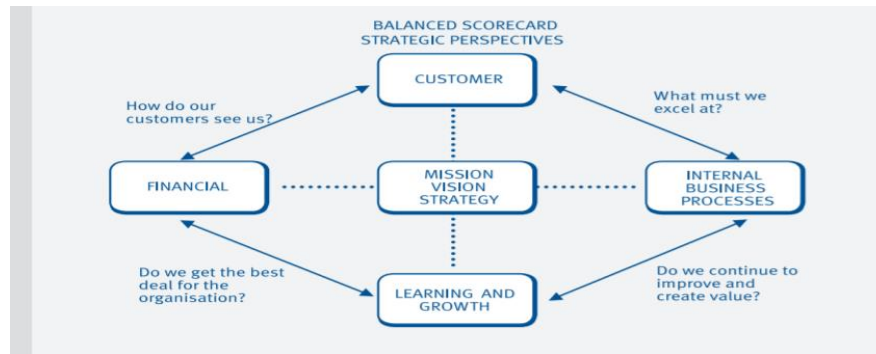


Figure 15: Balanced Scorecard (Kaplan, 2020)

The four perspectives of the balanced scorecard are:

The financial perspective: (How do we look at shareholders?) This perspective focuses primarily on satisfying the shareholder value. The measures that should be used to measure this perspective are the return on capital employed and the return on shareholders' funds (Kaplan, 2020) (Omar T. et al., 2019).

Customer perspective: (How do customers see us?) The customer's view can be measured in a business by examining customer satisfaction with timelines and the level of customer loyalty to the organization (Kaplan, 2020) (Omar T. et al., 2019).

Internal perspective: (What must we excel at?) This perspective aims to measure the organization's outcomes regarding technical excellence and customers, including costs and quality measurements (Kaplan, 2020) (Omar T. et al., 2019).

Learning and growth perspective: (Can we continue to improve and create value?) focuses on an organization's need to enhance the existing product service continually. These techniques are being used to develop new technologies that meet the customer's needs; measuring this perspective can measure the rate of revenue attributed to the latest products (Kaplan, 2020) (Omar T. et al., 2019).

2.8.1.4. Benchmarking

Benchmarking was defined as the reference point that some organizations utilize to compare their performance with other organizations' performance in the marketplace; the benchmarking includes comparing the process, the operations or the products and services; the benchmarking

can be internal (comparing the interpretation of one department with another or one branch with another) or external by comparing the organization's performance with the competitors in the marketplace, firms mostly use this comparison reach the level of customer satisfaction, costs and quality of the provided products and services (Marr, 2020).

On the other side, Mohammed and Paul, in their book "The link between Benchmarking and performance measurement" (1996), have stated that "Benchmarking is not the measurement itself but a process of establishing performance gaps and as such ensuring that an action plan is put in place to close identified gaps and measured to verify". It can be seen from the previous definition that the authors have focused chiefly on identifying the gaps in the organization's performance and setting up a plan to tackle the problem.

Also, Kaplan (2020) has illustrated benchmarking as a technique or tool that organizations are widely utilizing for continuous improvement through collecting data and targeting the comparators internally or externally. It can be seen from the previous definition that it is focused on collecting data regarding the comparators, comparing it and identifying the best practices to be adopted by the organization for better performance and continuous improvement. There are several types of benchmarking; these types are as follows:

Internal benchmarking: In internal benchmarking, the interior units, departments or even individuals of an organization are used to compare the performance, process and practices against other parts of the business; it is mainly used in large companies (Marr, 2020). The second type of benchmarking is Competitive Benchmarking; in this type, the benchmark is the most successful competitor of the organization. The comparison can be an instance through the customer service, quick response, and quality of the products and services provided. Etc. (Kaplan, 2020). The third type is Functional Benchmarking; in this type, the organization is comparing its function with other organizations' similar functions even if the other organizations are not its direct competitors, for instance, comparing the processes of selling, order handling and products dispatching between a grocery shop and a restaurant (Kaplan, 2020). The last type is Strategic benchmarking; the main aim of this type is to achieve decisions for strategic actions and organizational change through a collaborative benchmarking process, which requires organizations in the same industry to provide their performance data to a third-party trade organization to calculate average performance figures for the whole industry, this step will eventually help the organization to assess its performance (Kaplan, 2020).

2.8.2. The performance measurement models

Nowadays, several organizations adopt the same strategies or provide related products or services to the market. Therefore, it is essential to obtain a way for successful long-term performance, which can be through measuring the performance and setting an action plan for future performance enhancement and continuous improvement. The performance measure models that the organizations are using are as follows:

The Balanced Scorecard Model: It was previously explained in part 2.8.1

The Malcolm Baldrige Model: It was previously described in part 2.3.3

The Performance Prism Model: The performance prism is a technique established to be more flexible, focusing on the firm's needs (Neely, 2004). This model has five different perspectives, which are: Stakeholder satisfaction (the stakeholder's needs), The Strategies (the strategies that the organization is using to satisfy the stakeholders), The Process (The process that the organization is using to apply its design), The Capabilities (The competencies that the firm needs for the process), the stakeholder contribution (The needs of the firm from its stakeholders to develop its capabilities) (Cristian I.I. et al., 2014).

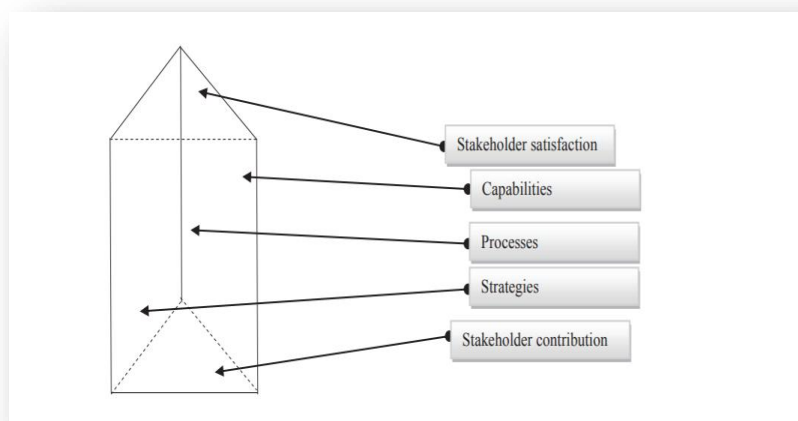


Figure 16: The Performance Prism Model, (Cristian I.I., Silvia A., 2014)

It can be concluded that the performance prism model is a technique used by the management of an organization to influence their thinking when the key questions that need to be asked are established (Cristian I.I. et al., 2014).

The Performance Pyramids: This model was established by Cross and Lynch in 1992; the central role of this model is connecting the organization's strategy with its operations by

translating objectives from the top-down (based on customer priorities) and measures from the bottom-up (Tangen, 2004).



Figure 17: The Performance Pyramid, (Tangen, 2004)

The Performance Pyramid includes four different levels of objectives that directly impact the external effectiveness of the organization; these four levels are as follows: 1—defining the organization's vision, thus, translating the idea into business unit objectives. 2. Setting short-term goals for the organization, including cash flow and profitability. 3. Day-to-day operational measures include customer satisfaction, flexibility, and productivity. 4. The key performance measures include quality, delivery, cycle time, and waste (Omar T. et al., 2019).

In conclusion, a high-performing organization can generate long-term profits and employment opportunities and improve income. Also, the financial profitability of an organization will enhance the level of employee return and the level of production and quality in the organization, thus increasing the level of customer satisfaction. This process can only be fulfilled by measuring the organization's performance, which will eventually help identify the organization's strategy, analyse the internal and external situation of the organization, and set an action plan for performance enhancement and continuous improvement.

2.8.3. The external factors affecting the performance measurements

External factors may significantly impact the organizational performance and the ability of an organization to reach the objectives that were set. These factors must be carefully monitored to ensure that the forecast remains accurate in the organization (Kaplan, 2020). The elements are as follows:

Economic and market conditions: The performance measures must be flexible and not affected by economic changes and market conditions. Also, the organization should consider the competitor's actions, which will eventually affect the organization, such as reducing the competitor's prices or establishing a successful advertising campaign.

Government regulations: The government can have a direct impact on the private sector companies by introducing rules and regulations that may affect the business, such as a Taxation system (The main aim of taxation is decreasing the consumption of a product or service), Fines and quotas (the main objective of quotas is limiting the production and avoid exceeding), Subsidies (providing training to the organization's employees) (Kaplan, 2020). Financial performance is the company's financial condition over a certain period that includes

2.9. The TQM and financial performance

Total Quality Management (TQM) is a broad-range management philosophy of continuous improvement for products and services; it focuses on enhancing the customer satisfaction level and organizational performance by identifying the customers' needs and achieving their expectations (Olcay, 2014). Recently, the level of awareness towards Total Quality Management has increased dramatically and become a well-established field of research due to the high level of competition and increase in the level of customer demand and change in their expectations and technology improvement; these changes have pushed several authors to investigate the relationship between the Total Quality Management practices and the financial performance. Some of the studies conducted have proven a positive relationship. However, other studies were harmful or have established a non-significant relationship between TQM practices and financial performance. These studies were conducted in different contexts, sectors, and countries using other indicators (Anu P. Anil, 2016).

For instance, a study was carried out by Anu and Satish (2016) have investigated the impact of the TQM practices implementation and its effect in improving the organization's performance in the Indian context; this primary study purpose was to develop a conceptual research model that helps to bridge the gap between the TQM practices and the performance of the organization. Also, the study has identified the required TQM practices for successful implementation and highlighted the performance measures and implementation barriers. Similarly, authors such as Kaynak (2003) argued that several behavioural processes related to TQM, such as work commitment, motivation, employee satisfaction and engagement are essential for achieving the organization's financial goals; he added that TQM programs eventually help enhance the performance as it has a direct influence on the continuous improvement, which results in quality products, services and processes that improve the efficiency and effectiveness of the organization.

Furthermore, research carried out by Salome N.Keli (2015) investigated the effect of Total Quality Management programs on the financial performance of manufacturing firms in the Kenyan context; this research focused on different TQM practices and have proven that the continuous improvement practice has the highest impact on the financial performance in these firms. Also, other researchers such as Anh Duy Nguyen & Cuong Hung Pham & Long Pham (2016) have studied the impact of Total quality management on the financial performance in construction companies in the context of Ha Noi; the study trying to link the profitability of the organization and the TQM practices (employee engagement, process management and supplier relationship), the study has proven a positive statistically relationship between these elements and confirmed that the organizations that implement the TQM activities would positively increase their performance.

Moreover, a study was conducted by Abdullah Ahmed Daas (2010) that aimed to investigate the impact of Total Quality Management improvement on the financial performance in Jordanian commercial banks; this study's results have proven that recognition and rewarding the employees have a direct effect on the bank's economic performance. Also, research was carried out by Khair Al-Din Ali (2011) that aimed to assess the Total Quality Management in the banking sector through a field analytical study in the province of Nineveh in Iraq; this study resulted in proving that the customer satisfaction level was low even though the bank employees were providing a good quality service, this research suggested focusing on the marketing efforts and improving the level of technology in the bank and focusing on one group of age.

Similarly, other authors such as Dr. Ameen Al-basheer et al. (2015), who have researched the dimensions of Total Quality Management and its impact on improving the financial performance of the Jordan Islamic Bank, he has proven that there is a positive relationship between the TQM dimensions and the financial performance. He has confirmed that rewarding and recognizing the employees, Top Management commitment, Continuous improvement, training and education, employee engagement, and customer satisfaction, all the previously mentioned dimensions directly impact the financial performance of the Islamic Bank of Jordan. This study has also stressed a statistically significant relationship between Total Quality Management and the bank's liquidity ratio.

In addition, a study was carried out by Esin and Hilal Olcay (2014), which investigated the impact of Total Quality Management practices and different performance measures (Financial performance, Customer satisfaction, inventory, innovation, employee performance and operational performance) of firms in Turkey, the study was also investigating the barriers that are facing the TQM practices. This study used cross-sectional survey methodology and obtained 242 questionnaires from the Kocaeli-Gebze Organized Industrial Zone firms. It was proven that the TQM practices significantly affect the organization's performance outcomes; it has also revealed that the firms are facing a lack of employee engagement practices, commitment, and inappropriate organizational structure. This study has also proven that leadership practice is not significantly related to organizational performance. However, education, training, inventory, innovation, top management commitment, social responsibility and customer satisfaction have a statistically significant relationship with the organizational and financial performance of the studied firms in Turkey.

Furthermore, other investigators have proven a statistically significant link between the TQM practices and employee engagement and satisfaction in the Libyan bank's context, such as Alharth et al. (2017). In addition, a study was conducted by Victor B Wayhane and Erica Balderson (2010), investigating the impact of Total Quality Management on financial performance and has revealed that Total Quality Management is statistically linked with the organization's economic performance. On the other side, other authors have proven statistically negative or insignificant results, such as Mohrman, Tenkasi Lawler and Ledford Jr (1995), who have confirmed a weak link between the Total Quality Management dimensions and financial performance. Also, Prajogo and Sohal (2006) and E. Sadikoglu (2004) have proven that there is no significant relationship between Total Quality Management and financial performance measures (liquidity, Return on assets, income). Similarly, authors such as G. Kampouridis and

A.Ch. Yiannopoulos, G.I. Giannopoulos, and S.A. Tsirkas (2015) have investigated the relationship between total quality management and the financial performance of Greek companies in the structural construction sector during the period of crisis (over five years period of time); the study has revealed that the organizations that have adopted the ISO 9001 to overcome the problem have presented notable degree of adjustment in terms of Liquidity. However, the organizations that adopted the TQM tactics during the crisis period did not improve and were influenced by recessions based on the profitability and efficiency results.

2.10. The service quality and organizational performance and the financial performance

In the last few decades, Service quality has been linked with organizational performance in most of the studies that were conducted by researchers, including different sectors such as the travel and tourism sector, the healthcare sector, the financial services sector, the banking sector as well as the education and hospitality sectors. Throughout the years, several authors have investigated service quality, such as Cheruiyot & Maru (2013), Tkaczynski (2013), Solomon et al. (2015) and Izogo and Ogba (2015) and have proven that service quality has been playing a significant role in the improvement of the customer satisfaction and building the customer loyalty as well as impacting the business performance in total.

The previous studies have linked service quality and business performance; the service quality did not impact some organizational performance. Therefore, the investigators focused only on the influence elements (Nair, 2016). The first service profit chain model was introduced by Heskett, Heskett, Jones, Love man, Sasser, and Schlesinger (1994), as they linked the revenues of the organizations and the service quality perceptions and employee efforts; this study has opened the door for researchers to study the relationship between these elements further. For instance, a survey conducted in the hospitality industry in Qatar has proven that travel and tourism directly contribute to the country's GDP. Therefore, Qatar has launched the "Qatar National Tourism Strategy 2030", which will help increase the GDP from 2.6% to 5.1% by 2030 (UNWTO, 2015).

Also, other researchers such as Elizabeth Duncan and Greg Elliott (2002) have investigated the relationship between customer service quality and the financial performance of Australian empirically retail financial institutions over five years and have proven that all the financial

performance measures, such as interest margin, expense/income, ROA, and capital adequacy, all the previous steps are positively correlated with the customer service quality.

Furthermore, a study conducted by Zahra and Edris (2016) to investigate the banking sector in Iran has proven that the provided service quality has a positive effect on the financial performance of the studied banks; it has also confirmed that with the enhancement of the service quality through customer loyalty and satisfaction, the financial performance of the banks was increased eventually. Also, an investigation that was done by Mohmoodi and Astemal (2014) has proven that there is a positive link between electronic service quality and profitability; it has also confirmed that the increase in electronic service quality and customer satisfaction can catch the attention of potential customers and can help the organization to increase its revenues, thus, improve the financial performance.

Moreover, other studies conducted in banks have revealed the link between service quality and the banks. It was concluded that improving the service quality will eventually increase the organization's profitability (Hari P. et al., 2016). In addition, a study conducted in Nigerian banks has proven that adopting e-service quality directly impacts the return on equity of Nigerian banks. However, the same research has proven that there is no link between e-service quality and the return on assets in Nigerian banks (Chibueze, 2013). Also, a Meta-analysis study was established by Tafa Mosisa (2020) to examine the link between service quality and financial performance in the banking sector; this study gathered 40 previous studies from journal articles and reviewed and discussed them, used statistical tools to test the relationship between the service quality and the financial performance and concluded that the service quality has a direct positive and significant influence on the customer satisfaction and customer loyalty and financial performance of the banks.

However, other studies have revealed a weak or no significant relationship between service quality and financial performance. The survey conducted by Ahmad, Rehman, and Safwan (2011) found that service quality has a weak effect on the bank's profitability. Also, another study was conducted in the USA, using five regions; the study was established by Raju and Lonial (2002) to examine the relationship between service quality and financial performance in the healthcare industry have proven that there is no significant link between the elements of service quality, marketing and the financial performance of the sector.

2.11. Six Sigma theory & Lean and TQM:

The Six Sigma approach was developed in the 1980s by Bill Smith and Motorola based on quality management fundamentals. The letter sigma is a statistical symbol that refers to a standard deviation. Motorola used the term Six Sigma to refer to a defect-free process, which means 99.99966%, allowing only 3.4 defective features for every one million opportunities (White, 2018). Motorola initially set this goal for its manufacturing process, and within only five years of the Six Sigma approach implementation, the organization achieved over US \$2.2 Billion in savings (Hamid T. et al., 2012). Furthermore, in the early 1990s, General Electric (GE) and Jack Welch (The CEO of GE) adopted this approach. They have recognized the positive impact of the Six Sigma approach on their organization and have therefore donated one million dollars to Motorola. Later, this approach was adopted by over 500 large organizations (LSS, 2020) (White, 2018).

Sigma Level	Defects per Million	Yield
6	3.4	99.99966%
5	230	99.977%
4	6,210	99.38%
3	66,800	93.32%
2	308,000	69.15%
1	690,000	30.85%

Table 2: Sigma levels (LSS, 2020)

The Sigma level can be calculated using the below equation (C.S.S.C, 2018):

$$\left(\frac{\text{Number of opportunities} - \text{Number of defects}}{\text{Number of opportunities}} \right) * 100 = \text{Yield}$$

Jack Welch illustrated the Six Sigma approach as "a quality program that, when all is said and done, improves your customer's experience, lowers your costs, and builds better leaders." (I Six Sigma, 2020). It can be seen from the previous definition that the six-sigma approach was seen as a quality management approach that helps organizations to improve its process, products and services by eliminating defects, which will eventually enhance the customer's

experience, reduce the costs and the usage of the resources and improve the organization's quality.

The Six Sigma approach is considered one of the most effective problem-solving methodologies that help organizations improve their business and achieve better organizational performance. It was defined by researchers such as Hahn, Doganaksoy and Hoerl (2000) as a disciplined and statistical approach that helps the organization to improve the product or service and helps improve the process quality. On the other side, other researchers such as Harry and Schroeder (2000) have viewed the six-sigma approach as a business process that assists the firm in enhancing its bottom line, reducing waste, decreasing resource usage, and achieving customer satisfaction by planning and monitoring the daily business activities.

2.11.1. Six Sigma principles

The Six Sigma approach's main aim is to identify and eliminate defects. Therefore, three principles have been developed; these principles are one. More minor is better, which means that the organization targets zero defects. 2. Larger is better, which represents the target of 100%. 3. Nominal is Best, representing the middle ground (White, 2018).

2.11.2. Six Sigma methodologies

The Six Sigma approach has two different methodologies, which are DMAIC and DMADV; these methods differ based on the goals that were set by the team of the organization (C.S.S.C, 2018); the methodologies are as below:

DMAIC process is considered an improvement system that helps existing processes that are falling behind to achieve incremental improvement (I Six Sigma, 2020). This methodology includes five phases which are: 1. Define, which requires defining the problem, the targeted customer, the project requirements, the organization's primary goals, and the customer's expectations. 2. Measure, which requires gathering data regarding the current performance. 3. Analyse, which requires analysing the process to identify the roots of the defects. 4. Improve means enhancing the process by eliminating the defects' root causes and providing an innovative solution and improvement plan. 5. Control, which requires controlling the process to avoid defects in the future.

DMADV process: This methodology was defined as an improvement system that organizations use to develop new processes or products; it is used in organizations requiring incremental improvement. This Methodology includes five phases that can be seen as follow: 1. Define, which requires the organization to set realistic goals for customer needs and strategy. 2. The measure includes identifying the customer's critical quality requirements and translating them into plans. 3. Analyse requires analysing the customers' options and estimating the project's total life cycle. 4. Design, which requires designing the process at a high level. 5. Verify, which requires verifying if the final product or process is approved by all the customers (White, 2018).

2.11.3. Six Sigma implementation roles

The critical roles of implementing the Six Sigma approach include the Executive leadership, from the organization's CEO to the executive managers, who are working on developing the vision of implementing Six Sigma. Also, it includes the Champions, who can be found in the upper management, and their responsibility requires acting on executive leadership's vision and acting as a mentor to black belts. Furthermore, the roles include Master black belt workers, who ensure consistency in the Six Sigma strategy. It also includes Black Belt workers responsible for executing the Six Sigma Strategy. The last role is Green Belt workers, and their responsibility includes learning the Six Sigma methodology and maintaining their other job responsibilities. Other belts might be found, such as white belts, orange and yellow, where the employees are under training and are not involved in the process (White, 2018).

The success of any organization is directly linked with its effective implementation of the Continuous Improvement methodology (CI). Both TQM and Six Sigma are considered the core of CI, based on the business's competitive advantage. According to most researchers, the definition of TQM and Six Sigma differs; however, the aim is similar (Anderson et al., 2006). they also complement each other and can be integrated, where six sigma can fit under the umbrella of TQM to form a better methodology that overcomes the shortcomings of the individual methods. Moreover, Six Sigma has additional data analysis tools, focusing more on financial data than the TQM (Kwak et al., 2004).

2.12. The identified gap in knowledge

This study has been established due to the need for a strategic shift in the TQM practices and service quality in the UK banking sector, which includes the top management focus practice, employee focus practice, continual improvement practice, customer focus practice and TQM concept introduction, to achieve business excellence and the attained organizational performance. As mentioned in this chapter, the UK banking sector faces increased competitors. The changes in customers' needs and expectations require the banks to increase efficiency and effectiveness and raise creativity to compete and sustain in the marketplace and achieve competitive advantage. This is especially after the changes in the country's current environmental, political, and socio-political situation and the new government regulation rules that allowed new digital-based banks to join the market in 2015. Therefore, strategic changes are required to implement TQM practices to help organizations sustain and compete in the marketplace.

Moreover, it has been noticed that the previous studies that other authors conducted have investigated the impact of TQM practices on organizational performance; these studies have investigated the effects of only two to three courses and disregarded the different practices, which may also impact organizational performance. Also, some of these studies have proven a positive relationship between these two elements, such as the studies that were established by Chenhall (1997), R. Mann and D. Kehoe (1994), Ameen Al-Basheer, George N. Shawaqfeh, Belal A. Mathani, Muhammed Al-Jabari (2015), Victor B Wayhane (2007), Anu P. Anil and Satish K. P (2016), Curkovic S. et al. (2000), (S. M. Lee, 2003), (M. M. F. Fuentes, 2006), and (Hong, 2008). etc. However, other studies have proven negative or insignificant results, such as the studies that G. Kampouridis conducted, A.Ch. Yiannopoulos, G.I. Giannopoulos, and S.A. Tsirkas (2015), Mohrman, Tenkasi Lawler and Ledford Jr (1995), Prajogo and Sohal (2006) and E. Sadikoglu (2004). etc.

Therefore, it is required for the author to investigate the impact of TQM practices and service quality in the UK banking sector using the quantitative data collection method; the researcher is also required to conduct an in-depth focus group session to investigate the impact of these practices on the organizational performance and conclude the successful implementation practices for better financial performance and identify the barriers and challenges that may face

this implementation and suggest a framework for development and to fulfil customer requirements and excel in the quality of service.

2.13. Conclusion

Banks and their privacy, sensitivity and how they can be affected by the mistakes is in dire need of applying quality with its systems, methods and tools, which helps to detect errors promptly to address them, avoid repetition by knowing the root causes of mistakes, and take necessary to remove these reasons by controlling all internal processes. Quality tools and methods can help banking institutions continuously develop and improve their performance. This is necessary for the current competitive environment of striving for the best.

Quality is not a concept that is seen as a single unit but a multidimensional concept and aspects; these dimensions must be first identified, then focused on, studied and analysed to ensure that they are available in the desired form to achieve the best service to avoid neglecting of any dimension that may affect the reputation of the institution and its competitive position.

This chapter deeply discusses the TQM in the banking sector in the UK, focusing only on retail and commercial banks. It analyses the current scenarios of TQM in banks, service quality, the financial service industry in the UK, and the implementation of TQM and SIX sigma theory.

Chapter Three: The conceptual framework

The author formulates the figure below, and it is considered a contribution to the study; this figure identifies the study's conceptual framework and highlights the dependant and independent variables.

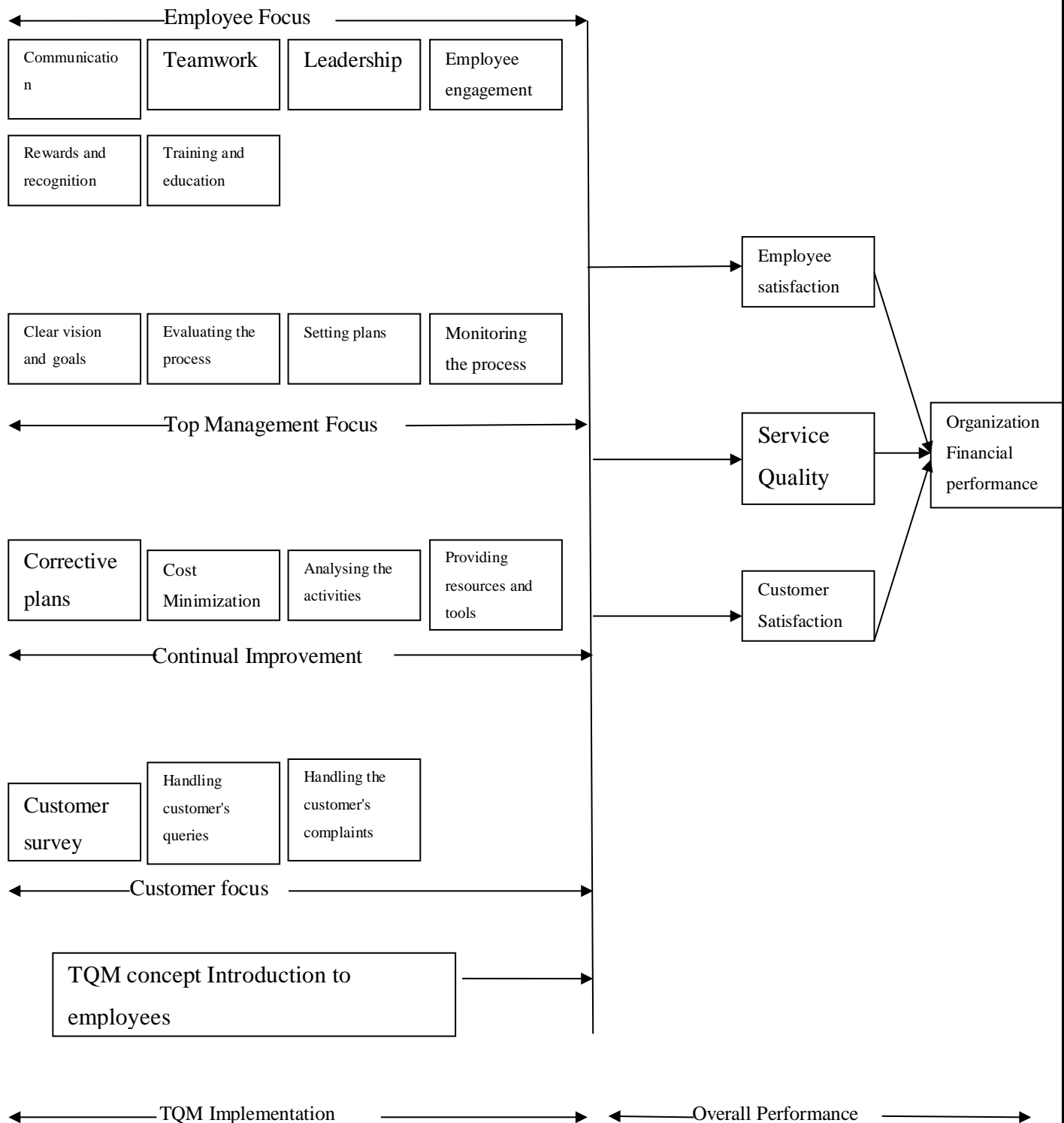


Figure 18: The conceptual framework of the study, Created by the author

In this study, the researcher divided the variables into dependent and independent variables, which can be seen as follow:

3.1. The independent variables:

The independent variables that were defined in this research are four principles of the TQM as well as suggestions for quality improvement; the variables can be seen as follow:

3.1.1. Employee focus:

The employee's focus includes several elements that need to be improved for better organizational performance; these elements are as follows:

3.1.1.1. Leadership:

Leadership plays an essential role in Total Quality Management; it is considered the backbone of any enhancement strategy. Leaders provide unity of purpose, and they help their employees in creating a direction for the organization that should be towards achieving goals and aims for individuals as well as for the corporate; they also help in creating an environment where employees are wholly involved, guided and valued, this will help to increase the employee's efficiency, and they will work on achieving the organization's objectives in terms of customer's satisfaction and financial performance.

3.1.1.2. Teamwork

Several researchers researched to identify the relationship between Total Quality Management and Teamwork; the research concluded by finding the effect of teamwork on the job, organizational characteristics and quality of working life (Peter H. et al., 2000). Also, the researchers reported that teamwork provides various solutions for different problematic situations, exposing the problem to a greater diversity of knowledge, skills, and experiences. It also helps boost the decision-making skill of the team members and increase their opportunities in the organization.

In Summary, Teamwork is directly helping in improving the employees' skills, knowledge, and experiences, thus enhancing their performance, satisfaction and engagement, customer service, and organizational financial performance.

3.1.1.3. Communication

"During times of organizational change, as well as part of day-to-day operation, effective communications play a large part in maintaining morale and motivating employees at all levels. Communications involve strategies, method, and timeliness" (Mahesh K. et al., 2013).

Communication is considered to be a link between all the elements of Total Quality Management; it represents the common understanding of ideas between the sender and the receiver of the message, and the success of Total Quality Management requires good communication upon the organization and between the organization members, suppliers and customers. Top management and leaders must communicate the information related to the TQM process with their employees. Communication can be divided into two different ways:

- * Downward communication, where leaders and managers share ideas and precise information related to the TQM process with their employees (The communication is within the organization)

- * Upward Communication, where the lower-level employees communicate with the top management by providing their suggestions, insights, and constructive criticism for effective TQM (The communication is within the organization)

- * Sideways communication, where departments communicate to enhance performance and improve customer and supplier professionalism.

In Summary, communication helps the organization to discuss ideas and insights and improve the performance within the organization and employee engagement and satisfaction.

3.1.1.4. Training and education

"As at the heart of TQM is the concept of intrinsic motivation-involvement in decision-making by the employees, it means more responsibility, which in turn requires greater skill. This must be achieved through training." (Syed, 2008).

The type of training that employees should receive depends on the organization's requirements, needs, and kind. The areas are shared among all types of training: problem-solving and

communication skills offered to the trainees and quality awareness training, statistical process control, safety, and technical aspects of the job (Syed, 2008).

The types of training given to individuals can differ from one corporate to another, depending on the organization's needs and style; some include involvement, while others apply the taught training. The training was divided into two types (Díaz, 2002):

* **Unsystematic Training:** means that employees are responsible for their training; this type is considered to be a cost saver as it saves the organizations from different hidden costs such as lost production hours, longer learning times, poor utilization of the machinery which will cause the machinery to be damaged and work mistakes, etc.

* **Systematic Training:** This can be divided into four steps, which are: identifying the type of training required, planning the appropriate training programs, implementing the training making sure that individuals have enough support to learn the skills embodied in the training goals to gain in efficiency, and finally, evaluating the effectiveness of the training programs to enhance the performance in the light of experience. (Díaz, 2002)

In Summary, Training individuals can help the organization improve employees' performance, engagement, and satisfaction and increase customer satisfaction and financial income.

3.1.1.5. Employee engagement:

"Engagement is consistently shown as something given by the employee which can benefit the organization through commitment and dedication, advocacy, discretionary effort, using talents to the fullest and being supportive of the organization's goals and values." (Gemma R.S. et al., 2009). Based on the previous definition, employee engagement can be described as the sense of attachment and involvement of employees in the corporate, including investing themselves in performing better and acting as business advocates. Engagement can boost the organization's profits, increase retention, achieve a higher level of productivity and improve the efficiency within the organization as well as complete customer satisfaction, innovation and bettering the quality of service; it has also been proved that employee engagement helps in reducing the training time and experience fewer defects and reduce the number of work incidents (Rogel, 2018).

The employee's engagement can vary from one individual to another based on the personality characteristics, age, education, qualification, level of Training, the organization's environment, top management involvement, Leadership and level of communication within the organization and between the employees.

Employee engagement was also defined as a workplace approach that results in employees giving their best performance in the proper environmental condition and committing to the organization's vision and goals, thus, contributing to the organization's success and enhancing their well-being (MacLeod, 2019). As the previous definition shows, employee engagement is a key to successful businesses and has directly impacted them. However, recent reports have shown that only 15% of employees are engaged with their work (SMARP, 2021). Therefore, it is essential to focus on enhancing employee engagement elements to improve overall performance.

3.1.1.6. Rewards and recognition:

Jamie King defined rewards and recognition (2018) as "the employee's activity to acknowledge exceptional performance and encourage specific values or behaviours". Other authors have added that the employee's recognition is a well-timed acknowledgment of an individual or team member, which praises their effort or behaviour; this recognition can be for their outstanding performance or steps for achieving the organization's goals. However, the reward was considered a tangible form of appreciation the organization provides to individuals (Jones, 2019). Throughout the years, the rewards and recognition approaches have proven to enhance the organizational values as well as the team efforts and performance and raise customer satisfaction, as recent reports have proven that 90% of their employees stated that the recognition has positively impacted their engagement and motivation level (Jones, 2019). Similarly, a study by Glassdoor (2018) showed that 80% of employees are willing to work harder for an appreciative manager, and 70% informed that they feel better about themselves and their efforts if their manager appreciated them and thanked them more regularly. Therefore, the employees must be rewarded and recognized by their employers to perform better and contribute to their overall performance.

3.1.2. Top management focus:

Several types of research have supported the insight of Strong top management commitment, and it was described as a cornerstone in the TQM philosophy (Olusanjo, 2019). Many researchers have studied the relationship between Top management commitment, employee performance, and organizational performance. It was concluded that "the result of Top Management commitment is higher quality performance, thus, higher profits" (Saraph J.V. et al., 1989) (Anderson J.C. et al., 1994). The top management's focus includes the management's efforts in providing a clear vision and goals to the organization, their ability to set plans and actions for improvement, and their ability to evaluate the process of delivering the service and enhancing performance.

Top management focus is a method in the Total Quality Management implementation that helps the organizations to establish their values, goals and systems to meet and exceed the customer's expectations and enhance the general performance of employees and the organization as well by creating a process a strategic vision, which concentrate on the customer's needs and requirements.

3.1.3. Continual improvement:

The continual improvement was illustrated by Maggie Millard (2018) as the model that reflects the idea that firms should undertake incremental improvements to the provided services, products and processes. The continual improvement was also defined as the practice of consultancy re-examining how an organization works to bring ongoing incremental improvements to work strategies. This methodology is essential to scale processes and achieve efficiency and higher profits (Rever, 2020). The previous definitions show that continual improvement is critical for business success, inefficiency and financial performance. Therefore, organizations need to set plans for immediate actions and reactions and set goals for cost minimization and better resource utilization to achieve the ultimate continual improvement level.

3.1.4. Customer focus

Customer focus is considered the organization's ability to react to present issues and the approaches taken to better future experiences; it concentrates mainly on the proactive steps taken by the corporate to engage customers and improve their experience.

The benefits of positive customer focus include higher customer retention, which leads to higher profits. Previous studies have shown that 61% of customers boycott a company after receiving a poor customer experience. Also, one of the benefits of positive focus is building customer loyalty and customer return, which is highly valued by businesses for generating consistent revenue. Moreover, positive customer relations help make customer satisfaction, as having a solid customer relationship can act as an insurance policy for the organization.

Positive customer relations can also provide the organization with insight into its customer's problems, which can create a channel for communication by relaying customer feedback; this step will help the organization interact with its customers and build trust (Fontanella, 2020). The customer focus element can be improved by collecting customer surveys understanding the customer perspective towards the organization's products and services, and handling customers' queries and complaints promptly; these steps will help improve the company's big image and achieve business success.

3.1.5. TQM concept introduction to the employees:

Steps that need to be followed, starting from the commitment of employees and managers to building customer relations, communicating the organization's vision, mission and goals, as well as the plans and actions that need to be taken for better business performance. An organization needs to introduce the TQM concept to their employees to make them aware of the process. Also, the organization needs to provide training programs to their employees, work on improving the teamwork in the organization, focus on the customer's needs, and investigate the process to provide better plans for continual improvement.

3.2. The dependant variables:

3.2.1. Employee satisfaction:

"Employee satisfaction is the extent to which employees are happy or content with their jobs and work environment." (Custom Insight, 2020). As seen from the previous definition, Employee satisfaction is essential for an organization that wants to reduce employee turnover and provide a part of the overall solution for organizational performance enhancement. However, employee satisfaction should be looked into deeply. In some situations, the employees can be delighted with their jobs by doing the bare minimum required to keep their job, and they are not adding any value to the organization. Therefore, the employees need to be satisfied to join the organization. They have to be fully engaged to add value to the organization and achieve higher financial performance and customer satisfaction.

3.2.2. Customer satisfaction

Customer satisfaction was defined by Philip Kotler (2017) as a "person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations.". It can be summarised from the previous definition that customer satisfaction is a function of perceived performance and expectations, which is linked to the consumer's belief about the product or service experience; this expectation can be influenced by the experience of purchasing the product or service, the product's performance, word of mouth, the other customer's reviews, the competitors and the marketers promise (Rajeev, 2018).

Customer satisfaction is essential for the organization as it helps build customer retention and loyalty and increase its financial profits.

