

Theorizing Total Quality Management to Achieve Customer Focus and Continuous Improvement in Indigenous Commercial Banks in Malaysia

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Abstract

The study examines the application of Total Quality Management in indigenous commercial banks in Malaysia, focusing on the dimensions of customer focus and continuous improvement. The study combines theoretical perspectives with the practical aspects of indigenous commercial banks in Malaysia, applying Total Quality Management concepts to improve customer satisfaction. The paper adds to existing literature on the wider definition of Total Quality Management as a concept and then examines the relationship between this concept and the practical applications of the selected dimensions to the operations of the indigenous commercial banks in Malaysia. The study is conducted in the form of a literature review; consequently, the empirical validation of the concept presented is not within the scope of this paper.

Keywords: Total Quality Management, Indigenous Banks, Malaysia, Concept, Customers

Introduction

In this era of uncertainty, competitiveness, and ever-changing, and tough business environment, Kaynak (2003) asserts that businesses must embrace productive management methods, such as Total Quality Management (TQM), to develop or even survive, rather than obtain a competitive edge. Thus, many firms invest heavily in TQM adoption in response to tough global competition and awareness and quality-conscious customers (Juran, 1995) which includes banks (Akhtar et al., 2014). Due to the competitive, complicated and dynamic nature of Malaysia's banking industry that has evolved over the years with several innovations. Sit et al. (2011) stated that most of the banks are taking actions to arm domestic players against aggressive overseas competition making quality one of the most important aspects in determining overall organisation performance (Idris, 2011; Lee et al., 2000).

Nonetheless, despite the good influence of TQM on organisational performance, the service sector, particularly banking, continues to lack TQM studies (Benzaquen & Charles, 2022; Kuo, 2016; Haque et al., 2013). Pattanayak & Punyatoya (2015) assert that many TQM practices have been studied in the manufacturing industry, making it difficult to apply them to the banking sector, which differs from manufacturing in several ways, including perishability, customer expectations, and customer's participatory role in service provision. As a result, research concentrating on TQM and the banking industry is required.

Chua et al (2010) assert that TQM has always been considered with reverence, as quality is viewed as a strategy that pervades all phases of operations management in today's highly competitive corporate climate. Magd et al (2021) assert that TQM has a measurable impact on the success of firms that adhere to its methods and principles and adhere to the cost-cutting and preventative principles. In addition, Bigliardi and Galati (2014) argue that the benefits of applying TQM are numerous and include increased customer satisfaction, higher quality, efficient product delivery, cost reduction, and advanced company's performance. Therefore, looking at the potential of TQM in the business environment, there is indeed an urgency to look at TQM and banking industry perspectives.

Besides, Bank Negara Malaysia released the financial stability review for the first quarter of 2021 and the sector reported remaining resilient however continued success of banking activities in Malaysia is becoming more difficult to guarantee in today's ever-changing business environment (BNM, 2025). Therefore, there is a need for new approaches for the banking industry to maintain a competitive edge in the global marketplaces with customer focus and continuous improvement in their services. Without a doubt, customer satisfaction is critical for all businesses, especially for banking institutions that view customers as an integral part of their value chain (Chong et al., 2010).

The question therefore is, "are theoretical aspect of TQM relevant to the concept of customer satisfaction and continuous improvement?". Therefore, research problem set for this study is categorized as follows: First, the study explains the TQM and its implications to the study. Secondly, it examines the applications of the concept and how well it holds in the study. Thirdly, it focuses on the role of TQM implementation in indigenous commercial banks in Malaysia, in the context of the dimensions of customer focus, continuous improvement, employee involvement and top management commitment.

Methodology

This section starts with a synopsis of existing literature on the concepts of Total Quality Management. Consequently, limited empirical evidence is offered precisely on the validation for the concepts presented in the study. The study is also restricted generally to four TQM practices such as customer focus, continuous improvement, employee involvement and top management commitment and how they could enhance performance in Malaysian indigenous commercial banks. The study thus presents the various definitions of TQM based on a review of existing literature in the subject area. It further presents the diversity in these definitions and focuses on the role of TQM implementation in indigenous commercial banks in Malaysia.

