
Original Research

**EFFECT OF TOTAL QUALITY MANAGEMENT PRACTISES ON OPERATIONAL
PERFORMANCE OF COMMERCIAL BANKS: A CASE OF TANZANIA COMMERCIAL
BANK-ARUSHA**

Henry Msamba
Department of Postgraduate Studies
Institute of Accountancy Arusha
henrybea43@gmail.com

&

Gloria Kimburu
Department of Postgraduate Studies
Institute of Accountancy Arusha
glokimaby@gmail.com



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Abstract

This study assessed the effect of Total Quality Management Practises on Organizational Performance of Commercial Banks, A case of Tanzania Commercial Bank. This study used descriptive research design and quantitative approach was used in this study. The population of this study comprised of the employees that were selected from various departments Tanzania Commercial Bank offices in Arusha. Primary data was collected using self-administered questionnaire provided to chosen sample participants. With the aid of SPSS, data was quantitatively analysed using descriptive and inferential statistics. Findings indicated that continuous improvement has significant effect on operational performance. Also, the study findings showed that employee training has significant effect on operational performance. This study recommends that TCB managers be enlightened on the importance of continuous improvement so as to enhance and consequently achieve better operational performance and process management should be embraced by Tanzania Commercial Banks to ensure adhered to shareholder requirements and customer needs.

Keywords: *Total Quality Mangement, Performance, Commercial Banks*

Introduction

Business environment has undergone tremendous changes and enhancement in quality and has become as one of the essential strategies that could be implemented in any organisation in order to achieve organisational competitive advantage. In addition, because of the continuous increase in global labour market, organisations must improve their product and services quality in order to survive within other competitors (Hassan et al., 2018). In order to enhance organisational performance, and for the purposes of improving customer satisfaction; several total quality management practices were implemented. Total Quality Management (TQM) is based on; that all organisation staff should collaborate with each other for the purposes of producing high quality products and services in order to meet customers' demands (Mwaniki, & Bichanga 2016).

The principle of Total Quality Management (TQM) target of cutting-edge operations management methodologies is to advance execution in manufacturing industries. Giving a higher quality administration with lower expense as a system for making and supporting aggressive position have turned into a vital methodology for some business associations over the world. Thus, quality has turned into a key instrument for measuring corporate performance in today's evolving environment.

Selection of Total Quality Management has ended up far-reaching among organizations amid the most recent decades as it has been perceived as a noteworthy wellspring of competitive advantage and overall benefit. It assumes a fundamental part in the improvement of administration operations (Rawashdeh, 2018).

The effective implementation of TQM practices will increase customer satisfaction with the service offerings (Omachonu & Ross, 2018). Quality enhances customer loyalty through satisfaction; this in turn can generate repeat business and lead to the attraction of new customers through positive word of mouth. The word of mouth communication will help in cost reduction. The improvement in quality will result in

increased market share and profitability. Total quality management is a management philosophy which emphasises the devolution of authority to the front-line staff. It ensures the participation of everyone in the decision-making process through activities such as quality cycles and team work.

According to Sila (2017), TQM can minimize the total cost of production through sole sourcing. The cost in this case is reduced by limiting the number of suppliers used by the firm and providing them with necessary training and technology. The efficient functioning of an operation will then depend on how well the suppliers meet up with the expectations of the organisation. This is why the TQM principle emphasizes the totality of quality in all facets which includes the suppliers. The total quality approach creates an integrated method of analysing operation by focusing the processes of production on customer satisfaction. Thus, it requires that quality be built into all the processes so as to be efficient in the overall operation (Andrle, 2016).

According to Sila (2017), TQM helps in improving the quality of products and also reduces and establishes a stable production process. Continuous improvement which is a feature of TQM is said to reduce the product cycle time thus improving performance (Huang & Lin, 2018). Many other TQM practices such as training, information system management, relationship with suppliers etc have a positive impact on operational performance. The efficient management handling of these practices will improve efficiency and no doubt affect the profitability of the firm.

Over the last few years, the Banking sector in Tanzania has continued to grow in assets, deposits, profitability service and products offering. However, Tanzania financial institutions like many others across the globe are being faced by some challenges. Some of the challenges include; decline in the volume of new customers, globalization, fraud, rapidly changing customer needs, technological advances such as mobile money transfer, and competition from microfinance institutions (Allan, 2018). These challenges have forced many executives to implement total quality management as a management tool to reduce costs since it is centered on quality, participation of all its members and aiming at continuous quality improvement.