3.2.3. The Service quality

Service Quality was defined by Jaina (2018) as "the manner of treating the customers at the time of delivering the service". It is also considered the combination of different experiences through the interaction between the customers and the staff in the organizational environment (Jamesb, 2011). Several researchers have supported the idea that service quality is directly affecting customer satisfaction and overall business performance, especially in service-based

businesses also; other researchers have proven that achieving organizational service quality will eventually lead to sustainability, competitive advantage, and business success (Yarimoglu, 2014) (Angelova B. et al., 2011). Therefore, an organization must improve service quality to meet and exceed customer expectations and gain satisfaction.

3.2.4. The organisational financial performance

It is essential to measure whether or not the new initiatives of the TQM have been successful, and one of the most important measures is the financial performance of the organization, as most technologies and organization's investments are justified based on their impact on the economic and accounting measure, not operational measures. Also, financial performance is the only measure that can be used by the corporate to reflect whether the organization's strategy, implementation and strategy are generating profits and contributing to its value in the marketplace (Moballegghi, 2011). Therefore, financial performance is considered the most critical measure for the efficiency of the performance.

The measure used in this research to measure financial performance is the Return on Assets, the Return on Equity, and the Liquidity Ratios; these measures will be used as financial performance indicators.

The Return on Assets was defined as "Return on assets (ROA) is an indicator of how profitable a company is relative to its total assets. ROA gives a manager, investor, or analyst an idea of how efficiently a company's management uses its assets to generate earnings." (Hargave, 2020).

Conversely, the Return on Equity (ROE) measures financial performance calculated by dividing net income by shareholders' equity. Because shareholders' equity equals a company's assets minus its debt, ROE is considered the Return on net assets. ROE is viewed as a measure of a corporation's profitability about stockholders' equity." (Hargave, 2020).

Finally, the Liquidity ratio was defined as "Liquidity ratios are an important class of financial metrics used to determine a debtor's ability to pay off current debt obligations without raising external capital. Liquidity ratios measure a company's ability to pay debt obligations and its

margin of safety by calculating metrics including the current ratio, quick ratio, and operating cash flow ratio." (Hayes, 2020).

The financial performance depends mainly on the activities and actions the organization selects, the set plans, and the process followed to achieve business excellence.

3.3. Hypothesis

Most of the previous investigations indicated that the TQM practices have positively been associated with productivity and organizational performance, as Chenhall (1997), R. Mann and D. Kehoe (1994). Other authors have indicated that TQM practices have a positive effect on Quality performance (Curkovic S. et al., 2000), (Lee S.M., 2003), (Fuentes M., 2006); and (Hong, 2008). Furthermore, other investigators have proven the link between TQM practices and employee engagement and satisfaction (Alharth et al., 2017). Other authors have demonstrated the connection between TQM practices and customer satisfaction (Rasheed, 2017), (Nguyen, 2019) and (Satish Mehra, 2008).

On the other side, other authors have proven the link between TQM practices and financial performance, such as Ameen Al-Basheer, George N. Shawaqfeh, Belal A. Mathani, Muhammed Al-Jabari (2015), Victor B Wayhane (2007), Anu P. Anil and Satish K. P (2016) etc. However, other authors have proven negative or insignificant results, such as G. Kampouridis and A.Ch. Yiannopoulos, G.I. Giannopoulos, and S.A. Tsirkas (2015) have investigated the relationship between total quality management and the financial performance of Greek companies in the structural construction sector during the period of crisis (over five years period of time). Also, other authors have proven a statistically negative link between Total Quality Management and financial performance, such as Mohrman, Tenkasi Lawler and Ledford Jr (1995), Prajogo and Sohal (2006) and E. Sadikoglu (2004).

The banking sector in the UK is highly competitive, and Total Quality Management (TQM) has emerged as a critical tool for improving organisational performance and customer satisfaction. TQM encompasses various practices, including employee focus, customer focus, continual improvement, and top management focus. This research aims to investigate whether UK banks have adopted these TQM practices and the challenges they face in their implementation. The research will focus on five sub-hypotheses related to TQM practices adoption in UK banks. The

findings of this study will provide insights into the effectiveness of TQM practices in the UK banking sector and how they contribute to organisational performance and customer satisfaction. The researcher proposed the following hypothesis and sub-hypothesis:

H_0 = Null Hypothesis

H_1 = Alternative Hypothesis

Hypothesis 1: TQM practices are adopted in the UK banking sector

Sub-hypothesis 1.1.

H_0 The UK banks do not adopt the continual improvement practices

H_1 The UK banks adopt the continual improvement practices

Sub-hypothesis 1.2.

H_0 The UK banks do not adopt the Customer focus practices

H_1 The UK banks adopt the Customer focus practices

Sub-hypothesis 1.3.

H_0 The UK banks do not adopt the employees focus practices

H_1 The UK banks adopt the employees focus practices

Sub-hypothesis 1.4.

H_0 The UK banks do not adopt the Top management focus Practices

H_1 The UK banks adopt the Top management focus Practices

Sub-hypothesis 1.5.

H_0 The UK banks do not introduce the TQM concepts to their employees

H_1 The UK banks introduced the TQM concepts to their employees

Moreover, several studies and investigations were conducted to study the link between service quality and customer satisfaction as such as the study that was conducted in Sweden by Jenet Manyi Agbor (2011), the investigation that was conducted in Malaysia by Anantha Raj A.

Arokiasamy and Huam Hon Tat (2014), and the study that was conducted in Nigeria by Olu Ojo (2010) and a survey that was conducted by Ching Chang, Su Yueh and Yi-Ting (2013). On the other hand, other authors have investigated the relationship between service quality and customer loyalty, such as Ni Luh Desiyanti (2018). Other investigators focused on the link between the expected service quality and the perceived service quality, such as Basman al Dalaeen (2016). Furthermore, other researchers such as Daniel Nukpezah & Cephas Nyumuyo (2009) have investigated the link between service quality, customer loyalty and profitability.

Also, several studies were conducted to investigate the relationship between service quality and business performance, such as the study conducted by Girish Nair (2016). Other authors were investigating the link between the service quality and financial performance as such as Elizabeth Duncan and Greg Elliott (2002), P.S Raju and S.C Lonial (2002), Jeevan Jyoti, Jyoti Sharma and Sumeet Kour (2017), and Tafa Mosisa Ijara (2020). Most of the previous studies positively linked the service quality with the other elements. However, some authors have argued that service quality has either a negative or insignificant effect on business performance or financial performance.

The UK banking sector has undergone significant changes in recent years, with an increased focus on service quality and customer satisfaction. One approach to achieving high levels of customer satisfaction is through the implementation of Total Quality Management (TQM) practices, which emphasize a customer-focused approach to service delivery, therefore, the researcher developed the following hypothesis to examine the phenomenon. The hypothesis and sub-hypothesis that were created are as follows:

Hypothesis 2: The Level of Customer Evaluation of the Service Quality is high in the UK banking sector.

Sub-hypothesis 2.1. The customer's evaluation of the assurance in the UK banks

H₀ The customer's evaluation of the assurance in the UK banks is not high

H₁ The customer's evaluation of the assurance in the UK banks is high

Sub-hypothesis 2.2.

H₀ The customer's evaluation of the empathy in the UK banks is not high

H₁ The customer's evaluation of the empathy in the UK banks is high

Sub-hypothesis 2.3.

H₀ The customers evaluation of the employee competences in the UK banks is not high

H₁ The customers evaluation of the employee competences in the UK banks is high

Sub-hypothesis 2.4.

H₀ The customers evaluation of the reliability in the UK banks is not high

H₁ The customers evaluation of the reliability in the UK banks is high

Sub-hypothesis 2.5.

H₀ The customers evaluation of the responsiveness in the UK banks is not high

H₁ The customers evaluation of the responsiveness in the UK banks is high

Sub-hypothesis 2.6.

H₀ The customers evaluation of the tangibles in the UK banks is not high

H₁ The customers evaluation of the tangibles in the UK banks is high

This study aims to investigate the adoption of TQM practices in the UK banking sector and the level of customer evaluation of service quality in this industry. Hypothesis 1 suggests that TQM practices are adopted in the UK banking sector, with several sub-hypotheses focusing on specific TQM practices. Hypothesis 2 focuses on the level of customer evaluation of service quality, with sub-hypotheses examining different dimensions of service quality, including assurance, empathy, employee competences, reliability, responsiveness, and tangibles.

Understanding the adoption of TQM practices and the level of customer evaluation of service quality in the UK banking sector is essential for banks to develop strategies to improve their services and meet the changing needs and expectations of customers. This study aims to contribute to the existing literature on TQM practices and service quality in the banking sector, providing insights for bank managers, policymakers, and researchers.

Chapter Four: Research methodology

4.1. Introduction

This chapter represents the different tools and methods the researcher used to complete this dissertation. This chapter discusses the methodological approaches that support the impact of TQM in the banking sector in UK research. It started with the research methodology definition and explanations, followed by the researcher's research approaches and justification used for selecting this specific approach. The researcher also discussed the research design chosen for this research with a brief explanation. Furthermore, the researcher presents the research methods used in this research, as well as the sampling, the selection of participants, the data collection methods, and the data analysis methods. Finally, the researcher introduces the validation methods used to validate the research outcomes and the reliability and will provide a brief explanation of the limitations faced during this dissertation.

The Research Methodologies were defined as the broad approach to a research investigation, which the researcher has selected to investigate a topic or questions of interest; the author also added that in the research planning process, it is essential for the researcher to choose the correct research methodology as it helps to address different research questions (Ellis, 2014). Other authors such as Sam Goundar (2012), have viewed the Research Methodologies as "a collective term for the structured process of conducting research".

However, other researchers such as S. Rajasekar, P. Philominathan et al. (2013) have viewed the research methodologies as "a systematic way to solve a problem" They also added that the research methodology is considered to be a science of studying the process of building and carrying out a research. It was also illustrated as "the procedures by which researchers go about their work of describing, explaining, and predicting phenomena are called research methodology. It is also defined as studying methods by which knowledge is gained. It aims to give the work plan of research" (2013). The research methodology is an essential component for any research from the previous definitions. It helps the researcher identify the tools used to achieve valid answers to the research question.

Furthermore, the research methodology helps the researcher create a theory or a framework related to the conducted research by indicating the logic of the development of the process and providing principles for organizing, planning, designing, and conducting research (Remenyi et al., 1998). Also, the Research methodology was illustrated by Leedy & Ormrod

(2001) as "the general approach the researcher takes in carrying out the research project". In other words, the research methodology is used by the researcher to plan at the right point in time, enhance the research and provide a platform for the researcher to map out the study and work in solid plans (Goundar, 2012)

4.2. Research design

A research design was illustrated as "the procedures for collecting, analysing, interpreting, and reporting data in the research study" (John C. et al., 2017). Research Design was also defined by Saunders, Lewis & Thornhill (2012) as a general plan for answering the research questions. Moreover, other authors have confirmed that research design is intended to provide a proper structure for a study and it involves several interrelated decisions; they have also insisted on its significant role in regards to the research approach since it helps the researcher to determine how to obtain the relevant information for a study (Aaker A. et al., 2000). It can be concluded from the previous definitions that the research design is an overall plan that connects the research problems with relevant and achievable empirical research, and it sets procedures on the required data to collect and analyse data to answer the research questions (Boru, 2018). The research design has several types used in different research strategies. According to Franck (2013), the most extensively used types are the descriptive research design, the explanatory research design and the experimental research design.

4.2.1. Descriptive research design

The descriptive research design was illustrated as a method that describes a population, situation, or phenomenon that the researcher is studying according to other authors; it is a method that describes a phenomenon and its characteristics (Nassaji, 2015). Similarly, authors such as Leech (2016) have defined the descriptive research design as a method that adjoins information that cannot be measured, directed toward human society's nature and character. This research design focuses more on the "what" of a research subject or problem rather than "why" the research problem exists. Therefore, the main tools mainly used in this type of research are the observation and survey tools (Gall M.D. et al., 2007). Generally, in such research, the investigators might collect qualitative data, which will be eventually analysed

quantitatively, using statistical analyses, percentages, or averages to determine a statistical relationship between the research variables.

4.2.2. Explanatory research design

The Explanatory research design is set out to explain and account for the descriptive information, meaning that, while the descriptive design asks "what" for research problems, the explanatory asks "why" and "how" questions (Grey, 2014). In other words, the descriptive research design is a method that helps the investigator to identify the actual reasons for a phenomenon to occur and its search for causes and motives and provide evidences to support the explanation or the prediction; it also helps the researcher to discover and report the relationship between the variables of the phenomenon being studied (Boru, 2018). This research design aims to explore a new universe that was not studied earlier (Md. Inaam Akhtar, 2016). This type of research design does not involve comparison and change factors (Trivedi D.P. et al., 1998).

4.2.3. Exploratory research design

The investigators typically conduct the experimental research design when insufficient information about a specific phenomenon and the problem needs to be clearly defined (Saunders M. et al., 2007). This type of design aims not to find the final answers but instead to explore the phenomenon and investigate the research topic with different levels of depth (Boru, 2018). The Exploratory method was also described as a primary research stage that helps the investigator achieve new insights into a phenomenon. Also, this type of design allows the investigator to formulate a problem for proper investigation or to develop a hypothesis. Researchers frequently use this type of design to investigate a situation where little information is available (Md. Inaam Akhtar, 2016).

The research design used by the author

This study employed a mixed method, which means that the author used qualitative and quantitative approaches to study the phenomenon. Hence, this study employs the Exploratory

research design to provide the investigator with a more excellent prospect of exploring the banking sector in the UK, specifically the commercial banks. This research design will help the researcher explore the impact of Total quality management in the UK banking sector and the service quality in these banks. Utilizing the Exploratory research design helps the investigator prioritize the feasibility of the research to determine the relationship between the study variables for this particular study (Boru, 2018).

4.3. Research philosophy

Pranas Zukauskas defined Research Philosophy et al. (2018) as "the development of research assumption, its knowledge and nature". It is mainly based on philosophizing the knowledge and insights of the researcher and turning them into a product of intellectual activities. Other researchers have assumed that the research philosophy is a method that allows the researcher to generate ideas into knowledge in the research context (2018). Furthermore, authors such as Mark Saunders, Philip Lewis, and Adrian Thornhi (2009) have illustrated the research philosophy as the system of beliefs and assumptions related to knowledge development; they have also added that these assumptions shape the understanding of the research questions.

The Research Philosophy was divided into three major philosophies: Positivism, interpretivism, and Pragmatism.

4.3.1. Positivism research philosophy

The positivism research approach is mainly associated with experiments and the quantitative type of research; it is also considered a form of progression of empiricism (Ryan, 2018), this type of philosophy, according to Phillips and Burbules (2000), believes that knowledge should be objective and free from the investigator's values and beliefs. In other words, the positivism research philosophy refers to testing the hypothesis based on the existing literature and theories (Ormston R. et al., 2014). In positivism, the investigator utilizes objective data collection approaches. The results obtained are quantifiable, and the data collected are analysed using statistical methods. According to authors such as Cohen, Menion and Morrison (2013), the positivist approach is mainly used in research when the author is interested in deducing the results in numbers to summarise the quantifiable results. It can be concluded that positivism is

a philosophy that uses observations, evaluation, examination and testing of scientific facts using statistical tools.

4.3.2. Interpretivism research philosophy

Interpretivism research philosophy opposes positivism, known as Anti-positivism (Flick, 2014). Interpretivism argues that truth and knowledge are subjective, culturally, and historically based on people's experiences and understanding (Ryan, 2018). In this type of philosophy, researchers can never be separated from their values and beliefs. This will eventually inform how the data will be collected, interpreted, and analysed. Hence, the interpretivism philosophy can be illustrated as a process of formation and reformation of the experiences and beliefs of individuals or a society, which will lead to variant opinions and ideas due to the variation in behavioural aspects of each individual (Ritchie, 2013).

4.3.3. Pragmatism research philosophy

Pragmatism research philosophy combines both positivism and interpretivism within the scope of single research, and it depends on the nature of the research questions. Unlike other philosophical tools, pragmatism can integrate more than one research approach and strategy within the same study (Wilson, 2010). The pragmatism philosophy, according to Denscombe (2008) and Mitchell (2018), is considered to be "the philosophical partner" of the mixed method. Also, other authors such as Johnson, Onwuegbuzie & Turner (2007) have stated that the pragmatism philosophy is an advanced philosophy that provides epistemology and the logic for combining quantitative and qualitative methods. According to Creswell (2014) point of view, pragmatism is an oriented philosophy that helps the researcher solve practical problems in the real world rather than building on assumptions about the nature of knowledge (Maarouf, 2019). In other words, pragmatism leads to "action-oriented" research procedures (Cameron, 2011).

The research philosophy used in this research

Based on the nature of the study, the author has selected the pragmatism research philosophy, as the researcher has used both subjective and objective approaches to generate more comprehensive results regarding the impact of Total Quality Management in the banking sector in the UK. This philosophy was also selected to reflect individuals' beliefs, points of view,

concepts, knowledge, and behaviours. Moreover, this philosophy allowed the researcher to investigate the phenomena using qualitative and quantitative methods (Kelly, 2020). Pragmatism research philosophy is simply oriented toward solving practical problems in the real world rather than being built on assumptions about the nature of knowledge (Creswell, 2014; Hall 2013; Shannon-Baker, 2016). This means that pragmatism leads to "action-oriented" research procedures (Cameron, 2011). This research philosophy is particularly useful in fields such as the financial services sector, education, healthcare, and social work, where the ultimate aim is to improve people's lives.

However, pragmatism also has limitations; one of the main criticisms is that it may prioritize practical solutions over theoretical rigor (Cameron, 2011). This means that researchers may be more focused on developing practical solutions rather than refining theories. On the other side, one of the key strengths of pragmatism is that it helps lead researchers to more innovative and effective solutions that are grounded in real-world experience and knowledge (Wilson, 2010), which means that it will help the researcher to find effective solutions for TQM practices enhancement and implementation challenges. Another strength of pragmatism is its flexibility (Mitchell, 2018); this means that pragmatist researchers are open to using a wide range of research methods, including both quantitative and qualitative approaches, to generate practical solutions to real-world problems.

4.4. Research method

The Research methods were defined by Sam Goundar (2012) as the set of procedures, schemes, and algorithms that the investigator uses during the research study; these methods are planned, scientific and value-neutral; he also added that these methods help the researcher to collect the samples, gather the data, analyse it and find a solution for the investigated problem. Similarly, other authors such as S. Rajasekar, P. Philominathan and V. Chinnathambi (2013) have illustrated the Research method as a set of theoretical procedures that helps the researcher in collecting data, especially the scientific research methods that provide explanations based on the collected facts and the only reasons that will be accepted are the ones verified by experiments.

Likewise, other authors such as Peter Ellis (2014), have viewed the research methods as a compromise between the usual methods associated with the methodology questions, the nature of the questions and the practical considerations. He also stated that the research methods are a "set of tools and techniques by which the data needed for the research study is captured". In broad terms, Peter was trying to define the methods with an explanation of their role in the research; for instance, the quantitative approach requires the researcher to involve counting methods such as a questionnaire survey; however, in the other type of research that requires clinical settings, the researcher should use methods that are concerned with the opinions and beliefs as such as the interviews, and focus groups (Creswell, 2007).

According to Carrie Williams (2007), the research methods can be divided into three standard procedures, Quantitative, Qualitative and mixed methods. The researcher needs to select the process based on the research questions. For instance, the researcher must choose the quantitative method if the research questions request numerical data. On the other hand, the qualitative approach needs to be selected to respond to research questions requiring textual data. However, the researcher can use the mixed methods method if the research questions require numerical and textual data (Williams, 2007).

Similarly, other authors, such as Creswell (2009), have confirmed that the research methods are: Quantitative (structured), Qualitative (unstructured) and mixed practice; he also added that all the research should involve an explicit, disciplined, and systematic method to achieve the best outcomes.

According to Sam Goundar (2012), the word qualitative implies emphasizing the processes and meanings, which cannot be measured in terms of quantity, amount, intensity, and frequency. He also added that " Qualitative researchers stress the socially constructed nature of reality, the intimate relationship between the researcher and what is studied, and the situational constraints that shape inquiry.". However, the Quantitative method always stresses measuring and analysing the causal relationship between the research variables, not the process.

Furthermore, other researchers such as S. Rajasekar et al. (2013) have stated that the quantitative method is a quantitative measurement that applies statistics to help the researcher investigate what, where, and when of a decision making. However, qualitative research focuses

only on the qualitative phenomenon that involves quality; it is mainly exploratory and used by the researchers to investigate the why and how of making the decision.

Moreover, authors such as Mohajan (2017) have confirmed that the quantitative method supports the positivist paradigm, and the qualitative approach supports the naturalistic paradigm. Previously, quantitative research has been considered more accurate and precise; however, recently, the qualitative method gained more credibility in the modern classic study, which does not deny that both ways are appropriate for conducting research and can contribute significantly to the investigation.

The quantitative research method is the hypothesis-testing method as the researcher post-positivist claims to develop knowledge and employs strategies such as surveys (Creswell, 2003). Some researchers such as Field & Morse (1996), believed that this method "adopt a person-centered holistic and humanistic perspective to understand human lived experiences without focusing on the specific concepts". It can be summarised from the previous definitions that the Quantitative method involves collecting data of information that can be quantified or measured and is subject to statistical treatment to support other knowledge claims (Creswell, 2003).

On the other hand, the qualitative research method was viewed as a holistic method that involves discovery (Williams, 2007). Creswell also described it (1994) as "an unfolding model that occurs in a natural setting that enables the researcher to develop a level of detail from high involvement in the actual experiences". Other authors have viewed the qualitative method as a purposeful technique that allows the researcher to describe, explain, and interpret the collected data; it was also described as a less structured description method as it helps the researcher in formulating and building a new theory (Leedy P. et al., 2001). Furthermore, the Qualitative method was described as a highly effective model in terms of enabling the researcher to develop a level of details from being involved in the experience; it is an observational experience as the researcher will be posing questions that attempt to explain, contrarily to the quantitative method, where the researcher will be posing direct questions and will be strictly outside of the phenomena that are being investigated (Creswell, 2003) (Leedy P. et al., 2001).

Alternatively, the mixed method was established in the mid to late 1900s (Tashakkori, 2003), and several researchers such as Johnson and Onwuegbuzie (2004), were against utilizing this method. Their defence was that the qualitative and quantitative methods were incompatible. Therefore, their associated processes cannot and should not be mixed. With the mixed research

method, researchers started having the chance to collect different qualitative and quantitative data, which means numerical and narrative data and analyse them in the same research study to respond to the research questions (Williams, 2007). The main aim of using the mixed method is to maximize the strengths and weaknesses of the research methods (Johnson, 2004). According to Carrie William (2007), combining the qualitative approach and the quantitative strategy and using suitable data analysis methods will allow the researcher to design a research study, thus, will help test and build theories. After several debates among the researchers, it has been confirmed that the qualitative and quantitative methods are not only compatible but also complementary underpins for the research studies (Williams, 2007) (Tashakkori, 2003) (Creswell, 2003) (Johnson, 2004).

Research Method Used in This Study

In this research, the author uses the third category, the mixed method approach, to fulfil the research objectives and respond to the research questions. The Quantitative research method was used in this research. The researcher tests the objective theories through a questionnaire survey by examining the relationship between the study variables, which can be measured. These variables are the TQM components and the employee performance in UK banks. Also, the researcher is measuring the service quality or, in other words, the customer satisfaction level. Thus, analysing the data using statistical procedures. Furthermore, the researcher will use the qualitative method by employing a focus group session, including the bank employees to validate the research outcomes.

The reason for selecting the mixed method approach is to overcome the weaknesses and limitations of both qualitative and quantitative methods and focus on both methods' strengths. Also, the researcher selected this method because the research was conducted to investigate the level of impact of TQM in the banking sector in the UK and the influence of the survey quality to achieve the requested results and build an optimal framework for TQM enhancement; the researcher has to rely on both methods to generate more rich data and accurate outcomes. Moreover, the mixed-method approach was used by several researchers who tried to investigate the TQM concept, impact, and implementation, such as Saraph (1989), Chang and Wiebe (1996), Lagrosen (2003), Salaheddin (2009), Vecchi and Brennan (2011), Salman D., Rami H., Adnan A. (2010) and Elfituri A. (2012).

In addition, using the mixed method approach will provide the researcher with more understanding of the topic that is being investigated, as the quantitative method will allow the researcher to generalize the outcomes of the research; however, the qualitative approach will provide the researcher with more in-depth information and will lead to more ideas.

4.5. Research approach

The Research approach was identified by Haradhan M. (2017) as "a plan of action that gives direction to conduct research systematically and efficiently". However, other researchers such as Greene, J.C (2006) have viewed the research approach as a set of research plans and procedures that include a wide range of steps from assumptions to straightforward methods such as data collection, data analysis, and interpretation. The research approach can be divided into deductive, inductive, and abductive research approaches.

4.5.1. Deductive research approach

Yilmaz (2013) illustrated the deductive research approach as an approach, where the hypothesis statements are developed about the existing literature and questioned previous theories following a generalized pattern. Other authors have confirmed that this approach is being utilized to determine the relationship between two independent variables in a generalized way (Garner, 2013). It can be summarized that the hypothesis in the deductive approach is created based on the existing literature and theories to test the research idea. Investigators have confirmed that researchers utilize the reasoned approach to explore a known fact or theory that is relevant to the research topic to test the hypothesis of the research. It follows a distinct pattern, starting with appropriate reasoning or explanation and ending with new hypothesis statements, which will be tested using different statistical tools to confirm whether the generated hypothesis is proven or not, thus, approving or rejecting the theory (Eriksson P. et al., 2015).

4.5.2. Inductive research approach

The Inductive research approach was illustrated as a collection of theories and observations that the researcher forms after a profound statement and critical explanation of the study facts (Bryman, 2015). This approach starts with a general explanation or observation, following a distinct pattern to build a conclusion in line with the hypothesis statements (Gioia, 2013). It is

essential to understand that the main aim of the inductive approach is to establish an understanding of the gathered data via different meanings and follow distinctive patterns to build a theory (Ormston R., 2014). It is also essential for the researchers to know that they are allowed to use the existing literature, theories and knowledge to structure the aim and objectives to investigate the phenomenon, knowing that the research conclusion will be derived by taking all the experiences to deduce a new theory based upon the formulated hypotheses (Depoy E. et al., 2015).

4.5.3. Abductive research approach

According to Dubois A and Gadde (2002), the Abductive Approach can explain, develop, or change the theoretical framework before, during, or after the research process. In fact, an abductive approach is a moderate approach that includes inductive and open research settings and hypothetical and deductive attempts to verify the hypothesis. The abductive method also consists of a pragmatic approach to advancing the social sciences (Friedrichs, 2009).

The research approach selected in this study

Based on the nature of the research, the author has selected an Abductive research approach to investigate the impact of TQM in the banking sector in the UK. An Abductive approach was utilized as this research will condense extensive and varied data into a summary, and it will establish a link between the research objectives and findings. It will help develop a framework for performance enhancement for banks and the banking sector in the UK. Also, the author selected the Abductive approach as it overcomes the weaknesses of both deductive and inductive approaches by adopting a pragmatist perspective. The reasoned approach was criticized for the lack of clarity in terms of selecting the theory that needs to be tested via formulating a hypothesis; on the other hand, the inductive approach was criticized as "no amount of empirical data will necessarily enable theory building" (Saunders M. et al., 2012).

4.6. Sampling

The sampling was defined differently by prominent researchers on social research methods. MD Glicken described it (2003) as "the process of selecting a smaller group of participants to tell us essentially what a larger population might tell us if we asked every member of the larger population the same questions". Also, other authors have illustrated sampling as the method that investigators utilize for selecting a specific number of people from a population (Mertens, 2005). Moreover, the sample was defined by Bineham Guy (2006) as the group of

people or objects or items that have been selected for measurement from a larger population; the sample should eventually represent the population to allow the researcher to generalize the findings from the sample of the research to the population as a whole, he also added that the main aim of the sampling is to conclude the people from the selected sample, as investigating the whole population is not practical and never economical.

Similarly, other authors such as Fink (2003) illustrated the sample as "A proportion or subset of a larger group called a population...A good sample is a miniature version of the population of which it is a part – just like it, only smaller.". Furthermore, authors such as Robson (2002) linked the sampling with other research components stating that "Sampling is linked with the external validity, or generalisability, of research findings, considered high in probability samples, which allow results to be generalized from the sample to the population". The successful representation of the population always requires a sample frame to be selected precisely and adequately to generalize the research outcomes (Leedy PD, 2005).

The sampling was divided into two different methods or techniques: Probability sampling method and the non-probability sampling method. The Probability sampling method is mainly used in quantitative research; it is suitable for studies where the investigator is trying to generalize the findings for a population whose size can be determined, and the random sample selected from the people can be accessed (Lynch, 2010). Paul Lavrakas (2008) stated that "Probability sampling is used when a researcher seeks a strong correspondence between their research population and the sample drawn from it". The Probability sampling method was divided into different techniques: Simple random sampling, where the researcher randomly selects units from the sampling frame, and the units have equal opportunities of being selected. The second technique is a systematic sampling; in this technique, the investigator determines units from the sampling frame by selecting one random unit and then each subsequent team at a standard range, for instance, selecting every fifth unit on the list after the initially chosen unit. The third technique is a stratified random sampling; in this technique, the researcher typically selects sub-groups into the broader population and then samples these groups randomly or systematically within these to make sure that each sub-group is represented in the sample (Lynch, 2010). The final sampling technique is Cluster sampling; in this technique, the population is divided into different clusters, and each group is named a

single unit. Generally, this technique is used when the time and money sources are limited (Acharya, 2013).

However, the Non-probability sampling method is a technique that is primarily being utilized in qualitative research; the main aim of the non-probability sampling is constructing a sample that can generate the most valuable insights that can be gained by the researcher into that study's particular focus (Lynch, 2010). The Non-probability sampling method was divided into diverse types: Theoretical sampling, where the researcher selects the sample to investigate existing theoretical insights or develop new ones. The second type is Convenience sampling, where the researcher chooses the model based on what can be accessed by the researcher. The last type is Snowball sampling, where the investigator builds their sample based on the contact suggested by other participants (Lynch, 2010).

The sampling method used in this research for the quantitative data collection, specifically the TQM questionnaire survey, is Probability sampling; The sampling type is a stratified random sample. The total number of questionnaires that were distributed was 70 questionnaires (nine responses were rejected); the respondents were employees with managerial positions, supervisors, employees (including administration, cashiers, advisors, IT service, and customer service staff) who spent over three years working for the same banking service provider. The reason for selecting the managers is due to their high level of understanding of the TQM practice in the organization and the planning, decision-making, employee engagement and training process. Also, the supervisors and employees were selected as they represented the front line of the TQM implementation. They are more aware of the TQM process due to their direct interaction with the customers and other employees. The researcher needed to get information regarding the level of adoption of the TQM practices and the barriers facing the implementation.

Similarly, the sampling method utilized for the SERVQUAL (customer service) questionnaire survey is Probability sampling; The sampling type is a stratified random sample. The total number of distributed questionnaires was 50 questionnaires (five responses were rejected); the respondents were customers who had used the same bank service provider for over three years. The reason for this selection is that the researcher intended to study the impact of the

service quality level on the financial performance of the banking sector for the past three years.

Furthermore, the investigator used probability sampling, particularly the theoretical sampling type, for the qualitative data collected from the focus group. The respondents were a group of experts (five bank managers) selected to investigate the implementation of TQM in the banking sector, the impact of TQM and the role of service quality to formulate a framework for TQM enhancements in the UK banking sector.

4.7. Participants

The participant of the research is the respondents that the researcher selected; the participant type differs based on the research method that is being used in the study; as Cresswell (2009) stated, "Quantitative research requires standardization of procedures and random selection of participants to remove the potential influence of external variables and ensure generalizability of results. In contrast, subject selection in qualitative research is purposeful; participants are selected who can best inform the research questions and enhance understanding of the phenomenon under study".

This research had three different types of participants. The first group was the TQM questionnaire, which required the responses to be collected from accredited retail and commercial banks in the UK; the respondents were the bank manager, supervisors, and employees (including administration, cashiers, advisors, IT service, customer service staff), who have been working for over three years with the same banking service provider. The second group of participants in the UK banks' customers (only accredited retail and commercial UK banks). They have been using the same banking service provider for over three years. The final group of participants is the group of experts that the researcher used to evaluate and validate the research outcomes; the participants were the managers in the UK banks (accredited retail and commercial banks only) who have been working for the same banking service provider for over three years. The reason for this selection is that the researcher needed to examine the adoption of TQM practices and service quality dimensions in the UK banks and evaluate the financial performance of the UK banks for the past three years. The researcher assured the safety and anonymity of the respondents during the investigation.

4.8. Data collection

The Data collection method was described as the process of information collected from all the relevant sources to find answers to the research problems, test the hypothesis and evaluate the research outcomes (Patton, 2002). The data collection method was also defined by Pritha Bhandari (2020) as "a systematic process of gathering observations or measurements, whether the researcher is performing the research for business, governmental or academic purposes, data collection allows the investigator to gain first-hand knowledge and original insights into the proposed research problem". Similarly, other authors such as Margaret Rouse (2020), have viewed the data collection method as a systematic approach of collecting and measuring information from different sources to achieve an accurate picture of the research area; she also added that the data collection method allows the researcher to evaluate the research hypothesis, respond to the relevant research questions, assess the results and predict the future probabilities. An accurate data collection method is essential for a researcher to maintain research integrity, make business decisions, and ensure quality assurance.

Likewise, other authors illustrated the data collection method as the process of gathering, measuring, and analysing accurate insights for research by utilizing standard, validated techniques; this method allows the researcher to test their hypothesis based on the collected data, which seeks to explain the phenomenon, it can differ from one field of study to another. It depends mainly on the required information; they have also added that the data collection method's main aim is to ensure that the collected data is rich and reliable for statistical analysis so that data-driven decisions can be made for the research (QP, 2020).

4.8.1. Primary data

It is essential to note that the data collection method falls under two distinct categories: primary data collection and secondary data collection. Primary data collection was defined as the gathering of raw data from the source; in other words, it is the process of gathering the original data by a researcher for a specific research purpose; it can be further divided based on the research approach into two categories, which are: qualitative data collection methods and quantitative data collection methods (Formplus, 2020).

The qualitative data collection methods look at different factors to provide an in-depth understanding of the raw data; it includes collecting the data as well as analysing and managing the data; the main aim of this method is assessing non-quantifiable elements as such as thoughts

and feelings, it depends mostly on open-ended questionnaires, and it includes in-depth interviews, focus groups, online forums, online communities, observations, oral histories and web survey chats (Ainsworth, 2020).

However, the quantitative data collection methods depend on the evaluation of numerical data; it utilizes close-ended questions to gather responses that shed light on trends, preferences, actions as well as opinions of the respondents; this method is popular as it is straightforward and it helps the researcher to build correlation and regression analysis between the research variables, it includes questionnaire surveys, which can be collected face-to-face, online surveys and phone surveys (Ainsworth, 2020).

4.8.2. Secondary data

Nevertheless, the secondary data collection method is the collection of second-hand data collected by the researcher who is not the original user; the data can be found in published books, journal articles, online reports, etc. (Formplus, 2020). The secondary data collection method is a cost-effective and time-saving method. It helps add value to the researcher's topic, allowing for greater emphasis on studying results. The secondary data collection method also provides the researcher with more in-depth information about the research topic. It helps the researcher better understand their topic and prepare and organize the results more efficiently (Ainsworth, 2020).

Data collection methods used in this research

The data collection methods used in this research topic are a combination of primary and secondary data collection methods. For primary data collection methods, the researcher used survey questionnaires for the TQM questionnaire for the bank employees; the data collection method started by collecting the questionnaires from five friends who are working in the banking sector, followed by establishing an in-person contact with different UK bank's staff, this method was unsuccessful as the researcher started collecting the data at the beginning of the pandemic and the bank staff refused to provide any non-essential services. The researcher then contacted the banks on social media platforms to request permission and was then advised to contact different bank's departments via email to request authorization and provide the research objectives, which the researcher did and did not hear back from so many banks. Some of the emails received rejections after two to three weeks of waiting. The researcher then

contacted bank employees on the LinkedIn platform and collected six responses. The supervisor then advised the researcher to use "Survey Monkey" online platform to target the bank employees; this method's cost was expensive; however, the target was achieved as the researcher selected the targeted group and other specific elements, such as the sampling size, location, number of working years for the same banking service provider.

On the other hand, the primary data collection for the customer service quality questionnaire was more accessible as the researcher distributed the questionnaires to family, friends, work colleagues and Whatsapp groups to collect this data from customers who have been using the same banking service provider for over three years. The researcher has so many connections at her workplace and was meant to collect the data from her customers; however, due to the pandemic, the researcher could not meet the customers in person and was not allowed to contact them directly for personal matters due to work ethics.

Furthermore, the researcher collected primary data from a group of experts working in UK banks and holding managerial positions for over three years. Initially, the researcher established communication with the participants, friends, and relatives. The researcher arranged a Zoom session with the participants, which lasted for over 90 minutes and was tape-recorded after getting the participants' approval to avoid any ethical issues.

The first research data collection method that the researcher in this research used is the questionnaire survey method. The main reason for selecting this method by the researcher is due to the fact that this method helps describe a large population, such as bank employees or bank customers, and ensures a broader and more accurate sample, unlike the other techniques that cannot provide this general capability. Also, this method is flexible and allows the researcher to use diverse ways to collect it, including an online survey, email survey, text message survey, and paper survey. It can also be collected through a face-to-face interview. Furthermore, these data are being collected anonymously, which allows the participants to be more open and honest with their answers, thus, collecting more accurate data (DeFranzo, 2020).

The second research data collection method that the researcher used is the Focus group method. The focus group discussion method was described as a qualitative approach that helps the researcher gain an in-depth understanding of the social issues; this method aims to attain data from a purposely selected group of participants (Mukhrejee et al., 2018). The main methods of focus group data collection include audio and tape recording, taking notes, and participant observations (Stewart, 2007). The authors also stated that "the focus group discussion has a

huge impact on the group context since it provides insight into social relations, and the information attained reflects the social and overlapping nature of knowledge better than a summation of individual narratives through interviews and surveys" (Mukhrejee et al., 2018). Other authors have also confirmed that the focus group discussion is a more flexible technique and can be adapted at any stage of the research compared to other methods such as individual interviews and surveys; they have also considered it as an opportunity for the researcher to discover and explore the issues that are not well understood and shed light on them, adding to that the fact that focus group discussion helps the participants and the researcher to build upon the group dynamics to explore the issues in different contexts, depth and details, freely without imposing a conceptual framework compared to the individual interview.