Discussion and Conclusion

This section discusses the evolution of the concept of TQM, with a review of the definitions provided by some of the renowned TQM gurus. Moreover, a complete evaluation of the prior empirical research on TQM suggests that academics and practitioners have characterized TQM procedures in a variety of ways, all of which are complementary. There are numerous definitions of TQM in the literature, and experts have used a variety of approaches to evaluate its implementation but still, there are inconsistencies in these past studies, making concluding the practices and dimensions of TQM is difficult (Ghassan et al., 2019).

The Concept of Total Quality Management (TQM)

TQM is an organized approach to achieving internal and external customer satisfaction. It combines the business environment, continuous improvement, and breakthroughs into the development, improvement, and maintenance cycles, while also transforming the organisational culture (Alghamdi, 2018). According to Temtime and Solomon (2002), TQM aims to continuously enhance the quality of an organisation's processes, people and products. TQM is also a systemic approach to management, intending to increase customer value via the design and continuous improvement of organisational processes and systems (Karthi, 2004). The emphasis is on staff engagement and empowerment, with a primary focus on customers and customer happiness. TQM's tenets include continuous improvement, top management commitment to the objective of customer happiness, staff empowerment, and a customer-centric approach (Benzaquen & Charles, 2020). TQM means that the culture of the organisation is determined by and supports the continuous pursuit of customer satisfaction via an integrated system of tools, processes, and training (Othman et al., 2020). In this study, TQM refers to the systemic approach applied by management, focused on the goal of increasing customer value via the design and continuous improvement of organisational processes and systems.

Definitions on TQM

Hafeez et al. (2006) stated that TQM is more than a management philosophy as it is a comprehensive management approach, which provides a basis for continuous improvement, aimed at meeting customers and other stakeholder expectations (Hussain & Khan, 2020; Ray & Tripathi, 2020; Pimentel & Pires, 2017). On the other hand, Hooda and Kaushik (2018) indicated that total quality management is a technique which emphasizes building commitment, exceeding customers' beliefs and encourages decision making among employees. Employees are also responsible for identifying risks and problems which can be regarded as an important element of TQM (Mourougan & Sethuraman, 2017; Ahmad et al., 2014).

Crosby expanded the definition of TQM by regarding quality as a compliance that has some specifications, which are responsive to measurement (Addo & Ackah, 2017). Even though quality initiatives come with some higher standards, Crosby was of the view that quality would result in reducing costs and higher quality would generate high profit to organisations (Ngambi & Nkemkafu, 2015; Hendricks & Singhal, 1997). Hence, Crosby went beyond the problem-solving and statistical methods embraced by Deming and Juran. Crosby suggested fourteen facets of quality management (Ray, 2017; Nair and Ramachandran, 2013). Persistent desire to provide measurable elements targeted at reducing or eliminating deficiencies

entirely is referred to as the “zero defect” programme, which is one of the significant contributions by Crosby.

Kaoru Ishikawa who is regarded by recent strand of literature as the “father of quality circles” in respect of his seminal input during the 1960s added another dimension to existed definitions by instilling the philosophy of quality in the Japanese industrial setup (Magd, Negi, & Ansari, 2021). Kiran (2016) provided evidence in support of the notion that Ishikawa extended the concept of quality to comprise excellence of after-sales service. Furthermore, he placed emphasise on the quality of individuals, management and of the enterprise (Saud, 2019).