Statement of the Problem

Over the years the banking sector have consistently been characterised by persistent operational inefficiency and customer problems of poor services and in order to address the problems of inefficiency in service delivery these organizations are fast adopting TQM in order to make them effective in meeting public demands (Manivannan & Premila 2017).

Therefore, many banks quality programs are still in their infancy having in the past operated in an environment where there was limited competition and customer satisfaction was not a cardinal business objective. A number of studies have been undertaken in total quality management in organizations. In their study Hassan et al., (2018) examined the association between quality management practices and performance in Pakistan's manufacturing industry. The study established that quality management systems practices positively impact the performance. Irfan et al., (2018) in their study on improving operational performance of public hospital in Pakistan, established that selected Quality management systems practices have a significant positive impact on operational performance. Dawn, (2018) investigated the application of TQM and found out that despite the fact that quality management has been addressed within a firm, Total Quality Management and its underlying assumptions could also be applicable to strategy management. However, the study shows application of TQM in a telecommunication set up, results of which may not be applicable in banking organization.

Gayah, (2020) in his study tries to show how human resource planning practices are affected by TQM and what needs to be improved for implementing TQM in any firm, but his study did not focus on operational performance. Mwangi, (2019) in empirical study of the influence of quality systems concludes that only about one in three quality management systems programs in public and corporate institutions achieve significant improvements in quality and performance.

None of these studies focused on the effect of total quality management practices on operational performance in Tanzania. Thus, the assessment of the influence of effect of total quality management practices of commercial banks is considered among the most important justifications of the current study. The study sought to expand the body of knowledge by providing findings on the effect of total quality management practices on operational performance of commercial banks in Tanzania with special focus on the Tanzania Commercial Bank. Specific Objectives were to determine the effect of employee training and process management on operational performance of Tanzania Commercial Bank.

Literature Review

The theory of quality management and Relationship Marketing Theory are theories which guided the study;

The Theory of Quality Management

The quality management theory has been derived from the contribution of quality leaders (Deming, 1986) (Ishikawa, 1985). This quality management theory has identified many practices of quality management systems including practices of quality management systems reported and empirically evaluated in evaluation and research work which investigated the relationship between quality management systems. Benson (Benson, 1993) suggested 78 items, which were combined into 8 essential activities of the quality control systems: top management and quality management, process management, production of goods and facilities, recruitment, monitoring and quality knowledge, quality management of suppliers, quality assuring position of the organization and ties with employees. To measure quality management (Rategan, 1992) used nine quality management systems practices: Top management engagement, strategic quality management, quality management of processes, quality design management, training and education, information and analyses, banning, management of resources and statistical processes. In the same vein, Flynn (Feigenbaum, 1991) proposed seven quality management systems practices: high management support, product design, process management, quality information, supplier involvement, management and customer participation. This theory was applicable in this study because it shed some light on how Tanzania Commercial Bank can enhance its operational performance through employee training, and processes management.

Relationship Marketing Theory

One of Berry's (1983) theories is connected marketing theory (Berry, 1983). He argues that businesses working in the competitive market world should develop a culture that relies on customers to succeed. Ismyrlis and Moschidis (Moschidis, 2015) propose that businesses should aim in order to sustain a sustainable and relevant quality control strategy in the changing market climate. The key goal of the philosophy is to establish long-term consumer ties. The introduction of customer service technologies into the structure is one direction in which modern businesses continue to compete (Fotopoulos, C., psomas, E. & Vouzas, F., 2010). Javed (Javed, 2015) points out that the overall aim of quality control

programs is to enhance the management styles, evaluate corporate policies and ongoing attempts to best support the client. A fundamental precept of the relationship marketing is that consumers are retained using different means and strategic practices so that current clients can continue to trade in a mutually beneficial arrangement to meet requirements beyond those made by rival companies (Kotler, P. Keller, L., 2007). Kagumba and Gongera (Kagumba, A. M. & Gongera E. G, 2013) claim that the big use of direct marketing in the past is now steadily more understood alongside interaction marketing as its significance is primarily included in the widespread classical marketing theories focused on how to attract and build sales rather than retaining clients. There are several variables that benefit from the creation of a customer partnership that contribute to better returns from customer retention activities. This theory is applicable in this study on the premise that continuous improvement, employee training and system automation are aspects that are attributed to operational performance of Tanzania Commercial Bank. It argues that customer centric culture is enhanced by continuous improvement of services and products in the organization. For Tanzania Commercial Bank to achieve their goals, emphasize of continuous improvement, employee training and process management is key in the changing business environment.