The Focus group discussion type used in this research is the Single focus group method, which means that the interactive discussion of the topic was done by a group of participants and in one place. The researcher mainly used the focus group discussion method to get in-depth knowledge about the Total Quality management practices implementation in the banking sector, highlight the issues and the obstacles that are facing the performance and get an insight about the topic using different contexts to be able to view the case from different perspectives.

The researcher also collected secondary data from books, e-books, journal articles, reports, newspapers, online magazines, and other research related to the researcher's topic. Furthermore, the researcher used the financial data for banks for three years, which were collected from the bank's balance sheet and statement of income and other financial websites.

The	Sample Size	Data Collection methods	Data analyses method
Employees	70 Bank Staff	Survey Questionnaire	SPSS (Hypothesis testing using One-Tailed T testing tool, also, correlation, coefficients model to identify the correlation between the TQM variables)
Customers	50 Customer	Survey Questionnaire	SPSS (Hypothesis testing using One-Tailed T testing tool, also, the researcher has used correlation coefficients model to identify the

			correlation between the service quality variables)
Experts	5 Bank manager	Focus group, to evaluate and validate the research outcomes	Content analysis

Table 3: The research estimated sample size, data collection methods and data analysis methods (created by the author)

4.9. Data analysis

LeCompte and Schensul (1999) defined the data analysis process as the process a researcher uses to reduce data to a story and its interpretation. The data analysis was also illustrated as the process of cleaning, transforming and modeling data to be able to achieve accurate information that the researcher can use decision-making process; the main aim of this process is to extract precise information from the data that is being analysed and employ it for the better decision-making process (Durcevic, 2020). Patton (1987) indicated that three things occur during data analysis: data are organized, data are reduced through summarization and categorization and identifying and linking the patterns and themes in the data.

Furthermore, the Data analysis method was defined as "The systematic application of statistical and logical techniques to describe the data scope, modularise the data structure, condense the data representation, illustrate via images, tables, and graphs, and evaluate statistical inclinations, probability data, to derive meaningful conclusions", the author also added that this process is a continual process that enables the researcher to extract the most necessary elements in the research by eliminating the chaos and ensuring the integrity of the data (Arora, 2020). The data analysis methods differ from one study to another based on the research approach used by the researcher and the accurate method for the research topic. Quantitative data analysis is usually measured in numbers and statistical manipulation; however, qualitative data analysis usually presents narratives and audio or video presentations (Arora, 2020).

After collecting the data, the researcher was overwhelmed with the amount of information collected; therefore, the researcher needed to identify the relevant data to derive an accurate conclusion and make a better decision. The steps that the researcher followed to assess the data

and complete the analysis were: organizing the data as well as defining the scope of the research, which includes defining the research questions that need to be answered as well as the research hypothesis, measurement elements, and the elements that can be negotiated in the research. The following step was converting the data as per the measurement scale or, in other words coding the data and excluding the irrelevant data. The next step was identifying the different techniques used for the data analysis. The last step was reviewing whether or not the outcomes answered the research questions and confirming the elements that have been considered in the decision-making process by testing the reliability and validity of the data, using descriptive data analysis techniques (mining and modeling. etc.) to interpret the data as well as using inferential data analysis techniques and statistical analysis to test the hypothesis that was set by the researcher, using one-tailed t-test tool and using charts and graphs to interpret the outcomes and match it with the idea that was selected for the research.

Quantitative data analysis:

The data analysis tool that the researcher used to analyse the quantitative data was the SPSS software; the procedures that were followed to analyse the data were as follow:

- Preparing the data using editing and coding.
- Processing the data using SPSS software to get descriptive statistics.
- Testing the validity and reliability of the SPSS to ensure that all the research variables are measured using the questionnaire.

Testing the hypothesis using a one-tailed t-test tool, also conducting correlation coefficients analysis to identify the correlation between the TQM variables and the service quality variables. The researcher used the SPSS data analysis method and, more specifically, the one-tailed t-test tool and correlation coefficients analysis model to identify the correlation between the TQM variables and the service quality variables. The SPSS Software was utilized as comprehensive statistical software that includes several complex statistical tests with built-in features. The results of these tests can be easily interpreted by the researcher and quickly expanded. Also, the researcher used these tools as they are accurate and detailed tools that provide the researcher with detailed information related to the decision-making process.

Furthermore, the one-tailed t-test was used as it is a powerful tool that helps the researcher detect an effect. The investigator has selected this specific tool as the research has a hypothesis about the direction of the impact, and the researcher intended to test them.

Moreover, the correlation coefficient model was used as the researcher intended to identify the relationship between the research variables.

Qualitative data analysis:

In analysing the focus group interview, the researcher used the qualitative content analysis method. The Qualitative content analysis method is one of the qualitative methods that researchers use to analyse the data and interpret its meaning (Schreier, 2012). Researchers such as Downe- Wamboldt (1992) described the content analysis method as a method that "represents a systematic and objective means of describing and quantifying phenomena". Successful implementation of the content analysis requires the data to be reduced to concepts that describe the research phenomenon (Hsieh, 2005), which can be done by creating categories, images, creating models, conceptual systems or conceptual maps (Elo, 2008). In terms of validity, the author must report how the results were made to allow the reader to follow the analysis and resulting conclusions (Schreier, 2012).

Conversely, authors such as Morgan (1988) recommended using the content analysis technique to analyse the data from a focus group discussion since it gives the investigator a chance to attain both qualitative and quantitative information leading to mixed content analysis (Mukhrejee et al., 2018).

The main reason for selecting the qualitative content analysis is to gain a more qualitative understanding of the extent of the Total Quality management implementation in the banking sector in the UK and the employment issues and barriers for the TQM implementation, as well as to get an in-depth understanding about the extent of adoption of the service quality dimensions. Furthermore, this method allows the researcher to find the correlation and patterns on how the total quality management practices are being communicated within the organization, it also helps the researcher to understand the intentions of the participants, and it helps reveal the differences in communication in different contexts and analyse the consequences of communication content. The advantages of using the Qualitative content analysis method include the ability of the researcher to analyse the communication and social interaction without influencing the results, as well as having transparent and flexible effects, as the analysis can be conducted at any time, location and at low cost (Luo, 2019).

In analysing the data, the researcher used the following steps (Krippendorff, 2012) (Priporas, 2007):

- * Listening to the recorder interview and writing down the main notes.
- * Highlighting the units of general meaning.
- * Highlighting the units with meaning that is relevant to the Total Quality management principles and Service Quality dimensions.
- * Gathering all the units with relevant meaning to the Total Quality Management and Service Quality dimensions.
- * Determining the themes from the gathered units and identifying the central theme and the sub-themes for the analysis.

4.10. Validation

Data validation is considered an essential part of any data handling task, as verifying and validating the data and the results and ensuring the accuracy of the information are necessary for better decision-making processes and better workflow. Data validation was defined as checking the accuracy, consistency, and quality of source data to prevent data loss or errors during the process; it is also considered a form of data cleansing (Informatica, 2020). The Validation was also illustrated by the Unese Glossary (2013) as "An activity aimed at verifying whether the value of a data item comes from the given (finite or infinite) set of acceptable values".

Other authors have confirmed the importance of validating the data in research, as this process is essential for mitigating research defects. Eliminating the validation step might cause a risk of building decisions on insufficient and inaccurate data. Therefore, it is necessary to verify and validate the data's integrity, thus urging the legitimacy of the conclusions and outcomes (SSW, 2020) (Muhammad Basit Bashir, 2008). In this research, the investigator has validated the information collected using the Triangulation method, which is considered to be one of the standard methods researchers use to assure the validity of the research; it requires using more than one method and more than one sample to collect data on the same topic. The main aim of this method is to validate the data and help the researcher to view the different dimensions of the same phenomenon. The researcher has collected TQM-related data using qualitative and quantitative research methods. After collating the data, the researcher presented the information collected with the focus group to confirm if the information was correct as they have revealed

or shared and validated the report. Also, their comments and suggestions were noted down for report finalization.

4.11. Reliability

Reliability refers to whether or not the researcher can get the same results by utilizing a tool to measure something more than once; in other words, reliability is the degree to which the research method generates stable and consistent results (Dudavskly, 2020). Similarly, other authors have defined reliability as the consistency of a measure (Paul C. Price, 2020). Furthermore, they have indicated the importance of this pre-requisite step for validity (Burns et al., 2020). A test is seen as reliable when it can be used by several researchers under stable conditions, with consistent results and the results are similar. Reliability reflects consistency and replicability over time. Furthermore, reliability is seen as the degree to which a test is free from measurement errors since the more measurement errors occur, the less reliable the test is (Fraenkel J.K. et al., 2003) (McMillan J.H. et al., 2006). The researchers considered three different types of consistency; the first type is over time (test-retest reliability), across items (internal consistency), and across various researchers (inter-rater reliability) (Dudavskly, 2020). The Test-retest reliability was defined as the process where no judgment can be involved; it includes conducting the same test over one time during a specific period with people from the same sample group (Schnell, 2020). The second type of reliability is Inter-rater reliability, which includes measuring the same phenomena with the participation of the same sample group using the same assessment methods by different researchers. The last type of reliability is the internal consistency reliability; this type is applied to assess the extent of differences within the test items that investigate the same phenomena and require the results to be similar; if they are not, then the things are not reliable (Dudavskly, 2020) (Schnell, 2020).

4.12. Limitations

The limitations of this study can be the lack of journal articles that cover this area of research and the limited access to UK libraries (LSC students have no access to SCONUL, which reduces the chance of getting information and journal articles from different UK libraries). Also, the student was unable to access the UWTSD library or portal.

Furthermore, the language barrier is one of the main limitations, as the student's mother languages are Arabic, Algerian and French, and English is considered her fourth language.

The researcher was also facing other limitations as the researcher had to collect the TQM data twice because the TQM lacked some investigating questions that could enhance the research quality. Furthermore, the researcher could not reach customers and employees due to the Covid-19 situation; Although the researcher is working in an educational institution and has links with so many students and staff, however, contacting the students and requesting personal favors is against the work ethics. For the employee questionnaire, the researcher initially could not reach more than five bank staff, which were friends of the researcher; at this point, the researcher started looking for other data collection methods, and the researcher went to several banks to request permission for questionnaire distribution. However, the request was rejected due to several reasons, such as the service is limited to customers with necessary queries only; in some cases, the rejection was due to manager or supervisor rejection; the researcher was also advised to send emails to the research and education departments of the bank to request the permission, which the researcher did and never received a response until today's date. Therefore, the researcher was advised to collect the data using the survey monkey platform and pay respondents. The data were collected, and nine respondents were exempted from the research due to the invalidity of their answers.

Moreover, the researcher faced an issue with the data analysis, which lasted for an extended period. The researcher did not have access to SPSS software and could not obtain access from the university or college; the researcher was also untrained in using this software. Therefore, the researcher switched to the Excel data analysis method, and she was not satisfied with the results. This issue led the researcher to subscribe to the IBM SPSS program, access the SPSS software, watch YouTube videos for training purposes and request support from classmates to understand the process of using this software; this learning period was challenging and caused the researcher much stress in addition to the anxiety that the researcher was facing.

Chapter Five: Data analysis and discussion

This chapter is devoted to the statistical analysis on total quality management and service quality in the banking sector in the United Kingdom in achieving organizational excellence and financial performance. Two primary studies are presented in this chapter. The first section discusses the results for the total quality management in UK banks and how it impacts financial performance. The second section discusses the results for the service quality in UK banks and investigates its impact on financial performance. Both sections begin with the participants' demographic profile, check the validity and reliability of the survey instruments, and perform multiple regression analyses to answer the research hypotheses regarding the impact of TQM and service quality on the UK banks.

5.1. Quantitative data analysis and results

Total Quality Management analysis and Results

The participants for the total quality management survey were the employees of the banks. Table 7 below provides the demographic profile for the participants with different roles, including managers, administrators, cashiers, customer service, advisors, accountants, and loan and mortgage advisors. In total, sixty-one employees participated in this survey. The participants were dominated by males (58%) with younger age group 25-34 years (38%). The majority holds a bachelor's degree (39%) followed by a master's degree (29%). They work in different banks such as Barclays bank (37%), Lloyd's bank (21%) and HSBC bank (11%).

Variable	Variable Classes	Number	Percentage
<i>Gender</i>	Male	35	58%
	Female	25	42%
<i>Age</i>	18-24	11	18%
	25-34	23	38%
	35-44	14	23%

Variable	Variable Classes	Number	Percentage
	45-54	11	18%
	55-64	1	2%
	65+	1	2%
<i>Highest Qualification</i>	Level 1	5	8%
<i>Level</i>	Level 2	3	5%
	Level 3	10	16%
Education	Bachelor's degree	24	39%
	Master's degree	19	31%
<i>Name the Service</i>	Barclays bank	24	39%
<i>Provider</i>	Lloyd's bank	13	21%
	HSBC bank	7	11%
	NatWest bank	5	8%
	Halifax bank	4	7%
	Santander bank	4	7%
	RBS bank	4	7%

Table 7: Demographic profile for the bank employees (Created by the author)

5.1.1. Descriptive statistics for the TQM variables

The total quality management variable consists of 5 dimensions measured by 37 survey items. These dimensions are a continual improvement, customer focus, employee focus, top management focus, and TQM concept introduction. The survey items use 5-point Likert scales of agreement with the following values: strongly disagree (1), disagree (2), neither agree nor disagree (3), agree (4), and strongly agree (5). The mean and the standard deviation of the

different questions or items were computed. It was considered that the respondents or the employees consent on a given statement when the mean is equal to 3.5 or above. A mean below 3.5 is regarded as a negative response.

Continual Improvement

5 survey items measured the continual improvement construct. The descriptive statistics for each survey item are displayed in Table 8 below. The opportunity provided by the organization to individuals for career growth and development within the company was rated the highest with a mean score of 4.098 ($SD = 0.768$). The bank management and employees that always have plans and corrective actions for work mistakes, strategies for financial cost minimization, and a program to analyse the activities required to provide the service were rated equally high. The last indicator for continual improvement construct was resources and tools to better duties performance provided by the organization was placed with a mean score of 3.787 ($SD = 0.985$). Since the means for all items are above 3.5, the respondents positively respond to continual improvement. Similarly, other authors, such as Abohmed B, have recorded a positive response towards the continual improvements in their investigation within the industrial organisations (Abohmed B, 2001).

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	Your organization provides an opportunity to individuals for career growth and development within the company	-	3 (5%)	6 (10%)	34 (56%)	18 (30%)	4.098	0.768
2	The bank management and employees always have plans and corrective actions for work mistakes	-	4 (7%)	8 (13%)	30 (49%)	19 (31%)	4.049	0.845
3	The top management has plans for financial cost minimization	-	4 (7%)	8 (13%)	30 (49%)	19 (31%)	4.049	0.845

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
4	The bank has a program to analyse the activities required to provide the service	-	3 (5%)	6 (10%)	37 (61%)	15 (25%)	4.049	0.740
5	The organization provides all the possible resources and tools to better duties performance	1 (2%)	6 (10%)	13 (21%)	26 (43%)	15 (25%)	3.787	0.985

Table 8: Descriptive statistics for the continual improvement construct, Created by the author

Customer focus

4 survey items measured the customer focus construct. The descriptive statistics for each survey item are displayed in Table 9. The table indicates that the highest level of agreement towards customer focus was related to the bank staff that are always listening to customers with a mean score of 3.984 ($SD = 0.785$) and the bank staff that is handling the customer's problems promptly with a mean score of 3.984 ($SD = 0.785$). Their job that makes a positive difference in other's life was rated with a mean score of 3.885 ($SD = 0.755$). The bank collecting customer survey to identify the customer's needs was rated the lowest with a mean score of 3.590 ($SD = 0.920$). Since the means for all items are above 3.5, the respondents positively respond to customer focus. Similarly, authors such as Defeo (2019) and Ali Mohammeda, Siti Tibek and Ideris Endot (2013) have proven a positive response in their investigations towards the customer focus components.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	The bank staff are always listening to customers complaints, and they can provide immediate solutions	-	2 (3%)	13 (21%)	30 (49%)	16 (26%)	3.984	0.785
2	The bank staff are handling the customer's problems promptly	-	2 (3%)	13 (21%)	30 (49%)	16 (26%)	3.984	0.785
3	Your job makes a positive difference in other's life	-	2 (3%)	15 (25%)	32 (52%)	12 (20%)	3.885	0.755
4	The bank is collecting customer survey to identify the customers' needs	2 (3%)	7 (11%)	10 (16%)	37 (61%)	5 (8%)	3.590	0.920

Table 9: Descriptive statistics for the customer focus construct, Created by the author

Employee focus

12 survey items measured the employee focus construct. The descriptive statistics for each survey item are displayed in Table 10. The vast majority (80%) were satisfied with their job overall, with a mean score of 4.094 ($SD = 0.845$). Being trained enough to solve all the possible issues that may face the customers was also rated equally high with a mean score of 4.094 ($SD = 0.740$). Being involved in leadership related decisions at the workplace was rated the lowest, with a mean score of 3.443 ($SD = 1.191$). Most items have a mean above 3.5, so it can also be concluded that the respondents have a positive response towards employee focus. Likewise, the

author Witjaksono (2012) has proved positive responses towards the employees' focus components and, in particular, employee involvement.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	You are satisfied with your job overall	-	4 (7%)	8 (13%)	30 (49%)	19 (31%)	4.049	0.845
2	You have been trained enough to solve all the possible issues that may face the customers	-	3 (5%)	6 (10%)	37 (61%)	15 (25%)	4.049	0.740
3	Do you agree to go beyond your limit to fulfil specific tasks	-	2 (3%)	13 (21%)	30 (49%)	16 (26%)	3.984	0.785
4	The Organization is providing Employee relation support for employees to allow them to assess their skills, communicate their thoughts and	1 (2%)	3 (5%)	10 (16%)	30 (49%)	17 (28%)	3.967	0.894

	ideas and express their opinions in an open, transparent forum							
5	You always receive support from your team at work whenever needed	-	6 (10%)	10 (16%)	30 (49%)	15 (25%)	3.885	0.896
6	You will continue working for the same organization in the next 3 years	-	7 (11%)	15 (25%)	24 (39%)	15 (25%)	3.770	0.956
7	Your Team is an inspiration for you to do your best at your workplace	4 (7%)	3 (5%)	10 (16%)	32 (52%)	12 (20%)	3.738	1.047
8	The work environment helps you strike the right balance between your work life and personal life	4 (7%)	3 (5%)	13 (21%)	29 (48%)	12 (20%)	3.689	1.057
9	You have always been rewarded for your dedication and commitment towards the work	2 (3%)	7 (11%)	10 (16%)	37 (61%)	5 (8%)	3.590	0.920

10	Your job has always been causing you an unreasonable stress	4 (7%)	10 (16%)	13 (21%)	19 (31%)	15 (25%)	3.508	1.220
11	The organization has fair policies for promotion for all employees	5 (8%)	7 (11%)	11 (18%)	31 (51%)	7 (11%)	3.459	1.104
12	You always have been involved in leadership related decisions at your workplace	6 (10%)	6 (10%)	15 (25%)	23 (38%)	11 (18%)	3.443	1.191

Table 10: Descriptive statistics for the employee focus construct, Created by the author

Top management focus

Ten survey items measured the top management focus construct. The descriptive statistics for each survey item is displayed in Table 11. Approximately 86% of respondents agreed or strongly agreed to visible strategic objectives of the organization with a mean score of 4.213 ($SD = 0.661$). Around three quarters (75%) agreed or strongly agreed to both statements related to the bank top management that has constantly been analysing the bank's situation to improve the service quality and monitor communication between the customer and the employees. The top management focus indicator with the lowest-rated mean score struggled to get information related to workplace decision-making ($M = 3.393$, $SD = 1.229$). The majority of items have a mean above 3.5, so it can also be concluded that the respondents have a positive response towards top management focus. Similarly, authors such as Syed Iliyas Ali and Suebha Khatoon (2016) have recorded a positive response towards the ultimate management focus. They have stressed the importance of this component in implementing the TQM.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	The organization's strategic objectives are visible in your organisation	-	-	8 (13%)	32 (52%)	21 (34%)	4.213	0.661
2	The bank top management has constantly been analysing the situation of the bank and comparing it with the other competitors to improve the service quality	-	2 (3%)	13 (21%)	30 (49%)	16 (26%)	3.984	0.785
3	The top management are directly and indirectly monitoring the communication between the customer and the employees	-	2 (3%)	13 (21%)	30 (49%)	16 (26%)	3.984	0.785
4	You have always been encouraged by your senior's managers to give your best effort	-	3 (5%)	11 (18%)	32 (52%)	15 (25%)	3.967	0.795
5	All the team members are being treated equally	6 (10%)	3 (5%)	7 (11%)	32 (52%)	13 (21%)	3.705	1.160

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
6	You have always been receiving constructive feedback from your managers	3 (5%)	2 (3%)	15 (25%)	33 (54%)	8 (13%)	3.672	0.926
7	The top management has a long-term plan for service quality enhancement	3 (5%)	2 (3%)	15 (25%)	33 (54%)	8 (13%)	3.672	0.926
8	Your opinion is heard and valued by your managers	5 (8%)	5 (8%)	14 (23%)	31 (51%)	6 (10%)	3.459	1.058
9	The bank management has tools and methods to keep up with the changes in customer needs	6 (10%)	6 (10%)	15 (25%)	23 (38%)	11 (18%)	3.443	1.191
10	You always struggle to get information related to decision making at workplace	3 (5%)	16 (26%)	9 (15%)	20 (33%)	13 (21%)	3.393	1.229

Table 11: Descriptive statistics for the top management focus construct, Created by the author

TQM concepts introduction

The last dimension for the TQM variable was the TQM concept introduction which is measured 6 survey items. The descriptive statistics for each survey item is shown in Table 12. “The TQM main aim to increase the level of customer satisfaction” ($M = 4.230$, $SD = 0.668$) as well as

“training and development of staff are integral to effective TQM implementation” ($M = 4.213$, $SD = 0.609$) were rated equally high. The last rated indicator introduced the concept of TQM to their employees with a mean score of 3.607 ($SD = 0.918$). Since the means for all items are above 3.5, the respondents positively respond to the TQM concept introduction. Similarly, other authors such as Salman D., Rami H., Adnan A. (2010) have investigated the impact of TQM concept introduction in an organisation and have recorded a positive effect.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	The TQM main aim is to increase the level of customer satisfaction	-	-	8 (13%)	31 (51%)	22 (36%)	4.230	0.668
2	Training and development of staff is integral to effective TQM implementation	-	-	6 (10%)	36 (59%)	19 (31%)	4.213	0.609
3	The Bank employees believe that the TQM has an impact on the organizational success	-	2 (3%)	7 (11%)	36 (59%)	16 (26%)	4.082	0.714
4	The bank management has developed the organisational structure to suit the concept of the TQM	-	3 (5%)	11 (18%)	32 (52%)	15 (25%)	3.967	0.795
5	The Top management believes that employee engagement is a critical	-	6 (10%)	10 (16%)	30 (49%)	15 (25%)	3.885	0.896

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
	success factor for TQM implementation							
6	The Top management has introduced the concept of TQM to their employees	2 (3%)	7 (11%)	9 (15%)	38 (62%)	5 (8%)	3.607	0.918

Table 12: Descriptive statistics for the TQM concept introduction construct, Created by the author

5.1.2 Reliability test for TQM dimensions

A Cronbach's alpha is carried out in this study to measure the reliability of the survey items within the latent construct. It tests how well the articles are related to each other and can be used confirms that the survey items are measuring what they are intended to. As a rule of thumb, a Cronbach's Alpha coefficient greater than 0.7 is considered to have a reliable scale (Cronbach, 1951).

The continual improvement subscale has 4 items with Cronbach's Alpha coefficient of 0.731, the customer focus subscale has 4 items with Cronbach's Alpha coefficient of 0.710, the employee focus subscale has 10 items with Cronbach's Alpha coefficient of 0.850, the top management focus subscale has 5 items with Cronbach's Alpha coefficient of 0.815, and the TQM concept introduction subscale has 6 items with Cronbach's Alpha coefficient of 0.791. Since the Cronbach's Alpha coefficients for all TQM dimensions exceed the recommended reliability coefficients of 0.7, thus we can conclude that all measurements are satisfactory and have good internal consistency. Table 13 summarizes the estimated Cronbach's Alpha coefficients.

No	Dimension	Number of items	Cronbach's alpha
1	Continual improvement	4	0.731
2	Customer focus	4	0.710
3	Employee focus	10	0.850
4	Top Management focus	5	0.815
5	TQM concept introduction	6	0.791

Table 13: Cronbach's alpha coefficients for the TQM dimensions, Created by the author

5.1.3. Composite scores for the TQM variables

The survey instruments to measure the TQM variables are reliable and valid from the previous section. Thus, we can create composite scores to represent each TQM variable by combining the survey items. This study considers the average score across the survey items to compute the composite scores. Table 14 presents the summary statistics for the combined scores for each TQM variable.

No	Dimension	N	Mean	Std. Deviation	Minimum	Maximum
1	Continual improvement	61	3.996	0.625	2.25	5
2	Customer focus	61	3.861	0.553	2.75	5
3	Employee focus	61	3.764	0.635	1.70	5
4	Top Management focus	61	3.649	0.785	1.60	5
5	TQM concept introduction	61	3.997	0.542	2.83	5

Table 14: Summary statistics for composite scores for TQM variables, Created by the author

Table 15 also presents the Pearson correlation coefficients between the TQM variables. The correlation between the variables varies from modest to strong association, and the associations are found to be statistically significant at a 5% level. The highest correlation is observed between the TQM concept introduction and employee focus with a coefficient of 0.835, while the lowest correlation is between continual improvement and customer focus with 0.487.

	Continual Improvement	Customer Focus	Employee Focus	Top Management Focus	TQM Concept Introduction
Continual Improvement	1				
Customer Focus	0.487 *	1			
Employee Focus	0.761 *	0.676 *	1		
Top Management Focus	0.503 *	0.598 *	0.846 *	1	
TQM Concept Introduction	0.752 *	0.715 *	0.835 *	0.705 *	1

* Significant at 5% level

Table 15: Correlation coefficients between the TQM variables, Created by the author

5.1.4. Hypothesis testing for TQM practices adoption

The hypothesis to be tested is whether the TQM concept is adopted in UK banks. This primary research hypothesis is further divided into five sub-hypotheses:

Sub-hypothesis 1.1: The UK banks adopt the continual improvement practices.

Sub-hypothesis 1.2: The UK banks adopt the customer focus practices.

Sub-hypothesis 1.3: The UK banks adopt the employee focus practices.

Sub-hypothesis 1.4: The UK banks adopt the top management practices.

Sub-hypothesis 1.5: The UK banks introduced the TQM concepts to their employees.

To test the hypotheses, the pooled mean for all items under the same dimension (composite scores) is compared to the reference category, i.e., when the mean is 3.5 or above. We assume that if the mean score is above 3.5, the TQM practices are adopted in the UK banks as it shows a positive response. Figure 19 shows that all components of TQM are above 3.5, and it can be interpreted that the TQM components are adopted in the UK banks.

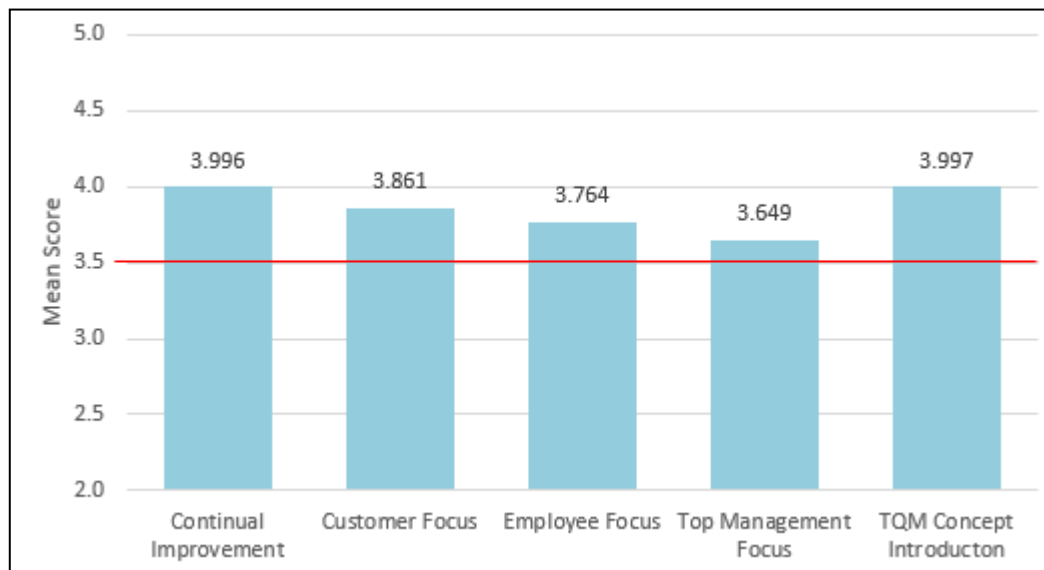


Figure 19: Mean score for the five dimensions of TQM. The red line represents the pass mark of 3.5 at which the statement is accepted in the analysis (created by the author)

However, we must consider the variability in the variables to say if the mean scores for each component are significantly more significant than the reference score (3.5). Therefore, a formal test needs to be carried out using a one-sample t-test. The null and alternative hypotheses for this test can be written as follows:

$$H_0: \mu = 3.5 \text{ vs } H_1: \mu > 3.5$$

The null hypothesis (H_0) states that the TQM concept is not adopted in the UK banks, while the alternative theory (H_1) states that the TQM concept is adjusted in the UK banks. Table 16 presents the results from performing a one-tailed t-test to the TQM components.

No	Dimension	Mean Score	Std. Deviation	t	df	p-value
1	Continual improvement	3.996	0.625	6.197	60	<0.001
2	Customer focus	3.861	0.553	5.098	60	<0.001
3	Employee focus	3.764	0.635	3.248	60	0.02
4	Top Management focus	3.649	0.785	1.483	60	0.016
5	TQM concept introduction	3.997	0.542	7.163	60	<0.001

Table 16: Results for one-tailed t-test for the TQM dimensions, created by the author

Sub-hypothesis 1.1: The UK banks adopt the continual improvement practices.

The research hypothesis can be written into the following null and alternative views.

H₀: The UK banks do not adopt the continual improvement practices ($\mu = 3.5$)

H₁: The UK banks adopt the continual improvement practices ($\mu > 3.5$).

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite scores: Continual Improvement	61	3.9959	.62499	.08002

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite scores: Continual Improvement	6.197	60	<.001	.49590	.3358	.6560

(SPSS)

The mean score for continual improvement practices is 3.996 ($SD = 0.625$), above 3.5. A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 6.197, p < 0.001$). Thus, we accept the alternative view and conclude that the UK banks adopt the continual improvement practices. This suggests that the data supports the UK banks' research hypothesis adopting the constant improvement practices. Likewise, authors such as Jiri Plura (2000) have recorded positive results, proving the adoption of continual improvement in financial services organisations.

Sub-hypothesis 1.2: The UK banks adopt the customer focus practices.

The research hypothesis can be written into the following null and alternative views.

H_0 : The UK banks do not adopt the customer focus practices ($\mu = 3.5$)

H_1 : The UK banks adopt the customer focus practices ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite scores: Customer Focus	61	3.8607	.55250	.07074

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite scores: Customer Focus	5.098	60	<.001	.36066	.2192	.5022

(SPSS)

The mean score for customer focus practices is 3.861 ($SD = 0.553$), above 3.5. A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 5.098, p < 0.001$). Thus, we accept the alternative view and conclude that the UK

banks adopt the customer focus practices. This suggests that the data support the research hypothesis of the UK banks adopting the customer focus practices. Authors such as Sharabi (2015) have stressed the importance of Customer service practice in TQM implementation in customer service-based organisations.

Sub-Hypothesis 1.3: The UK banks adopt the employee focus practices.

The research hypothesis can be written into the following null and alternative views.

H₀: The UK banks do not adopt the employee focus practices.

H₁: The UK banks adopt the employee focus practices.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite scores: Employee Focus	61	3.7639	.63457	.08125

One-Sample Test

Test Value = 3.5

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite scores: Employee Focus	3.248	60	.002	.26393	.1014	.4265

(SPSS)

The mean score for employee focus practices is 3.764 (*SD* = 0.635), above 3.5. A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 3.248, p = 0.002$). Thus, we accept the alternative hypothesis and conclude that the UK banks adopt the customer focus practices. This suggests that the data support the research hypothesis of the UK banks adopting the employee focus practices. Similarly, to the research conducted by Goetsch & Davis (1994), which has proven positive results confirming the hypothesis of UK organisations adopting the employee focus practice. Also, other authors such as Jing-Wen Yue and others (2011) argued about the importance of employee engagement, teamwork, reward and recognition, job satisfaction in the TQM implementation.

Sub-hypothesis 1.4: The UK banks adopt the top management focus practices.

The research hypothesis can be written into the following null and alternative views.

H₀: The UK banks do not adopt the top management focus practices ($\mu = 3.5$)

H₁: The UK banks adopt the top management focus practices ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite scores: Top Management Focus	61	3.6492	.78541	.10056

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite scores: Top Management Focus	2.478	60	.016	.24918	.0480	.4503

(SPSS)

The mean score for top management practices is 3.649 ($SD = 0.785$), above 3.5. A formal test with one-tailed t-test indicates that the null hypothesis is not rejected since the p-value is not less than 0.05 ($t(60) = 1.483, p = 0.016$). This means we do not have enough evidence to support the UK banks' research hypothesis adopting the top management practices. Similarly, David Oparinde (2019) has recorded positive results, proving the adoption of top management practice and insisting on the commitment component in the Nigerian banking sector.

Sub-hypothesis 1.5: The UK banks introduced the TQM concepts to their employees.

The research hypothesis can be written into the following null and alternative views.

H₀: The UK banks did not introduce the TQM concepts to their employees ($\mu = 3.5$)

H₁: The UK banks introduced the TQM concepts to their employees ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite scores: TQM Concept Introduton	61	3.9973	.54219	.06942

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite scores: TQM Concept Introduton	7.163	60	<.001	.49727	.3584	.6361

(SPSS)

The mean score for TQM concept introduction is 3.76 ($SD = 0.63$), above 3.5. A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 7.163, p < 0.001$). Thus, we accept the alternative view and conclude that the UK banks introduce the TQM concepts to their employees. This suggests that the data support the research hypothesis of the UK banks introduced the TQM concepts to their employees.

5.2. Descriptive statistics for the service quality variables

The service quality variable consists of 6 dimensions measured by 16 survey items. These dimensions are assurance, competence, empathy, reliability, responsiveness, and tangibles. Like the total quality management instrument, the survey items for the service quality instrument use five-point Likert scales of agreement with the following values: strongly disagree (1), disagree (2), neither agree nor disagree (3), agree (4), and strongly agree (5). The mean and the standard deviation of the different questions or items were computed. It was considered that the respondents or the customers decide on a given statement or the customer evaluation of the service quality provided by the UK banks is high when the mean is equal to 3.5 or above. A mean below 3.5 is considered a negative response or low evaluation.

Assurance

3 survey items measured the assurance construct. The descriptive statistics for each survey item is displayed in Table 17. The service provider that is constantly making customers feel safe in their transaction was rated the highest among assurance indicators with a mean score of 3.909 ($SD = 0.984$), followed by convenience working hours ($M = 3.841$, $SD = 0.834$) and prompt service provided to all customers ($M = 3.750$, $SD = 0.943$). These findings show that banking customers positively respond to service quality assurance since all mean scores are more significant than 3.5. Likewise, the study conducted in Islamic banks in the Sultanate of Oman by Bashir Ahmad Fida, Umar Ahmed, Yousuf Al-Balushi (2020), has shown a positive response from banks customers towards the assurance of service quality.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	The service provider is always making customers feel safe in their transactions	2 (5%)	-	11 (25%)	18 (41%)	13 (30%)	3.909	0.984
2	Convenient working hours	-	1 (2%)	16 (36%)	16 (36%)	11 (25%)	3.841	0.834
3	Prompt service is being provided to all customers	-	5 (11%)	11 (25%)	18 (41%)	10 (23%)	3.750	0.943

Table 17: Descriptive statistics for the assurance construct, Created by the author

Empathy

Two survey items measured the empathy construct. The descriptive statistics for each survey item is displayed in Table 18. Nearly three quarters (71%) agreed or strongly agreed that the customers were given individual attention with a mean score of 3.841 ($SD = 0.713$), and nearly two thirds (63%) agreed or strongly agreed that employees understand the needs of their customers with a mean score of 3.682 ($SD = 0.959$). These findings show that banking

customers positively respond to the empathy of service quality since all mean scores are more significant than 3.5. Similar to the study conducted by Bashir Ahmad Fida and others (2020), Which have shown a positive response from banks customers towards the empathy component of service quality.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	The customers were given individual attention	-	1 (2%)	12 (27%)	24 (55%)	7 (16%)	3.841	0.713
2	Employees understands the needs of their customers	1 (2%)	4 (9%)	11 (25%)	20 (45%)	8 (18%)	3.682	0.959

Table 18: Descriptive statistics for the empathy construct, Created by the author

Employee competence

Two survey items also measured the employee competence construct. The descriptive statistics for each survey item are displayed in Table 19. Both indicators were rated almost equally high. Dependability in handling customers' service problems was rated with a mean score of 3.841 ($SD = 0.9114$) and knowledgeable of employees to answer customer questions were rated with a mean score of 3.864 ($SD = 1.002$). These findings show that banking customers positively respond to employee competence since all mean scores are more significant than 3.5. Similarly, researchers such as Enita and Nurhaida (2017) have recorded positive responses from bank customers towards employee competence in Indonesian banks.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	Employees have the knowledge to answer customers questions	1 (2%)	3 (7%)	10 (23%)	17 (39%)	13 (30%)	3.864	1.002
2	Dependability in handling customers' service problems	-	6 (14%)	4 (9%)	25 (57%)	9 (20%)	3.841	0.914

Table 19: Descriptive statistics for the employee competence construct, created by the author

Reliability

Three survey items measured the reliability construct. The descriptive statistics for each survey item are shown in Table 20. Among the three indicators, providing services as promised was rated the highest level of agreement with a mean score of 3.909 ($SD = 0.858$). Providing the service right from the first time was ranked the second highest with a mean score of 3.886 ($SD = 0.784$), and finally, the service provider-maintained error-free records were rated the lowest with a mean score of 3.476 ($SD = 1.110$). These findings show that banking customers have a relatively positive response towards the reliability of service quality since all mean scores are more significant than 3.5, except for one statement for maintenance for error-free records. Likewise, Ibrahīm, Mohd Taufika, Mohd Adzmira, and H.Saharuddin (2016) have investigated the Reliability in the Malaysian banking sector. The results have proven a positive response from the bank customers towards the reliability component of service quality.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	Services were provided as promised	-	4	6	24 (55%)	10 (23%)	3.909	0.858

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
			(9%)	(14%)				
2	The service provider is performing the services right from the first time	-	3 (7%)	7 (16%)	26 (59%)	8 (18%)	3.886	0.784
3	The service provider-maintained error free records	2 (5%)	7 (17%)	9 (21%)	17 (40%)	7 (17%)	3.476	1.110

Table 20: Descriptive statistics for the reliability construct, created by the author

Responsiveness

Three survey items were also considered to measure the responsiveness construct. The descriptive statistics for each survey item are shown in Table 21. Approximately three-quarters of customers (75%) agreed or strongly agreed towards the provider's willingness to help the customers, with a mean score of 4.114 ($SD = 0.784$). In addition, nearly three-quarters of customers (73%) agreed or strongly agreed towards service providers who are always ready to respond to customer questions with a mean score of 4.068 ($SD = 0.789$). Meanwhile, about two-thirds (66%) agreed or strongly agreed that they are always informed about when the service will be performed, with a mean score of 3.750 ($SD = 1.014$). These findings show that banking customers positively respond to the responsiveness of service quality since all mean scores are more significant than 3.5. Similar to the study conducted by Bashir Ahmad Fida and others (2020), Which have shown a positive response from banks customers towards the responsiveness component of service quality in Oman Islamic banks.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	They are always willing to help the customer	-	-	11 (25%)	17 (39%)	16 (36%)	4.114	0.784
2	The service provider is always ready to respond to customer query	-	-	12 (27%)	17 (39%)	15 (34%)	4.068	0.789
3	Customers were always informed about when the service would be performed	-	7 (16%)	8 (18%)	18 (41%)	11 (25%)	3.750	1.014

Table 21: Descriptive statistics for the responsiveness construct, created by the author

Service Quality is tangible

The last dimension for the service quality was tangibles, measured by three survey items. The descriptive statistics for each survey item is shown in Table 22. The highest level of agreement was related to neat and professional employees' appearance with a mean score of 4.114 ($SD = 0.784$), followed by visually appealing materials associated with the service with a mean score of 3.795 ($SD = 0.765$) and visually appealing facilities with a mean score of 3.773 ($SD = 0.985$). These findings show that banking customers positively respond to the tangibles of service quality since all mean scores are more significant than 3.5. Similarly, researchers such as Sunny Bose and Shirshendu Ganguli (2010) have investigated the tangible component of service quality in the Indian banking sector. They proved a positive response from the bank customers towards the element.

