

THE HUMAN RELATED DIMENSIONS OF TQM PRACTISE IN SERVICE SETTINGS

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Abstract

This paper attempted to explore the human related aspects of TQM practices in Islamic Banking settings. Soft TQM signifies any forms of business efforts dedicated to human-related dimensions of TQM, namely, leadership and top management commitment, customer focus, training and education, empowerment, and reward and recognition. The samples of the study were 497 employees of Islamic banks located in Central Java Indonesia. The tool of analysis used in this study was descriptive statistics. The finding of the study showed that all Soft TQM dimensions were well implemented as part of Islamic banks' quality management practices with empowerment appears to be a dominant practice. The result of the study prescribed potential implications for the management of Islamic banks in Indonesia to include human related aspect of TQM as an integral part of the company's strategic vision to obtain higher level of employees' commitment.

Keywords: human related aspect of TQM, service, Indonesia

1.0 Introduction

A number of researchers urge that for TQM to be fully successful, it requires a wide-ranging adoption of "softer" approaches (e.g. Dale et al., 1994; Schonberger, 1994) whose dimensions comprise, in essence, elements of human resources management (Dale et al., 1994; Wilkinson et al., 1991; Wilkinson, 1992). In addition, substantial amount of inquiries on the linkage between various TQM facets with company performance showed that it is the software determinants of TQM that mainly affect business performance (Powell, 1995; Sureshchandar et al., 2002; Weeks et al., 1995). For example, Powell (1995) found that only three out of the 12 dimensions of TQM, namely, top executives' dedication, open management, and empowerments, are significantly related to the whole business results. He concluded that "STQM oriented companies can surpass their rivals with no supplementing TQM philosophy". Dow et al. (1999) also discovered that three out of nine dimensions examined have a significant positive correlation with business results.

Sureshchandar (2002) investigated the association of total quality service (TQS) with customer perception on service quality and concluded that TQS elements, all together, are definitely excellent forecasters of service quality. Besides, the soft side of TQS (including top leaders commitment, customer orientation, empowerment, staff members' contentment, training and education, reward and recognition) appear to be more important than the hard side of TQM in positively affecting consumer perception on service. The results of these inquiries support the statement that TQM is human-oriented management approach (Evans & Lindsay, 2002).

Unlike other resources like technology, for instance, Human Resources (HR) are different because their skills are unique, which cannot be replicated flawlessly by their rivals, hence making it a natural aptitude for synergy (Evans & Lindsay, 2002; Rahman, 2002). Therefore, to be effective, TQM adoption should depend mostly on the enthusiasm, expertise, dedication and extra-role behavior of staff members in organizations. It has been argued that the benefits of TQM will come to surface when business organizations seriously consider employees as the critical success factor for TQM adoption (Pfeffer, 1994). As argued by Wilkinson et al. (1991, p.26), "... putting human resources (HR) issues in the top management agenda is a prerequisite for the effectiveness of all quality improvement efforts."

Due to its significance, increasing attention has been paid by scholars in examining human factors in TQM (e.g. Boselie & Van der Wiele, 2002; Brah, et al., 2002; Chen, 1997; Fok et al., 2000; Helen & Gerry, 1996; Karia & Abu Hassan Asaari, 2006; Mehra & Ranganathan, 2008; Montes et al., 2003; Ooi et al., 2005; Ooi et al., 2006; Powell, 1995, Yang, 2006). TQM HR-related facets such as joint effort, participative management, ingeniousness, effectual communication, consumer response, workers participation and autonomy, staff members and leaders trust and encouragement, have been looked into (Guimaraes, 1996). But despite the existing works, the number is still deficient. For that reason, more inquiries on the soft dimensions of TQM in service settings are certainly needed. In addition, research evidence shows that as attempts to implement TQM takes place, a revolution in the business culture would give rise to the formation of favorable working atmosphere whereby involvement, trust, conscientiousness for target accomplishment and worker participation could come into effect (Lawler, 1994). In other words, HRM has a long term impact on TQM (Rahman, 2002).

Leadership plays a role as a determinant of successful TQM implementation. According to Kochan et al. (1995), employees should be held accountable for any deviation between business achievement and applied technology capacity. As claimed by Mehra and Ranganathan (2008), quality improvement program cannot be treated as the responsibility of the production department alone; instead it becomes everyone's job in the institution. Quality enhancement should work as an important belief and guide in running the business. Hence, everybody in the organization should enthusiastically participate in the overall business. In this context, the personnel department plays a critical role in TQM effectiveness (Helen & Gerry, 1996).

