
| RESEARCH ARTICLE

Total Quality Management and Organization Performance of Selected Bancassurance in China

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| ABSTRACT

The study will determine the relationship of total quality management, to organization performance of selected bancassurance in China. This study will use the quantitative research approach were factors associated with quality management, and its relationship on the organizational performance will be assessed. Descriptive method will also be used specifically the descriptive-survey since the study will use surveys to gather data about varying subjects. This data will aim to know the extent to which different conditions can be obtained among these subjects. This study's inputs will be gathered from five (5) selected Bancassurance, out of thirty (12) branches in Guangzhou, China which is the target population of this study. The population of this study will specifically be based on the following qualifications which are: the respondents belong in the bancassurance sector; the respondents' branch were in China specifically in Guangzhou; and the respondents will vary in number per branch, and only those who will be willing to cooperate in providing data. The organization's quality management level in terms of leadership plays a significant role in promoting quality. In addition, quality philosophy promotes innovation and creativity, influencing operations and decision-making.

| KEYWORDS

Total Quality Management; Organization Performance; Bancassurance; Organization Performance; Quality Enhancement Program.

| ARTICLE INFORMATION

ACCEPTED: 26 June 2024

PUBLISHED: 27 July 2024

DOI: 10.32996/jbms.2024.6.4.3

1. Introduction

Total Quality Management (TQM) is a widely utilized management approach by various organizations globally. In today's globalized and open market, many organizations emphasize competitiveness, flexibility, and dexterity, leading to the need for more adaptive structures (Daryani and Amini, 2016). According to Antunes, Quirós, and Justino (2017), TQM is a business strategy that aims to increase the organization's competitiveness by continuously improving products, services, people, processes, and the environment.

In China's financial sector, the incorporation of bancassurance models highlights the importance of adopting Total Quality Management (TQM) principles to improve organizational performance. There is a noticeable lack of research on how Total Quality Management (TQM) principles impact the performance of bancassurance organizations in the Chinese market. This study aims to analyze the relationship between total quality management (TQM) and organizational performance, focusing on the specific roles of leadership, employee improvement, quality assurance, customer role, and quality philosophy.

TQM implementation varies due to each company having a unique set of goals. Managing organizations involves a high level of diversity and complexity. Heaslip, R. J. (2015) stated that, in order to comprehend complexity within organizations, program

managers must strive to make it more understandable. They must be able to understand and articulate every aspect that makes up the organization.

However, while Total Quality Management (TQM) implementation in banking sectors such as bancassurance has been examined worldwide, it has not been thoroughly explored in domestic settings. The main aim of this study was to investigate the application of Total Quality Management (TQM) in China, focusing on the bancassurance sector. Bancassurance and quality management are interconnected as bancassurance functions in a corporate structure that is aligned with the principles and methods of quality management. Bancassurance is a partnership between a bank and an insurance company that enables the insurance company to offer its products to the bank's customers. This partnership can be mutually beneficial for both companies. Banks generate extra income through the sale of insurance products, while insurance companies broaden their customer pools (Banton, C., 2020).

Current research emphasizes the crucial importance of leadership in guiding the Total Quality Management (TQM) agenda. Smith and Zhang (2018) specifically point out how visionary leadership is essential for establishing a culture focused on quality within organizations. Research by Lee and Choi (2019) has extensively documented the positive correlation between employee empowerment programs and enhanced service quality in the banking sector, showcasing the impact of employee improvement on organizational performance.

Quality assurance practices are essential in Total Quality Management (TQM). Research by Patel and Desai (2020) demonstrates that structured quality control methods are crucial for reducing errors and enhancing customer confidence. Moreover, the role of customers in Total Quality Management has shifted from being passive to active, as Wu and Lin (2021) assert that customer feedback loops are crucial for improving bancassurance products and services.

The core principles of Total Quality Management (TQM), as represented by the Quality Philosophy, are analyzed in relation to their influence on organizational culture and performance. Thompson and Kim (2022) suggest that a well-established quality philosophy can stimulate ongoing improvement and innovation in organizations.

This study examines how various dimensions of Total Quality Management (TQM) impact specific aspects of organizational performance, including customer focus, employee influence, culture influence, and management commitment. This study is based on the research of scholars such as Nguyen and Truong (2023) and investigates the theory that a close match between TQM practices and organizational goals is crucial for attaining excellent performance results.