No	Survey Item	Distribution of responses (%)					Mean	Std. Deviation
		Strongly Disagree (1)	Disagree (2)	Neither Agree or Disagree (3)	Agree (4)	Strongly Agree (5)		
1	Employees have a neat, professional appearance	-	2 (5%)	5 (11%)	23 (52%)	14 (32%)	4.114	0.784
2	Visually appealing materials associated with the service	-	2 (5%)	12 (27%)	23 (52%)	7 (16%)	3.795	0.765
3	Visually appealing facilities	1 (2%)	3 (7%)	12 (27%)	17 (39%)	11 (25%)	3.773	0.985

Table 22: Descriptive statistics for the tangibles construct, created by the author

5.2.1. Validity and reliability test for Service Quality dimensions

The validity of the survey instrument for the service quality variables using Confirmatory Factor Analysis (CFA) cannot be conducted. To assess a unidimensional or a one-factor model, at least 4 survey items are needed to identify the model. Therefore, only the reliability test for the service quality dimensions is carried out.

A Cronbach's alpha coefficient is calculated to perform a reliability test for the service quality dimensions. The assurance subscale has 3 items with Cronbach's Alpha coefficient of 0.897, the empathy subscale has 2 items with Cronbach's Alpha coefficient of 0.912, the employee competence subscale has 2 items with Cronbach's Alpha coefficient of 0.830, the reliability of service quality subscale has 3 items with Cronbach's Alpha coefficient of 0.879, the responsiveness subscale has 3 items with Cronbach's Alpha coefficient of 0.908, and the tangibles subscale has 3 items with Cronbach's Alpha coefficient of 0.890. Since all Cronbach's Alpha coefficients are more significant than 0.80, all service quality dimensions were very satisfactory, showing high internal consistency. Table 23 summarizes the estimated Cronbach's Alpha coefficients.

No	Dimension	Number of items	Cronbach's alpha
1	Assurance	3	0.897
2	Empathy	2	0.912
3	Competence	2	0.830
4	Reliability	3	0.879
5	Responsiveness	3	0.908
6	Tangibles	3	0.890

Table 23: Cronbach's alpha coefficients for the service quality dimensions, created by the author

5.2.2. Composite scores for the Service Quality variables

The survey instruments to measure the service quality variables are reliable from the previous section. Thus, we can create composite scores to represent each service quality variable by combining the survey items. This study considers the average score across the survey items to compute the composite scores. Table 24 presents the summary statistics for the combined scores for each service quality variable.

No	Dimension	N	Mean	Std. Deviation	Minimum	Maximum
1	Assurance	44	3.766	0.780	2.00	5.00
2	Empathy	44	3.761	0.810	1.50	5.00
3	Competence	44	3.852	0.886	1.50	5.00
4	Reliability	44	3.765	0.825	2.00	5.00
5	Responsiveness	44	3.978	0.799	2.67	5.00
6	Tangibles	44	3.894	0.770	2.00	5.00

Table 24: Summary statistics for composite scores for service quality variables, created by the author

Table 25 also presents the Pearson correlation coefficients between the service quality variables. The correlation between the variables is positive and vary from modest to a strong association. In addition, these associations are statistically significant at a 5% level. The highest correlation is observed between the customer evaluation of the competence and assurance with a correlation coefficient of 0.902, while the lowest correlation is between responsiveness and empathy of 0.800.

	Assurance	Empathy	Competence	Reliability	Responsiveness	Tangibles
Assurance	1					
Empathy	0.867 *	1				
Competence	0.902 *	0.856 *	1			
Reliability	0.897 *	0.863 *	0.889 *	1		
Responsiveness	0.863 *	0.800 *	0.877 *	0.833 *	1	
Tangibles	0.887 *	0.890 *	0.879 *	0.879 *	0.811 *	1

**Significant at 5% level*

Table 25: Correlation coefficients between the service quality variables, created by the author

5.2.3. Hypothesis Testing for the Level of Customer Evaluation of the Service Quality

The third hypothesis to be tested in this study is whether the customer evaluation of the service quality provided by the UK banks is high. This research hypothesis is further divided into five sub-hypotheses:

Sub-hypothesis 2.1: The customer's evaluation of the assurance in the UK banks is high.

Sub-hypothesis 2.2: The customer's evaluation of empathy in the UK banks is high.

Sub-hypothesis 2.3: The customer's evaluation of the employee competence in the UK banks is high.

Sub-hypothesis 2.4: The customer's evaluation of the reliability in the UK banks is high.

Sub-hypothesis 2.5: The customer's evaluation of the responsiveness in the UK banks is high.

Sub-hypothesis 2.6: The customer's evaluation of the tangibles in the UK banks is high.

To test the hypotheses, the pooled mean for all items under the same dimension (composite scores) is compared to the reference category, i.e., when the mean is 3.5 or above. We assume that if the mean score is above 3.5, then the customer evaluation of the service quality in the UK banking sector is high. Figure 20 shows that all components of TQM are above 3.5 and can be interpreted that the service quality in UK banks is high.

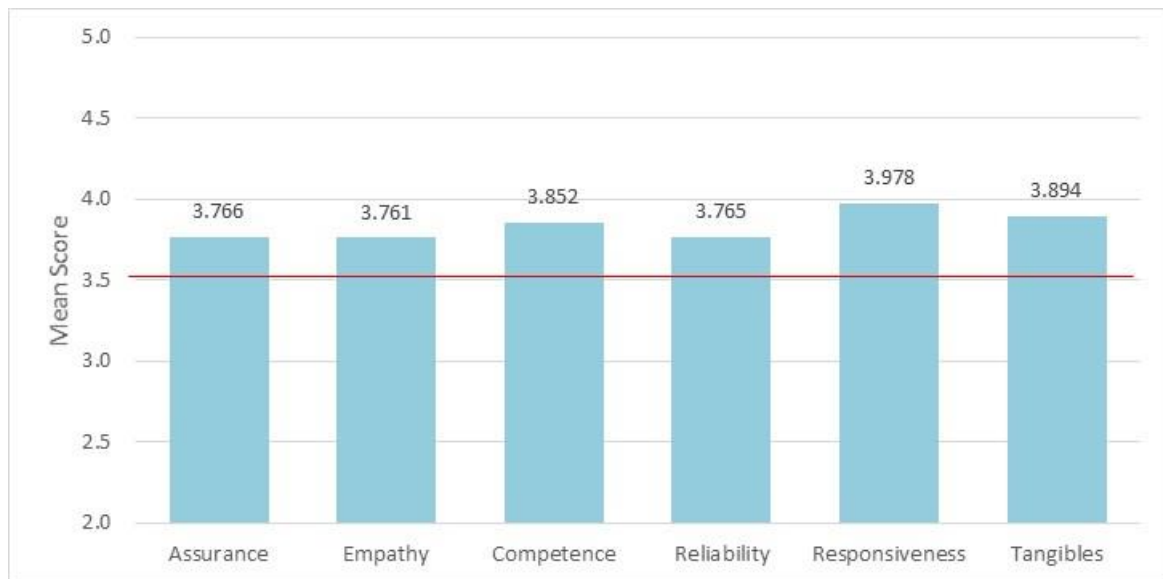


Figure 20: Mean score for the six dimensions of service quality. The red line represents the pass mark of 3.5, at which the statement is accepted in the analysis.

However, we must consider the variability in the variables to say if the mean scores for each component are significantly more significant than the reference score (3.5) or if the service quality is very high. Therefore, a formal test needs to be carried out using a one-sample t-test. The null and alternative hypotheses for this test can be written as follows:

$$H_0: \mu = 3.5 \text{ vs } H_1: \mu > 3.5$$

The null hypothesis (H_0) states that the customer evaluation of the service quality provided by the UK banks is not high. In contrast, the alternative theory (H_1) states that the customer evaluation of the service quality provided by the UK banks is high. Table 26 presents the results from performing a one-tailed t-test to the service quality components.

No	Dimension	Mean Score	Std. Deviation	t	df	p-value
1	Assurance	3.766	0.779	2.263	43	0.029
2	Empathy	3.761	0.810	2.139	43	0.038
3	Competence	3.852	0.886	2.636	43	0.012
4	Reliability	3.765	0.825	2.131	43	0.039
5	Responsiveness	3.978	0.798	3.969	43	<0.001
6	Tangibles	3.894	0.770	3.390	43	0.002

Table 26: Results for one-tailed t-test for the service quality dimensions, created by the author

Sub-hypothesis 2.1: The customer's evaluation of the assurance in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H₀: The customer's evaluation of the assurance in the UK banks is not high ($\mu = 3.5$)

H₁: The customer's evaluation of the assurance in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Assurance	44	3.7659	.77949	.11751

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Assurance	2.263	43	.029	.26591	.0289	.5029

(SPSS)

The mean score for the customer's assurance evaluation is above 3.5, which is considered high with a mean score of 3.766 ($SD = 0.779$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 2.263, p = 0.029$). Thus, we accept the alternative hypothesis and conclude that the customer's evaluation of the assurance in the UK banks is high. This suggests that the data support the research hypothesis of high customer's evaluation in the assurance of service quality in the UK banks. Likewise, the study that was conducted in Islamic banks in Oman (2020) have Supported the hypothesis of customer's evaluation in the assurance of service quality.

Sub-hypothesis 2.2: The customer's evaluation of empathy in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H_0 : The customer's evaluation of the empathy in the UK banks is not high ($\mu = 3.5$)

H_1 : The customer's evaluation of the empathy in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Empathy	44	3.7614	.81046	.12218

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Empathy	2.139	43	.038	.26136	.0150	.5078

(SPSS)

The mean score for customers' evaluation of empathy is above 3.5, which is considered high with a mean score of 3.761 ($SD = 0.810$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 2.139, p = 0.03$). Thus,

we accept the alternative hypothesis and conclude that the customer's evaluation of empathy in UK banks is high. This suggests that the data support the research hypothesis of high customer's evaluation in the empathy of service quality in the UK banks. Similarly, the study conducted in the Islamic banks of Oman (2020) has supported the hypothesis of customer's evaluation in the assurance of service quality.

Sub-hypothesis 2.3: The customer's evaluation of the employee competence in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H₀: The customer's evaluation of the employee competence in the UK banks is not high ($\mu = 3.5$)

H₁: The customer's evaluation of the employee competence in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Competence	44	3.8523	.88646	.13364

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Competence	2.636	43	.012	.35227	.0828	.6218

The mean score for customer's evaluation of the employee competence is above 3.5, which is considered high with a mean score of 3.852 ($SD = 0.886$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 2.636, p = 0.012$). Thus, we accept the alternative hypothesis and conclude that the customer's evaluation of the employee competence in the UK banks is high. This suggests that the data support the research hypothesis of high customer's evaluation in employee competence in the UK banks. Similarly, researchers such as Enita and Nurhaida (2017) have Supported the hypothesis of customer's evaluation of the employee competence in Indonesian banks.

Sub-hypothesis 2.4: The customer’s evaluation of the reliability in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H₀: The customer’s evaluation of the reliability in the UK banks is not high ($\mu = 3.5$)

H₁: The customer’s evaluation of the reliability in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Reliability	44	3.7650	.82486	.12435

One-Sample Test

Test Value = 3.5

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Reliability	2.131	43	.039	.26500	.0142	.5158

(SPSS)

The mean score for customer’s evaluation of the reliability is above 3.5, which is considered high with a mean score of 3.765 ($SD = 0.825$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 2.131, p = 0.039$). Thus, we accept the alternative hypothesis and conclude that the customer’s evaluation of the reliability in the UK banks is high. This suggests that the data support the research hypothesis of high customer’s evaluation in the reliability of service quality in the UK banks. Likewise, Iberahim, Mohd Taufika, Mohd Adzmira, and H.Saharuddin (2016) have Supported the hypothesis of high customer’s evaluation in the reliability of service quality in the Malaysian banking sector.

Sub-hypothesis 2.5: The customer’s evaluation of the responsiveness in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H₀: The customer's evaluation of the responsiveness in the UK banks is not high ($\mu = 3.5$)

H₁: The customer's evaluation of the responsiveness in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Responsiveness	44	3.9775	.79806	.12031

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Responsiveness	3.969	43	<.001	.47750	.2349	.7201

(SPSS)

The mean score for customers' evaluation of the responsiveness is above 3.5, which is considered high with a mean score of 3.978 ($SD = 0.798$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 3.969$, $p < 0.001$). Thus, we accept the alternative view and conclude that the customer's evaluation of the responsiveness in the UK banks is high. This suggests that the data support the research hypothesis of high customer's assessment in the responsiveness of service quality in the UK banks. Similar to the study conducted by Bashir Ahmad Fida and others (2020), Which have supported the hypothesis of high customer's evaluation in the responsiveness of service quality In Oman Islamic bank.

Sub-hypothesis 2.6: The customer's evaluation of the tangibles in the UK banks is high.

The research hypothesis can be written into the following null and alternative views.

H₀: The customer's evaluation of the tangibles in the UK banks is not high ($\mu = 3.5$)

H₁: The customer's evaluation of the tangibles in the UK banks is high ($\mu > 3.5$)

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Composite Scores: Tangibles	44	3.8936	.77032	.11613

One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Composite Scores: Tangibles	3.390	43	.002	.39364	.1594	.6278

(SPSS)

The mean score for customers' evaluation of the tangibles is above 3.5, which is considered high with a mean score of 3.894 ($SD = 0.770$). A formal test with a two-tailed t-test indicates that the null hypothesis is rejected since the p-value is less than 0.05 ($t(60) = 3.390, p = 0.002$). Thus, we accept the alternative hypothesis and conclude that the customer's evaluation of the tangibles in the UK banks is high. This suggests that the data support the research hypothesis of high customer evaluation in the UK banks' tangibles of service quality. Similarly, researchers such as Sunny Bose and Shirshendu Ganguli (2010) have supported the hypothesis of high customer's evaluation in the tangibles of service quality in the Indian Banking sector.

5.3. The Quantitative data analysis discussion

This discussion is devoted to the statistical analysis of total quality management and the role of service quality in the banking sector in the UK in achieving organisational excellence and financial performance. The studies presented previously discussed the results of Total Quality Management and its impact on the financial performance and the results of the service quality and its effect on the financial performance. The Quantitative data analysis of the total Quality management results indicated that 58% of the participant hold bachelor's degrees and 29% hold master's degrees. The participants are working in different banks as such as Barclays bank (37%

of the participants), Lloyd's bank (21% of the participant) and HSBC bank (11% of the participant). The Total Quality Management dimensions used in this study are Continual improvement, Customer focus, Employee focus, Top management focus and TQM concept introduction.

The statistical analysis has proven a positive response towards the continual improvement dimension, rated the highest with a mean score of 4.098 ($SD = 0.768$), displayed in table 8. This means that the employees have mostly agreed that the UK banks are focusing on organizational development and individual career growth, and the organisations are always having action plans for work mistakes and financial strategies for cost minimization; the analysis also indicated that most of the employees agreed that the UK banks have programs to analyse the activities as well as resources and tools for better performance and service quality with a mean score of 3.787 ($SD = 0.985$). Similar to the study conducted by Abohmed B (2001) and have recorded a positive response towards the continual improvements in their investigation within the industrial organisations.

The statistical analysis has proven a positive response towards the second dimension of Total Quality Management, the Customer focus. It was rated with a high mean score displayed in table 9. These descriptive statistics indicate that most of the UK banks staff agreed that they are handling the problems promptly, listening to customers queries and complaints with a mean score of 3.984 ($SD = 0.785$), as well as making a difference in people's lives with a mean score of 3.885 ($SD = 0.755$). However, the analysis indicating that the surveys are being collected from the customers to identify their needs has scored the lowest mean score of 3.590 ($SD = 0.920$). Similarly, authors such as Defeo (2019) and Ali Mohammeda, Siti Tibek and Ideris Endot (2013) have proven a positive response in their investigations towards the customer focus components.

The statistical analysis has proven positive response towards the third dimension, which is the Employee focus; it was rated with the highest rate, as most of the employees (80%) were satisfied with their overall job and confirmed that they were trained enough to face all the problems that might be caused with a mean score of 4.094 ($SD = 0.845$). However, the statistical analysis indicated that the involvement of employees in leadership decisions at the workplace was rated the lowest with a mean score of 3.443 ($SD = 1.191$). Likewise, the author Witjaksono

(2012) , has proven in his research positive responses towards the employees focus components and, in particular, the employee involvement.

The statistical analysis has proven a positive response towards the top management focus, displayed in table 11. The research has indicated that 86% of the bank employees agreed that their organisation has strategic objectives and vision, with a mean score of 4.213 ($SD = 0.661$). Also, 75% of employees agreed that the top management has constantly been analysing the bank's situations to improve the service quality and monitor the communication between the customer and the employees. However, the leading management focus indicator with the lowest-rated mean score was the struggle that the employees go through to get information related to decision making at the workplace ($Mean\ score = 3.393, SD = 1.229$). Similarly, authors such as Syed Iliyas Ali and Suebha Khatoon (2016) have recorded a positive response towards the top management focus. They have stressed the importance of this component in implementing the TQM, particularly the importance of communicating the strategic objectives and vision of the organisation.

The statistical analysis has proven a positive response towards the final dimension, TQM concept introduction, displayed in table 12. The statistical analysis has indicated that many employees know that the TQM's main aim is to increase customer satisfaction, with a mean score of 4.230 and a standard deviation of 0.668. Also, the analysis indicated that they are aware that "training and development of staff are integral to effective TQM implementation", with a mean score of 4.213 and SD of 0.609. Furthermore, the analysis indicated that introducing the concept of TQM to the employees is vital, with a mean score of 3.607 and $SD = 0.918$. Similarly, other authors such as Salman D., Rami H., Adnan A. (2010) have investigated the impact of TQM concept introduction in an organisation and have recorded a positive effect.

Secondly, the service quality dimensions used in this study's quantitative data analysis are assurance, competence, empathy, reliability, responsiveness, and tangibles. The statistical analysis of the service quality dimension the "assurance" have indicated that the safety of making transactions was rated the highest with a mean score of 3.909, followed by the convenient working hours, which was placed with a mean score of 3.841, and prompt service with a mean score of 3.750. These findings have proven that the banking customers positively

respond to the assurance dimension of the service quality, and it is being adopted in the UK banking sector. Likewise, the study that was conducted in Islamic banks in the Sultanate of Oman by Bashir Ahmad Fida, Umar Ahmed, Yousuf Al-Balushi (2020), Which have shown a positive response from banks customers towards the assurance of service quality and have confirmed the adoption of this component; they have also stressed on the importance of the prompt service.

The statistical analysis of the service quality dimension the "Empathy" have indicated that over 70% of the customers have agreed that they were given individual attention with a mean score of 3.841, and over 60% of the participants have confirmed that the bank employees understand their needs with a mean score of 3.682. These results indicate that banking customers positively respond to the empathy dimension of the service quality, and it is being adopted in the UK banking sector. Similar to the study conducted by Bashir Ahmad Fida and others (2020), Which have shown a positive response from banks customers towards the empathy component of service quality.

The statistical analysis of the service quality dimension the "Employee competencies" have indicated that Customers have a positive response towards the employee competencies dimension, as the dependability in handling customers' problems was rated with a mean score of 3.841 and knowledge of employees and their ability to answer the questions was rated the highest with a mean score of 3.864. This means that the service quality dimension "employee competencies" is being adopted in the UK bank. Similarly, researchers such as Enita and Nurhaida (2017) have recorded positive responses from bank customers towards employee competence in Indonesian banks and confirmed the adoption of the component.

On the other hand, the statistical analysis of the service quality dimension the "Reliability" have indicated that providing service as promised was rated the highest with a mean score of 3.909, followed by giving the service right from the first time with a mean score of 3.886, and finally maintaining error-free records was rated the lowest with a mean score of 3.476. These results prove that the banking customers positively respond to the reliability dimension of the service quality, and it is being adopted in the UK banking sector. Likewise, Ibrahim, Mohd Taufika, Mohd Adzmira, and H.Saharuddin (2016) have investigated the Reliability in the Malaysian

banking sector. The results have proven a positive response from the bank customers towards the reliability component of service quality and confirmed the adoption of the element in the industry.

Furthermore, the statistical analysis of the service quality dimension the "Responsiveness" have indicated that 75% of the customers have agreed towards provider's willingness to help the customers with a mean score of 4.068, followed by over 70% of customers confirming that the service provider was ready to answer their questions with a mean score of 4.068, and finally around 65% of customers agreeing that they were informed about when the service would be performed with a mean score of 3.750. These findings indicate that the banking customers positively respond to the responsiveness dimensions of the service quality, and it is being adopted in the UK banking sector. Similar to the study conducted by Bashir Ahmad Fida and others (2020), Which has shown a positive response from banks customers towards the responsiveness component of service quality in Oman Islamic banks and has confirmed the adoption of the element in the sector.

Finally, the statistical analysis of the service quality dimension the "Tangibles" have indicated that most customers have agreed that the appearance of the employees is neat and professional, scoring the highest with a mean score of 4.114, followed by visually appealing materials associated with the service with a mean score of 3.795 and visually appealing facilities with a mean score of 3.773. These outcomes prove that the banking customers positively respond to the tangibles of service quality, and it is being adopted in the UK banking sector. Similarly, researchers such as Sunny Bose and Shirshendu Ganguli (2010) have investigated the tangible component of service quality in the Indian banking sector. They have proven a positive response from the bank customers towards the element. They have confirmed the adoption of the component in the industry. The below table is demonstrating the sub-hypothesis of TQM practices adoption that were accepted and rejected by the author:

Sub-Hypothesis	Results
SH1.1. * H0. The UK banks do not adopt the continual improvement practices * H1. The UK banks adopt the continual improvement practices	Null Hypothesis rejected

SH1.2. * H0. The UK banks do not adopt the Customer focus practices * H1. The UK banks adopt the Customer focus practices	Null Hypothesis rejected
SH1.3. * H0. The UK banks do not adopt the employees focus practices * H1. The UK banks adopt the employees focus practices	Null Hypothesis rejected
SH1.4. * H0. The UK banks do not adopt the Top management focus Practices * H1. The UK banks adopt the Top management focus Practices	Null Hypothesis rejected
SH1.5. * H0. The UK banks do not introduce the TQM concepts to their employees * H1. The UK banks introduced the TQM concepts to their employees	Null Hypothesis rejected

Table 27: Sub-hypothesis results of TQM practices adoption, Created by the author

The below table is demonstrating the sub-hypothesis of Service Quality evaluation that were accepted and rejected by the author:

Sub-hypothesis	Results
SH2.1. * H0. The customers evaluation of the assurance in the UK banks is not high * H1.The customers evaluation of the assurance in the UK banks is high.	Null Hypothesis rejected
SH2.2. * H0. The customers evaluation of the empathy in the UK banks is not high	Null Hypothesis rejected

* H1. The customers evaluation of the empathy in the UK banks is high	
SH2.3. * H0. The customers evaluation of the employee competence in the UK banks is not high * H1. The customers evaluation of the employee competence in the UK banks is high	Null Hypothesis rejected
SH2.4. * H0. The customers evaluation of the reliability in the UK banks is not high * H1. The customers evaluation of the reliability in the UK banks is high	Null Hypothesis rejected
SH2.5. * H0. The customers evaluation of the responsiveness in the UK banks is not high * H1. The customers evaluation of the responsiveness in the UK banks is high	Null Hypothesis rejected
SH2.6. * H0. The customers evaluation of the tangibles in the UK banks is not high * H1. The customers evaluation of the tangibles in the UK banks is high	Null Hypothesis rejected

Table 28: Sub-hypothesis results of Service Quality evaluation, Created by the author

5.4. Qualitative data analysis:

This part of the chapter is devoted to qualitative data discussion on total quality management and the role of service quality in the banking sector in the United Kingdom in achieving organizational excellence and financial performance. Three main themes are presented in this discussion: total quality management, service quality, and financial performance in the banking

sector in the UK. Authors have investigated the phenomenon, using different themes, as some have used only one theme, such as Alharth (2017), who has studied only the TQM; also, authors such as Bashir Ahmad Fida and others (2020), have only investigated the Service quality phenomenon.

Other researchers have investigated the link between the TQM and financial performance, such as Mohrman, Tenkasi Lawler, and Ledford Jr (1995). Also, Prajogo and Sohal (2006) and E. Sadikoglu (2004) have investigated using the financial performance measures (liquidity, Return on assets, income). Similarly, authors such as G. Kampouridis, A.Ch. Yiannopoulos, G.I. Giannopoulos, and S.A. Tsirkas (2015) have investigated the relationship between total quality management and the financial performance of Greek organisations.

The author in this research has collected responses from a group of Bank employees for qualitative study following specific criteria in selecting the participants. The first criterion refers to the participant's age range, their education and their role in the organisations, and the years of employment, followed by questions related to their organisations' total quality management, service quality, and financial performance (See Appendix). It can be seen that the participants' responses vary based on the age group they belong to, their role in the organisation, and their previous education and years of work experience at the organisation. The below table 27 provides the demographic profile for the participants with Age range, educational background, and the service provider the participant is working for. Table 6 provides information related to their roles and years of experience in the organisation. The Tables can be seen as follow:

Variable	Variable Classes	Number	Percentage
<i>Age</i>	18-24	0	0%
	25-34	2	40%
	35-44	2	40%
	45-54	1	20%
Education	Bachelor's degree	3	60%
	Master's degree	2	40%

Variable	Variable Classes	Number	Percentage
<i>Name the Service</i>	Barclays bank	1	20%
<i>Provider</i>	Lloyd's bank	1	20%
	RBS bank	2	40%
	Societe General	1	20%

Table 29: The demographic profile for the participants of the focus group (created by the author)

Role in the organisation	Years of experience in the organisation
<i>HR Assistant Manager</i>	5 years
<i>Customer service advisor</i>	3,5 years
<i>Branch manager</i>	7 years
<i>Quality Management assistant</i>	5 years
<i>Financial analyst</i>	3 years

Table 30: The years of experience for each participant (created by the author)

To present and analyse the outcomes of the qualitative data collected, the researcher divided the study into three themes discussed with the participants. This framework includes three principal areas of analytical interest (See the below appendix). The first area is related to the Total quality management practices adoption in the banking sector in the UK and the level of awareness of the significance of the TQM. The second area is related to the service quality in the banking sector in the UK, the story of the service quality in the organisation, the factors affecting the service quality and customer satisfaction and the practices followed to understand the customer needs for customer's experience enhancement. The third area is the financial performance of the organisation, the level of the organisation's financial performance in the last three years, the impact of Total Quality management practices on the financial performance of the organisation and the impact of service quality on the financial performance in the organisation, concluding with suggestions for Total Quality management practices enhancement and service quality improvement.

The researcher has previously collected quantitative data for the five practices of TQM, which are Continual improvement, customer focus, employee focus, top management focus and TQM concept introduction; the researcher is also collecting qualitative data, using focus group technique to investigate the phenomenon further. The previously mentioned practices will be discussed in the first theme, titled with the TQM practices, and this last will be divided into sub-themes and will be investigated accordingly with the participants of the focus group; the researcher will also discuss the successful implementation of these practices, the barriers that are facing the performance, the employee's involvement, the leadership decisions, the improvement process, the training and education etc.

The investigator has also previously collected quantitative data for the service quality dimensions, which are assurance, empathy, employee competencies, reliability and responsiveness, using the SERVQUAL technique; in the qualitative method, the researcher will be investigating the service quality intensively on the second theme and will discuss it further with the focus group to be able to view the phenomenon from their point of view, the researcher will also be discussing the customer experience and needs and the practices that help to improve the customer experience.

In the third theme, the investigator will be discussing the financial performance of the organisations and the impact of the TQM practices on the financial performance as well as the impact of service quality on the financial performance from the perspective of the focus group, also, the researcher will be evaluating the financial performance of the top high street banks in the UK for the last 3 years.

5.4.1. Theme 1: The Total Quality Management

The researcher has explained to the participants the research aim and the contribution of research; she also explained the concept of Total Quality Management and the practices that will be focused on in this study, as well as explaining the service quality and its dimensions and provided financial figures for the organisations for the last three years to be able to obtain a clear image of the topic studied. First of all, all of the participants have confirmed that the Total quality management practices are significant elements in the banking sector. The top

management should shed more light on these practices to compete in the national market. They should also give greater emphasis to enhancing service quality.

Sub-theme 1: Continual improvement practice

The first Total Quality Management practice that was discussed is the continual improvement practice, which mainly focuses on providing an opportunity to employees for career growth, having plans and corrective actions for work mistakes, also having methods for cost minimization, having programs for activities analyses as well as providing resources and tools to their employees for better duties performance. The participants have confirmed that their organisation's practices are being followed to an extent.

"... We always provide opportunities to our employees to grow within the company, adding to this point, we would rather hire internally to minimize the costs of external employment and the costs of training and to minimize the possibility of work mistakes ..." (HR Assistant Manager).

"... I agree with this point, and I would like to add that we have provided all the possible resources and tools to our employees to better the performance of the branch, and as managers, we also have a duty of monitoring and analysing the employee's activities to identify what went wrong and work a plan for future enhancement..." (Branch manager).

"... I believe that the career progression plan for employees is on a slow pace and the organisation might be required to speed up the process..." (Customer service advisor). As the above discussion indicates, the majority of participants have agreed that the continual improvement practice is being adopted in their organisation. Similarly, to other authors as such as Abohmed B (2001), who have recorded a positive response towards the continual improvement's adoption in their investigation.

Sub-theme 2: Customer focus practice

The second Total Quality Management practice discussed is the customer focus practice, which mainly focuses on listening to customers' complaints and providing solutions, handling the customer's problems promptly, making a positive difference in others' lives, and collecting surveys to understand the customers' needs. All the participants have confirmed that their organisation adopts the customer focus practice.

"... Customers are the heart of our business strategies and plans, and we always endeavour to understand their needs and their complaints and strive to improve our services ..." (Customer service advisor).

"... Our main aim is to provide easier, faster and high-quality products and services to our customers, and we always make every effort to improve their lives..." (Quality Management assistant).

"... We always try our best to handle the customer's complaints promptly to some extent. However, some complaints have to be dealt with by the customer service department of the bank's headquarter to avoid any complications at the branch, and some difficult cases can be dealt with by the financial ombudsman, which might take months or years for it to be sorted ..." (Branch manager). As seen from the previous discussion, most participants have confirmed that their organisation is adopting the customer focus practice and have confirmed that they are handling the customer complaints promptly to some extent. Similarly, authors such as Defeo (2019) and Ali Mohammeda, Siti Tibek and Ideris Endot (2013) have recorded a positive response in their investigations towards the customer focus adoption.

Sub-theme 3: Employee focus practice

The third Total Quality Management practice that was discussed is the employee's focus practice, which mainly focuses on the overall job satisfaction, training and education of the staff, employee relation support, communication, the work environment, work-life balance, the stress caused by the workplace, salary and fair promotion policies and involvement in leadership decisions. The participants have confirmed that their organisation is adopting the customer focus practice.

"I have received intensive training by my managers, who made sure that I met every standard and fit for the position before starting the job... I believe training is significantly beneficial for employees in terms of keeping them aware of the updated systems in the banking sector and making them aware of the organisation's policies and improving their skills and performance, thus, their overall customer service..." (Customer service advisor).

"... We believe that Training is essential for any position in the organisation and we often allow two weeks training for all the employees as well as directly monitoring their activities to be sure that they are delivering error-free service... Training helps to improve the performance of employees and provide them with the important knowledge required for the role, as well as

equip the employees with the required information needed to support customers with their queries and solve their issues... Training also allows us to assess the abilities of our employees and their fit for the position, as well as identify their strengths and weaknesses... at some point we had to move our staff between three to four department to check their suitability for the position..." (HR Assistant Manager).

"..Employees should meet the required level of education before being hired ...Training is important for us; therefore, we make sure that we train our staff for the position they will be starting. The training differentiates from one department to another, whether in customer service and direct transaction, credit or loan and mortgage department, finance and audit department, IT department or operations transformations, banking consulting, or even wealth management department..." (Branch manager).

The participants were then questioned about the employee relation support that they are receiving from their workplace and about the communication and the work environment.

"... Our HR department is overseeing the employee relations policies, procedures and programs and we always try to improve our employee's satisfaction and maintain a positive and healthy work environment by working directly with the representatives of the staff and ensuring a good relationship between the employees and employers ...We do also have Anti-harassment and bullying policies that protect employees...." (HR Assistant Manager).

" ... We endeavour to work in a fair and transparent environment and support our employees via communication ... and we constantly show gratitude to our staff and provide constructive feedback to build their trust and loyalty ..." (Branch manager).

"... I believe our HR department is strictly handling the employee's relation issues, as I remember once I was violated by one of the managers in the branch, I then raised an official discrimination complaint to the HR department, and I was called for an investigation meeting, and I was apologised to and compensated for the issue caused..." (Financial analyst).

"... I agree with my colleagues in terms of the employee's relation support. However, I have a slightly different view of communication and the work environment. We lack communication issues between the employees and employers in some of our departments, such as the customer service and IT department. This issue has been causing stressful environment and dispute between the co-workers our workplace..." (Customer service advisor).

"... In my personal opinion, our organisation is constantly working on the employee's relation support and tries to maintain a positive working environment and communicate with the employees, however, there will always be a heated discussion between the employee and employer, which can be simply handled by having a one-to-one conversation and each party can try to understand the needs of the other party, these simple steps can help to handle the issue and avoid further misunderstanding or gossips at workplace..." (Quality Management assistant). As can be noticed from the participant's point of view, their organisations provide employee relation support. However, some of the participants have indicated a lack of communication between the employees and employers at their workplace, which can usually be sorted internally by the involvement of the HR department.

The participants were then questioned about the work-life balance, the stress caused by the workplace, salary and fair promotion policies and involvement in leadership decisions. The participant's answers and opinions varied based on their work positions.

"... I believe working in a financial service organisation is stressful itself, as any mistake made can cause the organisation a fortune, the level of stress is depending on the working department as I believe the Finance and IT departments are the most stressful departments followed by the loan, mortgage and credit department..." (Financial Analyst).

"... Working in any organisation can be stressful, and our employees are being trained on how to handle stressful situations and get over it with the lowest mistakes... Our employees can balance their work-life routine with our convenient working hours and national holidays as well having the benefit of sick pay, maternity leave, paternity leave and adoption leave adding to this, the other benefits and discounts that our employees are receiving from the organisation, in addition to the fair promotions that we provide to employees every one year or every six months, depending on the available vacancy..." (HR Assistant Manager).

"... In terms of salary and fair promotions, I believe our employees are being paid fair salaries compared to the working hours, also, as my colleague has mentioned, they have been receiving several other benefits and paid holidays... In terms of involvement in leadership decisions, we always try to guide the employees and train them on making decisions. However, it is essential to consult and involve the management in risky decisions to avoid any complications in the future..." (Branch manager).

"... I disagree with their point of view, as I think that the employees are not being involved in leadership decisions, we are always advised to involve our managers in every decision we try to make... Also, I think salaries are quite low and need to be increased to be convenient for the cost of living... the employees' salaries start from 16K for a full-time position, which I believe is not fair for the level of stress that some employees in the customer service department can go through daily, adding to that said, the bonuses and benefits are only for full-time employees... The promotions in our organisation are every year and sometimes are unfair... The management along with the HR department might need to overlook the employee's salary and the promotion policies for the customer service department to gain employees satisfaction and loyalty maybe..." (Customer service advisor).

"... I do agree with this point of view, as I believe that the customer service department is the less valued department in the organisation, although they are the one representing the organisation... the organisation might need to re-evaluate their salaries to meet the living expenses, as it is difficult to build a family with such low income...Also, I would like to add that sometimes the organisation does not follow fair promotion policies and recommendation and favouritism are involved in the promotion system..." (Financial analyst). It can be seen from the participants previous comments that they agreed on the idea of having a work-life balance, and they also decided that working in a financial service organisation is eventually stressful; they also raised an issue of not having fair salaries that match their living cost, as well as not having an acceptable promotion policy in some of the organisations and recommendation and favouritism might involve, also, two of the participants have agreed with the opinion of involving the employees in leadership decisions. However, two participants have confirmed that they were not involved in leadership decisions, and they are always advised to apply their managers. Likewise, the author Witjaksono (2012) has proved positive responses towards the employees' focus components and, in particular, employee involvement. Also, other authors such as S Goetsch & Davis (1994) have stressed the importance of adopting the employee focus practice. Furthermore, other authors such as Jing-Wen Yue and others (2011) have noted the importance of employee engagement, teamwork, reward and recognition, job satisfaction in the TQM implementation.