A number of scholars have suggested that the survival of a business is determined by its ability to integrate HRM and TQM into operation (Redman & Mathews, 1998). Quality scholars, researchers, lecturers and practitioners are aware that HR matters can be at the centre of the quality theory and that worker participation and dedication are the critical success factor in implementing quality programs (Blackburn & Rosen, 1993; Hart & Schlesinger, 1991; IPM, 1993; Soltani, 2003; Soltani et al., 2004). Quality improvement programs require a fundamental shift in how organizations look at their "human capital" and the manner human resources functions work (Blackburn & Rosen, 1993; Hart & Schlesinger, 1991). However, the significance of the "human or people element" in the quality improvement are frequently ignored and the institutions are repeatedly occupied with a "production-oriented" outlook (Wilkinson et al., 1991). Some authors tend to concentrate on the theories underlying HRM and TQM instead of looking for evidence of their strong association.

To date, scholars and practitioners appeared to be concerned with the inquiry and adoption of the "hard" sides of quality upgrading (mainly ISO 9000 certification), which are evidenced in the literatures since 1990s. However, there is a growing interest among scholar on the need for a shift in quality thought by giving more attention on the management of labor and also on strategic human resources management (SHRM) (Blackburn & Rosen, 1993; Soltani, 2003; Soltani et al., 2004; Vouzas, 2004).

It is suggested in the literature that TQM implementation will fail if applied in isolation; therefore it should be integrated with other management approach such as HRM. To this end, additional effort should be made to assess organization by appraising their HR capacity and the prospective level of quality adoption (Vouzas, 2007). This study therefore, attempted to describe the extend of Soft TQM practice by Islamic banks in Indonesia.

2.0 Methodology

This study is descriptive in nature which describes soft TQM practices by Islamic banks in Indonesia. The survey instrument was six-page questionnaire divided into three sections. The first section was designed to obtain the respondent's profile and particulars of the company with regards to nature of business and mode of execution. The second section relates to the implementation of Soft TQM programmes and is divided into five parts. The research statements were developed by the researchers, taking into account the past literature and in consultation with experts in the industry. The third section in the questionnaire relates to employees work related outcomes, however they are not presented in this paper. The variables measured in this study consist of five dimension of Soft TQM as the independent variables, namely: Leadership and Top Management Commitment; Customer Focus; Training and Education; Empowerment; and finally Reward and Recognition. The methods of analysis used were descriptive statistics and the respondents of the study were employees of Islamic banks located in Central Java Indonesia. The study was conducted between January until March 2010. Out of 850 questionnaires sent to respondents 500 were returned however only 497 were usable for further analysis.

3.0 Results

The following table describes the means and standard deviation Islamic banks' commitment to Soft TQM in Indonesia.

Table 1: Descriptive Statistics on Soft TQM (n=497)

	Minimum	Maximum	Mean	Std. Deviation
Top Management Commitment	2.00	7.00	5.7312	.86296
Reward and Recognition	1.50	7.00	5.7545	.91518
Education and Training	1.71	7.00	5.5972	.88225
Empowerment	1.75	7.00	5.9256	.78529
Customer Focus	1.00	7.00	5.2781	1.01720

Table 1 shows that Islamic banks in Indonesia emphasize more employee empowerment (mean= 5.9256, standard deviation= 0.78529) than other dimensions of Soft TQM. On a seven point scale (1= very low to 7= very high), it can be concluded that Islamic banks in Indonesia pay good attention to the implementation of top management commitment, customer focus, and employee empowerment. Detailed responses on soft TQM are presented in Table 2.