This study aims to enhance the Total Quality Management (TQM) literature by providing insights into effective TQM strategies in China's expanding banking sector and how to leverage TQM for competitive advantage. This research enhances the discussion on Total Quality Management (TQM) in China's banking sector by combining different viewpoints and offering a thorough analysis that fills the current knowledge void. The goal is to provide theoretical and practical insights to help bancassurance organizations improve their performance by applying TQM principles in order to better navigate the challenges of the modern financial environment.

2. Review of Related Literature

2.1 Quality Management

According to Barone (2020), quality management is the process of supervising all of the activities and tasks that need to be completed in order to consistently achieve the level of excellence that is desired. Included in this are the formulation of a quality policy, the development and execution of quality planning and assurance, as well as quality control and quality enhancement. Another name for it is total quality management, which is abbreviated as TQM. In addition, Barone mentioned that Total Quality Management (TQM) is a business philosophy that promotes the notion that the long-term success of a company is derived from the satisfaction and loyalty of its customers. As part of Total Quality Management (TQM), all of the stakeholders in a company are required to collaborate in order to enhance the company's culture as well as its processes, products, and services. Consequently, the success of bancassurance may be linked to the appropriate management of the company.

Having said that quality management encompasses a wide range of approaches, it is of utmost significance to acquaint oneself with its various principles. There were seven quality management principles (QMPs) that were explained in a document that was published by the International Organization for Standardization in 2015. The set of fundamental beliefs, norms, rules, and values that are generally acknowledged as being trustworthy and that can serve as a foundation for quality management is referred to as these principles. Quality Management Plans (QMPs) can serve as a foundation for guiding the performance improvement of an organization. The International Organization for Standardization (ISO) is responsible for developing and maintaining its quality management standards. International experts created and updated these standards. The seven principles of quality management are as follows: customer focus, leadership, engagement of people, process approach, improvement, evidence-based decision-

making, and relationship management. These principles are not listed in any particular order of priority. In addition, the International Organization for Standardization stated that the relative importance of each principle will differ from one organization to the next and that it is reasonable to anticipate that this proportion will shift over the course of time.

Some websites are explaining eight principles rather than just seven because of the diversity that quality management encompasses. Specifically, eight TQM principles were broken down and discussed in an article that was published in industries (Veeva.com, 2020). Attention to the customer, leadership, the engagement of people, the process approach, the system approach, continuous improvement, evidence-based decision-making, and relationship management are the components that make up these. It was decided to implement a system approach, which entails having an understanding of the bigger picture as well as the ways in which individual changes in processes influence the likelihood of a business owner achieving the organization's objectives.

According to Serrano (2017), as quality became a major focus of business all over the world, a variety of organizations developed standards and guidelines to guide their operations. Terms such as quality management, quality control, quality system, and quality assurance have acquired meanings that vary from country to country, even within a country and even within an industry. These meanings can sometimes be in conflict with one another. Therefore, the implementation differs from one industry to another, depending on the sector in which it is being applied. Because quality management is about achieving such standards, ISO 9000 defines quality system standards. These standards are based on the premises that certain generic characteristics of management practices can be standardized and that a quality system that is well-designed, well-implemented, and carefully managed provides confidence that the output will meet the expectations and requirements of customers.

Within the context of China's bancassurance sector, the discourse on the relationship between Total Quality Management (TQM) and organizational performance is a dynamic field of inquiry that intersects several domains of management theory and practice. This is especially true in the context of China's banking and insurance industries. The proliferation of scholarly work that offers a multifaceted perspective on how TQM principles underpin the operational and strategic frameworks of organizations, driving performance metrics in ways that are both unique and frequently transformative, In order to investigate the various aspects of Total Quality Management (TQM), including leadership, employee improvement, quality assurance, customer role, and quality philosophy, as well as the impact these aspects have on various levels of organizational performance, such as customer focus, employee influence, culture influence, and management commitment, this discussion integrates the arguments presented by contemporary authors.