Sub-theme 4: Top management focus practice

The fourth Total Quality Management practice that was discussed is the top management focus practice, which mainly focuses on presenting the top managers the strategic objectives to their

employees, analysing the situation of the bank and comparing it with other competitors to improve the performance, the managers are monitoring the communication between the employees and customers, the managers are providing constructive feedback to their employees and always encouraging them to give their best effort and always treating them equally, the managers are having long term plans for service quality enhancement, the managers are ready to hear and value the employee's opinion. The participants have confirmed that their organisations adopt the top management focus. The participants were first questioned about their opinion in the management presenting the strategic objectives to their employees, analysing the bank's situation for performance enhancement, and having long-term plans for service quality enhancement.

" ... We mainly present the organisation's mission, vision and objectives during the hiring interview, we also provide further insight about the strategic objectives of the organisation during the training provided to employees, we also highlight our expectations from the employees to provide a clear understanding of the position requirements... the management of the branch normally have a monthly meeting to evaluate the performance and compare it with the performance of the other branches and suggest action plans for improvement..." (Branch manager).

" ... We are required to provide monthly financial analysis to the management to discuss the performance of the branch, normally these analysis helps the branch to identify the defects and try to suggest plans for enhancement..." (financial analyst).

"... The management usually presents the organisation's mission, vision, objectives, and job expectations during the training provided to the employees after joining the organisation. They are also analysing the activities of the branch's staff every week, and they usually arrange meetings for performance improvement. Sometimes they suggest urgent meetings if it is required..." (Customer service advisor). It can be seen from the previous comments that the participants have all agreed that the top management in their organisations is presenting the mission, vision, and strategic objectives to their employees. They constantly analyse the bank's situation and compare it with other branches and other banks for performance enhancement; they also always suggest long-term plans for service quality improvement and performance enhancement.

The participants were secondly questioned about their opinion in the top management monitoring the communication between the employees and customers, the top management

providing constructive feedback to their employees and always encouraging them to give their best effort and always treating them equally and the whole management listening and valuing their employee's opinion. The participants all have agreed that the top management is, directly and indirectly, monitoring the communication between the employees and customers; they have also decided that the top management is providing feedback to their employees.

"... Our top management is directly monitoring our communication with the customers and are always ready to involve in situations, if required, ... in terms of providing feedback, weekly meetings are arranged with the branch staff to discuss their performance individually sometimes, and action plans are set to improve the performance if required... Also, we constantly receive feedback from our top managers whether it is positive or negative, and they always direct us..." (Customer service advisor).

"... We always try to provide constructive feedback to our employees and try to encourage them to enhance their performance, ... we also, follow the rule of leading by example, and we constantly listen to our employee's opinions and their suggestions, and we try to imply it if it is aligned with our mission, vision and objectives..." (Branch manager).

" ... We sometimes request the employees to write their suggestions and opinions anonymously, and we collect them to get a better understanding of the situations and work it out with the employees to improve their performance..." (HR Assistant Manager).

" ...All of our employees are continuously being encouraged by our managers to provide a better performance. However, I do not think that we were all treated equally by the top managers ..." (Financial Analyst).

"... As I have previously mentioned regarding the equal treatment of the employees, I do not think that the employees are being treated equally and the favouritism of the managers is always involved; I also believe that the voices of the bottom line employees are not being heard enough. Their opinions are not being considered or valued in the organisation, although they are the organisation's main representatives of the organisation ... I suggest listening to their suggestions as they are the ones who understand the customer's needs better than any other department..." (Customer service advisor).

It can be seen from the previous participant's comments that they have all agreed that the top management of the bank is monitoring directly or indirectly their employee's communication with the customers; they have also decided that the top management are continuously providing

feedback to their employees regarding their performance, whether it is positive or negative to ensure that the job is being done perfectly and error-free. They have all agreed that they encouraged the employees to improve their performance. However, two participants have confirmed that they were not treated equally by their managers and that favouritism is involved in the treatment of employees. Furthermore, some of the participants have confirmed that the employee's suggestions the top management is valuing ad opinions; however, one of the participants have confirmed that the bottom line employee's voices are not being heard and their views and suggestions are not being considered or valued in the organisations. Similarly, authors such as David Oparinde (2019) has recorded positive results, proving the adoption of top management practice and insisting on the commitment component in the Nigerian banking sector.

Sub-theme 5: TQM concept introduction

The fifth Total Quality Management practice that was discussed is the Total Quality management concept introduction, which is mainly focused on presenting the total quality management to the employees as a tool for customer satisfaction and explaining the importance of this concept to the organisation's success and how the implementation of this concept can enhance the organizational performance, also, training and developing the staff for effective TQM implementation. The participant has mostly agreed that quality management was introduced in their organisation and monitored for business excellence; they also felt that quality management has helped their organisation ensure competitiveness in the marketplace and increased customer satisfaction.

"... Quality management is being introduced in the organisation Not in a scientific way, but instead it has been introduced as a set of practices that the organisation follows and train the employees to master it to achieve the required results... the quality management has always been linked to the organizational success, efficiency and effectiveness... The organisation has also been introducing the ISO standards to its employees, which is being employed in the UK banks as an effective quality improvement system, and it has proven its efficiency... We have also recently introduced the ISO 20022 for better customer payment's experience..." (Quality Management assistant).

" ... I have studied the Quality management concept in my Bachelor degree, and I can confirm that studying the phenomenon is completely different from the implementation of the practices, and I believe that some of the quality management practices are being implemented practically but not being introduced scientifically..." (Branch manager). The participants' previous comments show that the Total Quality management concept has not been scientifically introduced to the employees. However, it was raised in a set of practices that the employees must follow and master to achieve organizational effectiveness and efficiency in business excellence. Likewise, authors such as Jiri Plura (2000) has recorded positive results, proving the adoption of continual improvement in the financial services organisations and stressing the importance of the practice.

5.4.2. Theme 2: The Service Quality

The second theme discussed with the participants in the service quality in the banking sector in the UK. Firstly, the author introduced the service quality concepts and the six dimensions: assurance, competence, empathy, reliability, responsiveness, and tangibles. The researcher then discussed different areas of the service quality with the participant; these areas are the level of service quality in the organisation, the factors that are affecting the service quality and customer satisfaction and the practices followed by the organisation to understand the customer needs and the steps followed for customer's experience enhancement.

Sub-theme 1: Service quality dimensions and the level of adoption

The first area discussed is the level of service quality in the organisation and the factors that affect the service quality and customer satisfaction. The participants have all confirmed that the level of service quality is good in their organisation and that all the previous service quality dimensions are being adopted in their organisation.

"... The service quality level in our organisation is fairly good, and we aim to boost it and reach a higher number of customers... I believe that service quality depends highly on the service provider, their competencies, and their level of empathy. It also depends on the customer type, whether it is a business or individual, the type of service requested, whether it is a daily transaction, loan, mortgage or credit service, or wealth management service. So on... as in some cases, the employee has to show their empathy to customers, however, in some cases, the

employees have to be extremely professional and avoid side talks with the customer..." (Branch manager).

" ... Personally, i believe that the service quality is being affected directly by the employee's energy and their level of responsiveness, especially the customer service staff... as sometimes our employees provide the full required service, however, their energy directly affects positively or negatively the customers, thus, their level of satisfaction..." (Customer service advisor). It can be seen from the previous participant comments that the service quality is being affected mainly by the employees' level of empathy, responsiveness as well as their competences, also, other participants believe that the service quality is being affected by external factors as such as the type of service and the type of customers and the employee's energy. Likewise, the study that was conducted in Islamic banks in the Sultanate of Oman, by Bashir Ahmad Fida, Umar Ahmed, Yousuf Al-Balushi (2020), Which have shown a positive results towards the service quality dimensions adoption in the studied banks, however, in this study the researchers have stressed on the importance of three dimensions, which are Assurance, empathy and responsiveness.

Sub-theme 2: Understanding the customer needs

The second area discussed with the participants the practices followed by the organisation to understand the customer needs. The participants have all confirmed that their organisation constantly understands the customer's needs and employs all the possible resources to achieve their satisfaction.

"... we normally send surveys to our customers to request their opinions about the service provided and to identify what went good and what went wrong and request their suggestion for better service performance in the future... I also believe that the survey is being displayed in the virtual banking to allow customers to express their feeling ... We also take our customers complaints and suggestions into consideration and try to work it out..." (Branch manager).

"... Most of the UK banks are providing customer support over the phone, online and via social media and that support is helping the organisation magnificently to understand the customers' needs and their expectations and support them accordingly... we also do read the customers reviews and take them into consideration... " (HR Assistant Manager). It can be seen from the previous comments of the participants that they have all agreed that the organisation

is sending surveys in different methods to their customers to understand their needs and expectations. Also, these organisations provide customers support over the phone, online and via social media channels, allowing the organisation to understand the customers' needs using different channels and reaching out to the other society age groups. Similarly, authors such as Mark Anthony Camilleri (2017) stressed the importance of understanding the customers' needs and employing the resources to achieve ultimate customer satisfaction.

Sub-theme 3: The customer experience enhancement

The third area discussed the steps followed for customer's experience enhancement with the participants. The participants have all confirmed that their organisations are doing their best to enhance customer experiences and exceed expectations.

"... As it has been previously mentioned, we have adopted the ISO 20022 to improve the payment experience for our customers. Also, we are available on social media platforms to allow customers to reach out to us with their queries and support them in every possible way and at any time needed; furthermore, we have a customer service support team over the phone, which is available 24/7..." (Quality Management assistant).

"... We provide financial and advisory support to our customers and particularly the small business owners, which allows them to see the bigger picture and help them in developing cash management plans to maintain the cash flow budget... we also introduce them to the insurance products and risk management tools..." (Financial Analyst).

"... We have a branch in every borough in London, which allows being reached out by customers so easily and our working hours are convenient, I also believe that all of our branches do have the self-service options, where the customers can deposit cash, or cheques or even withdraw the money with no need to deal with the bank staff..." (Branch manager).

"... We always try to empower our staff and provide them with all the needed information and resources to be able to serve the customers and handle the interaction and sort out the issues that can be faced... We always prioritize training our staff, and we believe that it is the ultimate way to enhance the customer experience and achieve business excellence ..." (HR Assistant Manager).

"... We always try to provide the highest level of security to our customers by using the most advanced financial technologies, where customers can ensure that they are making their online transactions safely ... we also try to customise our provided service and personalise our financial solutions to fit the customer's needs and requirements, for instance, we have customers that require certain questions to be asked before making any transactions, or they might require a text message to be sent to the customer's mobile number to confirm the transactions before making it, all these notes have been added to the customer's account, and it is available to be read when the supporting staff accesses it..." (Customer service advisor).

" ... I would like to add that several UK banks does provide loyalty cards and rewarding programs to its customers, as such as the rewarding programs for the credit card users, also, the loyalty programs of cash back, which requires the customers to subscribe from their online banking account to the retailers and once the products are being purchased, the customers will be able to receive cash back rewards... adding to that, the points that can be collected with every purchase using credit card, which can be redeemed as a travel reward, gift reward, student loan payment or mortgage payment... in addition to the refunding policies of the products bought by the customers... also, some of the UK banks encourage its customers to recommend people to switch their bank and both customers will be rewarded with instant cash..." (Branch manager). As it can be seen from the previous comments that the participants have all agreed that their organisations are seeking the enhancement of customer experience and different methods are being used to improve their experience as such as the ISO 20022 program, as well as the financial advises that have been provided to the customers and particularly the small business owners to support their businesses, also, and customised financial services that have been provided to customers to fit their financial issues. On the other hand, other participants have confirmed that the availability of their branches in every borough helps them to be easy to be reached out by customers, as well as their availability in social media platforms and having a 24/7 help line for customer support, which can eventually help then to enhance the customer experience. However, other participants have confirmed that the ultimate way to enhance the customer experience is to train the employees and provide the required knowledge and resources to support the customers. Furthermore, other participants have confirmed that their organisations are using the most innovative technologies to support the customers and have confirmed that providing secured and innovative service is the eventual solution for customer experience enhancement. Finally, other participant has confirmed that the rewarding and loyalty programs that the organisation is providing is the best solution for customer service experience

enhancement. Likewise, other researchers have stressed on the importance of enhancing the customer experience as such as Levent Altinay and Surya Poudel (2016), who have analysed several case studies in the customer service industry in different countries all over the globe in order to evaluate the service quality and suggest customer enhancement tips.

5.4.3. Theme 3: The financial performance

The third theme discussed with the participants is the financial performance of the banking sector in the UK. Firstly, the author introduced the financial performance concept and the financial performance indicators; the researcher then discussed with the participants the different practices of the total quality management and the service quality dimensions and its impact on the financial performance of the UK banks.

Sub-theme 1: the impact of TQM practices on the financial performance of UK banks

Initially, the researcher discussed the impact of the total quality management practices on the financial performance of UK banks. The participants have all agreed that actual quality management practices directly impact financial performance.

"... I think that all the mentioned practices affect the financial performance of the bank directly, for instance, focusing on the employees needs will increase their productivity, similarly, focusing on the customers' needs and expectations will lead to customer satisfaction and continual improvement in products, services and technology will lead to better practices, thus, better financial performance..." (Branch manager).

"... I agree with this opinion, the Total Quality management practices have a direct impact on the financial performance of the bank, however, in my opinion, the impact differs from one practice to another, as I believe that employee focus practices have the highest impact on the financial performance, for example, lack of training or work mistakes can cost the bank a fortune and can affect the reputation of the bank as well as can cause scandals in the marketplace, which will lead to financial loss alongside with the loss of customer trust ..." (HR Assistant Manager).

"... I believe that customer focus practices and employee focus practices have the highest impact on the financial performance of the bank,... the financial services organisations are

customer based organisations, and the main focus of these organisations is the customer and therefore, it is important to focus on their needs and expectations and to utilise the available resources to provide high-quality products and services, which will eventually increase the number of customers and financial income and profits of the bank ... On the other hand, I believe that training and educating the employees and fulfilling their needs will affect their performance and productivity, ultimately affecting the organisation's financial performance of the organisation... I also think that continual improvement and modern technologies do attract customers and affect the financial performance of the bank; similarly, having a quality top manager who can lead the bank to success and can set effective action plans has a magnificent effect on the financial performance of the bank..." (Customer service advisor).

"... I think that all the previously mentioned practices have a tremendous impact on the financial performance, particularly, the leadership and managers' practices, which does affect the organisation as a whole, from the employees to the customers, organizational progress and its financial performance... We have heard throughout the years about the corruptive managers, who have ruined the reputation of their organisation, and have caused massive financial losses and have broken the trust of their customers... on the other side, we also heard about top managers, who led their organisations to financial success and boosted their profit and have provided equality to their employees..." (Financial Analyst).

"... I personally believe that the financial performance of the organisation depends mostly on the quality of the provided services and products and the advanced technologies provided and the competitive advantage that the organisation have and its ability to sustain in the marketplace..." (Quality Management assistant). As it can be seen from the participants' comments, they have all agreed that the Total Quality management practices have a direct impact on the financial performance of the organisation, they also have agreed that impact differ from one practice to another. Some of the participants have agreed that both customer focus and employee focus practices have the highest impact on the financial performance justifying that the banks are financial services organisation, which are mainly focusing on customers and maintaining their direct relationship with the employees is significant and can increase the organisational profits and financial performance, they have also justified that employees focus practices are important, as training and educating the employees can help them to provide better services and products and prevent them from work mistakes, which can cause the organisation financial losses. On the other side, other participants have confirmed that the top management focus and leadership practices have the highest impact as it is not only affecting the employees,

but it is also affecting the customers trust and the organisational progress and financial performance, justifying their opinion with stories of bank managers who have caused financial losses to their organisation and affected their reputation. Other participants have confirmed that the main factors that is affecting the financial performance is continual improvement, justifying that the quality of products and services provided as well as the advanced technologies that the organisation is using to attract the customers and sustain in the marketplace. A study was conducted by a group of researchers as such as Sanaa Maswadeha and Rania Al Zumot (2021) have proven that the TQM practices that are mostly affecting the financial performance is the top management support followed by the employees focus and then the continual improvement. However, other authors did have a different opinion, as Nida Nazar, Sara Ravan Ramzani, Tamoor Anjum and Imran Ahmed (2014), who have proven in their study that the TQM practice that is mostly affecting the organization performance generally and specifically the financial performance respectably are the top management focus, followed by the customer focus, then the strategic planning and finally the continual improvement.

Sub-theme 2: The impact of service quality dimensions on the financial performance of UK banks

Secondly, the researcher discussed the impact of the Service Quality dimensions on the financial performance of the UK banks. The participants have all agreed that the Service Quality dimensions directly impact the financial performance.

"...Similarly to the Total Quality Management, I believe that the service quality dimensions have a different impact on the financial performance of the bank, as I believe that having competent employees with a high level of empathy and responsiveness will eventually affect the quality of the service or product provided and will eventually affect the customer satisfaction, thus, the financial performance of the organisation..." (Branch manager).

"... I think that all the dimensions have an equal impact on the financial performance, for instance, the competencies of the employees are highly affecting the financial performance alongside with the level of empathy, reliability, the level of assurance and responsiveness of the employees, as well as the tangible resources and advanced materials and appearance of the organisation and staff that does directly impact the customer's satisfaction and in the long run will also affect the profits and income of the organisation..." (Customer service advisor).

"... I reckon that the dimensions that are highly impacting the financial performance are the employee's competencies and their level of responsiveness, as the bank is a financial service organisation and employees in such organisations are required to be extremely professional and avoid involving their feelings and empathy to sort out financial matters..." (Financial analyst). As can be seen from the participant's comments, they have all agreed that the Service quality dimensions directly impact the financial performance. Some participants have decided that the impact differs from one size to another and have confirmed that competencies, empathy, and responsiveness are the highest impact measurements. However, other participants have confirmed that all the previously mentioned dimensions (assurance, competence, compassion, reliability, responsiveness, and tangibles) have an equal effect on the financial performance and the organisation profits. On the other side, other participants have confirmed that both the competencies dimension and responsiveness have the highest impact on the financial performance of the banks, justifying that the banks are financial service organisations, which require the employees to be professional and avoid involving their feelings in finalising an economic issue. Authors such as Tafa Ijara (2020) have investigated the service quality and financial performance in banks using the Meta-analysis method, which concluded the impact of service quality dimensions on financial performance. Also, a study was established by Nevine Sobhy Abdel Megeid (2013) to investigate the effect of service quality on the financial performance in banks in Egypt; this study's results have supported the hypothesis of the impact and confirmed the phenomenon.

The below table demonstrates the themes and sub-themes that were discussed in the qualitative data analysis:

Themes	Sub-themes
Theme 1: The Total Quality Management Practices	Sub-theme 1: Continual improvement practice
	Sub-theme 2: Customer Focus practice
	Sub-theme 3: Employee focus practice
	Sub-theme 4: Top Management focus practice
	Sub-theme 5: TQM concept introduction

Theme 2: The Service quality Dimensions

Sub-theme 1: Service quality Dimensions and the level of its adoption in the UK banking sector

Sub-theme 2: Understanding the customer needs

Sub-theme 3: Customer experience enhancement

Theme 3: The Financial performance

Sub-theme 1: The impact of TQM practices on the financial performance

Sub-theme 2: The impact of service quality dimensions on financial performance

5.5. The Financial performance of the UK banks

The two primary analyses that were presented in this thesis were the primary data that was collected using quantitative data method and qualitative data method. The third data collection method used in this research is the secondary data collection method, as

The researcher has also collected financial data from the UK banks' financial statements for the last three years. The main aim of collecting these data is to analyse the financial performance of these banks for the previous three years and align it with the TQM practices adoption and service quality dimension adoption in the UK banks. The financial performance indicator that was firstly collected is the Return on Equity (ROE), which is considered the economic indicator for the level of optimisation of the investment and the ability of the business to grow further. The table below presents the Return on Equity ratio for some of the UK high street banks.

Bank name	ROE			
	2017	2018	2019	2020
Lloyds bank and Halifax bank	3.91%	4.22%	5.6%	5.87%
Barclays Bank	(2.1%)	0.2%	4.98%	5.88%
RBS bank	2.88%	4.48%	8.72%	(0.99%)
HSBC Bank	1.3%	6.9%	7%	6.51%
Natwest bank	1.2%	4.5%	3.1%	2.53%
Santander Bank	5.97%	6.80%	5.7%	4.99%
Nationwide bank	4.4%	4.9%	4.9%	5.4%
Metro bank	N/A	1.92%	(11.54%)	0.00%
Societe generale	5.36%	6.9%	5.75%	0.293%

Table 31: Return on Equity(ROE) for UK high street banks (Macrotrends,2021)

It can be seen from the above table that most of the UK high street banks have experienced an increase in their Return on Equity ratio throughout the years, these banks are: Lloyds banking group, Barclay's bank, HSBC bank, NatWest Bank, Nationwide bank, this indicator means that these banks can invest and grow. However, other banks have experienced a slight decrease, such as Santander bank. On the other side, banks such as RBS bank, Metro bank and Society

Generale have experienced a massive fall in return on equity, which means that these banks have a low rate of ability to grow in the marketplace.

Secondly, the financial performance indicator that was collected is the Return on Investment (ROI), which is considered to be the economic indicator for the level of profitability, revenue, cost, and investment, the higher is the ROI, the higher is the revenue or, the lower is the cost or the investment. The table below presents the Return-on-Investment ratio for some UK high street banks.

Bank name	ROI			
	2017	2018	2019	2020
Lloyds bank and Halifax bank	1.20%	1.30%	1.65%	1.88%
Barclays Bank	(0.4%)	0.01%	0.88%	0.99%
RBS bank	1.53%	3.65%	7.1%	(0.769)%
HSBC Bank	1.44%	5%	4.7%	4.39%
Natwest bank	0.8%	2.3%	2%	1.75%
Santander Bank	1.24%	1%	0.67%	0.65%
Nationwide bank	N/A	N/A	N/A	N/A
Metro bank	N/A	1.64%	(8.4%)	N/A
Societe generale	1.31%	1.61%	1.29%	0.0571%

Table 32: The return on investment for the UK high street banks (Macrotrends, 2021)

It can be seen from the above table that most of the UK high street banks have experienced an increase in their Return-on-Investment ratio throughout the years, these banks are: Lloyds banking group, Barclay's bank, HSBC bank, NatWest Bank, this indicator means that these banks have either experienced an increase on their revenue or a decrease in the cost or the investment. However, other banks have experienced a slight decline, such as Santander bank. On the other side, banks such as RBS bank, Metro bank and Society Generale have experienced a massive fall in return on investment, which means that these banks have a low rate of revenue or the cost and investment rate for these banks were high.

Finally, the financial performance indicator collected is the Return on Assets (ROA), considered the economic indicator for profitability. It helps the organisations and investors to view the level of success for an organisation and compare it with other competitors in the marketplace. The table below presents the Return on Assets ratio for some of the UK high street banks.

Bank name	ROA			
	2017	2018	2019	2020
Lloyds bank and Halifax bank	0.23%	0.25%	0.30%	0.36%
Barclays Bank	(0.10%)	0.01%	0.27	0.31%
RBS bank	0.19%	0.3%	0.52%	(0.0543%)
HSBC Bank	0.10%	0.52%	0.51%	0.47%
Natwest bank	0.03%	0.3%	0.19%	0.15%
Santander Bank	0.45%	0.5%	0.39%	0.34%
Nationwide bank	0.34%	0.33%	0.33%	N/A
Metro bank	N/A	0.13%	(0.85%)	0.00%
Societe generale	0.27%	0.35%	0.29%	0.0134%

Table 33: The Return on Assets for the UK high street banks (Macrotrends, 2021)

It can be seen from the above table that most of the UK high street banks have experienced an increase in their Return on Asset ratio throughout the years, these banks are Lloyds banking group, Barclay's bank, HSBC bank, NatWest Bank, this indicator means that these banks have experienced an increase on their profitability and success rate. Also, banks such as Nationwide have experienced an almost steady rate of ROA. However, other banks have experienced a slight decrease, such as Santander bank. On the other side, banks such as RBS bank, Metro Bank, and Society Generale have experienced a massive fall in the return on Assets, which means that these banks have low profitability and low success rate compared to their competitors in the marketplace.

This chapter aims to provide a summary of the data findings that were previously analysed; it also discusses the qualitative and quantitative data as well as the financial data that was collected from the bank's financial reports, to investigate the impact of Total Quality Management in the Banking sector in the UK, highlighting the role of service quality.

5.6. The qualitative data analysis discussion

This part aims to provide a summary of the data findings that were previously analysed; it also discusses the qualitative and quantitative data as well as the financial data that was collected

from the bank's financial reports, to investigate the impact of Total Quality Management in the Banking sector in the UK, highlighting the role of service quality.

As can be seen, the below tables illustrate the link between the hypothesis set for the quantitative data and the themes selected for the qualitative data.

Quantitative outcome (hypothesis)	Corroboration with the qualitative study (theme)
The UK banks adopt the TQM concept	The Total Quality Management
The customer's evaluation of the service quality provided by the UK banks is high	Service quality

Table 34: The link between the hypothesis and the quantitative data, Created by the author

Quantitative outcome (Sub-hypothesis)	Corroboration with the qualitative study (Sub-theme)
The UK banks adopt the continual improvement practices	Continual improvement practice
The UK banks adopt the Customer focus practices	Customer focus practice
The UK banks adopt the employees focus practices	The Employee focus practice
The UK banks adopt the Top management focus Practices	Top Management focus practice
The UK banks introduced the TQM concepts to their employees	TQM concept introduction practice
The customer's evaluation of the service quality provided by the UK banks is high	* Service quality dimensions and the level of adoption * Understanding the customer needs * Customer experience enhancement

Table 35: The link between the hypothesis and the qualitative data, Created by the author

5.6.1. TQM practices

The researcher has also collected qualitative data using the focus group method. The research outcomes have indicated that the continual improvement practice is being adopted in the participant's organisation. Their organisations monitor employees' activities and always have corrective action plans and cost minimization plans. The organisation is providing all the available resources for better duties performance.

In terms of Customer focus practice, the participants have confirmed that their organisation is adopting the customer focus practice and have confirmed that they are handling the customer complaints promptly to some extent. The organisation collects customer service surveys to understand the customers' needs and expectations better.

In terms of Employee focus, the participants have confirmed that their organisation provides the training and education to deliver error-free service to the customers. Furthermore, the participants have confirmed that their organisations offer employee relation support. They also agreed on the idea of having a work-life balance. Some of the participants confirmed that they were involved in leadership decisions. However, the participants have demonstrated that working in a financial service organisation is eventually stressful. Some of the participants have raised an issue of not having fair salaries that match their living costs and not having appropriate promotion policies in some organisations, and recommendations and favouritism might involve. Also, some of the participants have confirmed that they were not involved in leadership decisions. They are always advised to apply their managers. Moreover, some of the participants have indicated a lack of communication between the employees and employers at their workplace.

In terms of the top management focus practice, the participants have confirmed that the top management in their organisations always presents the mission, vision, and strategic objectives to their employees. They are constantly analysing the bank's situation and comparing it with other branches and other banks for performance enhancement; they also always suggest long term plans for service quality improvement and performance enhancement. Furthermore, the participants have confirmed that the top management of the bank is monitoring directly or indirectly their employees communicate with the customers; they have also agreed that the top management is continuously providing feedback to their employees regarding their performance, whether it is positive or negative to ensure that the job is being done perfectly and

error-free. They have also confirmed that they were encouraging the employees to enhance and improve their performance. Also, some of the participants have confirmed that the top management values the employee's suggestions and opinions. However, other participants have assured that they were not treated equally by their managers and that favouritism is involved in the treatment of employees. Furthermore, one of the participants has confirmed that the bottom-line employee's voices are not being heard, and their opinions and suggestions are not being considered or valued in the organisation.

Finally, in terms of the Total Quality Management concept introduction, the participants have confirmed that the Total Quality management concept has not been scientifically introduced to the employees. However, it was raised in a set of practices that the employees must follow and master to achieve business excellence, organizational effectiveness and efficiency.

5.6.2. The service quality dimensions

The second theme discussed with the participants was the service quality dimensions. They have confirmed that the employees in their organisation adopt empathy, responsiveness, competencies, assurance, reliability, and actual service quality dimensions. They have insisted on the impact of these dimensions on service quality. However, other participants have confirmed that the service quality is also being affected by external factors such as the type of service, the type of customers and the employee's energy. Also, the participants have all agreed that their organisation is sending surveys in different methods to their customers to understand their needs and expectations. Also, these organisations provide customers support over phone, online and via social media channels, allowing the organisation to understand the customers' needs using different channels and reaching out to the other society age groups.

Furthermore, the participants have all agreed that their organisations are seeking to enhance customer experience, and different methods are being used to improve their knowledge and the financial advice provided to the customers and particularly the small business owners to support their businesses. Also, customised financial services have been provided to customers to fit their economic issues. Moreover, other participants have confirmed that the availability of their branches in every borough helps them to be easy to be reached out by customers, as well as their availability in social media platforms and having a 24/7 helpline for customer support,

which can eventually help them to enhance the customer experience. Furthermore, other participants have confirmed that their organisations are using the most innovative technologies to support the customers and have confirmed that providing secured and innovative service is the eventual solution for customer experience enhancement. However, other participants have confirmed that the ultimate way to enhance the customer experience is to train the employees and provide the required knowledge and resources to support the customers; another participant has confirmed that the rewarding and loyalty programs that the organisation is providing are the best solutions for customer service experience enhancement.

5.6.3. The impact of TQM on the financial performance

The third theme discussed with the participants was the financial performance of the banking sector in the UK and the impact of the TQM practices on financial performance. The participants have confirmed that the Total Quality management practices directly affect the organisation's financial performance; they also have agreed that impact differs from one method to another. Some of the participants have decided that both customer focus and employee focus practices have the highest impact on the financial performance, justifying that the banks are financial services organisations, which are mainly focusing on customers and maintaining their direct relationship with the employees is significant and can increase the organisational profits and financial performance, they have also justified that employees focus practices are essential, like training and educating the employees can help them to provide better services and products and prevent them from work mistakes, which can cause the organisation financial losses. On the other side, other participants have confirmed that the top management focus and leadership practices have the highest impact as it is not only affecting the employees, but it is also affecting the customer's trust and the organisational progress and financial performance, justifying their opinion with stories of bank managers who have caused economic losses to their organisation and affected their reputation. Other participants have confirmed that the main factors affecting the financial performance are a continual improvement, justifying the quality of products and services provided and the advanced technologies that the organisation uses to attract the customers and helps the organisation to sustain itself in the marketplace.

5.6.4. The impact of service quality on the financial performance

The researcher also discussed the impact of the Service Quality dimensions on the financial performance of the UK banks. The participants have confirmed that the Service quality dimensions directly impact the financial performance. Other participants have confirmed that the impact differs from one dimension to another and have confirmed that the dimensions with the highest impact are competencies, empathy, and responsiveness. However, other participants have confirmed that all the previously mentioned dimensions (assurance, competence, compassion, reliability, responsiveness, and tangibles) have an equal effect on the financial performance and the organisation profits. On the other side, other participants have confirmed that both the competencies dimension and responsiveness have the highest impact on the financial performance of the banks, justifying that the banks are financial service organisations, which require the employees to be professional and avoid involving their feelings in finalising an economic issue.

5.6.5. The financial performance of the UK banks

From the secondary data collected from the UK banks financial statement, we can see that the total quality management and the service quality have positive impacts on the bank's financial performance, and the financial statement of the UK banks supports that statement. The researcher has collected financial data from the UK banks for three years. The researcher has used three different economic indicators, which are the Return on Equity to investigate the level of optimisation of the investment and the ability of the business to grow, Return on Investment to examine the story of the profitability of the company and finally, the Return on Assets, which was used to investigate the level of the success of the organisation. It can be concluded from the outcomes of this secondary data analysis that some of the UK banks have recorded positive financial progress during the three years' period, which can be referred to the fact that these banks are having a good performance in terms of quality and are currently adopting the Total Quality Management practices and service quality dimensions, which helps them to compete in the marketplace and perform better and achieve business excellence. However, some other banks have recorded stable or negative financial progress during the three years' period, which can be referred to the fact that these banks are either not adopting the Total Quality management practices or are not implementing the procedures successfully, which did eventually lead to a

decrease in the financial performance of these organisations. The researcher suggests these banks set plans for quality enhancement and programs for Total quality management practices implementation, which will help the organisation improve its non-financial performance, revive its financial performance, and achieve business excellence.

Chapter Six: Conclusion and recommendation

6.1. Introduction:

The concluding chapter seeks to give the final general observations on the research. This chapter covers qualitative and quantitative data, and the first chapter addresses the critical objective and research issues. In this manner, the research's importance and reason are supported by an analysis of the whole study and an evaluation of alignment between primary and secondary results. This chapter is also designed to show the critical outcomes of the research and the general contribution of research to the realm of knowledge and progress. Since this study concerns Total Quality Management, it thus provides information on the TQM and its implementation to improve the service quality and financial viability of the UK banking sector. The researcher has discussed the empirical contribution to the theory and the practice in TQM from the overall research. Based on the comprehensive analysis in this chapter, the researcher has drawn the recommendation to highlight the critical areas the UK banking sector needs to consider in implementing and improving the TQM practices to improve the quality of their services and enhance customer satisfaction. The researcher has also created a subheading of “concluding remarks” where the researcher has discussed the research objective and how all these objectives were achieved. The researcher also discussed the limitations of the research. Finally, this chapter also included the future study suggestion section, where research has highlighted the areas to help the prospectus researcher take this research further and the limitation that the researcher has faced during this research.

6.2. Key outcomes

The key outcomes of this research are as follow:

Research question	Answer based on the results of this research
* What is the current scenario of TQM and service quality in the banking sector in the UK?	Based on the secondary data that was collected, it be concluded that TQM and service quality are essential means of leading

and developing work strategy: The findings suggest that TQM and service quality are crucial for improving organizational performance in the UK banking sector. TQM practices such as employee focus, customer focus, continual improvement, and top management focus can help organizations develop a work strategy that is focused on delivering high-end products and services to customers.

TQM plays a pivotal role in achieving profitability: The findings suggest that TQM practices can help organizations achieve profitability by delivering high-end products and services to customers. This is because TQM practices focus on continuous improvement, which can lead to increased efficiency and reduced costs, ultimately leading to higher profitability.

TQM and service quality are interrelated: The findings suggest that TQM and service quality are interrelated, as TQM practices can help organizations improve service quality by focusing on customer needs and expectations. This, in turn, can lead to increased customer satisfaction and loyalty, ultimately leading to improved organizational performance.

TQM implementation is challenging: The findings suggest that TQM implementation can be challenging for organizations in the UK banking sector. This is because TQM requires a significant cultural shift, with a

	<p>focus on employee empowerment, customer focus, and continual improvement.</p> <p>Organizations may face resistance from employees, customers, and other stakeholders during the implementation process.</p>
<p>* How does TQM and service quality affect employee satisfaction, commitment to customer satisfaction, and organizational performance in the banking sector?</p>	<p>Based on the primary and secondary data that were collected, the Researcher has critically presented the literature supporting the importance of TQM and the service quality in the UK banking sector and analysed the quantitative and qualitative data to support the arguments with the data collected from the survey questionnaire and the focus group interview.</p>
<p>* What are the challenges facing the implementation of TQM in the banking sector in the UK?</p>	<p>Based on the qualitative and quantitative data analysis, the participants have stressed on the importance of the implementation of TQM practices in the banking sector and endorsed that the performance of the TQM practices will contribute financially and help improve the quality of the service in the banking sector. The participants also have stated the challenges that are facing the implementation.</p>
<p>* What is the current scenario of the financial services industry in the UK, specifically in the banking sector?</p>	<p>Based on the secondary data collected from the financial reports, the Financial Services sector is one of the region's largest economic sectors, leading the world in terms of revenues and capitalization of equity markets. This sector is recently undergoing significant transformations due to the</p>

	<p>globalisation and the economic climate requiring fundamental changes to boost competitiveness and achieve business excellence. The researcher has also presented the threat and challenges posed to the financial sector and its effects on the financial industry, particularly the banking sector.</p>
<p>* How can TQM implementation, service quality, financial performance, employee satisfaction, and customer satisfaction be enhanced in the banking sector in the UK, and what is a recommended framework for achieving this?</p>	<p>The researcher has analysed the qualitative data collected by the focus group working in the banking sector in the key positions and have also supported the suggested framework such as employee focus, rewarding employees, continuous improvement, and effective communication meticulously improve the customer satisfaction and brings the financial stability overall. The suggested framework confirms that implementing TQM eventually increases financial performance, lowers the cost, enhances customer satisfaction, and enhances the overall financial performance of the UK banking sector.</p>

6.3. Empirical contributions

The contribution of the research can be divided into two sub-sections, which are as follow:

6.3.1. Contribution to theory

The banking sector's liberalization and globalization have produced an era of intense competition. Quality performance and service management are supposed to play an increasingly essential role in these businesses to achieve sustainable growth. Banks and financial institutions

can only grow more powerful and effective if they provide more excellent customer service, quality, affordability, and innovation are all critical considerations. According to the literature review and research analysis, the researcher has made significant theoretical contributions to numerous factors crucial for TQM's success in the banking and financial sector's performance.

We make theoretical contributions by explaining how the TQM factors affect organizational performance, employee engagement, financial performance, service quality, and customer satisfaction. In doing so, we address the calls of several authors such as Rauch, Collins, Nale, and Barr (2015), (Faisal T. et al., 2011), (Ali Mohameda B. et al., 2013) and (DeFeo, 2019)..etc. For more work to draw TQM implementation theory to improve performance and achieve business excellence.

To guarantee the effective adoption of TQM in banks, employees must be motivated to deliver an enhanced quality of services. Furthermore, enlisting skilled and competent managers will effectively help the management of banks, providing adequate training and education to the staff to grasp particular quality policies and TQM strategies. Additionally, regularly monitoring frequent feedback and customer satisfaction will improve the banking sector's performance. Most of all, top management should show total commitment and support toward the successful implementation of TQM. Authors such as Witjaksono (2012) have stressed the importance of involving employees in the quality process.