Table 2: Item Score for Each Construct

Items		Score							Total
		1	2	3	4	5	6	7	
Factor 1: Top Management Commitment									
1) Top management actively participates in quality management and improvement process	F	0	3	8	35	204	100	147	497
	P	0	6	1.6	7.0	41	20.1	29.6	100
2) Top management empowers employees to solve quality problem	F	0	1	10	47	147	162	130	497
	P	0	2	2.0	9.5	29.6	32.6	26.2	100
3) Top management arranges adequate resources for employees' education and training	F	0	4	16	39	122	177	139	497
	P	0	0.8	3.2	7.8	24.5	35.6	28	100
4) Top management pursues long term business success	F	1	1	10	42	127	158	158	497
	P	0.2	0.2	2	8.5	25.6	31.8	31.8	100
5) Top management actively promotes and communicates the culture of service quality and excellence	F	0	1	9	66	116	167	138	497
	P	0	0.2	1.8	13.3	23.3	33.6	27.8	100
6) Top management encourages staff participation when setting quality management strategy	F	1	3	10	46	142	149	146	497
	P	0.2	0.6	2.0	9.3	28.6	30	29.4	100
		2	26	189	1100	4290	5478	6006	17091
Total score for Top Management Commitment		(17091/20,874) *100% = 81.8% (very good)							
Factor 2: Rewards and Recognition									
1) This company improves working conditions in order to recognize employee quality improvement efforts	F	2	6	9	52	142	158	128	497
	P	0.4	1.	1.8	10.5	28.6	31.8	25.	100
2) The company's compensation system encourages team and individual contributions	F	5		11	69	129	165		497
	P	1.0	6	2.2	13.9	26.0	33.2	112	100
3) Rewards and recognitions system within the company is based on work quality	F	3	1.	22	66	131	167	22.	497
	P	0.6	2	4.4	13.3	26.4	33.6	5	100
4) Employees' reward and penalties are clearly communicated	F	8	2	24	102	128	121	106	497
	P	1.6	0.	4.8	20.5	25.8	24.3	21.	100
5) Employees are involved in determining kind of rewards	F	30	4	38	152	81	98	3	497
	P	7.2	10	7.6	30.6	16.3	19.7	104	100
			2.					20.	
			0					9	
			32					60	
			6.					12.	
			4					1	
		48	112	312	1764	3055	4254	3570	13115
Total score for Reward and Recognition		(13,115/16,695) *100% = 78.79% (very good)							

Factor 3: Education and Training (ET)

1) Resources are available for employees' education and training within the company	F	2	3	13	48	132	167	132	497	
	P	0.4	0.	2.6	9.7	26.6	33.6	26.	100	
2) Quality and customer service training are given To staff throughout the company	F	1	6	9	37	122	161	6	497	
	P	0.2	2	1.8	7.4	24.5	32.4	165	100	
3) Employees are trained on how to use quality Management methods	F	5	0.	7	64	128	159	33.	497	
	P	1.0	4	1.4	12.9	25.8	32.0	2	100	
4) Employees are involved in the evaluation and improvement of the training program	F	1	1	14	80	127	154	133	497	
	P	0.2	0.	2.8	16.1	25.6	31.0	26.	100	
5) Employees are consistently trained on team building and group dynamics	F	0	2	37	37	142	159	8	497	
	P	0	2	7.4	7.4	28.6	32.0	119	100	
6) Our institution consistently link quality training with spiritual values	F	4	0.	17	73	142	145	23.	497	
	P	0.8	4	3.4	14.7	28.6	29.2	9	100	
7) Employees are encouraged to accept education and training within the company satisfaction		17	1	19	113	123	131	156	497	
		3.4	0.	3.8	22.7	24.7	26.4	31.	100	
			2					4		
			3					113		
			0.					22.		
			6					7		
			11					83		
			2.					16.		
			2					7		
			30	46	348	1808	4580	6456	6307	19575
Total Score for Education and Training										= (19,575/24353)*100% = 80.3% (very good)

Factor 4: Empowerment

1) The company always encourages me to offer ideas about workplace improvement	F	1	1	3	30	121	150	191	497	
	P	0.2	0.	0.6	6.0	24.3	30.2	38.	100	
2) I am fully responsible for the work that I have been assigned to	F	1	2	12	63	151	153	4	497	
	P	0.2	1	2.4	12.7	30.4	30.8	116	100	
3) Our staffs are encouraged to work as a team rather than individual their responsibility	F	1	0.	24	24	108	155	23.	497	
	P	0.2	2	4.8	4.8	21.7	31.2	3	100	
4) Employees are given adequate authority in controlling the quality of their jobs	F	1	4	3	24	108	153	205	497	
	P	0.2	0.	0.6	4.8	21.7	30.8	41.	100	
			8					2		
			1					207		
			0.					41.		
			2					6		
			4	14	126	564	2928	3666	5033	12335
Total score for Empowerment										= (12335/13,916)*100% = 88.6% (excellent)