According to Ishikawa, it would be impossible to achieve TQM without the participation of employee. He places importance on quality circles, but also suggest that education plays an essential role in achievement of quality (Elshaer & Augustyn, 2016; Ngambi & Nkemkiafu, 2015) Evans and Lindsay (1998) summarised the fundamental principles of Ishikawa’s approach to quality as follows:

Table 3.1

Fundamental Principles of Ishikawa’s Approach about Quality

1.	Focus on education and knowledge	Knowledge of the needs of customers is the first start for quality achievement and that education is central to attaining quality
2.	Focus on resolving issues at the source	Eradication of inspection as the eventual target of quality control, and giving attention to identify quality issues at source through the identifying symptoms
3.	Quality control should be the objective of all employees	Sustaining profits should be the focus of quality initiatives, where every employee in the organisation playing a role in its implementation focusing on this common objective.
4.	Effective use of tools to identify quality issues.	The proper use of tools can resolve ninety-five (95) percent of issues, including incorporating variance analysis.
5.	Effective management techniques	Managers must be able to keep the needs of the market as the focal point of all quality programmes, through effective people management techniques.

Taguchi affirming earlier definitions focused on losses made by firms due to poor product design. By emphasizing on quality in relation to losses suffered by firms during the production process, Taguchi emphasised on losses incurred due to shortfalls in the quality of the product leading to failure in meeting the expectations of customers (Aole and Gorantiwar, 2013). Therefore, Taguchi, paid more attention to proper product design and not inspection (Kumar & Sharma, 2015). According to Taguchi, designing and improving product quality involves eight different stages, which include the stages of: clarifying the problem, determining the objectives to be achieved, conducting a brainstorming session, planning the experiments, carrying out the experiment, evaluating and understanding the results as well as undertaking further experiments to confirm, if necessary (Rodrigues & Franco, 2019).

According to Aole and Gorantiwar (2013), Taguchi's quality philosophy mainly focused on the reduction of variances and discrepancies between product and processes against key performance indicators, in order to achieve quality improvements. Experiments using statistical methods focused on minimizing deviations of performance against targets were recommended by Taguchi, including emphasizing the increased responsibility of engineering, design and manufacturing processes to quality and cost improvements (Shafqat et al., 2021; Fauzi, 2021).

On the other hand, Hill & Wilkinson (1995) argued that TQM is a 'notoriously imprecise term' and indicated three reasons for this assertion. To begin with, they proposed that the depth of counsel provided by TQM scholars is not reinforced by adequate scrutiny and that the advice often does not harmonize (Magd & Karyamsetty, 2020). Second, they observed that users of TQM practices are inconsistent with the term usage. Lastly, Grant et al. (1994) argued that the scholarly roots and aspect of theoretical foundation of TQM practices stems from the field of statistics, and that its early usage was focused on production management (Almasarweh, 2023; Ang et al., 2011).

Customer Focus and Organisational Performance

Customer focus refers to the extent to which a business meets the requirements and expectations of its customers on a constant basis (Cai, 2009). It refers to the accomplishment of long-term organisational goals. It is regarded as a fundamental dimension of TQM (Mehra & Ranganathan, 2008). According to Hackman and Wageman (1995) acquiring knowledge on customers is one of the most often employed TQM methods. Sila (2007) and Brah et al. (2002) both assert that an organisation's success in the near future will be contingent upon its ability to meet its customers' needs efficiently and effectively on a continual basis (Anil & Satish, 2019). Customer focus is a fundamental principle of TQM, as it focuses on producing value for consumers, which results in organisational growth (Dimitrantzou et al., 2021; Al-basheer et al., 2015). Effective application of TQM aspects results in an increase in organisational performance. Customer focus is a critical indicator of performance improvement (Prasad, 2001). The following are recent studies which reflect the importance of customer focus to organisational performance.

Table 3.3

Customer Focus and Organisation Performance

	Details of Research	Findings
1	Madhani (2018)	In order to achieve sustainable organisational performance, it is essential for organisations to implement strategies and policies, which customer focused. This will enable the organisation to ensure that its activities and services are competitive, as well as gain a competitive advantage,
2	Gilmore & Carson (1993)	For SMEs, a key-aspects remains growth in profits, which will contribute exponentially towards the organisation's long-term success.
3	Alawag et al. (2023)	Organisations which focus on customer needs, are more likely to be successful, not only in improving its performance but also gaining the long-term confidence and trust of their customers and other stakeholders.