To thrive in this highly competitive sector, it is critical to understand the customer's requirements and strive to deliver products and services that properly fulfil those demands. Isac (2013) research has stressed the importance of understanding customer needs and exceeding their expectations; other authors supported this opinion, such as (Ali Mohammeda. b, Siti Tibek, and Ideris Endot, 2013), who stated that this act would eventually increase the efficiency of the organization as well as increasing the customer's loyalty.

Management needs to pay close attention to the quality of various financial services and to enhance them to increase customer retention and satisfaction continually; this can be achieved through improving the organization's capabilities, working on achieving strategic objectives and setting key activities as well as responding immediately to opportunities, problems and defects. Authors such as Abohmed B (2001) have stressed the importance of continual improvement in achieving ultimate organizational performance.

Top management should stay updated on using various quality improvement methods and techniques in the banking sector to achieve a competitive edge. Also, the top management plays a vital role in helping the employees understand the organization's goals, vision, and culture; they also help strengthen the communication process within the organization and their role in developing new strategies for better performance. Ali M.B, Siti. T, Ideris. E

(2013) has stress management's essential role in organizational performance.

6.3.2. Contribution to practice

The outcome of this research has proven the benefits of Total Quality Management implementation in the banking sector. The TQM is a strategic tool that financial organizations and banks use to remain competitive (Pushpa, 2016). The successful implementation of Total Quality Management can add value to the organization in terms of operational efficiency and achieving customer satisfaction and employee satisfaction, thus, financial performance and profitability (Rani, 2017). The study also revealed the importance of employee focus practice, Top management focus, customer focus strategies, continuous improvement, TQM concept introduction, and service quality in achieving business excellence. This study also revealed that every member of the organization must contribute to the quality improvement of the UK banks to achieve ultimate financial results; it has also highlighted the critical role of the top management team in managing effective business operations.

To sum up, all the information stated so far, this research provides information about the TQM concept, practices and successful implementation in the UK banking sector and the service quality dimension and customer satisfaction. The barriers or the challenges that were facing the TQM implementation in this study include lack of work-life balance, unfair salaries for bottom-line employees, lack of employee involvement in leadership decisions, organizational culture and lack of communication, lack of management attention to the employee's needs and expectations, inadequate understanding, and introduction of the TQM concept to the employees. Similarly, other researchers such as Faisal Talib and Zillur Rahman (2011) have stated that implementation's main barrier is a lack of leadership and management commitment. Meanwhile, other investigators have confirmed that the main obstacle that was faced based on

their research is a lack of training and education and a need for improvement activities (Ljungstro M. et al., 2002).

Successful TQM implementation requires top management commitment and leadership practices to lead the quality improvement process, maximum management stability, and strategic quality planning to achieve the business goals. In similar, authors such as Ali M.B and Siti. T, Ideris. E

(2013) has stressed the importance of leadership and top management in achieving quality performance. Also, the successful implementation requires employee involvement in the quality improvement process, providing the necessary education and training, and maximizing their commitment through employee satisfaction programs, which helps the management understand the employees' needs and expectations and set plans to work on achieving their satisfaction, adding to that the fact that the employees need to understand the vision, mission, values and quality goals for the organization to be able to contribute to the improvement process. Furthermore, successful implementation requires the top managers to develop a quality culture focus further on the customers understanding their needs and expectations and having a fast response to the market changes; it is also essential to be innovative and develop new creative and innovative plans to attract more the customer and sustain in the marketplace. To maintain in the marketplace and compete, organizations must focus on continuous improvement practices, which help the organization monitor and evaluate its practices and operations and continuously set improvement plans.

Managerial implications.

Total Quality Management (TQM) has had a substantial managerial impact on the UK banking industry. Some potential conclusions from this research include the following:

Adoption of TQM: According to the research's conclusions, TQM adoption is essential for enhancing the performance of UK banks. Management at the banks must comprehend TQM practices and the advantages it offers to their employees. Additionally, they must be able to apply the TQM principles to their banking activities successfully.

Customer focus: TQM principles have a considerable influence on customer satisfaction. As a result, bank executives should concentrate on their clients and endeavour to satisfy their

requirements and expectations. Banks should ensure that their personnel understands the value of customer happiness and how to attain it.

Employee engagement: TQM places a premium on employee involvement in decision-making. As a result, bank executives must guarantee that their staff participates in applying TQM concepts. Employees should be provided with the appropriate training and tools to enable them to participate successfully in the TQM process.

TQM emphasizes the need for continual improvement. Senior management must guarantee that their institutions' operations are constantly improved in order to remain competitive. They should also measure their performance regularly and find areas for improvement.

Leadership commitment: TQM necessitates leadership dedication to its values. Top management must give the required leadership to drive the TQM process. They should also be able to successfully convey to their workers the relevance of TQM and how it will benefit the bank.

Integration with strategy: According to this research, the bank's overall strategy should be integrated with TQM concepts. According to bank management, TQM principles should align with the bank's purpose, vision, and objectives. They should also ensure that the bank's strategic planning process adheres to TQM guidelines.

Performance evaluation: TQM emphasizes the significance of performance evaluation. The bank's performance should be frequently measured, and management should utilize the data to enhance their processes. Additionally, they must be able to share the outcomes with their stakeholders and workforce successfully.

Covid 19 impact and the TQM practices

In light of the global crisis of the pandemic, the UK banking and services sector can develop their future strategies by deploying effective TQM practices as follows,

Crisis management: The COVID-19 epidemic has brought crisis management into sharper focus. Using TQM concepts, bank managers may create successful crisis management plans.

By applying TQM concepts, bank managers may anticipate possible risks and create backup plans to manage crises successfully.

Supply chain management: The COVID-19 pandemic has also drawn attention to its significance. TQM concepts can aid bank management in efficiently managing their supply chains. By using TQM concepts, bank managers may ensure that their suppliers achieve the necessary quality standards and that their supply chains are robust to interruptions.

Collaboration: The COVID-19 epidemic has highlighted the value of organization-to-organization cooperation. Managers of banks may work effectively with other organizations by utilizing TQM concepts. Bank managers may make sure that their partnerships are founded on trust, respect, and shared goals by applying TQM concepts.

Employees Wellbeing: The COVID-19 epidemic has also brought attention to the value of employee well-being. TQM guidelines can aid bank managers in promoting the well-being of their staff. Bank managers may establish a work environment that promotes employee health, safety, and well-being by utilizing TQM concepts.

Innovation: The COVID-19 epidemic has made way for new ideas. Bank executives may encourage innovation by using TQM concepts. By implementing TQM principles, bank managers may motivate their staff to develop fresh concepts, try novel methods, and constantly improve their operations.

TQM concepts can have important management ramifications for the UK banking industry as well as for international crises like the COVID-19 pandemic. Bank managers may use TQM concepts to boost productivity, increase customer satisfaction, efficiently handle crises and supply chains, engage with other businesses, support employee well-being and innovation, and prepare for upcoming international calamities.

Validating the conceptual framework with empirical findings

The conceptual framework provides a framework for analysing the interactions between various variables and acts as the study's theoretical underpinning. The framework is created using already published materials, theories, and ideas associated with the study topic. On the other hand, empirical findings are the study outcomes discovered via data gathering and

analysis. These results are tested to see if the conceptual framework is sound and the data supports the connections between the variables.

The researcher has validated the conceptual framework with the help of empirical findings. In this study, hypothesis testing was performed to establish if the empirical findings confirm or disprove the relationship between independent and dependent variables put forth in the conceptual framework. Quantitative and qualitative findings and data analysis proved that effective TQM practices in the UK banking and services sector, such as employee focus, customer focus, top management focus and continual improvements, ultimately improve employee satisfaction and customer satisfaction and enhance organizational and financial performance. TQM practices, including employee empowerment, teamwork, and training and development, increase employee satisfaction. TQM promotes a culture of continuous improvement and empowers employees to take ownership of their work, which increases job satisfaction and a sense of pride in one's work.

TQM emphasizes meeting and exceeding customer expectations, which increases customer satisfaction. Practices like process mapping, customer feedback systems, and continuous improvement are used to accomplish this. Customer loyalty and contentment are raised by comprehending consumer demands and offering top-notch goods and services. Hence, the empirical findings have supported and validated the conceptual framework of this study.

6.4. Recommendations

Recommendations have been captivated from the overall research and data collected and analysed from the UK banking sector. Quantitative and qualitative data gathered in this study revealed that Total quality management is a way to manage and improve a company's efficiency, cohesion, flexibility, and competitive position (Arora, 2009). Total Quality Management will undoubtedly lead to improved products and services, reduce organizational costs, increase the number of audience satisfaction (Cole, 1999), such as clients and employees, and result in financial performance improvements in the UK banking sector. Data collected via surveys strongly suggest that the UK banking sector needs to improve its TQM practices to meet competitive challenges and enhance its customer satisfaction and financial stability. It has been concluded that participants strongly agreed and endorsed that employee-

focused practice brings positive changes to the organizational performance of the UK banking sector.

Moreover, qualitative and quantitative studies suggested that Customer focus is considered an organization's ability to respond to current issues and approaches taken to improve future experiences; it focuses primarily on the proactive steps taken by the corporation to engage customers and enhance their experience. The UK banking sector needs to be more customer-focused in handling customer complaints and issues and take full consideration of their feedback to improve customer satisfaction. Top management focus is a way of implementing Total Quality Management that assistances organizations set their values, aims, and systems to meet customer expectations (Vermeulen W, 2000), improve their overall performance, and build a strategic vision process focusing on the needs and necessities of the customer. Qualitative and quantitative studies have suggested that Top management-focused is particularly important and needs to be aligned with middle and lower management to have better communication and provide excellent customer service.

Qualitative, quantitative as well as literature review has suggested that UK banks should bring more awareness of the processes and steps that should be followed, beginning with staff and management's commitment to building customer relation, communicating the vision, mission and goals of the organization and the plans and activities necessary to achieve improved business performance an organization needs to introduce the TQM concept into its employee. The organization must also give its staff training programs, concentrate on enhancing collaboration, and focus on the client's demands to develop a better strategy for ongoing improvement. Finally, Qualitative and quantitative studies suggest that the UK banking sector needs to improve in the areas of solid leadership, great teamwork, effective communication, resilient employee engagement, and rewarding appraising employees because all these components of TQM contribute towards achieving the organizational goal, particularly in the UK banking sector. Excellent attention and improvement are needed to meet the competitive market.

6.4.1. The recommended framework for TQM performance enhancement

In this research, the researcher has proven the benefits of implementing the TQM in the UK banking sector; this study also revealed the TQM practices, the importance, and the challenges facing the implementation.

Therefore, the researcher is recommending the following framework for TQM practices enhancement:

The employee focus

The qualitative and quantitative data has proven that it is essential for all the organisation members to contribute to the quality enhancement to achieve ultimate performance results. This study is therefore recommending the following:

- * Involving the employees in the quality improvement process as well as involving them in leadership decisions
- * Improving the training and education system as well as improving the employee satisfaction programs
- * Working on better understanding the employee's needs and expectations by setting anonymous suggestions boxes
- * Fair salaries for the bottom-line employees for better performance (financial motivation)
- * Explaining the mission, vision, and quality goals to employees for them to be able to contribute to the improvement process
- * Increase the level of communication between the managers and the employees
- * Introducing the TQM concept to employees for better performance

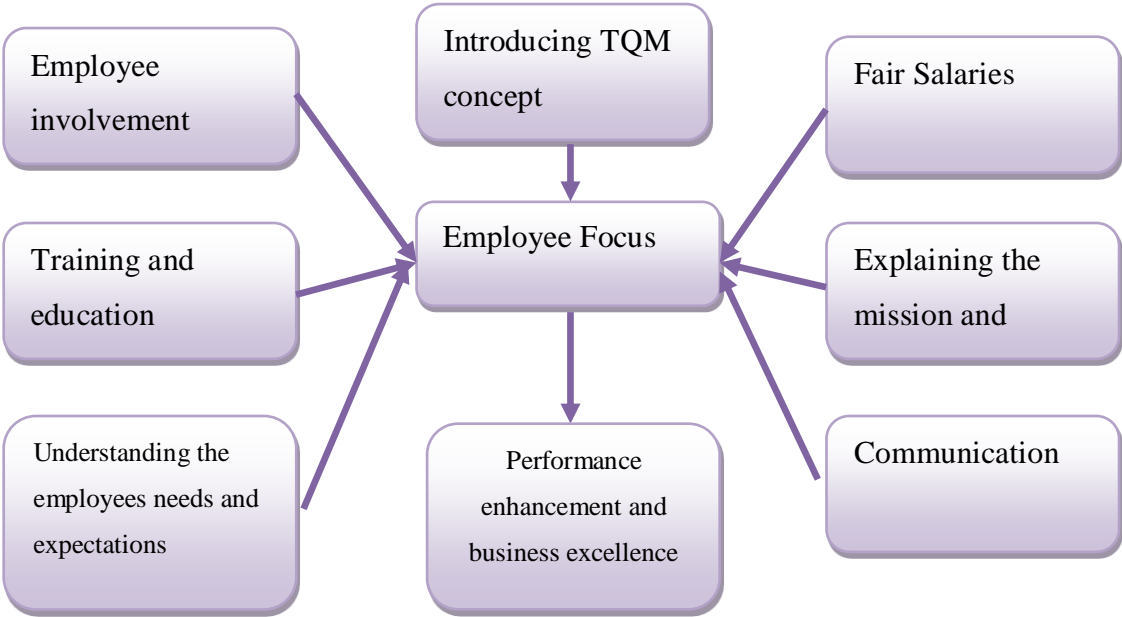


Figure 21: Recommendations for Employee focus practice improvement (Created by the author)

Customer focus

The qualitative and quantitative data have proven that the customer focus is an essential practice that helps the organisation achieve ultimate financial results, customer satisfaction and service quality. This study is therefore recommending the following:

- * Increasing the surveys for customers to understand their needs and expectations
- * Setting creative and innovative plans to attract more customers
- * Setting better system for handling customers complaints efficiently

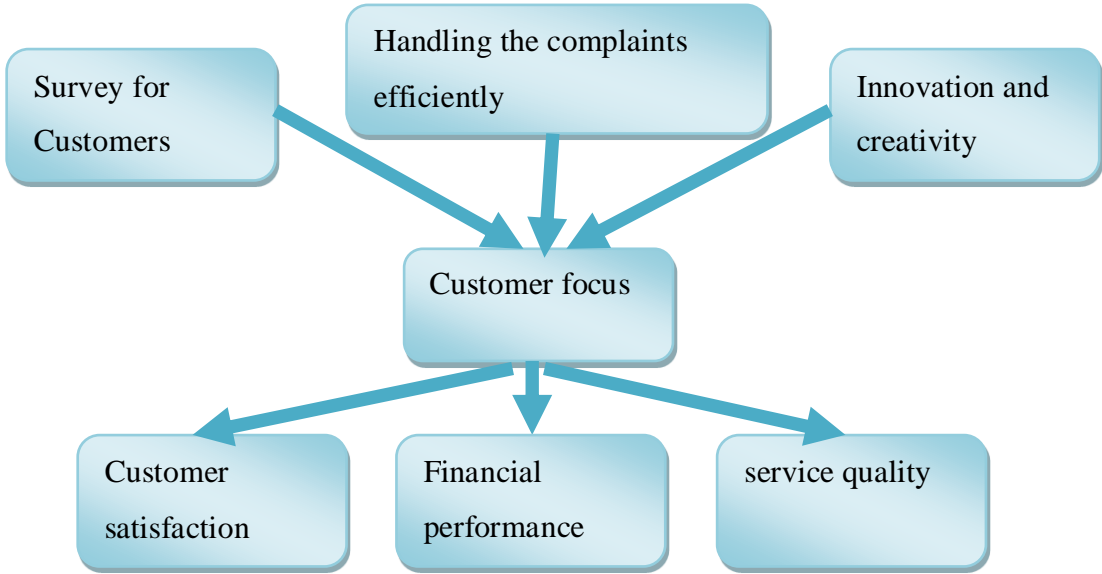


Figure 22: Suggestions for Customer service practice improvement (Created by the author)

Top management focus

The qualitative and quantitative data have proven that Top management is an essential practice that helps the organisation to operate efficiently. This study is therefore recommending the following:

- * Increase the level of communication with the employees as well as introduce the TQM concept to employees
- * Top management should increase their level of commitment and leadership practices to be able to lead the quality improvement process
- * Setting strategic quality plans to achieve business goals
- * Setting plans for employees to achieve employee satisfaction and enhance their productivity
- * Top management should develop a quality culture and focus on customers' needs and expectations to achieve ultimate customer satisfaction.



Figure 23: Recommendations for Top management practice improvement (Created by the author)

Continual improvement

The qualitative and quantitative data have proven that continual improvement is an essential practice that helps the organisation compete and sustain itself in the marketplace. This study is therefore recommending the following:

- * The organisation and top management should have a fast response to the market changes

- * The organisation and top management should introduce more innovative and creative plans
- * The organisation should work on providing more continuous improvement plans
- * The top management should evaluate the organisation practices and operations and continuously set plans for improvement

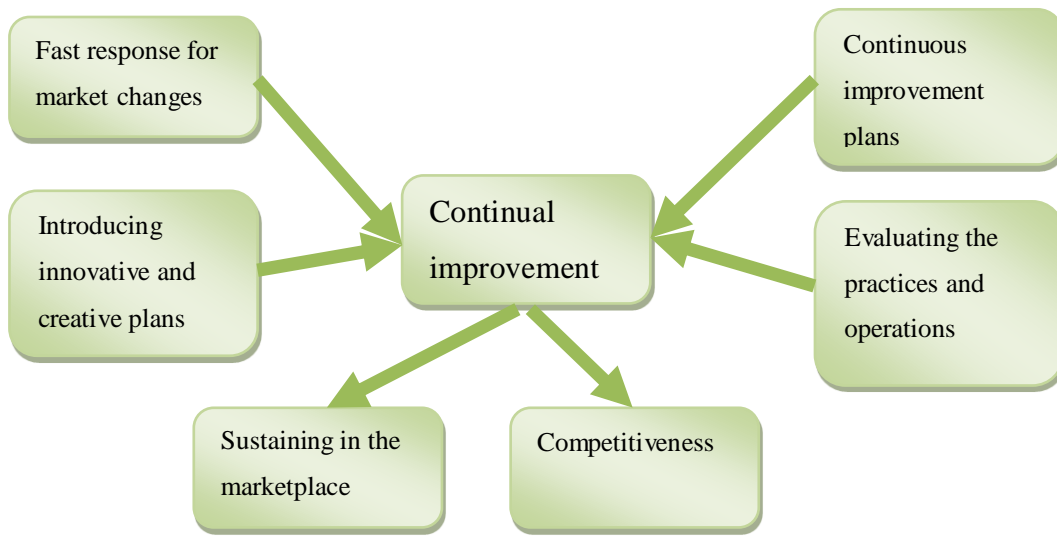


Figure 24: Recommendations for Continual improvement practice enhancement (Created by the author)

TQM concept introduction

The qualitative and quantitative data have proven that the TQM concept introduction is an essential practice that helps the organisation achieve a competitive advantage. It has also been proven that the TQM concept was not introduced enough to the organisation employees. Therefore, the organisation and the top management need to submit the TQM concept to employees and set plans for implementing it for better performance.

6.5. Research limitations

Dimitrios and Antigoni (2018) identified the study's limitations as potential weaknesses that cannot be controlled by the researcher and are linked with the chosen research design, statistical

models, and other factors. In this respect, the limitation is considered an imposed restriction that is essentially out of the researcher's control and can eventually affect the research results.

These research limitations are as follow:

- * Limited access to information about the banking sector as well as limited access to bank employees
- * The choice of sample, as the researcher would recommend choosing a larger model for more accurate results and better statistical tests to identify the relationship between the variables. Also, a larger sample could have been more representative of the population.
- * The researcher could have used in-depth interviews instead of focus group method, as the participants of the research did have different perspectives about the TQM factors, which could have been discussed individually for more in-depth discussion results.
- * The researcher did not exploit all the eight factors of the TQM in the research
- * One of the main limitations is lack of experience in writing research papers or completing a thesis and complex studies; therefore, the depth and scope of the discussions are more compromised in various levels compared to expertise scholars.

6.6. Concluding remarks

The researcher has achieved all the objectives of this research. The first objective was “To present the current scenario of TQM and service quality.” This objective was achieved through the secondary data gathered from the journals, articles, and annual and financial reports of the banks and their websites. The researcher has discussed the importance of TQM and service quality in the banking sector and its importance and effects on enhancing financial performance and stability. As one of the essential means of leading and developing the work strategy and improving performance, Total Quality Management is also seen as playing a pivotal role in achieving profitability by delivering high-end products and services in the UK banking sector. The successful implementation of Total Quality Management, according to critical writers as such as Pushpa (2016), Arora (2009) and Deming (2012). etc., will undoubtedly result in improved products and services, as well as lower organization expenses and increased customer

and staff satisfaction, all of which will contribute to the improved financial performance of the UK banking sector.

The second objective was “To present the current scenario of the financial services industry in general and specifically the banking sector in the UK.” This objective was also achieved by conducting the secondary data with the help of recent journals, articles, and annual and financial reports of the financial institutions and their websites. The Financial Services sector is one of the largest economic sectors in any region that leads the world in terms of revenues and capitalization of equity markets (UK Finance, 2019). This sector is recently undergoing significant transformations because of globalization and the economic climate requiring fundamental changes to boost competitiveness and achieve business excellence. Finance services in the United Kingdom and banking services providers in the UK play a vital role in UK economic and financial activities (Higginbotham, 2019). UK banks generally manage cash and assets, advise clients, and facilitate fund movement. The researcher has also presented the threat and challenges posed to the financial sector and its effects on the financial industry, particularly the banking sector.

The third objective was “To present the impact of TQM and Service quality on employee satisfaction, commitment and customer satisfaction and organizational performance in the banking sector.” This objective was achieved with the critical lecturer review and with the help of qualitative and quantitative data analysis. The researcher has critically presented the literature supporting the importance of TQM and service quality in the UK banking sector and analysed and supported the arguments with the data collected with the help of research and focus groups.

The fourth objective was “To evaluate the implementation of TQM in the banking sector in the UK and the challenges facing this implementation.” The researcher has achieved this objective with the help of a literature review by conducting a critical and extensive literature where notable authors have contributed to the importance and the implementation of the TQM in the banking sector, such as (Alharth et al., 2017) (Talib et al., 2012) (Jun, 2001), and Mellahi and Eyuboglu (2001). etc. The researcher has endorsed and backed up the arguments with the help of data collected and analysed by the customers and the critical position holders working in the banking sector. The researcher has presented the hypothesis to support the enhancement of the UK banking sector's performance and financial stability. It can be seen in the quantitative data analysis outcome that the researcher has rejected all null hypotheses, which proves that the

researcher has achieved the objective with the help of quantitative analysis. The participants in the focus group have also stressed the implementation of the TQM practices in the banking sector and endorsed that the performance of the TQM practices will contribute financially and help improve the quality of the service in the banking sector.

The fifth objective was “To recommend a new framework for the performance enhancement in TQM implementation, service quality, financial performance and customer satisfaction.” The final goals were achieved with the help of quantitative and qualitative data analysis, discussion, and findings. The researcher has analysed the qualitative data collected by the focus group working in the banking sector in critical positions have also supported the suggested framework such as employee focus, rewarding employees, continuous improvement, and effective communication meticulously improve customer satisfaction and bring financial stability overall. Research has presented the alternative hypothesis that helped the researcher support the suggested framework that implementing TQM certainly increases financial performance, lowers cost, enhances customer satisfaction, and enhances the overall financial performance of the UK banking sector. A comprehensive study has contributed to the knowledge of the TQM practices and their direct relationship to improved services, quality, and products in the banking sector.

6.7. Suggestions for further studies

As with every piece of research, there are numerous ideas for additional investigations about methodology and application concerns. Based on that, the elements that influence the application of the TQM may be better described in numerous pathways of future study. The following proposals for future research

- To further demonstrate the true nature of the findings included in this study in the future research efforts of the TQM within the various areas, such as production, oil and gas, health, education, tourism etc. and their link with organizational and national culture in the UK and around the globe.
- A further extension to this study would be using various tools and models in other industries for analysing organizational culture using TQM.
- Complete research is needed to determine the obstacles to introducing TQM in all UK banks.

- This researcher hopes this study will inspire and motivate future researchers to broaden their field of interest to other developing nations and compare and analyse their findings more extensively.

Bibliography

Aaker A, Kumar VD, George S, (2000). In: Marketing Research. New York: John Wiley & Sons Inc.

Abend, V., (2020). Six cybersecurity threats the financial services sector faces. [Online] Available at: <https://www.securitymagazine.com/articles/93534-six-cybersecurity-threats-the-financial-services-sector-faces> [Accessed 27 November 2020].

Abend, V., (2020). What's the cyber future for financial services?. [Online] Available at: <https://www.accenture.com/us-en/blogs/cyber-defense/cyber-future-for-financial-services> [Accessed 27 November 2020].

Abohmed B, (2001). In: Identifying some management approaches to total quality management (TQM) within industrial organisations. s.l.: University of Wisconsin-Stout.

Accenture Security, (2019). Future Cyber Threats, s.l.: Accenture Security.

Acharya & N. A., (2013). Sampling: Why and how of it. Indian Journal of Medical Specialties, 4(2), pp. 330-333.

Adam, E.E, (1994). Alternative quality improvement practices and organization performance. Journal of Operations Management, pp. 27-44.

Agbor, J. M., (2011). The Relationship between Customer Satisfaction and Service Quality: a study of three Services sector, Umea. [Online] Available at: <http://www.diva-portal.org/smash/get/diva2:448657/fulltext02> [Accessed 21 02 2021].

Ahmad, A. Ur-Rehman, K. and Safwan, N, (2011). Testing a model of Islamic banking based on service quality, customer satisfaction and bank performance. African Journal of Business Management, 5(5), pp. 1880-1885.

Ainsworth, Q., (2020). Data Collection methods. [Online] Available at: <https://www.jotform.com/data-collection-methods/> [Accessed 30 12 2020].

Al Aqeeli, O. W., (2001). In: Introduction to the integrated methodology for TQM (point of view). Amman, Jordan: Dar Wael for publication.

Albrecht, K. & Zempke, R, (1985). Service America. In: Doing Business in the New Economy. New York: Dow Jones Urwin.

Alharth, M. M., Zubaida, A. J. & Azrilah, A. A., (2017). The Total Quality Management in Banking. International Advanced Research Journal in Science, Engineering and Technology, 4(5), pp. 159-163.

Ali Mohammeda. b, Siti Tibek, Ideris Endot, (2013). The principles of Total Quality Management System in World Islamic Call Society. Procedia - Social and Behavioral Sciences, Volume 102, p. 325 – 334.

Ali Shalchi, Chris Rhodes, Georgina Hutton, (2021). Financial services: contribution to the UK economy. [Online] Available at: <https://commonslibrary.parliament.uk/research-briefings/sn06193/> [Accessed 01 02 2021].

Ali, K., (2011). The Role of The Dimensions Of Quality Services Of Islamic Banking In Achieving Customer Satisfaction, A Field Analytical Study In Islamic Bank In The province of Nineveh. Tikrit Journal of Administrative Sciences and Economics, 7(23).

Al-Zamany, Y., Hoddell, E.J and Savage, B.M, (2002). Understanding the difficulties of implementing quality management in Yemen. The TQM Magazine, 14(6), pp. 367-72.

Amalendu B., Sri S. M., Sri G. R., Fakir C., (2011). Financial Performance Analysis-A Case Study. Current Research Journal of Social Sciences , 3(3), pp. 269-275.

Amar, K. and Zain, M.Z, (2002). Barriers to implementing TQM in Indonesian manufacturing organizations. The TQM Magazine, 14(6), pp. 72-367.

Ameen Al-basheer, (2015). The Impact of Total Quality Management on Financial Performance "A field study in the Jordan Islamic Bank, Irbid Province - Jordan". International Journal of Business and Social Science, 6(11), pp. 65-82.

Anderson, J.C., Rungtusanatham, M., & Schroeder, R.G, (1994). A Theory of Quality Management Underlying the Deming Management Method. Academy of Management Review, 19(3), pp. 472-509.

Angelova, B.; Zekiri, J., (2011). Measuring customer satisfaction with service quality using American Customer Satisfaction Model (ACSI Model). International Journal of Academic Research of Business and Social Sciences, Volume 1, p. 232–258.

Antastasiadou, S. D., (2015). The roadmaps of Total Quality Management in the Greek education system according to Deming, Juran and Crosby in light of the EFQM model. *Procedia Economics and Finance* , Volume 33, pp. 562 - 572.

Anu P. Anil, S. K. P., (2016). Investigating the relationship between TQM practices and Firm's performance: A conceptual framework for Indian organizations. *Procedia Technology*, Volume 24, p. 554 – 561.

Arora, S. K., (2020). What is Data Analysis? Methods, Techniques & Tools. [Online] Available at: <https://hackr.io/blog/what-is-data-analysis-methods-techniques-tools> [Accessed 30 12 2020].

Asmundson, I., (2020). International Monetary Fund. [Online] Available at: <https://www.imf.org/external/pubs/ft/fandd/basics/finserv.htm> [Accessed 25 September 2020].

Atkinson, A., Waterhouse, J., & Wells, R, (1997). A Stakeholder Approach to Strategic Performance Measurement. *Sloan Management Review*, 3(5), p. 38.

Baidoun, S., (2004). The implementation of TQM philosophy in Palestinian organization: a proposed non-prescriptive generic framework. *The TQM Magazine*, 16(3), pp. 174-185.

Barclays Plc, (2019). Barclays Bank Annual report. [Online] Available at: <https://home.barclays/content/dam/home-barclays/documents/investor-relations/reports-and-events/annual-reports/2019/Barclays%20Bank%20PLC%20Annual%20Report%202019.pdf> [Accessed 2020 12 20].

Bartoli, A. & Blatrix, C, (2015). In: 4. edition, ed. *Management in Public organisations*. Paris: Dunod.

Base UK, (2010). European Foundation for Quality Management (EFQM). [Online] Available at: <https://www.base-uk.org/knowledge/european-foundation-quality-management-efqm> [Accessed 2010].

Bashir Ahmad Fida, U., (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *Sage Journals*.

Bendell, T., Penson, R. and Carr, S, (1995). The quality gurus—their approaches described and considered. *Managing Service Quality*, 5(6), pp. 44-48.

- Bergman, B. & Klefsjö, B. (2003). Quality from customer needs to customer satisfaction. [Online] Available at: [Studentlitteratur, Lund available by ASQ Quality Press, www.asq.org](http://www.asq.org)
- Bhandari, P., (2020). A step-by-step guide to data collection. [Online] Available at: <https://www.scribbr.com/methodology/data-collection/> [Accessed 30 12 2020].
- Bineham, G., (2006). Sampling in Research. [Online] Available at: https://www.thh.nhs.uk/documents/Departments/Research/InfoSheets/16_sampling_research.pdf [Accessed 30 12 2020].
- Bohoris, G., (1995). A comparative assessment of some major quality awards. *International Journal of Quality & Reliability Management*, 12(9), pp. 30-43.
- Borad, S. B., (2019). Non-financial Performance Measures – Meaning, Importance. [Online] Available at: <https://efinancemanagement.com/financial-analysis/non-financial-performance-measures> [Accessed 21 12 2020].
- Boru, T., (2018). Chapter five Research design and methodology Y 5.1. Introduction Citation: Lelissa TB (2018); *Research Methodology*; University of South Africa, PHD Thesis. [Online] Available at: https://www.researchgate.net/publication/329715052_Chapter_5_research_design_andmethodology_51_Introduction_Citation_Lelissa_TB_2018_Research_Methodology_University_of_South_Africa_PHD_Thesis [Accessed 03 07 2021].
- Bose, S., (2010). "The effect of tangibles, employees and process on customer opinion in banking services: mediating roles of customer experience" [Online] Available at: https://www.researchgate.net/publication/269114295_The_effect_of_tangibles_employees_and_process_on_customer_opinion_in_banking_services [Accessed 11 2021].
- Breavington, R.,(2019). RPC. [Online] Available at: <https://www.rpc.co.uk/press-and-media/data-breaches-reported-by-financial-services-firms-rise-480-percent-in-a-year-to-145/> [Accessed 28 November 2020].
- Brigham, S., (1993). Lessons we can learn from industry. *Change*, 25(3), pp. 7-42.
- Bryman, A., (2015). In: *Social research methods*. s.l.:Oxford University Press.
- Burns & Grove, (2020). Validity and Reliability. [Online] Available at: <http://learntech.uwe.ac.uk/da/Default.aspx?pageid=1429> [Accessed 30 12 2020].

C.S.S.C, (2018). Six Sigma, a complete step by step guide. [Online] Available at: <https://www.sixsigmacouncil.org/wp-content/uploads/2018/08/Six-Sigma-A-Complete-Step-by-Step-Guide.pdf> [Accessed 25 12 2020].

Cadman, E., (2016). Services Close to 80% of UK economy. Financial Times, 31 March.

Cameron, R., (2011). Mixed methods research: The five P's framework.. The Electronic Journal of Business Research Methods, Volume 9, pp. 96-108.

Camilleri, M. A., (2017). Understanding Customer Needs and Wants. In: Travel Marketing, Tourism Economics and the Airline Product: An Introduction to Theory and Practice. 1st ed. Milan, Italy: Springe.

Campbell and Fletcher, (2020). Gender Inequality Challenges in the banking & finance sectors. [Online] Available at: <https://www.cfrecruitment.co.uk/gender-inequality-challenges-in-the-bankingfinancesectors#:~:text=Where%20does%20the%20finance%20and,in%20excess%20of%2020%20percent.> [Accessed 20 12 2020].

Chenhall, R. H., (1997). Reliance on manufacturing performance measures, total quality management and organizational performance. Management Accounting Research, 8(2), p. 187–206.

Cheruiyot, T.K., & Maru, L.C, (2013). Service quality and relative performance of public universities in East Africa. The TQM Journal, 25(5), p. 533 – 546.

Chibueze, A. M., (2013). Electronic Banking and Bank Performance in Nigeria. West African Journal of Industrial & Academic Research, pp. 171-187.

Ching-Sheng Chang, S.-Y. C., (2013). Service quality, trust, and patient satisfaction in interpersonal-based medical service encounters. BMC Health Services Research volume, Volume 22.

Christopher N.S., Beth Jenkins, (2007). The role of the financial services. In: The role of the financial service in expanding economic opportunity. s.l.:Harvard University.

CityUK, (2016). Key Facts about UK Financial and Related Professional Services 2016.

Cohen, L., Manion, L. and Morrison, K. , (2013). In: Research Methods in Education. s.l.:Routledge.

Cole, W. E., (1999). TQM in action . In: New Delhi: Beacon Books.

Colquitt, J., (2015). Emerging risks facing the financial services industry. [Online]
Available at: <https://www.financierworldwide.com/emerging-risks-facing-the-financial-services-industry#.X8DvJ1X7SUK> [Accessed 27 November 2020].

Competition and market authority, (2015). Retail banking market investigation. [Online]
Available at:
https://assets.publishing.service.gov.uk/media/55cdf857ed915d534600002d/Financial_performance_working_paper.pdf [Accessed 2020 12 20].

Cowling A, N. K., (1995). Banking on people: TQM, service quality and human resources. *Personnel Review*, 24(7), pp. 25-40.

Creswell, J., (2003). Qualitative, quantitative and mixed methods approaches. In: *Research design*. 2nd ed. CA: Sage publications.

Creswell, J., (2007). Choosing among five approaches. In: *Qualitative Inquiry and Research Design*. 2nd ed. London: Sage Publications.

Creswell, J., (2009). Qualitative, Quantitative and Mixed Method Approaches. In: *Research Design*. 3rd ed. Los Angeles: SAGE Publications.

Creswell, J. W., (1994). Qualitative and quantitative approaches. In: *Research design*. CA: Sage Publications.

Creswell, J. W., (2014). In: *Research design: Qualitative, quantitative, and mixed methods approaches*. Thousand Oaks, CA: Sage publications.

Cristian I.I., Silvia A., (2014). Performance measurement models: an analysis for measuring innovation processes performance. *Procedia - Social and Behavioral Sciences*, 124(29), p. 397 – 404.

Cronin, J.J. and Taylor, S.A, (1992). Measuring Service Quality: a reexamination and extension. *Journal of Marketing*, 56(3), pp. 55-68.

Crosby, P. B., (1979). The art of making quality certain. In: *Quality is free*. New York: McGraw-Hill.

CROWE, (2018). Non-financial performance indicators. [Online] Available at: <https://www.crowe.com/ie/insights/non-financial-performance-indicators> [Accessed 21 12 2020].

Custom Insight,(2020). Employee Engagement Survey. [Online] Available at: <https://www.custominsight.com/employee-engagement-survey/what-is-employee-satisfaction.asp> [Accessed 15 September 2020].

Trivedi R.N. and Shukla,(1998). In: Research Methodology. Jaipur: College Book Depot, p. 54.

Da'as, A., (2010). Total Quality Management And Its Impact In Improving The Financial Performance, An applied Study in a sample of Jordanian commercial banks. Studies, Administrative Science, 37(1).

Dalaeen, B. A., (2016). A Comparative Study on Service Quality Expected and Perceived By the Customers of Cairo Amman Bank and Bank of Jordan. International Journal of Business Management and Economic Research(IJBMER), 7(6).

Dale, B. G. and Bunney, H, (1999). In: Total quality management blueprint. Oxford: Wiley Blackwell.

Dale, B. G., (2003). A Framework for the Introduction of a Process of Quality Improvement in Retail Organizations. International Journal of Re-tail & Distribution Management, 22(8), pp. 25-32.

Danyen Mamade Shameer, Callychurn Devkumar Sing, (2013). Barriers to total quality management (TQM). Proceedings of the 11th International Conference on Manufacturing Research, pp. 611-616.

Davis, S., & Albright, T, (2004). An investigation of the effect of balanced scorecard implementation on financial performance. Management Accounting Research, 15(2), pp. 135-153.

DeFeo, J. A., (2019). JURAN. [Online] Available at: <https://www.juran.com/blog/what-is-total-quality-management/> [Accessed 23 August 2019].

DeFranzo, S. E., (2020). 4 Main Benefits of Survey Research. [Online] Available at: <https://www.snapsurveys.com/blog/4-main-benefits-survey->

[research/#:~:text=Surveys%20are%20useful%20in%20describing,conclusions%20and%20make%20important%20decisions.](#) [Accessed 01 05 2021].

Deming, W. E., (2012). In: C. f. A. E. Study, ed. Out of the Crisis. Cambridge, MA: Massachusetts: Institute of Technology.

Denscombe, M., (2008). Communities of practice: A research paradigm for the mixed methods approach. *Journal of Mixed Methods Research*, Volume 2, pp. 270-283.