Empirical Literature Review

Mwaniki, & Bichanga (2016) indicated a positive relationship between top management involvement, process and supplier relationship and financial performance. Hassan et al., (2018) examined the association between quality management practices and performance, i.e. quality, business, and organizational performance.

The study reports that successful adoption and implementation of quality management systems practices results in improving the performance of organization. The main implication of the findings for managers is that with quality management systems practices, manufacturing organizations are more likely to achieve better performance in customer satisfaction, employee relations, quality and business performance than without quality management systems practices.

According to Irfan, Ijaz, Kee and Awan (2019) in the study on Improving Operational Performance of Public Hospital in Pakistan used a questionnaire with fourteen Quality management systems practices to measure the impact of Quality management systems practices on operational performance of public hospital in Pakistan. Structural Equation Modelling (SEM) approach with AMOS 16.0 was employed to develop a Quality management systems and performance model. A total of 239 questionnaires was included in the study and the results show that selected Quality management systems practices has a significant positive impact on quality management systems implementation and also on operational performance in terms of increased flexibility, improved quality of services, reduction in service time and effective diagnostics.

In examining whether quality management work in the public sector Stringham (2018) focused on the quality movement in the United States during the past two decades in the context of public management. The paper reviewed the impact of the Pennsylvania Department of Transportation's twenty-year experience with its quality improvement program on overall organizational performance and productivity. The study concluded with a discussion of the challenges of sustaining a quality program through the frequent changeover of senior political appointee leadership and the inherent tension between

process improvement quality approaches and cost savings/cost avoidance approaches that surface during times of government fiscal crises.

Adeoti (2017) examined the gains of application of total quality management in the service industry with particular reference to the commercial banks in Nigeria and also to see how the application of TQM can prevent future threats of distress in commercial banks. Three banks were selected randomly, one to represent each of the three generation banks. The results of the study showed that the quality and quantity of employees employed determine to a very large extent the survival of any bank, also that the application of TQM is not immunity against distress but a preventive mechanism for distress.

Chepkoch (2017) determined the effect of Total Quality Management practices on organizational performance in Kenya. The study findings of correlation analysis showed that employee involvement and customer focus were positively and significantly affect organizational performance. The findings of the multiple regressions analysis showed that the observed changes in organizational performance attributed to the elements of total quality management practice is 56.9% ($r^2=.569$). This finding of this research supports the hypothesis that total quality management practices significantly affect organizational performance thus any tertiary institution managers aiming to achieve organizational performance should pay close attention to all the elements of total quality management. Wagara (2018) examined the outcome of the implementation of TQM practices on operational performance of Food and Beverages manufacturing industries in Nairobi. The results revealed a significant positive relationship between TQM implementation and operational performance. The first, second and fourth null hypothesis were rejected, we fail to reject the third and the fifth null hypothesis. The findings also revealed that among all TQM practices, Top management commitment had the strongest relationship with operational performance. The results also showed that the joint effect of TQM practices operational performance was significant.