4	Loon & Chik (2019)	Organisations that focus on customers' needs and wants, are better able to set and align its business model and operations towards goals and objectives that contribute to the long-term sustainability of the organisation. This will facilitate the effective integration of innovation, technology, innovation and customer relations to play an effective role in business model and process design.
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Table 3.3

Customer Focus and Organisation Performance (continued)

	Details of Research	Findings
5	Heikkurinen et al.(2019)	Organisations that are better able to manage customer relationships as well effectively measure and address their customer's satisfaction, will be not only be able increase its revenue, but also market share and brand value.
6	Prentice et al. (2020)	Organisations today are integrating AI into customer service efforts to improve customer interaction and customer loyalty. These improvements in efficiency and cost, helps to streamline core processes, as well as enabling better implementation of customer focused strategies towards improving organisations' overall performance.
7	Marquardt et al. (2017)	This study further emphasises that with improving service quality, organisations will be better able to achieve their customer satisfaction levels, which today is widely recognised as being very crucial for the survival of the firm.
8	Wijetunge (2016)	By incorporating customer focused strategies, organisations are able to improve the efficiency and quality of service to their customers, which will improve organisations' revenue and competitiveness, contributing to improvements in overall organisational performance.
9	Alzaydi et al. (2018)	Management plays an important role in ensuring that customer focused strategies are implemented with the cooperation of the employees, to ensure success for their respective organisations.
10	Loeffler & Bovaird (2018)	Customer focus strategies must be aimed at ensuring customer satisfaction is achieved. When these strategies are tailored to meet customer needs, or even exceed their expectations, sustained and improved organisational performance will be achieved.

Relationship between TQM and Customer Satisfaction

According to some experts, implementing TQM improves customer satisfaction (Lee et al., 2010; Liu et al., 2002) and organisational performance (Al-basheer et al., 2015; Hietschold et al., 2014). In quality management settings, changing customer demands are identified and the organisation's performance is monitored in relation to those needs (Ali et al., 2019). Asikhia (2010) discovers a positive correlation between client focus and organisational performance. Hence based on the preceding literature, this study anticipate that customer focus is a critical dimension of TQM and a significant predictor of organisational performance. Empirical research on the relationship between customer focus and organisational performance, in Malaysia banking sector might elucidate this relationship further.

Continuous Improvement and Customer Satisfaction

Continuous improvement is a term that refers to methods for avoiding faults and optimizing the process of converting inputs to outputs. Deming (1986) defines continuous improvement as the process of eliminating faults and continuously improving the features and quality of product (Al-qahtani et al., 2015). Continual improvement is a TQM dimension that guides a business's daily management, requiring continuous effort on the part of every employee to meet the firm's goals of increased quality, customer satisfaction, and eventually enhanced performance (Cai, 2009).

Research by Gonzalez Aleu & Van Aken (2016), as well as Galli et al., (2017) have demonstrated that by using relevant tools and methods of continuous improvements, these have contributed to improvements in organisational performance (Yunis et al., 2013). Continuous improvement techniques have also assisted organisations in aligning processes, improving information flow and reducing waste, leading towards improvements in productivity, efficiency and overall organisation performance (Deng et al., 2019). Cherrafi et al., (2016) in their research highlighted that the process of continuous improvement is carried out in small increments for the purpose of making improvements in terms of improved efficiency and effectiveness, sometimes with very little or no expense, without implementing complicated systems and the use of expensive equipment (Parvadavardini et al., 2016).