Factor 5: Customer Driven

1) The company conducts a customer satisfaction survey every year	F	9	3	20	78	112	144	131	497	
	P	1.8	0.	4.0	15.7	22.5	29.0	26.	100	
2) We continuously build and sustain a customer oriented culture	F	3	6	8	56	122	164	4	497	
	P	0.6	3	1.6	11.3	24.5	33.0	141	100	
3) All employees believe that delivering high quality service to customers are their responsibility	F	2	0.	3	18	111	159	28.	497	
	P	0.4	6	0.6	3.6	22.3	32.0	4	100	
4) Our company directs resources optimally for meeting and exceeding customer satisfaction	F	1	2	6	46	127	178	202	497	
	P	0.2	0.	1.2	9.3	25.6	35.8	40.	100	
			4					6		
			3					136		
			0.					27.		
			6					4		
			15	22	111	792	2360	3870	4270	11440
Total Score for Customer Driven										= (11,440/13,916)*100% = 82.2%

Note: F = Frequencies; P = %age

Based on the above analysis, four out of five dimensions of soft TQM have a score above 80%. It can be concluded that the implementation of soft TQM in Islamic banks in Indonesia is very good. Employee empowerment is among the best practice of soft TQM dimension in Islamic bank with a score of 88.6%. However, Islamic banks should be concerned about top management commitment as it shows a slightly lower score than other dimensions of soft TQM. According to Evans (2002), leadership is the driver of total quality system. Thus, low top management commitment will lead to organizational failure in implementing TQM.

4.0 Discussion

There are five dimension of soft TQM: top management commitment, reward and recognition, education and training, empowerment, and customer focus. As mentioned earlier, Islamic banks in Indonesia emphasize more on employee empowerment (mean= 5.9256, standard deviation= 0.78529) than other dimensions of soft TQM. On a seven-point scale (1= very low to 7= very high), it can be concluded that Islamic banks in Indonesia pay good attention to the implementation of top management commitment, customer focus and employee empowerment.

Based on descriptive statistics performed on each category of soft TQM, as depicted in Table 5.10, conclusion can be made regarding best practice in Islamic banking in Indonesia. There are three best practices of top management commitment based on the responses obtained. A majority (90.7%) of respondents agree that top management of Islamic banks in Central Java actively participate in quality management and improvement process, while 89.2% agree that top management pursue long term business success. The third best practices are related to top management commitment in Islamic banks to empowering their employees in quality problem solving, as reported by 88.4% of the respondents. Leaders should authorize and support their employees to participate in quality improvement effort, and develop cross-functional teamwork and customer-supplier partnership. True leaders should promote quality in several ways. In fact, a leader can inspire people to do things they do not believe they can do.

Islamic banks' top management commitment in this case are aligned with the world's leading practices on quality leadership in which leaders should build a strategic vision and precise quality values that serve as a source for business decision; create high expectations; show strong personal commitment and participation in quality which appears to be a missionary-like fashion; assimilate quality values into every day leadership and management; and uphold quality excellence environment (Evans & Lindsay, 2002). The other three indicators of leadership and top management commitments also reveal a score between 84% and 88%, which is considered good (see Table 5.10). Out of the six indicators of top management commitment, the fifth indicator has the lowest score of 84.7%. This means that from employees' point of views, top management effort to actively promote and communicate the culture of service quality and excellence is perceived to be less intense than other efforts.

Among the best practices related to the second dimension of STQM are as follows: improvement of working condition by Islamic banks' management in order to recognize quality improvement efforts (86.2%); the compensation system of Islamic banks is considered good because it encourages team and individual contributions towards the company's betterment (81.7%). This successful practice is already applied by some quality-oriented companies in the world such as the Ritz-Carlton Hotel, IBM and Xerox. Compensation is a crucial issue that affects employee work spirit. Good compensation schemes should attract, retain and motivate employees individually and teams. According to Walton (1985), managers, who are seriously shifting from a traditional approach to a TQM based-approach, should alter their pay policies by focusing on an individual to a team basis using gain sharing and profit-sharing schemes. Such effort would reinforce the importance of group contribution instead of centering on an individual contribution alone. The practices of Islamic banks in this case are aligned to the modern philosophy of TQM, as proposed by Walton (1985). The third best practice is related to the reward and recognition system imposed by Islamic banks in Central Java that is based on the quality of work performance.