Leadership. There is a consensus among all parties that leadership is an essential factor in total quality management (TQM). When it comes to the context of bancassurance, the argument that Smith and Zhang (2018) put forward, which states that leadership not only instills a culture of quality but also acts as the catalyst for organizational change, is particularly pertinent. A leadership style that is both directive and participative is required for leaders in the banking industry because they are tasked with navigating the dual challenges of financial regulation and customer satisfaction. This style of leadership is necessary in order to cultivate a culture in which quality is a shared value.

Employee Improvement. TQM has been shown to play a significant role in improving organizational performance, and the role that employee improvement plays in this process has been thoroughly documented. Lee and Choi (2019) provide evidence that programs aimed at employee training and development result in higher service quality. This is due to the fact that empowered employees are more likely to innovate and improve processes. When it comes to the banking industry, where the product is intangible and service-oriented, the quality of interactions that employees have with customers can have a significant impact on the performance of the organization.

Quality Assurance. Ensuring that the quality of products and services is maintained and improved requires the implementation of quality assurance mechanisms. The authors Patel and Desai (2020) highlight the fact that systematic approaches to quality assurance make it possible for businesses to identify and resolve problems before they are brought to the attention of the customer, which ultimately results in increased customer satisfaction and loyalty. When it comes to bancassurance, this may involve conducting stringent tests on various financial products, maintaining continuous monitoring of service delivery procedures, and adhering to appropriate regulatory standards.

Customer Role. An important change that has occurred is the transformation of the customer role from that of a passive recipient to that of an active participant in the process of quality management. According to Wu and Lin (2021), the feedback of customers is extremely valuable for the purpose of making continuous improvements to product offerings and service operations. When it comes to bancassurance companies, engaging customers in conversation and incorporating their feedback into product development and service refinement can result in more individualized financial solutions and increased levels of customer satisfaction.

Quality Philosophy. The overarching quality philosophy of an organization has an effect on every particular facet of the operations of that organization. The authors Thompson and Kim (2022) propose that a deeply ingrained commitment to quality is the driving force behind continuous improvement and helps to cultivate a culture of excellence. An organization can differentiate itself in the highly competitive market for bancassurance by implementing a robust quality philosophy. This philosophy can help an organization attract and keep customers by providing superior service and innovative product offerings.

In conclusion, there has been an increase in the understanding of the impact that TQM has on the performance of organizations, particularly from the perspective of China's bancassurance industry. The arguments put forth by authors during this time period not only highlight the potential for significant performance improvements, but they also highlight the complexity and variety of TQM practice implementation. The most important thing to take away from this is that adopting a holistic and integrated approach to total quality management (TQM) can help organizations in China that provide bancassurance services achieve excellence in service delivery, foster innovation, and ultimately improve organizational performance.

2.2 Bancassurance

Bancassurance was believed to be originated in 1980s. Out of many countries, it was in France that the bancassurance became popular. In the birth of bancassurance, many countries also believed that it would give the banking industry too much control over financial products in the market. In contrast, the beginning of bancassurance was not that successful because of the US economic recession between 1980 and 1982 (corporatefinanceinstitute.com, 2021).

In recent times, the practice of bancassurance globally is again gaining its popularity. In bancassurance, banks provide the distribution channel, and insurance companies remain product developers. It allows two sectors to leverage the existing network that banks have. It is like offering a one stop shop for clients. If the client needs bank products, then the bank can offer that directly. When the client also look for a life insurance, then they will not have to look outside because the bank can also offer that through their partnership with a life insurance company. This can also promote clients' loyalty in that sense.

Another article as explained by [Thakur](#), (2021) the meaning bancassurance is the combination of bank and Life Assurance Company. It is a partnership between bank and Assurance Company to sell products like life assurance, and other insurance products to a bank's client, they also offer insurance benefits to the bank's customers and by doing this both companies earn profit.

Since there was a wide choice for clients to which company they will get a life insurance, it is very essential for these companies to be competitive. In that way, they will be able to tap the right market. In a tough competition, it is important that the standards are implemented and moreover exceeded.

As explained by [Pallavia](#) and [Rai](#) (2022) in the study entitled A study on bancassurance products and its implementation in India in a wide perspective, bancassurance is preferred by consumers because of the relationship and trust that they developed with the bank, especially the local branch. Another important aspect that can really boost this system is digitization. Embracing new technology and digitization can help in easy availability for consumers and boosting up of sales of this product Bancassurance is a strategic arrangement which includes insurance services offered to the customers along with the various other financial services

2.3 Significance of the Study

The study is intended to be the beneficial for the following:

Bancassurance Sector. The results of this study was beneficial for the bancassurance sector because through this study, employees' perspective with regards to the implementation was identified. Through this, the management may have better considerations when it comes to the continuous implementation of quality management.