In quality management settings, work processes are regularly examined, resulting in a decrease in errors and material waste, hence increasing organisational effectiveness (Idris, 2011). Consistent dedication to TQM adoption has a measurable positive influence on firm performance. Continuous improvement, as promoted by organisations, motivates people to innovate and perform at a high level (Jimoh et al., 2018; Deng et al., 2019). It is one of the most effective quality management programmes for achieving major performance improvements within a business (Ranasinghe et al., 2018). As can be seen from the preceding discussion, the literature supports the relationship between continuous improvement and organisational performance.

Employee Involvement and Organisational Performance

Employees are a firm's most valuable asset since they contribute to productivity and performance enhancement (Gabčanová, 2011). To remain competitive, businesses must invest in training their personnel to enhance their abilities and skills, hence increasing their performance (Nazar et al., 2019). Asokk et al. (2021) demonstrated that employee involvement in decision making does contribute to improvements in organisational performance. This is mainly because when employees are involved in decision making, and when their efforts are recognized, they are motivated (Jimoh et al., 2018; Ranasinghe et al., 2018). These employees must be provided with the requisite skills and knowledge so that they are encouraged to exercise ingenuity and advancement in decision making (Singh et al., 2018). According to Robbins and Judge (2008) when employees are involved in decision making and other aspects of their work, they feel valued, and provides a sense of responsibility which spurs them to improve their performance, contributing to better organisational performance (Zaidi & Ahmad, 2020; Mambanda et al., 2017).

Mendonça et al. (2021) in their research study which involved 680 employees of the Ministry of Agriculture and Fisheries in Dili Timor-Leste, demonstrated that a high level of employee

involvement contributed to improved work performance (Cai, 2009; Hendricks & Singhal, 1997). This research also showed that better involvement of the employees in work tasks, through clear work goals, understanding of work tasks and effective contribution to work output, enabled the employees to meet the organisational expectations and targets (Mercy & Choudhary, 2019). Mathew & Resmi, (2021) conducted a study, aimed at identifying the level of employee involvement and its impact on the effectiveness of banking institutions, in Ernakulam District of the state of Kerala. The responses of 367 employees from six commercial banks in the district were analysed. The findings revealed that the employee involvement impacted organisation effectiveness, contributing to improved organisation performance (Nazar et al., 2019).

Prajogo & Sohal (2001) argue that effective TQM implementation fosters employees' capacity for innovation and organisational effectiveness. According to certain experts, optimal human resource methods improve organisational performance in quality management systems (Alharth et al., 2017). Similarly, Anil & Satish (2019) asserts that staff training, involvement in decision-making, and information exchange are all instruments that help a company to make the most use of its resources, hence improving its performance.

Training and development strengthen employee loyalty and empowers them to participate actively in the process of change for continuous improvement, hence enhancing organisational performance (Obeidat, 2019). This study anticipate that employee involvement positively correlates with organisational performance based on the literature developed in various parts of the world.

Top Management Commitment and Organisational Performance

Top management commitment is critical for the organisation's excellent performance and success. Deming (1986) asserts that committed and strong leadership is critical for the success and sustainability of quality programmes. Top management commitment enables the firm to implement effective quality management programmes (Yunis et al., 2013).

Saeidi et al. (2021), Moslehpour et al. (2018) and Arzubiaga et al. (2018) asserted that the efficiency of top management or leadership is a necessary element that can influence, either directly or indirectly, improvements in organisational performance. Similar views have been expounded by other scholars (Shafique et al., 2019, Eriksson et al., 2022; Sarwar et al., 2020; Hermkens, 2020) whom assert that the successes and improvements in organisational performance are closely associated with the ethical stance, attitude and actions of its leaders. The following table also provides findings of researchers that emphasise the influence of top management commitment on organisational performance.