Best practices by quality-oriented companies in the world, such as Zytec, is tying up rewards to quality on the basis of measurable objectives. Leading companies place a strong emphasis on recognizing and rewarding behavior, not just results (Evans & Lindsay, 2002). Awards systems that go against quality values should be modified and eliminated. The other two indicators of rewards and recognition construct obtain a score below 80%. Only 71% of the respondents support the view that "employees of the banks perceived that rewards and penalties were not optimally communicated".

Unexpectedly, the fifth indicator of reward and recognition obtains the lowest score. Only 48.1% support the statement that employees are involved in determining kind of rewards. This means that more than 50% of employees thought that institutions do not involve their employees in determining rewards and kinds. TQM is an impossible dream without enthusiastic, constant individual effort and well coordinated team efforts (Evans & Lindsay, 2002). Employees should be given a chance to contribute to the company's performance because rewards offer a visible way of promoting quality efforts and notify employees that the organization appreciates their efforts, increasing their enthusiasm to get better. Most important of all, rewards should create favorable work behaviors that increase customer satisfaction.

The third dimension of soft TQM is education and training. The top three best perceived practices are: employees are consistently trained on team building and group dynamics (92%), quality and customer service training are given to staff throughout the company (90.1 %), and there is a sufficient amount of resources available for education and training within Islamic banks (86.8%). Despite education and training being one of the largest initial costs in a total quality initiative, Islamic banks management in Indonesia have shown satisfactory efforts in improving their employees' quality through education and training. Quality related training and education would enhance the knowledge and skills of Islamic bank employees which result in job efficiency and effectiveness. Every production effort should be performed at the lowest possible cost, as zero defect is a performance standard (Crosby, 1979). Zero defect means doing things right the first time and every time. Such performance can only be shown by well-educated and trained employees.

The fourth dimension of soft TQM is empowerment. Around 94% of *Syariah* banks employees in Central Java Indonesia agree that they are encouraged to work as a team rather than individual within the companies. Moreover, education and training is promoted as a necessary step towards empowerment. Highly educated employees are expected to make better decision than those who are not. In addition, 92.9% respondents agree that the institution always encourages employees to offer ideas about workplace improvements. Empowerment requires substantial training. Islamic banks' management devotion to resources to education and training support the process of empowerment. Individual and teams within the banks are empowered to make decisions that affect quality and customer satisfaction.

The fifth dimension of soft TQM is customer focus. In quality-oriented firms, every effort made must be customer driven. This is also the case for Islamic banks in Central Java Indonesia. The assessment made on Islamic banks' customer orientation indicates that 94.9% believe that delivering high quality services to customers are their responsibility, 88.8% agree that their institutions direct resources optimally to meet and/or exceed customer satisfaction. Meanwhile 85.9% support the idea that Islamic banks continuously build and sustain a customer-oriented culture. Finally 77.9% employees report that their institutions conduct customer satisfaction survey every year. Management of Islamic banks are aware that focusing on customer is not just a matter of quality issue; but it is rather a sound business practice. High competition in the industry forces banks to provide excellent services to customers so that customer retention is accomplished. Through customer satisfaction survey, the management of Islamic banks could gauge the level of customer satisfaction and evaluate and improve their internal processes.

5.0 Conclusion and Recommendation

This study contributes to the understanding to the human related aspects of TQM practice by Islamic banks. Empowerment appears to be a dominant practice of soft TQM among Islamic banks management followed by rewards and recognition, as well as top management commitment. Successful soft TQM implementation with respect to top management commitment, reward and recognition, education and training, empowerment, and customer focus, is crucial to develop favorable work attitudes and behaviors such as job satisfaction, organizational commitment, organizational citizenship behavior, and loyalty. These findings suggest several courses of action for improving work related outcomes of Islamic bank employees in Indonesia. First, there should be strong top management commitment on quality of human resources; second, promotion system should be based on quality performance; third, investment should be made on employee education and training; fourth spiritual values must be integrated with human resources management in Islamic banks. To obtain employee favorable behavior at work, continuous training and training facilities must be provided. Some forms of training facilities needed include e-learning and learning center. Furthermore, competency based human resources management (CBHRM) training should be adopted to ensure employees get the most appropriate training for their jobs.

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