Banks. Since bancassurance rely in the banks in terms of premises and client base, this study was also beneficial to the banks because they can use the same quality management practices. Having known the positive effects of implementing the quality management, the banks may be encouraged to adapt its good practices.

Clients. Through the assessment of quality management practices, management may be more knowledgeable about what went well and vice versa. This has lead the organizations to consider improving it aiming for more satisfied clients. When the areas that needs improvement were identified, the organisation will be influenced to improve it. Thus, clients can be provided with a better service.

Future Researchers. They can benefit from this study in continuously filling knowledge gap in the literature on Total Quality Management (TQM) principles in the bancassurance sector. The methodology employed can guide future research, validate,

challenge, or expand existing theories, and offer practical implications for strategic planning and policy formulation.

2.4 Theoretical Framework

It is essential to incorporate theories that provide strong frameworks for comprehending and evaluating quality management practices and their influence on performance in a study investigating the correlation between total quality management (TQM) and organizational performance in China's banking sector. Three theories are notable for their relevance and potential to enhance this research:

Deming's Total Quality Management Theory. Deming's (1982) Theory of Total Quality Management is fundamental, emphasizing the ongoing enhancement of quality and the interconnected nature of quality control in organizations. The significance of leadership commitment, continuous improvement, and the Plan-Do-Check-Act (PDCA) cycle is highlighted. Deming's 14 Points for Management are highly pertinent for directing organizational change and enhancement initiatives. Implementing Deming's principles in the bancassurance sector in China can establish a pervasive culture of quality throughout the organization, ensuring that quality management practices are in line with organizational performance goals.

The European Foundation for Quality Management (EFQM). They created the EFQM Excellence Model (Delors et al., 1988), which provides a thorough framework for assessing and enhancing organizational performance. It highlights the importance of leadership, strategy, and personnel in attaining excellence, in addition to customer, partnership, and resource management. The model's criteria can be adjusted to assess the performance of bancassurance organizations in China, providing insights into how Total Quality Management practices impact different aspects of performance, such as customer satisfaction, operational efficiency, and innovation. The EFQM model's comprehensive perspective on organizational excellence is valuable for pinpointing areas where Total Quality Management (TQM) can greatly enhance performance.

Utilizing the Balanced Scorecard (BSC) Method. The Kaplan and Norton (1992)-created Balanced Scorecard is a strategic management tool that aids organizations in putting their vision and strategy into action. It combines financial indicators with performance metrics from three other viewpoints: customer, internal business processes, and learning and growth. This method can be crucial in connecting Total Quality Management (TQM) efforts to organizational performance results in the banking industry. Bancassurance organizations in China can use the Balanced Scorecard framework to align Total Quality Management practices with strategic goals. This allows for a thorough assessment of how quality management impacts financial performance, customer satisfaction, process efficiency, and organizational learning and innovation.

Incorporating these theories into the examination of total quality management (TQM) and organizational performance in China's banking sector provides a comprehensive framework for analysis. Every theory offers distinct perspectives on how quality management practices can be improved to boost performance, providing strategic and operational viewpoints. The research can reveal practical strategies for bancassurance organizations to use Total Quality Management (TQM) as a means to achieve excellence and gain a competitive edge in China's dynamic and intricate financial services market.

2.5 Conceptual Framework

Using the variables from the mentioned theories the researcher formulated an operational model that will be utilized for the objectives of this study. Based from the preceding framework, the proposed study presents its concept map as illustrated in Figure 1.

Guided by the theoretical framework, the researcher will develop a conceptual framework as shown below.