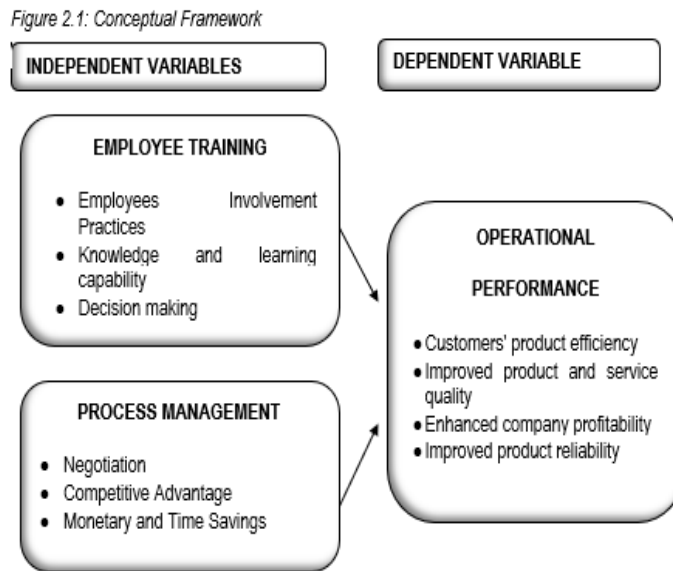
Research Gap

Based on the above empirical literature, it is evident that a number of researches similar to this study have been conducted in different places across the globe with different findings, providing various recommendations and suggested solutions regarding TQM practises and operational performance. However, researchers have paid little attention based on Commercial Banks in Tanzania has been done. Therefore, the existence of dearth of literature in this management area. This study was therefore add value to the knowledge that is already existing on this area.

Conceptual Framework

In order for this study to thoroughly examine the stated problem and ensure the quality of the research, a solid theoretical framework was created, which the other aspects could be based upon. The importance of such a theoretical framework and literature review discussed in this chapter. In this section, the theory of quality management and Relationship Marketing Theory which the study has used as a foundation are presented along with related concepts. The major parts of these theories composed of employee training, continuous improvement, and process management which affect operational performance. These parts construct the base, on which the conceptual model is presented. An illustration of how the different parts of theory are connected is presented in the figure below.

Figure 2.1: Conceptual Framework



Source: Researcher (2021)

Methodology

This study used descriptive research design. Descriptive research includes collecting information, describing the phenomenon and then organizing, tabulating, depicting and describing information collection in the form of graphs and charts to assist the reader know how information is distributed. The study was conducted at Tanzania Commercial Bank offices in Arusha -Tanzania because this bank has in a banking industry for a long time with experienced and competent management. Tanzania Postal Bank which is now Tanzania Commercial Bank was established by the Tanzania Postal Bank Act No. 11 of 1991 from the now defunct TP&TC, which was then incorporated under the Companies Act (Cap 212) as TPB Bank PLC.

The population of this study comprised of the employees that were selected from various departments Tanzania Commercial Bank offices in Arusha. Simple random sampling method was used in this research to guarantee fair representation and widespread results for the general population.

Sample size of this study was determined through the following formula adopted from Kothari (2004);

$$n = \frac{N}{1+N.e^2} = n = \frac{75}{1+75*0.05^2} = 63$$

Where n = number of samples, N = total population= 75; e = standard error of sampling (5%) is tolerated. By entering each value of the variable into the formula (1) above, obtained large sample size of 63 respondents.

Primary data was collected using self-administered questionnaire provided to chosen sample participants from the Tanzania Commercial Bank. Questionnaire was closed-ended and included a list of statements on which participants were requested to freely identify their degree of agreement or disagreement in their respective rooms by using the five-point Likert scale to determine the attitude of assigning points 1,2,3,4 and 5 to terms of strong disagreement, disagreement, neutrality, agreement and strong agreement as in the order of the numbers.

Data from the questionnaires will be quantitatively analysed using SPSS descriptive and inferential statistics. Because of its robust analytical capability and ease of data analysis, the SPSS package was chosen. Descriptive statistics was used to present frequencies and percentages to illustrate the results, while inferential statistics was used to show the relationship between research variables through regression and correlation analysis. Regression model adopted was;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \alpha$$

Where;

Y – Dependant variable (Operational Performance)

β_0 - Regression coefficient / constant/ Y-intercept

$\beta_1, \beta_2, \beta_3$ are the slope of the regression equation

X_1 - Employee Training

X_2 – Process Management

α - Error term at 95% coefficient level.

Findings and discussions

Researcher distributed questionnaire to 63 TCB officials from which 60 filled in and returned the questionnaires making a response rate of 95.2%.

using a Likert scale of 1 to 5 with 1 being strongly disagree, 2 being disagree, 3 being neutral, 4 being agree and 5 being strongly agree. The mean scores range from 1-5 with 1 showing ‘high disagreement’, 2 showing ‘disagreement’, 3 showing ‘neutral’, 4 showing ‘agreement’ and 5 showing ‘high agreement’ with the statements. On the same note, the higher the standard deviation the higher the level of dispersion among the respondents.