DePoy, E. and Gitlin, L.N, (2015). In: Introduction to research: Understanding and applying multiple strategies. s.l.: Elsevier Health Sciences.

Desiyanti, N. L., (2018). Effect of Service Quality on Customer Satisfaction, Customer Delight and Customer Loyalty (Study on LPD Desa Adat Sembung and LPD Desa Adat Seseh). [Online] Available at: https://www.researchgate.net/figure/conceptual-framework-Hypothesis-Formulation-Hypothesis-1-H1-Service-Quality_fig1_324502111 [Accessed 21 02 2021].

Díaz, J. E. C., (2002). Importance of Training, Learning and Education for Total Quality Management (TQM) Implementation. VI congreso Nacional Y 1er. International, pp. 1-25.

Didin F., Jusni, Mochamad M., (2018). How Measuring Financial Performance. *International Journal of Civil Engineering and Technology (IJCIET)* , 9(6), p. 553–557.

Dimitrios Theofanidis, A. F., (2018). Limitations and delimitations in research process. *Perioperative Nursing* , 7(3).

Dooks, D., (2020). United Kingdom's banking sector: Facts & Figures. [Online] Available at: <https://www.ebf.eu/united-kingdom/> [Accessed 30 November 2020].

Dowlatsahi, S., (1998). The role of purchasing and TQM in the Maquiladora industry. *Production & Inventory Management Journal*, Volume 39, pp. 32-49.

Downe-Wamboldt, B., (1992). Content analysis: Method, applications and issues. *Health Care for Women International*, Volume 13, pp. 313-321.

Dr. Veena K.P and Prof. S.N. Patti, (2016). Financial Performance Analysis of Pre and Post Merger in Banking Sector: A Study with Reference To ICICI Bank Ltd. *International journal of management*, 7(7), p. 240–249.

Dubois, A., Gadde, L.E, (2002). Systematic combining: an abductive approach to case research. *Journal of Business Research*, Volume 55, pp. 553-60.

Dudavskly, J., (2020). The Ultimate guide to writing a dissertation. [Online] Available at: <https://research-methodology.net/research-methodology/reliability-validity-and-repeatability/research-reliability/> [Accessed 30 12 2020].

Durcevic, S., (2020). Your Modern Business Guide To Data Analysis Methods And Techniques. [Online] Available at: <https://www.datapine.com/blog/data-analysis-methods-and-techniques/> [Accessed 30 12 2020].

Economics Online, (2020). UK banks. [Online] Available at: https://www.economicsonline.co.uk/Business_economics/Banks.html#:~:text=UK%20Banks,the%20market%20is%20clearly%20oligopolistic. [Accessed 20 November 2020].

EFQM, (2020). EFQM Model. [Online] Available at: <https://www.efqm.org/index.php/efqm-model/>

Elliott, E. D. a. G., (2002). Customer service quality and financial performance among Australian retail financial institutions. *Journal of Financial Services Marketing* , Volume 7, pp. 25-41.

Ellis, P., (2014). The language of research (part 2):methodologies and methods. *Wounds UK*, 10(3), pp. 100-102.

Ellram, L., (1991). Key success factors and barriers in international purchasing partnerships. *Management Decision*, 29(7), pp. 38-44.

Elo, S. K. H., (2008). The qualitative content analysis process. *Journal of Advanced Nursing*, Volume 62, pp. 107-115.

Engineers, Union of Japanese Scientists and, (2020). JUSE. [Online] Available at: http://www.juse.or.jp/deming_en/award/1026.html [Accessed 2015].

Eriksson, P. and Kovalainen, A.,(2015). In: *Qualitative Methods in Business Research: A Practical Guide to Social Research*. s.l.:Sage.

Evans, J. R. and Dean, J. W, (2000). In: *Total quality: Management, organization, and strategy*. s.l.:South-Western.

Evans, J. R. and Dean, J. W, (2000). In: Total quality: Management, organization, and strategy. South-Western: s.n.

Faisal Talib, Zillur Rahman, (2011). The barriers to total qualitymanagement implementationusing interpretive structuralmodeling approach. Benchmarking An International Journal, 18(4), pp. 563-587.

Fawthrop, A., (2019). Have UK banks managed to narrow the gender pay gap?. [Online] Available at: <https://www.nsbanking.com/analysis/gender-pay-gap-uk-banks/> [Accessed 20 12 2020].

Feigenbaum, A. V., (1999). In: Total quality control. 4th ed. New York: McGraw-Hill.

Fink, A., (2003). In: How to Sample in Surveys. 2nd ed. Thousand Oaks: Sage Publications.

Flavian, C.; Torres, E.; Guinaliu, M, (2014). Corporate image measurement: A further problem for the tangibilization of Internet banking services. International Journal of banking and marketing, Volume 22, p. 366–384.

Flick, U., (2014). In: An introduction to qualitative research. 5th edition ed. London: SAGE Publications.

Flood, R. L., (1993). In: Beyond TQM. New York: John Wiley & Sons Chichester.

Flood, R. L., (1993). In: Beyond TQM. New York: John Wiley & Sons Chichester.

Fontanella, C., (2020). What is Customer Relations? Everything You Need to Know. [Online] Available at: <https://blog.hubspot.com/service/customer-relations> [Accessed 01 11 2020].

Formplus, (2020). 7 Data Collection Methods & Tools For Research. [Online] Available at: <https://www.formpl.us/blog/data-collection-method> [Accessed 30 12 2020].

Fotopoulos, C. V. and Psomas, E. L, (2010). 'The structural relationships between TQM factors and organizational performance. The TQM Journal, 22(5), pp. 539-552.

Fraenkel, J. K., & Wallen, N. E., (2003). In: How to design and evaluate research in education. New York: The McGraw-Hill Company.

Franck, R., (2013). The explanatory power of models: bridging the gap between empirical and theoretical research in the social sciences. Springer Science & Business Media, Volume 1.

Friedrichs, J. K. F., (2009). On Acting and Knowing: How Pragmatism can Advance International Relations Research and Methodology. *International Organization*, Volume 63, pp. 31-701.

Kampouridis G., (2015). The relationship between TQM and financial performance of Greek companies. *Journal of Economics and Business*, 18(1), pp. 61-78.

Gall, M.D., Gall, J.P., Borg, W.R, (2007). In: *Educational research: An introduction*. Boston: Pearson.

Garner, R., (2013). In: *Doing qualitative research: designs, methods, and techniques*. s.l.:Pearson Education.

Garvin, D., (1988). In: *Managing Quality*. New York: The Free Press.

Gemma Robertson-Smith, Carl Markwick, (2009). *Employee Engagement*, Brighton, UK: Institute for employment studies.

Georgopoulos, B.S. & Tannenbaum, A.S. , (1957). *American Sociological Review*. In: *A study of organizational effectiveness*. s.l.:s.n., pp. 534-540.

Gerber, B., (2020). 12 Key Financial Performance Indicators You Should Be Tracking. [Online] Available at: <https://www.accountingdepartment.com/blog/12-key-performance-indicators-you-should-be-tracking> [Accessed 13 December 2020].

Ghalayini, A.M. & Noble, J.S, (1996). The changing basis of Performance measurement. *International Journal of Operations & Production Management*, 16(8), pp. 63-80.

Ghobadian, A. and Woo, H. S, (1996). Characteristics, benefits and shortcomings of four major quality awards. *International Journal of Quality & Reliability Management*, 13(2), pp. 10-44.

Ghobadian, A. and Woo, H. S, (1996). 'Characteristics, benefits and shortcomings of four major quality awards. *International Journal of Quality & Reliability Management*, 13(2), pp. 10-44.

Gioia, D. C. K. a. H. A., (2013). Seeking qualitative rigor in inductive research: Notes on the Gioia methodology. *Organizational Research Methods*, 16(1), pp. 15-31.

Glicken, M., (2003). *A Simple Guide*. In: *Social Science*. Boston: Pearson Education.

Glossary, U., (2013). Data Validation Overview. [Online] Available at: <https://ec.europa.eu/eurostat/cros/content/definitions> [Accessed 30 12 2020].

Goetsch, D. L. and Davis, S. B., (2010). Introduction to total quality. In: Quality management for organisational Excellence. 6th ed. New Jersey: Prentice-Hall.

Goetsch, D. L. and Davis, S. B., (2010). Introduction to total quality. In: Quality management for organisational Excellence. 6th ed. New Jersey: Prentice-Hall.

Gonçalves, M., (2018). Viridis. [Online] Available at: <https://viridis.energy/en/blog/pdca-cycle-energy-and-utilities-management> [Accessed 29 10 2018].

Goundar, S., (2012). Research Methodology and research methods. [Online] Available at: https://www.researchgate.net/publication/333015026_Chapter_3_-_Research_Methodology_and_Research_Method [Accessed 29 December 2020].

Graham, S., (2020). EY Financial Services Brexit Tracker: Financial Services Firms continue moving staff ahead of Brexit deadline, with total jobs relocating from London to Europe now over 7,500. [Online] Available at: https://www.ey.com/en_uk/news/2020/09/ey-financial-services-brexit-tracker-fs-firms-continue-moving-staff-ahead-of-brexit-deadline [Accessed 1st October 2020].

Greene, J., (2006). Toward a methodology of mixed methods social inquiry. *Research in the Schools*, 13(1), pp. 93-98.

Gronroos, C., (1990). In: *Service Management and Marketing*. Canada: Lexington Books.

Haddad, H., (2017). Impact of Human Competencies on Caritas Jordan Employees Performance. *Journal of Resources and developed management*, Volume 28, p. 57–71.

Hahn, G. J., Doganaksoy, N., & Hoerl, R., (2000). The evolution of Six Sigma. *Quality Engineering*, 12(3), pp. 26-317.

Hamid T., Kouros K. L., (2012). Six Sigma Methodology and its Relationship with Lean Manufacturing System. *Advances in Environmental Biology*, 6(2), pp. 895-906.

Hansson, J., (2003). TQM - Aspects of implementation and performance. [Online] Available at: <https://www.diva-portal.org/smash/get/diva2:999931/FULLTEXT01.pdf> [Accessed 30 01 2021].

Hargrave, M., (2020). Return on Assets. [Online] Available at:
<https://www.investopedia.com/terms/r/returnonassets.asp> [Accessed 12 April 2020].

Hargrave, M., (2020). Return on Equity. [Online] Available at:
<https://www.investopedia.com/terms/r/returnonequity.asp> [Accessed 13 May 2020].

Hari Prasad & Bhavani Prasad, (2016). Impact of service quality on performance of banks. VFSTR Journal of STEM, pp. 10-23.

Harrison, J.S. & Freeman, R.E, (1999). Stakeholders, social responsibility, and performance: Empirical evidence and theoretical perspectives. The Academy of Management Journal , pp. 475-485.

Harry, M. J., & Schroeder, R, (2000). The breakthrough management strategy revolutionizing the world's top corporations. In: Six sigma. New York: Doubleday.

HAYES, A., (2020). Liquidity Ratio. [Online] Available at:
<https://www.investopedia.com/terms/l/liquidityratios.asp> [Accessed 19 August 2020].

Hendricks, K. B., (2001). Firm characteristics, total quality management, and financial performance. Journal of Operations Management, 19(3), pp. 269-285.

Heskett, J. L., Jones, T. O., Love man, G. W., Sasser, Jr., W. E., Schlesinger, L., (1994). Putting the service-profit chain to work, USA: Harvard Business Review.

Higginbotham, D., (2019). Overview of the UK's financial sector. [Online] Available at:
<https://www.prospects.ac.uk/jobs-and-work-experience/job-sectors/accountancy-banking-and-finance/overview-of-the-uks-financial-sector> [Accessed 19 October 2020].

HM Revenue & Customs, (2020). PAYE and Corporate Tax receipts from the banking sector: 2020. [Online] Available at: <https://www.gov.uk/government/statistics/payee-and-corporate-tax-receipts-from-the-banking-sector-2020> [Accessed 03 02 2021].

Hong, D. I. P., (2008). The effect of TQM on performance in R&D environments: a perspective from South Korean firms. Technovation, 28(12), p. 855–863.

Horváth, (2004). Nová koncepce controllingu. In: cesta k účinnému controllingu. Praha: Profess Consulting.

Howey, B. S., (2001). Assessing damages for non-performance of a travel professional - a suggested use of "SERVQUAL". *Tourism Management*, 22(5), pp. 533-538.

HSBC Holding Plc, (2019). HSBC Holding Plc. [Online] Available at: <file:///C:/Users/cp/Downloads/200218-annual-report-and-accounts-2019.pdf> [Accessed 20 12 2020].

Hsieh, H.-F., (2005). Three approaches to qualitative content analysis. *Qualitative Health Research*, Volume 15, pp. 1277-1288.

I Six Sigma, (2020). I Six Sigma. [Online] Available at: <https://www.isixsigma.com/new-to-six-sigma/getting-started/what-six-sigma/> [Accessed 25 12 2020].

Iberahim, M. T. M., (2016). Customer Satisfaction on Reliability and Responsiveness of Self Service Technology for Retail Banking Services. *Procedia Economics and Finance*, Volume 37, pp. 13-20.

IBM, (2020). Inside the 2020 report, s.l.: IBM.

Ijara, T. M., (2020). Service Quality and Financial Performance of Banks (A Meta-Analysis). *International Journal of Scientific and Research Publications*, 10(5), pp. 349-359.

Ijara, T. M., (2020). Service Quality and Financial Performance of Banks (A Meta-Analysis). *International Journal of Scientific and Research Publications (IJSRP)* , 10(5), pp. 349-359.

Ijara, T. M., (2020). Service Quality and Financial Performance of Banks (A Meta-Analysis). *International Journal of Scientific and Research Publications*, 10(5).

Informatica, (2020). What is Data Validation?. [Online] Available at: <https://www.informatica.com/gb/services-and-training/glossary-of-terms/data-validation-definition.html> [Accessed 10 01 2021].

Institute, B. S., (2000). BS EN ISO 9001:2000 Quality Management Systems. Requirements. [Online] Available at: [British Standard Institute](#)

International Monetary Fund, (2020). International Monetary Fund. [Online] Available at: <https://www.imf.org/external/pubs/ft/fandd/basics/finserv.htm> [Accessed 24 February 2020].

Investopedia, (2020). Investopedia. [Online] Available at: <https://www.investopedia.com/ask/answers/030315/what-financial-services->

sector.asp#:~:text=The%20financial%20services%20sector%20provides,estate%20brokers%20C%20and%20insurance%20companies. [Accessed 20 September 2020].

Ioan Popa, Nicoleta A., (2010). The modern performance indicators important instruments in the financial management companies. *Journal of Economics*, 3(1).

IPSOS, (2020). Survey on Scams and Fraud experienced by consumers". [Online]

Available at:

https://ec.europa.eu/info/sites/info/files/aid_development_cooperation_fundamental_rights/ensuring_aid_effectiveness/documents/survey_on_scams_and_fraud_experienced_by_consumers_-_final_report.pdf [Accessed 20 November 2020].

Isac, N., (2013). Principles of TQM in automotive industry. *Romanian Economic and Business Review*, 5(4), pp. 187-195.

Islam. A. and Haque, A. F. M, (2012). Pillars of TQM implementation in manufacturing organization- an empirical study. *Journal of Research in International Business and Management*, 2(5), pp. 128-141.

ISO, (2004). International Organization for Standardization. [Online] Available at:

www.iso.org

ISO, (2015). ISO. [Online] Available at: <https://www.iso.org/publication/PUB100080.html> [Accessed October 2020].

ISO, (2019). ISO. [Online] Available at: <https://www.iso.org/publication/PUB100007.html> [Accessed 2019].

ISO, (2020). ISO. [Online] Available at: <https://www.iso.org/about-us.html> [Accessed 2019].

Izogo, E., & Ogba, I, (2015). Service quality, customer satisfaction and loyalty in automobile repair service sector. *International Journal of Quality & Reliability Management*, 32(3), pp. 250-269.

Jaina, A. K., (2018). Family Planning Programs: Quality of Care. *International Encyclopedia of the Social and Behavioral Sciences*, pp. 5340-5343.

Jamesb, M. Y., (2011). Service quality at sporting events: Is aesthetic quality a missing dimension?. *Sport Management Review*, 14(1), pp. 13-24.

Janice M. MorsePeggy Anne Field, (1996). In: Nursing research.

Jasmina B., Violeta D., Bojan K., (2016). The Role of financial and non-financial performance indicators in enterprise sustainability evaluation. *Rkohomnka*, 62(3), pp. 1-13.

Jeevan Jyoti, J. S., (2017). Impact of Total Quality Services on Financial Performance: Role of Service Profit Chain. *Total Quality Management and Business Excellence*, 28(7-8).

Jeff Berg, Keith Gilson, and Greg Phalin, (2020). McKinsey. [Online] Available at: <https://www.mckinsey.com/business-functions/operations/our-insights/winning-the-expectations-game-in-customer-care#> [Accessed October 2020].

John Creswell & Plano Clark, (2017). In: *Designing and Conducting Mixed Methods Research*. s.l.:Sage publications.

Johnson, R. B., Onwuegbuzie, A. J., & Turner, L. A, (2007). Toward a definition of mixed methods research. *Journal of Mixed Methods Research*, Volume 1, pp. 112-133.

Johnson, R. B., (2004). Mixed methods research: A research paradigm whose time has come. *Educational Researcher*, 33(7), pp. 14-26.

Jones, M., (2019). Why is Employee Reward and Recognition so Important?. [Online] Available at: <https://petaurumsolutions.co.uk/blog/why-are-employee-rewards-and-recognition-so-important/> [Accessed 17 01 2021].

Jun S. C. M., (2001). The key determinants of Internet banking service quality: a content analysis. *international Journal of Bank Marketing*, 19(7), pp. 276-291.

Juran, J. M., (1992). the new steps for planning quality into goods and services. In: *Juran on quality by design*. New York: Free Pr.

Kanji, G., (1996). Implementation and pitfalls of total quality management. *Total QualityManagement*, Volume 7, pp. 43-331.

Kaplan, (2020). Performance measurement techniques. [Online] Available at: <https://kaplan.co.uk/docs/default-source/pdfs/study-options-demos/acca-f2-study-text-chapter-16.p> [Accessed 14 November 2020].

Kaspersky, (2019). Financial threats in 2020: fintech, mobile banking and e-commerce are in the crosshairs. [Online] Available at: <https://www.kaspersky.com/about/press->

releases/2019_financial-threats-in-2020-fintech-mobile-banking-and-e-commerce-are-in-the-crosshairs [Accessed 28 November 2020].

Katler, P., (2004). In: T. b. A. Parsaian, ed. Marketing Principles. s.l.:Tehran: Adabestan publication.

Katz, D. & Kahn, R.L, (1978). The social psychology of organizations. In: s.l.:s.n.

Kayis B, et al., (2003). A comparative analysis of cultural, conceptual and practical constraints on quality management implementations--findings from Australian and Korean banking industries. Total Quality management and Business Excellence, Volume 14, pp. 765-777.

Kaynak, H., (2003). The relationship between total quality management practices and their effects on firm performance. Journal of Operations Management, 21(4), p. 405-435.

Kelly, L. M., (2020). Three principles of pragmatism for research on organizational processes. Sage Journals, 13(2).

KFKB, (2020). Non-financial performance indicators (NFPIs). [Online] Available at: [https://kfknowledgebank.kaplan.co.uk/management-accounting/performance-management/non-financial-performance-indicators-\(nfpis\)](https://kfknowledgebank.kaplan.co.uk/management-accounting/performance-management/non-financial-performance-indicators-(nfpis)) [Accessed 21 12 2020].

King, J., (2018). What does a good reward and recognition scheme look like?. [Online] Available at: <https://employeebenefits.co.uk/good-reward-recognition-scheme-look-like/> [Accessed 17 01 2021].

Kotler, P., (2017). Customer Satisfaction. In: My Adventures in Marketing: The Autobiography of Philip Kotler. s.l.:s.n.

Krippendorff, K., (2012). In: Content analysis: An introduction to its methodology. 3rd ed. Beverly Hills, CA: Sage Publications Inc.

Krstić, B., & Sekulić, V, (2013). In: Upravljanje performansama preduzeća. Nis: Ekonomski Fakultet.

Kumar, M., (2007). Comparison between DP and MBNQA: convergence and divergence over time. The TQM Magazine, 19(3), pp. 245-58.

Lavrakas, P., (2008). In: Encyclopedia of Survey Research Methods. s.l.:Sage Publication.

Lawrence, J.J. and Yeh, R, (1994). The influence of Mexican culture on the use of Japanese manufacturing techniques in Mexico. *Management International Review*, 34(1), pp. 49-66.

Lee, H., Kim, M.S. and Park, Y, (2012). An analytic network process approach to operationalization of five forces model. *Applied Mathematical Modelling*, 36(4), pp. 1783-1795.

Leech, G., (2016). In: *Principles of Pragmatics*. s.l.:Routledge.

Leedy PD, O. J., (2005). *Planning and Design*. In: *Practical Research*. 8th ed. Upper Saddle River, NJ: Prentice Hall.

Leedy, P. & Ormrod, J, (2001). *Planning and design*. In: *Practical research*. 7th ed. New Jersey: Sage Publications.

Ljungström, M. and Klefsjö, B, (2002). Implementation obstacles for a work-development-oriented TQM strategy. *Total Quality Management*, Volume 13, pp. 34-621.

Lloyds Banking Group, (2019). *Lloyds banking group 2019 Results*. [Online] Available at: <https://www.lloydsbankinggroup.com/assets/pdfs/investors/financial-performance/lloyds-banking-group-plc/2019/full-year/2019-lbg-fy-results.pdf> [Accessed 20 December 2020].

Lonial, P. R., (2002). The impact of service quality and marketing on financial performance in the hospital industry: an empirical examination. *Journal of Retailing and Consumer Services*, 9(6), pp. 335-348.

Lovelock, C., (2007). In: *Services Marketing*. s.l.:Pearson Education International.

LSS, (2020). *Six Sigma*. [Online] Available at: <https://www.leansixsigmadefinition.com/glossary/six-sigma/> [Accessed 25 12 2020].

Luo, A., (2019). What is content analysis and how can you use it in your research?. [Online] Available at: <https://www.scribbr.com/methodology/content-analysis/> [Accessed 01 05 2021].

Lynch, G., (2010). *Sampling*. [Online] Available at: <https://www.kent.ac.uk/religionmethods/documents/Sampling.pdf> [Accessed 30 12 2020].

M. Jammal, S. Khoja and A. Abd.Aziz, (2015). Total Quality Management Revival and Six Sigma. *International Journal of Computer Applications*, 119(8), pp. 1-2.

Fuentes, M. M. F et al., (2006). Total quality management, strategic orientation and organizational performance: the case of Spanish companies. *Total Quality Management and Business Excellence*, 17(3), p. 303–323.

M.S., S. N., (2008). Evaluating medication-related services in a hospital setting using the disconfirmation of expectations model of satisfaction. *Research in Social and Administrative Pharmacy*, 4(1), pp. 12-22.

Maarouf, H., (2019). Pragmatism as a Supportive Paradigm for the Mixed Research Approach: Conceptualizing the Ontological, Epistemological, and Axiological Stances of Pragmatism. *International Business Research*, 12(9), pp. 1-12.

MacLeod, D., (2019). Engagement for Success. [Online]
Available at: <https://engageforsuccess.org/what-is-employee-engagement> [Accessed 17 01 2021].

Mahesh Kumar Choudhary, Nirmala Singh Rathore, (2013). Role of Effective Communication in Total Quality Management. *International Journal of Scientific & Engineering Research*, 4(7), pp. 2084-2100.

Makortoff, K., (2019). UK's most unequal bank: HSBC's gender pay gap grows to 61%. [Online] Available at: <https://www.theguardian.com/business/2019/jan/08/uks-most-unequal-bank-hsbcs-gender-pay-gap-grows-to-61> [Accessed 20 12 2020].

Makortoff, K., (2020). Black staff at Lloyds are paid 20% less than their peers, bank reveals. [Online] Available at: <https://www.theguardian.com/business/2020/dec/11/black-staff-at-lloyds-are-paid-20-less-than-their-peers-bank-reveals> [Accessed 20 12 2020].

Mansour, A., (2007). Application of TQM to Financial Services. [Online]
Available at: <http://www.rtdonline.com/BMA/BSM/7.html>

Margaret Diane LeCompte, Jean J. Schensul, (1999). In: *Designing and Conducting Ethnographic Research*. New York: Altamira Press.

Mark Saunders, P. L., (2009). Understanding research philosophy and approaches to theory development. In: Understanding research philosophies and approaches. Birmingham: Pearson.

Marr, B., (2020). The Different Types Of Benchmarking – Examples And Easy Explanations. [Online] Available at: <https://bernardmarr.com/default.asp?contentID=1753> [Accessed 23 12 2020].

Masood A. Badri, Hassan M. Salim, Khaled Alshari, Elisabeth Grandon, (2006). The Baldrige Education Criteria for Performance Excellence Framework. International Journal of Quality & Reliability Management, 23(9), pp. 1118-1129.

McCamish, B., (2020). Return on Assets (ROA). [Online] Available at: <https://investinganswers.com/dictionary/r/return-assets-roe> [Accessed 13 December 2020].

McDermott, T., (1994). TQM: the total quality Maquilador. Business Mexico, pp. 5-42.

Mcdonald, J., (1998). Quality and the Financial Service Sector. The Journal of Total Quality, 1(2), p. 13.

McMillan, J. H., & Schumacher, S, (2006). In: Research in education: Evidence-Based Inquiry. New York: Pearson Education.

Md. Inaam Akhtar, (2016). Research Design. In: Research in Social Science: Interdisciplinary Perspectives., p. 17.

Megeid, N. S. A., (2013). The Impact of Service Quality on Financial Performance and Corporate Social Responsibility: Conventional Versus Islamic Banks in Egypt. International Journal of Finance and Accounting, 2(3), pp. 150-163.

Mellahi, K. et al., (2001). Critical factors for successful TQM implementation in Turkey, Evidence from the banking sector. Total Quality Management, Volume 12, pp. 745-756.

Mertens, D., (2005). Integrating Diversity with Quantitative and Qualitative Approaches. In: Research and Evaluation in Education and Psychology. Thousands Oak, CA: Sage publications.

Miklós Pakurár, Hossam Haddad, Janos Naggy, József Popp, Judit Olah, (2019). The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking Sector. Sustainability, Volume 11, pp. 1-24.

Millard, M., (2018). 6 Principles of the Continuous Improvement Model. [Online] Available at: <https://blog.kainexus.com/continuous-improvement/6-principles-of-the-continuous-improvement-model> [Accessed 17 01 2021].

Mitchell, A., (2018). A review of the mixed methods, pragmatism and abduction techniques. *The Electronic Journal of Business Research Methods*, Volume 16, pp. 103-116.

Moballegghi, M., (2011). Linking TQM and Financial Performance. *International Conference on Information and Financial Engineering* , Volume 12, pp. 417-422.

Mohajan, H., (2017). Research Methodology. [Online] Available at: https://mpra.ub.uni-muenchen.de/83457/1/MPRA_paper_83457.pdf [Accessed 30 12 2020].

Mohamed Zairi, Paul Leonard, (1996). Practical Benchmarking: The Complete Guide . In: *The link between benchmarking and performance measurement*. Dordrecht: Springer, pp. 81-94.

Mohanty, R. and Lakhe, R, (2000). In: *Handbook of Total Quality Management*. Delhi: Jaico Publishing House Mumbai.

Mohanty, R. and Lakhe, R, (2000). In: *Handbook of Total Quality Management*. Delhi: Jaico Publishing House Mumbai.

Mohmoodi, A.P. and Asetmal, A.K, (2014). Surveying the Impact Quality of the Bank's electronic Services on Financial Performance (with the Emphasis on the Customer Satisfaction Model). *European Journal of Sustainable Development*, pp. 97-108.

Montgomery, D. C., Jennings, C. L. and Pfund, M. E, (2011). In: *Managing, controlling, improving quality*. New York: John Wiley & Sons, Inc.

Mordor Intelligence, (2020). UK Retail banking market -growth, trends, and forecast (2020 - 2025). [Online] Available at: <https://www.mordorintelligence.com/industry-reports/uk-retail-banking-market> [Accessed 30 November 2020].

Morgan, D., (1988). In: *Focus group as qualitative research*. Newbury Park, CA: Sage Publications Inc.

Morris, E., (2018). *3 of the Biggest Threats Facing Financial Institutions Today*, USA: GMO Internet Group.

Muhammad Basit Bashir, A. T. M. A., (2008). Reliability and Validity of Qualitative and Operational Research Paradigm. *Pakistan Journal of Statistics and Operation Research* , 4(1).

Mukherjee, Tobias O.Nyumba Kerrie Wilson Christina J. Derrick Nibedita, (2018). The use of focus group discussion methodology: Insights from two decades of application in conservation. *Methods in Ecology and Evolution*, Volume 9, pp. 20-32.

N.Keli, S., (2015). The effect of Total Quality management programmes on financial performance of listed manufacturing firms in Kenya. [Online]

Available at:

http://erepository.uonbi.ac.ke/bitstream/handle/11295/93647/Keli_The%20effect%20of%20total%20quality%20management%20programmes%20on%20financial%20performance%20of%20listed%20manufacturing%20firms%20in%20Kenya.pdf?sequence=3 [Accessed 06 03 2021].

Nagaprasad, H. and Yogesha, B, (2012). Enrichment of customer satisfaction through total quality management techniques. 4 December, pp. 34-40.

Nair, G., (2016). Impact of Service Quality on Business Performance in Hospitality. *Journal of Tourism, Hospitality and Sports*, Volume 17, pp. 10-28.

Nassaji, H., (2015). Qualitative and descriptive research: Data type versus data analysis. *Sage Journals*, 19(2), pp. 129-132.

National Institution of Standards and Technology, (2019). NIST. [Online] Available at: <https://www.nist.gov/baldrige/baldrige-award> [Accessed 15 November 2010].

Nationwide Building Society, (2020). Corporate information. [Online]

Available at: <https://www.nationwide.co.uk/about/corporate-information/results-and-accounts#xtab:2018-2019> [Accessed 20 12 2020].

Neely, A., (2004). Theory and Practice. In: *Business Performance Measurement*. Cambridge: Cambridge University Press.

Nguyen, T., (2019). The influence of total quality management on customer satisfaction. *International Journal of Healthcare Management* , 12(4), pp. 277-285.

Nida Nazar, S. et al., (2014). Organizational Performance: The Role of TQM Practices in Banking Sector of Pakistan. *European Scientific Journal*, 14(31).

NIST, (2019). NIST. [Online] Available at: <https://www.nist.gov/baldrige/baldrige-criteria-commentary> [Accessed 15 November 2019].

Nurhaida, T. E. R., (2017). Employee Competence and Culture Set to Customer Satisfaction with Service Quality as Intervening Variable of PT. Bank Rakyat Indonesia (Persero) Tbk Medan. *Journal of Education and Practice*, 08(36), pp. 45-53.

Nyumuyo, D. N. et al., (2009). What Drives Customer Loyalty and Profitability? Analysis of Perspectives from Retail Customers in Ghana's Banking Industry. [Online] Available at: <https://www.diva-portal.org/smash/get/diva2:828352/FULLTEXT01.pdf> [Accessed 21 02 2021].

Ojo, O., (2010). The Relationship Between Service Quality and Customer Satisfaction in the Telecommunication Industry: Evidence From Nigeria. *BRAND. Broad Research in Accounting, Negotiation, and Distribution*, 1(1), pp. 88-100.

Olcay, E. S. & H., (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* .

Olusanjo, O. D., (2019). Top Management Commitment to Total Quality Management as A Correlate of Customer Satisfaction in the Nigerian Banking Sector. *Texila International Journal of Management*.

Omar T., Zineb I., (2019). Firm Performance: Definition and Measurement models. *European Scientific Journal*, 15(1), pp. 93-107.

Omotayo, O.A.; Salau, O.P.; Falola Hezekiah, O, (2014). Modeling the Relationship between Motivating Factors, Employee's Retention and Job Satisfaction in The Nigerian Banking Industry. *Journal of Management* , Volume 2, p. 63–83.

Oparinde, D., (2019). Top Management Commitment to Total Quality Management as A Correlate of Customer Satisfaction in the Nigerian Banking Sector. *Texila International Journal of Management*.

Ormston, R., Spencer, L., Barnard, M. and Snape, D., (2014). Qualitative research practice. A guide for social science students and researchers. In: *The foundations of qualitative research*. s.l.:s.n., pp. 1-25.

Ormston, R., Spencer, L., Barnard, M. and Snape, D, (2014). The foundations of qualitative research. In: Qualitative research practice. A guide for social science students and researchers. s.l.:s.n., pp. 1-25.

Parasuraman, A. Zeithaml, V.A., and Berry, L.L, (1988). SERVQUAL: a multiple item scale for measuring consumer perception of service quality. Journal of retailing, 64(1), pp. 12-40.

Parasuraman, A.; Zeithaml, V.A.; Berry, L.L, (1994). Reassessment of expectations as a comparison standard on measuring service quality: Implications for further research. Journal of Marketing, Volume 58, p. 111–124.

Patton, Q. M., (1987). In: How to use qualitative methods in evaluation. London: New Delhi Sage Publications.

Paul C. Price, R. J. et al., (2020). Reliability and validity measurements. [Online] Available at: <https://opentextbc.ca/researchmethods/chapter/reliability-and-validity-of-measurement/> [Accessed 30 12 2020].

Paulo Sampaio, Pedro Saraiva, Ana Monteiro, (2011). A comparison and usage overview of business excellence models. Business excellence Models, pp. 181-200.

Pearce, J. et al., (2005). In: Strategic Management: Formulation, implementation and control. NY: McGraw-Hill.

Pelser, R., (2014). Application of Total Quality Management (TQM) in the South African Banking Sector: The Case of First National Bank (FNB) in South Africa. [Online] Available at: <https://core.ac.uk/download/pdf/54196739.pdf> [Accessed 13 02 2021].

Peter Honnakker, Mary Mceniry, Pascale Carayon, Christian Korunka, Francois Sainfort, (2000). TQM and Teamwork in the public sector. Human Factors and Ergonomics Society Annual Meeting Proceedings, 44(10), pp. 257-260.

Peter R., and AnnaMaria A., (2018). The New ID Theft: Millions of Credit Applicants Who Don't Exist. [Online] Available at: <https://www.wsj.com/articles/the-new-id-theft-thousands-of-credit-applicants-who-dont-exist-1520350404> [Accessed 20 November 2020].

Pfeifer, T., (2002). Strategies, Methods, and Techniques. In: Quality Management. 3rd ed. Munich: Hanser.

Pham, A. D. N. et al., (2016). Total Quality Management and Financial Performance of Construction Companies in Ha Noi. *International Journal of Financial Research*, 7(3), pp. 41-53.

Philip Kotler, K. L., (2009). In: *Marketing management*. England: Pearson Prentice Hall.

Phillips.DC & Burbules.NC, (2000). In: *Postpositivism and educational research*. Oxford UK: Rowman & Littlefield Publishers Inc.

PLURA, J., (2000). Continual Improvement within the quality. *Kvalita Inovacia Prosperita*, 4(1), pp. 13-22.

Poudel, L. A. a. S., (2016). In: *Enhancing Customer Experience in the Service Industry A Global Perspective*. Newcastle upon Tyne: Lady Stephenson Library.

Pranas Žukauskas, J. V. et al., (2018). *Philosophy and Paradigm of Scientific Research*.

[Online] Available at: <https://www.intechopen.com/books/management-culture-and-corporate-social-responsibility/philosophy-and-paradigm-of-scientific-research>

[Accessed 29 12 2020].

Prakash A. and Mohanty R.P., (2012). Understanding Service Quality. *Journal of Production, Planning and control*, Volume 1, pp. 1-16.

Prasuraman, A., (1994). *Moving Forward in Service Quality research*, s.l.: Marketing science institute Monograph.

Priporas, A. G. P. et al., (2007). Understanding Total Quality Management in Context: Qualitative Research on Managers' Awareness of TQM Aspects in the Greek Service Industry. *The Qualitative Report*, 12(1), pp. 40-66.

Protiviti and North Carolina State University's ERM Initiative, (2019). *Top Risks 2019 - Financial Services Industry Group Results Summary*. [Online] Available at: <https://www.protiviti.com/UK-en/insights/top-risks-2019-financial-services> [Accessed 27 November 2020].

PWC, (2014). *Threats to the Financial Sector*, s.l.: PWC.

QP,(2020). Data Collection: Definition, Methods, Example and Design. [Online]

Available at: <https://www.questionpro.com/blog/data-collection/>

[Accessed 30 12 2020].

R. Mann and D. Kehoe, (1994). An evaluation of the effects of quality improvement activities on business performance. *The International Journal of Quality and Reliability and Management*, Volume 11, p. 29–44.

Rajeev, M., (2018). What is Customer satisfaction. [Online]

Available at: [https://www.freshworks.com/freshcaller-cloud-pbx/call-center-](https://www.freshworks.com/freshcaller-cloud-pbx/call-center-software/customer-satisfaction-definition-blog/)

[software/customer-satisfaction-definition-blog/](https://www.freshworks.com/freshcaller-cloud-pbx/call-center-software/customer-satisfaction-definition-blog/) [Accessed 01 November 2020].

Rani, A., (2017) . Role of total quality management in banking sector. *International Journal of Academic Research and Development*, 2(6), pp. 1236-1238.

Rasheed, F., (2017). Impact of Total Quality Management on Customer Satisfaction.

International Journal of Management and Commerce Innovations, 4(2), pp. 702-709.

Rauch, D.A.; Collins, M.D.; Nale, R.D.; Barr, P.B, (2015). Measuring service quality in mid-scale hotels. *International Journal of Contemporary Hospitality Management*, Volume 27, p. 87–106.

RBS Plc, (2019). The Royal Bank of Scotland International Limited report of the directors and financial statements. [Online] Available at: <file:///C:/Users/cp/Downloads/report-of-the-directors-financial-statements-2019-rbsi.pdf> [Accessed 20 12 2020].

Remenyi, D., Swartz, E. & Money, A. a. W. B., (1998). *An Introduction to Process and Method*. In: *Doing Research in Business and Management*. London: SAGE Publication.

Rever, (2020). *Continuous Improvement – Your Complete Guide to Continual Improvement Process*. [Online] Available at: <https://reverscore.com/continuous-improvement/> [Accessed 17 01 2021].

Rhodes, C., (2018). *Research Briefings*. [Online] Available at:

<file:///C:/Users/cp/Downloads/SN06193.pdf> [Accessed 18 September 2018].