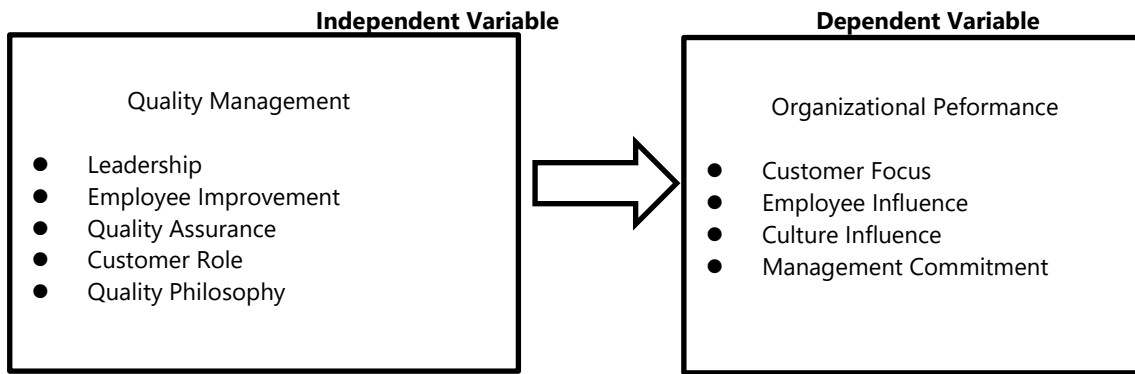


Figure 1. Conceptual Framework of the Study

2.6 Statement of the Problem

The study will determine the relationship of total quality management, to organization performance of selected bancassurance in China.

The specific questions that the study will answer are the following:

1. How may the level of quality management be described in terms of:
 - 1.1 Leadership;
 - 1.2 employee improvement;
 - 1.3 quality assurance;
 - 1.4 customer role; and
 - 1.5 quality philosophy?
2. How may the level of organization performance be described in terms of:
 - 2.1 Customer focus;
 - 2.2 employee influence;
 - 2.3 culture influence; and
 - 2.4 management commitment?
3. Is there a significant relationship between the level of quality management to the level of organization performance?
4. What quality enhancement program maybe recommended to increase the level of organization performance?

2.7 Definition of Terms

These key terms will be given the following conceptual and operational definitions for better understanding of the study.

Customer Focus. In this study, it refers to the extent to which an organization places importance on and addresses customer requirements and anticipations. Assessed through customer satisfaction ratings, handling of customer complaints, and tailoring of products or services according to customer input.

Cultural Influence. In this study, it refers to the impact of organizational culture to the implementation and efficacy of quality management practices. Evaluated using surveys that measure the robustness of a quality-focused culture, the consistency of organizational values with TQM principles, and the existence of a culture of continuous learning.

Customer Role. In this study, it refers to the participation and impact of customers on defining quality standards and procedures within the organization. Assessed through customer feedback mechanisms, customer involvement in product development, and the regularity of customer satisfaction evaluations.

Employee Improvement. These are actions and programs designed to enhance employees' skills, knowledge, and competencies in quality management. Measured by the number of training hours per employee, involvement in quality improvement teams, and the presence of career development programs specifically targeting quality.

Employee Influence. In this study, it refers to the effect that employees have on quality outcomes by being engaged, providing suggestions, and participating in quality improvement efforts. Quantified by the quantity of improvement suggestions from employees, employee engagement ratings, and involvement levels in quality circles.

Leadership. In this study, it refers to the act of individuals influencing the organization to accomplish its quality objectives. Evaluating leadership styles such as transformational and transactional, the engagement of senior management in quality projects, and the dissemination of quality principles.

Management Commitment. In this study, it refers to the degree of support and active involvement of top management in quality management efforts. Assessed through the distribution of resources to high-quality projects, the involvement of top management in quality training, and the presence of leaders in quality improvement efforts.

Organization Performance. In this study, it refers to the ability of an organization to efficiently and effectively achieve its objectives, especially in terms of quality, customer satisfaction, and financial results. Assessed through performance metrics like profit margins, customer retention rates, defect rates, and employee turnover rates.

Quality Assurance. In this study, it is a methodical process used to assess whether a product or service fulfills predetermined criteria. Assessed based on the quantity of quality audits, adherence to quality standards, and utilization of corrective action protocols.

Quality Enhancement Program. In this study, it refers to the systematic initiatives and activities aimed at perpetually enhancing the quality of products and services. Evaluation is based on the number of current quality improvement projects, the rate of implementing quality enhancement recommendations, and enhancements in quality metrics over time.