Effect of Employee Training on Operational Performance

In this section the researcher sought to determine the effect of employee training on operational performance of Tanzania Commercial Bank. Responses are highlighted in Table 4.2;

Table 4.1: Employee Training

	Mean	Std. Deviation
Employees Involvement Practices improve bank operational performance	3.3500	1.28650
Employees’ effective knowledge and learning capability provides sustainability of quality management in the firm.	3.6333	.99092

Employees are involved in decision making that affect their work	4.2833	1.16578
Quality does not originate in one department or function; it is the concern of the whole firm	4.0500	1.39521
Employees are given opportunity to suggest quality improvement	3.6500	1.08651
Training is given to all employees based on the results of the training needs assessment to improve quality	3.8000	.81926
The employees are provided with feedback on their quality performance	3.4167	1.23908
Effective employee training led to employees' loyalty to the TCB, motivation, and work performance	3.9500	1.15605
Effective employee training lead to productive and high-quality products and services	3.6167	1.51927

Source: Field Data (2021).

Data from the table 4.1 above shows that, majority of the respondents agreed that employees Involvement Practices improve bank operational performance (Mean = 3.3500, SD = 1.28650). Employees' effective knowledge and learning capability provides sustainability of quality management in the firm (Mean = 3.6333, SD = .99092). Majority of respondents agreed employees are involved in decision making that affect their work (Mean = 4.2833, SD = 1.16578) and respondents affirmed that quality does not originate in one department or function; it is the concern of the whole firm (Mean = 4.0500, SD = 1.39521). Respondents agreed that employees are given opportunity to suggest quality improvement (Mean = 3.6500, SD = 1.08651) and training is given to all employees based on the results of the training needs assessment to improve quality (Mean = 3.8000, SD = .81926). Study finding uncovered that the employees are provided with feedback on their quality performance (Mean = 3.4167, SD = 1.23908). Also, the study unveiled that effective employee training led to employees' loyalty to the TCB, motivation, and work performance (Mean = 3.9500, SD = 1.15605) and effective employee training lead to productive and high-quality products and services (Mean = 3.6167, SD = 1.51927).

Effect of Process Management on Operational Performance

In this section the researcher sought to explore the effect of process management on operational performance of Tanzania Commercial Bank. Responses are highlighted in Table 4.2;

Table 4.2: Process Management on

	Mean	Std. Deviation
Process management ease monetary savings	3.8333	.61525
Process management improve time savings	4.0000	.20545
Process management increase Accuracy	4.0667	.57833
Process management enhance Negotiation	4.0500	.21978
Process management enable the bank to gain a Competitive Advantage	4.2167	.49030
Process management has created opportunities for the TCB to amplify its productivity and effectiveness while cutting costs of production in the long run.	4.7333	1.26044

Process management have made it easier for the TCB to comply with the tax laws and policies of the nation in place	4.2667	1.20545
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Source: Field Data (2021).

From the table 4.3 above, majority of the respondents designated that process management ease monetary savings (Mean = 3.8333, SD =.61525). Majority of the respondent agreed that process management improve time savings (Mean = 4.0000, SD =.20545) and process management increase accuracy (Mean = 4.0667, SD =.57833) as well as process management enhance negotiation (Mean = 4.0500, SD =.21978). Correspondingly, majority of the respondents agreed that process management enable the bank to gain a Competitive Advantage (Mean = 4.2167, SD =.49030) and process management has created opportunities for the TCB to amplify its productivity and effectiveness while cutting costs of production in the long run (Mean = 4.7333, SD = 1.26044). Moreover, the study findings unveiled that agreed that process management have made it easier for the TCB to comply with the tax laws and policies of the nation in place (Mean = 4.2667, SD = 1.20545).

Correlation Analysis

Correlation analysis in research is a statistical method used to measure the strength of the linear relationship between two variables and compute their association. A high correlation (r is above 0.5 but less than 1) points to a strong relationship between the two variables, and a low correlation (r is above 0 but less than 0.5) means that the variables are weakly related while zero (r = 0) means no correlation between variables.

Table 4.4: Correlation Analysis

		Employee Training	Process Management	Operational Performance
Operational Performance	Pearson Correlation	.725**	.818**	1
	Sig. (2-tailed)	.000	.000	
	N	60	60	60

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

Source: Field Data (2021).