Table 3.4

Summary of Past Studies on Top Management Commitment and Organisational Performance

1	Williams Jr. et al., 2014	Top-management commitment is essential in modulating the effectiveness of the impact of mission statements, in achieving organisational performance, in meeting set goals and objectives. Therefore, top management must effectively communicate, engage, set targets and make timely revisions to ensure improvements in organisational performance.
2	Mohd Mokhtar & Yusoff (2010).	In this study, three TQM variables including top management commitment were found to have significant impact on the performance of new products' performance produced by Malaysian manufacturing companies.
3	Caroline et al., 2016	Besides demonstrating a significant relationship exist between top management and performance of Small and Medium Enterprises, this study also highlighted the important role that leadership plays in improving overall operation and performance. For example, leaders who show commitment and dedication will be provide good examples for employees to follow.
4	Semuel et al., 2017	In this research, it was discovered that leadership or top management commitment does impact the performance of hotels located in Surabaya, Indonesia. This research further supports that the leadership style adopted can positively influence employees' innovative endeavours.
5	Tarigan, 2020	From the data collected from 49 manufacturing companies located East Java, Indonesia, it was ascertained (among others) that top management plays a significant role, both directly and indirectly, on creating competitive advantage for their respective organisations, thus improving organisational performance.
6	Setiabudi et al., 2021	In this study, it was discovered that even though transformational leadership does not directly influence organisational performance, it does indirectly influence organisational performance through the application of Enterprise Resource Planning or ERP and supply chain integration.

Top management commitment is responsible for setting the organisation's performance goals. According to Wang et al. (2010) leadership has a favourable effect on company performance (Jimoh et al., 2018; Ranasinghe et al., 2018). Top management sets the tone for achieving quality-related objectives. In a quality management system, senior management support establishes the necessary conditions for the organisation's performance to improve (Anil & Satish, 2019; Hendricks & Singhal, 1997). Spencer et al. (2013) argues that top management commitment is a wide strategy to improve an organisation's overall performance and quality. This is similarly asserted by Al-qahtani et al., (2015).

The Banking Sector in Malaysia

In today's highly competitive financial landscape, the quality of banking service products has become a critical determinant of customer perception and overall service satisfaction. Product quality in the banking sector is largely associated with the variety of services offered and the features integrated into those services (Shimi, 2025). To remain competitive and retain market share, banks are increasingly focusing on diversifying their product portfolios and enhancing the range of financial services available to customers. This strategic shift is not simply about technological advancements or the appeal of online platforms, but about the tangible value and functionality these products bring to the consumer (Ifedi et al., 2024).

As highlighted by Hasan et al (2023), the real driver behind positive customer attraction to banking services is essential in enhancing customer trust in banks, while negative experiences can have a detrimental impact and could lead to customer attrition. Today's banking customers expect a comprehensive, one-stop financial solution that allows them to perform multiple tasks with ease and efficiency. These include executing financial transactions, paying bills electronically and on schedule, accessing real-time account balances and monthly bank statements, as well as more advanced services such as purchasing stocks and insurance, applying for home loans at competitive interest rates, and even financing the purchase of vehicles and properties.

This evolving demand underscores the fact that, although banking product quality is intangible, it plays a significant role in building customer trust, satisfaction, and loyalty. It has become a vital intangible asset that directly contributes to a bank's competitive advantage. In a digital age where customers have virtually unlimited access to financial information and the freedom to compare institutions and services instantly, offering a rich variety of well-integrated, high-quality banking products has never been more important.

Therefore, it is imperative for banks to continually innovate and upgrade their product offerings to meet the expectations of tech-savvy consumers. This includes not only introducing new services but also enhancing existing ones to be more user-friendly, accessible, and personalized. Banks that fail to evolve risk losing their customers to competitors who are more agile in responding to market trends and technological advancements. On the other hand, institutions that prioritize service product quality by combining innovation, functionality, and customer-centric design are more likely to succeed in attracting and retaining customers in an increasingly crowded financial marketplace