Richardson, T. L., (1997). In: *Total Quality Management*. New York: United States of America: Delmar Publishers.

- Ritchie, J. L. et al., (2013). In: Qualitative research practice: A guide for social science students and researchers. s.l.:Sage.
- Rivers, P.A. and Bae, (1999). TQM implementation in health care organizations. Total Quality Management, 10(2), pp. 90-281.
- Robson, C., (2002). In: Real World Research. 2nd ed. Oxford: Blackwell.
- Rogel, C., (2018). Employee Satisfaction vs. Employee Engagement in 2018. [Online] Available at: <https://decision-wise.com/job-satisfaction-vs-employee-engagement/> [Accessed 17 September 2020].
- Rouse, M., (2019). Supplier relationship management (SRM). [Online] Available at: <https://searcherp.techtarget.com/definition/supplier-relationship-management-SRM> [Accessed 01 September 2020].
- Rouse, M., (2020). Data Collection. [Online] Available at: <https://searchcio.techtarget.com/definition/data-collection>[Accessed 30 12 2020].
- Ryan, G., (2018). Introduction to positivism, interpretivism and critical theory. Nurse Researcher, 25(4), pp. 41-49.
- Mohrman, S. A. et al., (1995). Total quality management: practice and outcomes in the largest US firms. Employee relations, 17(3), p. 26–41.
- Curkovic, S. Vickery, and C. Drög, (2000). Quality-related action programs: their impact on quality performance and firm performance. Decision Sciences, 31(4), p. 885–904.
- Lee, S. M. et al., (2003). Impact of malcolm baldrige national quality award criteria on organizational quality performance. International Journal of Production Research, 41(3), p. 2003–2020.
- Rajasekar, P. Philominathan and V. Chinnathambi, (2013). Research Methodology. [Online] Available at: <https://arxiv.org/pdf/physics/0601009.pdf#:~:text=Research%20methodology%20is%20a%20systematic,phenomena%20are%20called%20research%20methodology.> [Accessed 29 12 2020].

Poongavanam, Mohammed I. S., Srinivasan, Rengamani, (2017). A Study on Financial Performance of Amana Bank. *International Journal of Mechanical Engineering and Technology*, 8(7), p. 969– 975.

Sadikoglu, E.,(2004). Total quality management: context and performance. *The Journal of American Academy of Business*, 5(1-2), p. 364–366.

Safakli, O., (2004). Assessing the need of TQM in the banking sector in the Northern Cyprus. *Journal of Transnational Management*, Volume 10, pp. 59-72.

Santander bank UK, (2019). The annual report of santander bank. [Online] Available at: <https://www.santander.com/content/dam/santander-com/en/documentos/informe-anual/2019/ia-2019-annual-report-en.pdf>[Accessed 20 12 2020].

Saraph, J.V., Benson, P.G., & Schroeder, R.G, (1989). An Instrument for Measuring the Critical Factors of Quality Management. *Decision Sciences*, Volume 20, pp. 810-829.

Sarmin Sultana and Shohel Rana, (2010). Gotland University. [Online] Available at: <http://uu.diva-portal.org/smash/get/diva2:437435/FULLTEXT01> [Accessed 19 August 2020].

Satish Mehra, S. R., (2008). Implementing total quality management with a focus on enhancing customer satisfaction. *International Journal of Quality & Reliability Management*, 25(9), pp. 913-927.

Saunders, M., Lewis, P. & Thornhill, A, (2012). In: *Research Methods for Business Students*. 6th edition ed. s.l.:Pearson Education limited.

Saunders, M., Lewis, P. and Thornhill, A, (2007). In: *Research Methods for Business Students*. 4th edition ed. Edinburgh Gate, Harlow: Financial Times Prentice Hall.

Schnell, A., (2020). What Is Reliability and Why Does It Matter. [Online] Available at: <https://www.theanalysisfactor.com/what-is-reliability/> [Accessed 30 12 2020].

Schreier, M., (2012). In: *Qualitative content analysis in practice*. Thousand Oaks, Canada: Sage.

Scottish Government , (2010). *FINANCIAL AND BUSINESS SERVICES KEY SECTOR REPORT* , Scotland: s.n.

Sharabi, M., (2015). Customer Focus . In: S. M. Dahlgaard-Park, ed. Encyclopedia of Quality and the Service Economy . s.l.:Sage Pub, pp. 114-118.

Sharif, I. M., (2005). The Barriers Affecting the Implementation of Quality Management System-ISO 9000 in Libyan Manufacturing Public Sector Organisations. [Online] Available at: <https://core.ac.uk/download/pdf/40087915.pdf>[Accessed 15 September 2020].

Shewhart, W., (1931). In: Economic control of quality of manufactured product. New York: Van Nostrand.

Shewhart, W., (1939). In: Statistical method from the viewpoint of quality control. Washington, D.C: Graduate School of the Department of Agriculture.

Slim Haddada, P. F., (1998). What does quality mean to lay people? Community perceptions of primary health care services in Guinea. Social Science and Medicine, 47(3), pp. 381-394.

SMARP, (2021). 8 Employee Engagement Statistics You Need to Know in 2021. [Online] Available at: <https://blog.smarp.com/employee-engagement-8-statistics-you-need-to-know> [Accessed 17 01 2021].

Sohal, D. I. P. et al., (2006). The integration of TQM and technology/R&D management in determining quality and innovation performance. Omega, 34(3), p. 296–312.

Solomon, J., Day, C., Worrall, A., & Thompson, P, (2015). Does sustained involvement in a quality network lead to improved performance?. International Journal of Health Care Quality Assurance, 28(3), p. 228 – 233.

Solomon, M., (2018). The Four Secrets Of Achieving Customer Satisfaction. Forbes, 10 June, pp. <https://www.forbes.com/sites/micahsolomon/2018/06/10/the-four-elements-of-customer-satisfaction-how-to-achieve-it-over-and-over-again/?sh=6916dcee28c2>.

SSW, (2020). What is Data Validation?. [Online] Available at: <https://www.safe.com/what-is/data-validation/>[Accessed 30 12 2020].

Statista, (2020). Statista. [Online] Available at: www.statista.com[Accessed 30 November 2020].

Stec, C., (2019). HubSpot. [Online] Available at: <https://blog.hubspot.com/service/improve-customer-perception> [Accessed 06 February 2020].

Stefanatos, S., (2000). In: Total Quality. Greece: EAP.

Stevenson, T. H. and Barnes, (2002). What industrial marketers need to know now about ISO 9000 certification:: A review, update, and integration with marketing. *Industrial Marketing Management*, 31(8), pp. 695-703.

Stewart, D. W. et al., (2007). In: Focus groups: Theory and practice. Thousand Oaks, CA: Sage Publications Inc.

Syaiful Rizal HAMID, Saifuddin ISA, Boon Cheong CHEW and Abdullah ALTUN, (2019). Quality Management Evolution from the Past to Present: Challenges for Tomorrow. *Organizacija*, August.52(3).

Syed Iliyas Ali, Suebha Khatoon, (2016). Implementaion of TQM. *International Journal of Emerging Trends in Engineering and Development* , 6(6), pp. 114-119.

Syed, F., (2008). Human Resource Management in TQM. [Online] Available at: <https://totalqualitymanagement.wordpress.com/2008/09/21/human-resource-management-in-tqm/#more-56>[Accessed 21 September 2020].

Talib, F., Rahman, Z. & Qureshi, M., (2012). Impact of Total Quality Management and Service Quality in the Banking Sector. *Journal of Telecommunication and System managment*, 1(2), pp. 1-2.

Tangen, S., (2004). Performance measurement: from philosophy to practice. *International Journal of Productivity and Performance Management*, 53(8), pp. 726-737.

Tashakkori, A. et al., (2003). In: Handbook of mixed methods in social & behavioral research. CA: Sage Publications.

Tat, A. et al., (2014). Assessing the Relationship Between Service Quality and Customer Satisfaction in the Malaysian Automotive Insurance Industry. *Middle-East Journal of Scientific Research*, 20(9), pp. 1023-1030.

The Defence works, (2019). Sector analysis: The changing threat landscape in financial services. [Online] Available at: <https://thedefenceworks.com/blog/sector-analysis-the-changing-threat-landscape-in-financial-services/>[Accessed 11 November 2020].

The Deming Prize Guide, (2019). The Deming Prize Guide. [Online]

Available at:

https://www.juse.or.jp/upload/files/Deming_prize_EN/download/Application_Guide.pdf

Tkaczynski, A.,(2013). Festival Performance (FESTPERF). Advances in Hospitality and Leisure, Volume 9, p. 227 – 235.

Toole, M.,(2019). Brexit’s impact on UK capital markets. [Online]

Available at: <https://www.refinitiv.com/perspectives/market-insights/brexits-impact-on-uk-capital-markets/> [Accessed 2021 05 23].

TQM, (2020). The Total Quality Management model grid. [Online]

Available at: <https://www.slideteam.net/tqm-principles-ppt-model-grid.html> [Accessed 16 05 2021].

UK finance, (2019). UK banking sector an investment opportunity, UK: Department for International trade.

UNWTO, (2015). MENA tourism and Hospitality Report. [Online]

Available at: <http://www.aranca.com> [Accessed 02 02 2021].

Vermeulen W, C. M., (2000). Trainingd and education for TQM in the commercial banking industry in South Africa. Management and service quality, Volume 10, pp. 61-67.

Victor B Wayhane and Erica Balderson, (2010). TQM and Financial Performance: A Research Standard. Total Quality Management and Business excellence, 18(4), pp. 393-401.

Walker, (2013). Customer: The future of B-to-B customer experience, Indianapolis, USA: Walker.

Wayhane, V. B.,(2007). TQM and Financial Performance: A Research Standard. Total Quality Management & Business Excellence , 18(4), pp. 393-401.

Westcott, R. T., (2013). In: The Certified Manager Of Quality/Organizational Excellence Handbook. 4th ed. s.l.:ASQ Quality Management Division.

Whalen, M.J. and Rahim, M.A, (1994). “Common barriers to implementation and development of a TQM process”. Industrial Management, 26(2), pp. 19-24.

White, S. K., (2018). What is Six Sigma? Streamlining quality management. [Online] Available at: <https://www.cio.com/article/3237692/six-sigma-quality-management-methodology.html> [Accessed 25 12 2020].

Williams, C., (2007). Research Methods. *Journal of Business & Economic Research*, 5(3), pp. 65-72.

Wilson, F., (2020). Which UK Digital-Only Bank is Best for You?. [Online] Available at: <https://londoncheapo.com/technology/uk-digital-only-banks/> [Accessed 08 December 2020].

Wilson, J., (2010). In: *Essentials of Business Research: A Guide to Doing Your Research Project*. s.l.:SAGE Publications.

Witjaksono, A. D., (2012). The Differences of TQM Practice and Organization Performance Between TQM Firms and Non TQM Firm. *International Conference on Management, Economics and Social Sciences*.

Yarimoglu, E., (2014). A review on dimensions of service quality models, s.l.: Manag.

Yilmaz, K., (2013). Comparison of quantitative and qualitative research traditions: Epistemological, theoretical, and methodological differences. *European Journal of Education*, 48(2), pp. 311-325.

Yong J.K., Mike E., Joong H. A, (2005). Measuring is service quality in the context of the service quality user satisfaction relationship. *Journal of information technology theory and application*, 7(2), pp. 53-70.

Yuchtman, E. & Seashore, S, (1967). *Administrative Science Quarterly*. In: *Factorial Analysis of Organizational performance*. s.l.:s.n., pp. 377-395.

Yue, J.-W., (2011). The relationship between people-related total quality management (TQM) practices, job satisfaction and turnover intention: A literature review and proposed conceptual model. *African Journal of Business Management*, 05(15).

Zahra, T. and Edris, M, (2016). Studying the effect of the services quality on financial performance through mediator variables of customer satisfaction and loyalty in banking industry, case study: (Keshavarzi bank branches of Khuzestan province). *International journal of humanities and cultural studies*, pp. 119-135.

Zeithaml, V., (2008). Integrating customer focus across the firm. In: Services Marketing. New Delhi: Tata McGraw-Hill.

Zumot, S. M.et al., (2021). The effect of total quality management on the financial performance by moderating organizational culture. Accounting.

Appendix

Participant Information Sheet

1. Research Project Title

The impact of Total Quality Management in banking sector in the UK

2. Invitation You are being invited to take part in this research project.

Before you decide to do so, it is important you understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this.

3. What is the project's purpose?

The main aim of this study is to present the current scenario of the Total Quality Management in the Banking sector in the UK as well as the role of service quality in achieving organizational excellence, it also identifies the implementation of TQM and the challenges that may face this implementation, with a recommendation of a developed framework for performance enhancement in terms of service quality, financial performance and customer satisfaction.

4. Why have I been chosen?

You have been chosen because as a bank customer, you have knowledge about the service quality that has been provided by your bank.

5. Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part you will be able to keep a copy of this information sheet and you should indicate your agreement to the online consent form. You can still withdraw at any time. You do not have to give a reason.

6. What will happen to me if I take part?

You will be asked to complete a questionnaire which we estimate will take you 10 minutes. You may also wish to agree to a follow-up interview to find out more about your approach if required.

7. What do I have to do?

Please answer the questions in the questionnaire. There are no other commitments or lifestyle restrictions associated with participating.

8. What are the possible disadvantages and risks of taking part?

Participating in the research is not anticipated to cause you any disadvantages or discomfort. The potential physical and/or psychological harm or distress will be the same as any experienced in everyday life

9. What are the possible benefits of taking part?

Whilst there are no immediate benefits for those people participating in the project, it is hoped that this work will have a beneficial impact on how the service quality can be improved based on the improvement of employee satisfaction.

10. What happens if the research study stops earlier than expected?

Should the research stop earlier than planned and you are affected in any way we will tell you and explain the reason.

11. What if something goes wrong?

If you have any complaints about the project in the first instance you can contact the researcher.

12. Will my taking part in this project be kept confidential?

All the information that we collect about you during the course of the research will be kept strictly confidential. You will not be able to be identified or identifiable in any reports or publications. Any data collected about you in the online questionnaire will be stored online in a form protected by passwords and other relevant security processes and technologies. Data collected may be shared in an anonymised form to allow reuse by the research team and other third parties. These anonymised data will not allow any individuals or their institutions to be identified or identifiable.

13. Will I be recorded, and how will the recorded media be used?

You will not be recorded in any way other than your input to the questionnaire without separate permission being gained from you.

14. What type of information will be sought from me and why is the collection of this information relevant for achieving the research project's objectives?

The questionnaire will ask you about your opinions and current practices in relation to the service quality that you have been receiving from your bank. Your views and experience are just what the project is interested in exploring.

15. What will happen to the results of the research project?

Results of the research will be published. You will not be identified in any report or publication. Your institution will not be identified in any report or publication. If you wish to be given a copy of any reports resulting from the research, please ask us to put you on our circulation list.

16. Who is organising and funding the research?

The researcher herself

17. Who has ethically reviewed the project?

This project has been ethically approved by The University of Wales Trinity Saint David's Research Ethics Committee

18. Contacts for further information?

Soumaia Haouimi

Soumysoumaia@gmail.com

+447397020404

I Agree all the terms and conditions and i am happy to participate.

Name:

Signature:

Survey questionnaire :

Total Quality Management survey questionnaire :

Dear Employee,

We want a feedback on your activities with the banking service provider in order to build a framework for the quality management and service quality improvement in the banking sector in the UK.

All responses will be handled anonymously and confidentially. Please reserve 10 to 15 minutes to complete the survey.

The survey is carried out as a DBA Thesis.

Your name will not be associated with the survey responses.

Thank you, we value the opinion of yours.

1. Age group:

- 18-25
- 26-35
- 36-50
- 50+

2. Highest qualification level:

- Level 1
- Level2
- Level 3
- Undergraduate
- Postgraduate

3. Position in the organization:

Short question

4. Name the service provider you are working with:

- Lloyds Bank
- Barclays Bank
- RBS
- HSBC bank
- Nationwide bank
- Santander Bank
- Nat west bank
- Halifax bank
- Metro bank
- Bank of England
- Societe generale
- Other

5. The organization's strategic objectives are visible in your organisation

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

6. Your organization provides opportunity to individuals for career growth and development within the company

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

7. The Organization is providing Employee relation support for employees in order to allow them to assess their skills, communicate their thoughts and ideas and express their opinions in an open, transparent forum

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

8. You will continue working for the same organization in the next 3 years

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

9. You are satisfied with your job overall

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

10. Your Team is an inspiration for you to do your best at your workplace

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

11. You always receive support from your team at work whenever needed

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

12. You always struggle to get information related to decision making at workplace

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

13. The organization provides all the possible resources and tools to better duties performance

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

14. You have always been encouraged by your seniors, managers to give your best effort

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

15. You have always been rewarded for your dedication and commitment towards the work

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

16. Your opinion is heard and valued by your managers

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

17. You always have been involved in leadership related decisions at your workplace

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

18. Do you agree going beyond your limit to fulfil certain tasks

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

19. Your job makes a positive difference in other's life

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

20. You have been trained enough to solve all the possible issues that may face the customers

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

21. You have always been receiving constructive feedback from your managers

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

22. The work environment helps you strike the right balance between your work life and personal life

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

23. Your job has always been causing you an unreasonable stress

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

24. All the team members are being treated equally

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

25. The organization has fair policies for promotion for all employees

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

26. The bank top management has always been analysing the situation of the bank and comparing it with the other competitors in order to improve the service quality

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

27. The top management are directly and indirectly monitoring the communication between the customer and the employees

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

28. The Top management has a long term plan for service quality enhancement

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

29. The bank management has tools and methods to keep up with the changes in customer needs

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

30. The bank Management and employees always have plans and corrective actions for work mistakes

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

31. The top management has plans for financial cost minimization

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

32. The bank has a program to analyse the activities required to provide the service

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

33. The bank staff are always listening to customers complaints and they are able to provide immediate solutions

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

34. The bank is collecting customer survey in order to identify the customers needs

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

35. The bank staff are handling the customer's problems promptly

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

36. The Top management has introduced the concept of TQM to their employees

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

37. The Bank employees believe that the TQM has an impact on the organizational success

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

38. The Top management believes that the employee engagement is a critical success factor for TQM implementation

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

39. The bank management has developed the organisational structure to suit the concept of the TQM

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

40. Training and development of staff is integral to effective TQM implementation

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

41. The TQM main aim to increase the level of customer satisfaction

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

42. Suggestions for employee's engagement and satisfaction improvement

(Short Answer)

The SERVQUAL survey questionnaire (customer service quality questionnaire)

Dear Customer,

We want feedback on your activities with the banking service provider in order to build a framework for the quality management and service quality improvement in the banking sector in the UK.

All responses will be handled anonymously and confidentially. Please reserve 10 to 15 minutes to complete the survey.

The survey is carried out as a DBA Thesis.

Your name will not be associated with the survey responses.

Thank you, we value the opinion of yours.

1. Age group:

- 18-25
- 26-35
- 36-50
- 50+

2. Name the banking service provider you have an account with:

- Lloyds Bank
- Barclays Bank
- RBS
- HSBC bank
- Nationwide bank
- Santander Bank
- Nat west bank
- Halifax bank
- Metro bank
- Bank of England
- Societe generale
- Other

3. How long have you been with the service provider:

- Less than three years
- More than three years

4. The service been provided as promised:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

5. Dependability in handling customers' service problems:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

6. The service provider is performing the services right from the first time:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

7. Services were provided as promised:

- Strongly agree
- Agree

- Neutral
- Slightly disagree
- Absolutely disagree

8. The service provider-maintained error free records:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

9. Customers were always informed about when the service will be performed:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

10. Prompt service is being provided to all customers:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

11. They are always willing to help the customer:

- Strongly agree
- Agree
- Neutral

- Slightly disagree
- Absolutely disagree

12. The service provider is always ready to respond to customer query:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

13. The service provider is always making customers feel safe in their transactions:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

14. Employees have the Knowledge to answer customers questions:

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

15. The customers were given individual attention:

- Strongly agree
- Agree
- Neutral
- Slightly disagree

- Absolutely disagree

16. Employees understands the needs of their customers

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

17. Convenient working hours

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

18. Visually appealing facilities

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

19. Employees have a neat, professional appearance

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

20. Visually appealing materials associated with the service

- Strongly agree
- Agree
- Neutral
- Slightly disagree
- Absolutely disagree

Qualitative data Transcripts

The Total Quality Management

The researcher has explained to the participant the research aim and the contribution of the research, she also explained the concept of Total Quality management and the practices that will be focused on in this study, as well as explaining the service quality and its dimensions and provided financial figures for the organisations for the last three years in order to be able to obtain a clear image of the topic studied. First of all, all of the participants have confirmed that the Total quality management practices are significant elements in the banking sector and the top management should shed more the light on these practices in order to be able to compete in the national market and they should also, give greater emphasis to enhance the service quality.

Question 1: To what extent do you believe that the continual improvement practice is being implemented in your organisation, knowing that this practice includes providing opportunity to employees for career growth, having plans and corrective actions for work mistakes, also, having plans for cost minimization, having programs for activities analyses as well as providing resources and tools to employees for better duties performance?

Answer 1:

* HR Assistant Manager: We always provide opportunities to our employees to grow within the company, adding to this point, we would rather hire internally to minimize the costs of external employment and the costs of training and minimizing the possibility of work mistakes.

* Branch manager: I agree with this point and i would like to add that we have provided all the possible resources and tools to our employees in order to better the performance of the branch and as managers we also have a duty of monitoring and analysing the employee's activities in order to identify what went wrong and work a plan for future enhancement.

* Customer service advisor: I believe that the career progression plan for employees is on a slow pace and the organisation might be required to speed up the process.

Question 2: To what extent do you believe that the customer focus practice is being adopted in your organisation, knowing the fact that this practices mainly focuses on listening to customer's complaints and providing solutions, handling the customer's problems promptly, making a

positive difference in other's life and finally, collecting surveys to understand the customers' needs?

Answer 2:

* Customer service advisor: Customers are the heart of our business strategies and plans and we always endeavour to understand their needs and their complaints and strive to improve our services.

* Quality Management assistant: our main aim is to provide easier, faster and high quality products and services to our customers and we always make every effort to improve their lives.

* Branch manager: We always try our best to handle the customer's complaints promptly to some extent, however, some type of complaints has to be dealt with by the customer service department of the bank's headquarter in order to avoid any complications at the branch and some difficult cases can be dealt with by the financial ombudsman, which might take months or years for it to be sorted.

Question 3: To what extent do you believe that the employees focus practice is being adopted in your organisation, knowing that this practice includes the overall job satisfaction, training and education of the staff, employee relation support, communication, the work environment, work-life balance, the stress caused by workplace, salary and fair promotion policies and involvement in leadership decisions?

Answer 3:

* Customer service advisor: I have received intensive training by my managers, who made sure that i am meeting every standard and fit for the position before starting the job. i believe training is significantly beneficial for employees in terms of keeping them aware of the updated systems in the banking sector and making them aware of the organisation's policies and improving their skills and performance, thus, their overall customer service.

* HR Assistant Manager: We believe that Training is essential for any position in the organisation and we often allow two weeks training for all the employees as well as directly monitoring their activities to be sure that they are delivering error-free service. Obviously, Training helps improving the performance of the employees and provide them with the important knowledge required for the role, as well as equip the employees with the required information needed to support customers with their queries and solve their issues. Training also

allow us to assess the abilities of our employees and their fit for the position, as well as identify their strengths and weaknesses, in several occasions we had to move our staff between three to four department to check their suitability for the position.

* Branch manager: Employees should meet the required level of education before being hired. Training is important for us as an organisation, therefore, we make sure that we train our staff for the position they will be starting and the training differentiate from one department to another whether it is in customer service department and direct transaction, credit or loan and mortgage department, finance and audit department, IT department or operations transformations, banking consulting, or even wealth management department.

* **Sub question:** To what extent does your organisation provide the employee relation support, and discuss further about the communication level at the workplace and the work environment?

* HR Assistant Manager: Our HR department is overseeing the employee relations policies, procedures and programs and we always try to improve our employees satisfactions and maintain a positive and healthy work environment by working directly with the representatives of the staff and ensuring a good relationship between the employees and employers .We do also have Anti-harassment and bullying policies that protect employees.

* Branch manager : We endeavour to work in a fair and transparent environment and support our employees via communication. Also, we constantly show gratitude to our staff and provide a constructive feedback in order to build their trust and loyalty .

* Financial analyst : I believe our HR department are strictly handling the employees relation issues, as i remember once i was violated by one of the managers in the branch, i then raised an official discrimination complaint to the HR department and i was called for an investigation meeting and i was apologised to and compensated for the issue caused.

* Customer service advisor: I agree with my colleagues in terms of the employees relation support, however, i have a slightly different view in terms of the communication and work environment, as i think that we are having lack of communication issues between the employees and employers in some of our departments as such as the customer service and IT department and this issue has been causing stressful environment and dispute between the co-workers our workplace.

* Quality Management assistant: In my personal opinion, our organisation is constantly working on the employees relation support and tries to maintain a positive working environment and communicate with the employees, however, there will always be a heated discussion between the employee and employer, which can be simply handled by having one-to-one conversation and each party can try to understand the needs of the other party, these simple steps can help handling the issue and avoid further misunderstanding or gossips at workplace.

* **Sub question:** To what extent do you thing employees in your organisation are able to have the work-life balance and how are they managing the stress caused at workplace? also please discuss further about your opinion in relation to the salary, fair promotion policies and employees involvement in leadership decisions?

* Financial Analyst : I believe working in a financial service organisation is stressful itself, as any mistake made can cause the organisation a fortune. In regards to the stress caused at workplace, i believe the level of stress is depending on the working department as i believe the Finance and IT departments are the most stressful departments followed by the loan, mortgage and credit department.

* HR Assistant Manager : Working in any type of organisation can be stressful and our employees are being trained on how to handle stressful situations and get over it with lowest mistakes. Our employees are able to balance their work-life routine with our convenient working hours and national holidays as well having the benefit of sick pay, maternity leave, paternity leave and adoption leave adding to this, the other benefits and discounts that our employees are receiving from the organisation, in addition to the fair promotions that we provide to employees every one year or every six months, depending on the available vacancy.

* Branch manager: In terms of salary and fair promotions, i believe our employees are being paid fair salaries comparing to the working hours, also, as my colleague has mentioned, they have been receiving several other benefits and paid holidays. In terms of involvement in leadership decisions, we always try to guide the employees and train them on making decisions, however, it is essential to consult and involve the management in risky decisions to avoid any complications in the future.

* Customer service advisor: I disagree with their point of view, as i think that the employees are not being involved in leadership decisions, we are always advised to involve our managers in every decision we try to make. Also, i think salaries are quite low and needs to be increased

to be convenient for the cost of living. the employees' salaries start from 16K for full time position, which i believe it is not fair for the level of stress that some employees in the customer service department can go through on a daily basis, adding to that said, the bonuses and benefits are only for full time employees. Furthermore, the promotions in our organisation are on a yearly basis and sometimes are unfair. The management along with the HR department might need to overlook the employee's salary and the promotion policies for the customer service department to gain employees satisfaction and loyalty maybe.

* Financial analyst: I do agree with this point of view, as i believe that the customer service department is the less valued department in the organisation, although they are the one representing the organisation. The organisation might need to re-evaluate their salaries to meet the living expenses, as it is difficult to build a family with such low income. Also, i would like to add that sometimes the organisation does not follow fair promotion policies and recommendation and favouritism are involved in the promotion system.

Question 4: To what extent do you think that the top management focus practice is being adopted in your organisation, knowing that this practice includes presenting the top managers the strategic objectives to their employees, analysing the situation of the bank and comparing it with other competitors in order to improve the performance, managers monitoring the communication between the employees and customers, managers providing constructive feedbacks to their employees and always encouraging them to give their best effort and always treating them equally, managers having long term plans for service quality enhancement, managers hearing and valuing the employee's opinion.

Answer 4:

Sub- question: First of all, what is your opinion in the management presenting the strategic objectives to their employees, analysing the situation of the bank for performance enhancement, having long term plans for service quality enhancement in your organisation?

* Branch manager: We mainly present the organisation's mission, vision and objectives during the hiring interview, we also, provide further insight about the strategic objectives of the organisation during the training provided to employees, we also highlight our expectations from the employees in order to provide a clear understanding of the position requirements. Also, the management of the branch normally have a monthly meeting to evaluate the performance and

compare it with the performance of the other branches and suggest action plans for improvement.

* financial analyst: We are required to provide monthly financial analysis to the management to discuss the performance of the branch, normally these analysis helps the branch to identify the defects and try to suggest plans for enhancement.

* Customer service advisor: The management usually present the mission, vision and objectives of the organisation and the job expectations during the training that is provided to the employees after joining the organisation. They are also analysing the activities of the branch's staff on a weekly basis and they usually arrange meetings for performance improvement and sometimes they suggest urgent meetings if it is required.

Sub-question: How about your opinion in the top management monitoring the communication between the employees and customers, also, the top management providing constructive feedbacks to their employees and always encouraging them to give their best effort and treating them equally and the top management listening and valuing their employee's opinion in your organisation?

* Customer service advisor: Our top management are directly monitoring our communication with the customers and are always ready to involve in situations, if required. In terms of providing feedbacks, weekly meetings are arranged with the branch staff to discuss their performance individually sometimes and action plans are set to improve the performance if required. Also, we constantly receive feedbacks from our top managers whether it is positive or negative and we are always directed by them.

* Branch manager: We always try to provide constructive feedbacks to our employees and try to encourage them to enhance their performance. We also, follow the rule of leading by example and we constantly listen to our employee's opinions and their suggestions and we try to imply it, if it is aligned with our mission, vision and objectives.

* HR Assistant Manager: We sometimes request the employees to write anonymously their suggestions and opinions and we collect them to get better understanding of the situations and work it out with the employees in order to improve their performance.

* Financial Analyst: All of our employees are continuously being encouraged by our managers to provide better performance, however, i do not think that we were all treated equally by the top managers.

* Customer service advisor: As i have previously mentioned in regards to the equal treatments of the employees, i do not think that the employees are being treated equally and the favouritism of the managers is always involved. I also believe that the voices of the bottom line employees are not being heard enough and their opinions are not being considered or valued in the organisation, although they are the main representatives of the organisation. I suggest listening to their suggestions as they are the ones who understands the customer's needs better than any other department.

Question 5: Have the Total Quality management concept been introduced to the employees in your organisation, meaning that it was presented to employees as a tool for customer satisfaction with explanation for the importance of this concept to the organisation's success and how the implementation of this concept can enhance the organizational performance, as well as, training and developing the staff for effective TQM implementation?

Answer 5:

* Quality Management assistant: The Quality management is being introduced in the organisation Not in a scientific way but instead it has been introduced as a set of practices that the organisation follows and train the employees to master it in order to achieve the required results... the quality management has always been linked to the organizational success, efficiency and effectiveness. The organisation has also been introducing the ISO standards to its employees, which is being employed in the UK banks as an effective quality improvement system and it has proven its efficiency. We have also recently introduced the ISO 20022 for better customer payment's experience.

* Branch manager: I have studied about the Quality management concept in my bachelor's degree and i can confirm that studying the phenomenon is completely different from the implementation of the practices and i believe that some of the quality management practices are being implemented in a practical way but not being introduced in a scientific way.

The Service Quality

The second theme that was discussed with the participants is the service quality in the banking sector in the UK. Firstly, the author introduced the service quality concepts and the six dimensions, which are the assurance, the competence, the empathy, the reliability, the responsiveness, and tangibles. The researcher then discussed different areas of the service quality with the participant, these areas are the level of service quality in the organisation, the factors that are affecting the service quality and customer satisfaction and the practices followed by the organisation to understand the customer needs and the steps followed for customer's experience enhancement.

Question 6: What is the current scenario and level of the service quality in your organisation and in your opinion what are the factors that are affecting the service quality and customer satisfaction in your organisation?

Answer 6:

* Branch manager: The service quality level in our organisation is pretty good and we are aiming to boost it and reach higher number of customers. I believe that the level of service quality depends highly on the service provider, their competences and their level of empathy and it also depends on the customer type, whether it is a business or individuals, as well as the type of service requested, whether it is a daily transaction, loan, mortgage or credit service, wealth management service and so on. As in some cases the employee has to show their empathy to customers, however, in some cases the employees have to be extremely professional and avoid side talks with the customer.

* Customer service advisor: Personally, i believe that the service quality is being affected directly by the employee's energy and their level of responsiveness, especially the customer service staff.... as sometimes our employees provide the full required service, however, their energy directly affects positively or negatively the customers, thus, their level of satisfaction.

Question 7: What are the practices that your organisation follows to understand the customer's needs?

Answer 7:

* Branch manager: we normally send surveys to our customers to request their opinions about the service provided and in order to identify what went good and what went wrong and request their suggestion for better service performance in the future. I believe also that the survey is being displayed in the virtual banking to allow customers to express their feeling. We also take our customers complaints and suggestions into consideration and try to work it out.

* HR Assistant Manager: Most of the UK banks are providing customer support over phone, online and via social media and that support is helping the organisation magnificently to understand the customers' needs and their expectations and support them accordingly... we also do read the customers reviews and take them into consideration.

Question 8: What are the steps followed by your organisation to enhance the customers experience and exceed their expectations?

Answer 8:

* Quality Management assistant: As it has been previously mentioned we have adopted the ISO 20022 to improve the payment experience for our customers, also, we are available in social media platforms to allow customers to reach out to us with their queries and support them in every possible way and at any time needed, furthermore, we have customer service support team over phone, which is available 24/7.

* Financial Analyst: We provide financial and advisory support to our customers and particularly the small business owners, which allows them to see the bigger picture and help them in developing cash management plans to maintain the cash flow budget. We also introduce them to the insurance products and risk management tools.

* Branch manager: We have a branch in every borough in London, which allows to be reached out by customers so easily and our working hours are convenient, i also believe that all of our branches does have the self-service options, where the customers can deposit cash, or cheques or even withdraw the money with no need to deal with the bank staff.

* HR Assistant Manager: We always try to empower our staff and provide them with all the needed information and resources to be able to serve the customers and handle the interaction and sort out the issues that can be faced. We always prioritize training our staff and we believe that it is the ultimate way to enhance the customer experience and achieve business excellence.

* Customer service advisor: We always try to provide the highest level of security to our customers by using the most advanced financial technologies, where customers can ensure that they are making their online transactions safely. We also try to customise our provided service and personalise our financial solutions to fit the customer's needs and requirements, for instance we have customers that require certain questions to be asked before making any transactions, or they might require a text message to be sent to the customer's mobile number to confirm the transactions before making it, all these notes have been added to the customer's account and it is available to be read when it is accessed by the supporting staff.

* Branch manager: I would like to add that several UK banks does provide loyalty cards and rewarding programs to its customers, as such as the rewarding programs for the credit card users, also, the loyalty programs of cash back, which requires the customers to subscribe from their online banking account to the retailers and once the products are being purchased, the customers will be able to receive cash back rewards, adding to that, the points that can be collected with every purchase using credit card, which can be redeemed as a travel reward, gift reward, student loan payment or mortgage payment. In addition to the refunding policies of the products bought by the customers. Also, some of the UK banks encourage its customers to recommend people to switch their bank and both customers will be rewarded with instant cash.

The financial performance

The third theme that was discussed with the participants is the financial performance of the banking sector in the UK. Firstly, the author introduced the financial performance concept and the financial performance indicators, the researcher then discussed with the participants the different practices of the total quality management and the service quality dimensions and its impact on the financial performance of the UK banks.

Question 9: In your opinion, Do the previously mentioned Total Quality Management practices have an impact on the financial performance? Please justify your answers.

Answer 9:

* Branch manager: I personally think that all the mentioned practices affect directly the financial performance of the bank, for instance, focusing on the employees needs will increase

their productivity, similarly, focusing on the customers' needs and expectations will lead to customer satisfaction and continual improvement in products, services and technology will lead to better practices, thus, better financial performance.

* HR Assistant Manager: I agree with this opinion, the Total Quality management practices have a direct impact on the financial performance of the bank, however, in my opinion, the impact differ from one practice to another, as i believe that employee focus practices have the highest impact on the financial performance, for example, lack of training or work mistakes can cost the bank a fortune and can affect the reputation of the bank as well as can cause scandals in the marketplace, which will lead to financial loss alongside with the loss of customer trust.

* Customer service advisor: Personally, i believe that customer focus practices and employee focus practices have the highest impact on the financial performance of the bank, also, the financial services organisations are customer based organisations and the main focus of these organisations is the customer and therefore, it is important to focus on their needs and expectations and utilising the available resources to provide high quality products and services, which will eventually increase the number of customers and financial income and profits of the bank. On the other hand, i believe that training and educating the employees as well as fulfilling their needs will affect their performance and their productivity, which will ultimately affect the financial performance of the organisation. I also think that continual improvement and new technologies does attract the customers and affect the financial performance of the bank, similarly, having a quality top manager, who can lead the bank to success and can set effective action plans has a magnificent effect on the financial performance of the bank.

* Financial Analyst: I think that all the previously mentioned practices have an outstanding impact on the financial performance, particularly, the leadership and manager's practices, which does affect the organisation as a whole, from the employees to the customers, organizational progress and its financial performance. We have heard throughout the years about the corruptive managers, who have ruined the reputation of their organisation, and have caused massive financial losses and have broken the trust of their customers. On the other side, we heard also about top managers, who led their organisations to financial success and boosted their profit and have provided equality to their employees.

* Quality Management assistant: I personally believe that the financial performance of the organisation depends mostly on the quality of the provided services and products and the

advanced technologies provided and the competitive advantage that the organisation have and its ability to sustain in the marketplace.

Question 10: In your opinion, Do the previously mentioned Service quality dimensions have an impact on the financial performance? Please justify your answers.

Answer 10:

* Branch manager: Similarly, to the Total Quality management, i believe that the service quality dimensions have different impact on the financial performance of the bank, as i believe that having competent employees with high level of empathy and responsiveness will eventually affect the quality of the service or product provided and will eventually affect the customer satisfaction, thus, the financial performance of the organisation.

* Customer service advisor: I think that all the dimensions have an equal impact on the financial performance, for instance, the competences of the employees are highly affecting the financial performance alongside with the level of empathy, reliability, the level of assurance and responsiveness of the employees, as well as the tangible resources and advanced materials and appearance of the organisation and staff that does directly impact the customers satisfaction and in the long run will also affect the profits and income of the organisation.

* Financial analyst: I reckon that the dimensions that are highly impacting the financial performance are the employee's competences and their level of responsiveness, as the bank is a financial service organisation and employees in such organisations are required to be extremely professional and avoid involving their feelings and empathy to sort out financial matters.