From Table 4.4, the relationship between continuous improvement and operational performance was investigated using Pearson Product-moment correlation coefficient. Findings unveiled that there was strong correlation between the two variables [r=0.789 **, N=60]. This can father be interpreted that continuous improvement lead to the operational performance. Data in table 4.4 suggests that there is significant relationship between employee training and operational performance [r=0.725 **, N=60]. This shows that employee training leads to the operational performance.

Also, Table 4.4 above illustrate this relationship in terms of Pearson Correlation coefficient as [r=0.818 **, N=60], this can be interpreted as there is a strong positive relationship between process management and operational performance due to the fact that it has correlation coefficient of 0.818 which is greater than 0 coefficient (no relationship) and negative coefficient. This depicts that process management results to the operational performance.

Regression Analysis

coefficient of determination (r^2) in the model summary explains 74.8% of the independent variables. This implies that independent variables under *Employee Training and Process Management*, explain only 74.8% that affecting Operational Performance. The coefficient of determination is very significant because 25.2% of variations are brought about by characteristics not captured in the independent variables.

Table 4.5: Regression Analysis

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.865 ^a	.748	.734	1.56953		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	409.047	3	136.34	55.349	.000 ^b
	Residual	137.953	56	2.463		
	Total	547.000	59			
COEFFICIENTS						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.131	2.983		.715	.048
	Employee Training	.662	.124	.071	.501	.019
	Process Management	.347	.069	.717	.060	.000

a. Dependent Variable: Operational Performance

Source: Field Data (2021).

The significant (p-value) at 5% level of significance and 95% of confidence level was 0.000. As is illustrated in the table, thus the model is statistically significant and the assumption, which states that at 5% level of significance and 95% confidence level, the significance value (P-value) in the ANOVA should be $P = 0.000 - 0.050$ was held.

Using the results above, we have the regression equation as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 2.131 + 0.662X_1 + 0.347X_2 + e$$

Whereby Y = Operational Performance

X1 = Employee Training

X2 = Process Management

According to the regression equation established, taking all factors into account with constant at zero, outcomes will be 2.131. Taking all other independent variables at zero, Employee Training will affect Operational Performance by 0.662. Also, Process Management will result in a 0.347 increase in effectiveness in Operational Performance. The probability Value (P-value) is 0.000, 0.019 and 0.000 respectively. Based on study findings, the researcher found the relationship between variables was

statistically significant at 0.05. Moreover, in estimating the coefficients of independent variables and their interpretation, multi-collinearity creates problems.

Discussions

Employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employee performance. Training is a necessity in the workplace. Without it, employees don't have a firm grasp on their responsibilities or duties. Results discovered that employees' involvement practices and effective knowledge and learning capability provides sustainability of quality management in the firm. Findings indicated that employees are involved in decision making that affect their work and quality does not originate in one department or function; it is the concern of the whole firm. Participation in the decision-making process gives each employee the opportunity to voice their opinions, and to share their knowledge with others. While this improves the relationship between manager and employee, it also encourages a strong sense of teamwork among workers.

Findings showed that employees are given opportunity to suggest quality improvement and training is given to all employees based on the results of the training needs assessment to improve quality and employees are provided with feedback on their quality performance. Feedback that is constructive is vital to employees' ongoing development. Feedback clarifies expectations, helps people learn from their mistakes and builds confidence. Constructive feedback is one of the best things' managers can provide to their employees. Dynamic Capabilities Theory asserted that through training, dynamic skills and consistent behaviour habits are learned from which a company systematically produces and alters his way of doing things to enhance performance. This theory is supported by the findings of this study where by the findings unveiled that effective employee training led to employees' loyalty to the TCB, motivation, and work performance and effective employee training lead to productive and high-quality products and services.

Findings indicated that there is significant relationship between employee training and operational performance. Stringham (2018) supported findings of this study as he indicated that increasing employee training, continual improvements, and system automation improve operating performance. Also, Adeoti (2017) showed that the trained employees employed determine to a very large extent the survival of any bank, also that the application of TQM is not immunity against distress but a preventive mechanism for distress.