Challenges in implementing TQM in the Banking sector

Implementing Total Quality Management (TQM) in the banking industry presents a range of significant challenges that often impede the success of such initiatives. One of the most commonly cited barriers is the lack of adequate resources. For instance, many banks—especially smaller or regional institutions—may not have the financial capacity to invest in extensive training programs, new quality tools, or system upgrades required for full-scale TQM implementation. Like other similar organisations, these resource constraints also affect the ability to hire qualified personnel or consultants with TQM expertise, leading to a knowledge gap that can compromise the initiative's effectiveness from the outset (Ajayi & Temidayo, 2018). According to Kim and Yeo (2024) who highlighted that banks' need to improve customer service quality, and this can be done by managing job stress and organizational commitment among bank employees. If bank employees do not develop good customer service, this can severely affect the banks' reputation and affect its profitability.

Effective planning is key to managing banking operations (Bolatan & Akgul, 2019). In many banking institutions, TQM is introduced without a clear roadmap or strategic alignment with organizational goals. For example, banks may launch quality improvement projects without first defining measurable objectives or understanding how these projects integrate with core banking functions such as customer service, risk management, or loan processing (Oschman, 2017). As a result, TQM becomes a series of isolated activities rather than a cohesive, organization-wide strategy.

Top management commitment is also often lacking (Mannan, 2020). In many cases, senior managers may endorse TQM in principle but fail to actively lead by example or allocate the necessary time and effort to oversee its implementation. This can create a disconnect between top management and frontline employees, resulting in low engagement and poor morale. For instance, if bank executives attend quality meetings but do not follow up on recommendations or fail to celebrate improvements, it sends a mixed message about the value of the initiative.

Resistance to cultural transformation is perhaps one of the most deeply rooted challenges (Bugdol, 2020). TQM demands a shift from a hierarchical, command-and-control management style to a participative, team-based culture that encourages continuous improvement and open communication (Kumar & Sharma, 2018). In many banks, however, entrenched practices and traditional mindsets resist such change. Employees may view TQM as an added burden rather than an opportunity for growth, especially if their roles are already strictly regulated and performance is measured through rigid compliance frameworks (Alghamdi, 2018).

In addition, poor internal communication often plagues TQM initiatives. In large banking institutions with complex structures, messages about quality improvement goals and progress can get lost between departments (Samsudin et al., 2020). This leads to inconsistency in understanding and applying TQM principles across branches and departments. Excessive documentation and bureaucratic processes can also overwhelm staff and distract from the actual goals of quality improvement. These administrative burdens, combined with high retraining costs and a focus on process over results, can demotivate staff and dilute the impact of TQM (Aminuddin et al., 2022).

Despite these challenges, TQM can be a powerful framework to address them when implemented effectively. For example, TQM encourages systematic training and capacity building, ensuring that employees at all levels are equipped with the knowledge and skills needed to improve processes. Tools such as Six Sigma, process mapping, and root cause analysis can help banks streamline operations, reduce errors in transactions, and improve customer service. TQM also promotes employee empowerment and teamwork, which can gradually transform organizational culture and increase employee commitment (Al-Ibrahim, 2014).

Moreover, the focus on continuous improvement ensures that banks are better positioned to adapt to changing customer needs and regulatory requirements. TQM encourages data-driven decision-making, which helps banks identify inefficiencies and respond proactively rather than reactively. With strong leadership support, effective communication, and a clear alignment between quality goals and business strategy, banks can overcome the obstacles to TQM and achieve significant gains in service quality, customer satisfaction, and operational excellence (Snongtaweepon et al., 2020).

Conclusion

The study appraises the theoretical aspect of four practices of TQM such as customer focus, continuous improvement, employee involvement and top management commitment and how they could enhance performance in Malaysian indigenous commercial banks. In fact, a

comprehensive review of literature shows that TQM practices are relevant to customer satisfaction and continuous improvement in the performance of banks in Malaysia. Grounded mainly on evidence emerging from reviewed literature, the view is that the adoption TQM practices by Malaysian indigenous banks will improve customer satisfaction as well over all performance.

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