Findings designated that, process management ease monetary savings, process management improve time savings and process management increase accuracy as well as process management enhance negotiation. Process Management lead to increased productivity. With rising competition and more demanding survival conditions, companies must work at their best. Process Management can help increase productivity, and enable companies to give customers more. Correspondingly, findings revealed that process management enable the bank to gain a Competitive Advantage.

These findings support postulation of quality management theory that top management and quality management, process management, production of goods and facilities, recruitment, monitoring and

quality knowledge, quality management of suppliers, quality assuring position of the organization and ties with employees enhance operational performance on an organization.

Moreover, the study findings unveiled that agreed that process management have made it easier for the TCB to comply with the tax laws and policies of the nation in place. This is because each phase of the process is mapped out with a detailed workflow, managers and users can ensure that all necessary documentation is in place to meet compliance standards. Results of this study showed that there is a strong positive relationship between process management and operational performance. These findings are in consistent with Mwaniki, & Bichanga (2016) who indicated a positive relationship between process management involvement, process and supplier relationship and organizational performance.

On the regression analysis, in the model summary (r^2) explains 74.8% of the independent variables. This implies that independent variables under Process Management, Employee Training, explain only 74.8% that affecting Operational Performance. These findings are in line with Chepkech (2017) who determined the effect of Total Quality Management practices on organizational performance in Kenya and showed that the observed changes in organizational performance attributed to the elements of total quality management practice is 56.9% ($r^2=.569$). Organization managers aiming to achieve organizational performance should pay close attention to all the elements of total quality management. Keinan (2018) indicated that continual improvement, customer focus, employee empowerment and top management commitment influence performance of Bamburi Cement Limited in Kenya. Also, Wagara (2018) revealed a significant positive relationship between TQM practices and operational performance.

Conclusions

This study concludes that employee training has significant effect on operational performance of Tanzania Commercial Bank. Tanzania Commercial Bank should provide all its workers with the requisite training to develop their skills. Adequate preparation for bank's staff leads to organizational success. The efficient expertise and learning capacity of employees can have bank's quality control sustainability. The allocation of Tanzania Commercial Bank resources to quality preparation pays off when workers know sophisticated mathematical techniques, quality principles, the essential characteristics of their industries, business organization, and processes. In addition, the treatment of workers as a valued resource enhances their commitment to the company, encourages and makes them proud of work, boosts their job results, lowers absenteeism. Educated workers would improve the efficiency, trustworthiness, and timeliness of the Tanzania Commercial Bank services. Through effective education, employees know better the bank's business and structure. Excellent quality training also improves the abilities of staff to perform quickly and reliably. It will also improve employee loyalty, corporate morality, and success. Employee training to provide high efficiency, consistent goods and services decrease consumer dissatisfaction.

Hence, this study concludes that process management has significant effect on operational performance of Tanzania Commercial Bank. Several methodological and behavioral work practices are underlined in process management at Tanzania Commercial Bank. It requires constructive and pragmatic quality control techniques to reduce method variations and increase operating efficiency.

Via process control, Tanzania Commercial Bank can effectively track quality and process data and receive its current output information if necessary, to handle its inventory accordingly. Thus, ease

monetary savings can be emphasized, negotiation can be enhanced; Process errors/faults can be identified and repaired, procedures can be improved, and innovation can be accomplished by a frequent review of processes and continuous quality data monitoring. Conclusively, Tanzania Commercial Bank should adopt continuous improvement, employee training, and process management to fulfill shareholder and customer needs.

Recommendations

This indicated that continuous improvement has significant effect on operational performance of Tanzania Commercial Bank. This study recommends that Tanzania Commercial Bank managers be enlightened on the importance of continuous improvement so as to enhance and consequently achieve better operational performance. Training programs is the stimulant that workers require to improve their performance and capabilities, which consequently increase operational performance. Therefore, Tanzania Commercial Bank should design its training programs based on the basis of bank specific needs and objectives. The study recommends that process management should be embraced by Tanzania Commercial Banks to ensure adhered to shareholder requirements and customer needs. Future studies may use the same survey method and methodology to generalize research more globally.

With TQM Practices, the implementation of the analysis in terms of a longitudinal rather than a descriptive research design will provide trending insights on improvements in the influential factor effects over time. Finally, only a single data collection method was used, and potential studies should be conducted to triangulate via interviews.

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