Quality Management. It is a comprehensive strategy that aims to achieve continuous improvement, fulfill customer needs, and increase customer satisfaction by implementing systematic processes and adhering to quality standards throughout the organization. Assessed through the application of Total Quality Management (TQM) practices, including continuous improvement processes, compliance with quality standards like ISO certifications, and the utilization of quality management tools.

Quality Philosophy. In this study, it refers to the fundamental beliefs and values that shape an organization's actions and decisions related to quality. Recognized through official announcements, quality-related policies, and the widespread availability of quality-focused training programs.

2.8 Scope and Delimitation of the Study

This study will focus on determining the quality management implementation of Bancassurance in China through the employees perspective. The respondents will include bancassurance or insurance companies within the banks' premises specifically the financial advisors assigned in each branch. The researcher will use bancassurance as the respondents for its relatedness in the DBA Program. This research started August 2023 and the data gathering will be held in October 2023. This will be limited on the branches within a region in China specifically in the area of Guangzhou. This study will be conducted with confidentiality and for academic purposes.

3. Methods and Techniques Used

This study will use the quantitative research approach where factors associated with quality management, and its relationship on the organizational performance will be assessed. Descriptive method will also be used specifically the descriptive-survey since the study will use surveys to gather data about varying subjects. This data will aim to know the extent to which different conditions can be obtained among these subjects.

Through this method, the researcher can discover how many bancassurance will agree on the extent of implementation of quality management. In this research, the QM elements such as; organizational leadership, human resource management, customer relationship, strategic planning and development, supplier management will be measured using the five-point method Likert Scale and were interpreted accordingly.

3.1 Respondents of the Study

This study's inputs will be gathered from five (5) selected Bancassurance, out of thirty (12) branches in Guangzhou, China which is the target population of this study. The population of this study will specifically be based on the following qualifications which are: the respondents belong in the bancassurance sector; the respondents' branch were in China specifically in Guangzhou; and the respondents will vary in number per branch, and only those who will be willing to cooperate in providing data.

3.2 Treatment Data Processing and Statistical

Using the Statistical Package for Social Sciences (SPSS) version 25, the data that will be gathered in this research will be analyzed through descriptive analysis to describe the quality management and organization performance. Furthermore, the SPSS v.25 Correlation analysis will be applied to determine if the quality management shows relationship to organization performance of selected bancassurance in China. Guided by the statistician, data may be subjected to normality testing to consider the distribution of data and to know what statistical formula will be used, normal data distribution results will be analyzed with the use of Pearson-r and non-normal data distribution results will be computed with Spearman-rho. Other statistical tool may also be applied depending on the preliminary results of the data and discretion of the statistician.

4. Presentation, Analysis and Interpretation of Data

This chapter presents analyses and interpretations of the study's data. The data are presented in the order and sequence of the questions raised in Chapter 1 for clarity and consistency in the discussion: (1) How may the level of quality management be described in terms of leadership, employee improvement, quality assurance, customer role, and quality philosophy? (2) How may the level of organization performance be described in terms of customer focus, employee influence, culture influence, and management commitment? (3) Is there a significant relationship between the level of quality management to the level of organization performance? (4) What quality enhancement program maybe recommended to increase the level of organization performance?

4.1 How may the level of quality management be described in terms of Leadership, Employee Improvement, Quality Assurance, Customer Role, and Quality Philosophy?

Table 3
Respondent's Description to the Level of Quality Management of the Organization in Terms of Leadership

ASSESSMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. The organization's leadership demonstrates a strong commitment to quality management.	2.31	LESS EXTENT	4
2. Leaders effectively communicate the importance of quality to employees at all levels.	3.56	GREAT EXTENT	2
3. Leaders actively participate in quality improvement initiatives and support employee efforts.	3.94	GREAT EXTENT	1
4. Leaders provide adequate resources and support for the implementation of quality management practices.	2.40	LESS EXTENT	3
GENERAL WEIGHTED MEAN	3.05	MODERATE EXTENT	

Table 3 shows the numerical data of the respondent's description of the level of organization's quality management in terms of Leadership. Pertaining on the table, having the highest weighted mean of 3.94 was Leaders actively participate in quality improvement initiatives and support employee efforts was on rank one and has a verbal interpretation of Great Extent. Next on rank two, was Leaders effectively communicate the importance of quality to employees at all levels with a mean score of 3.56 and has a verbal interpretation of Great Extent. Leaders provide adequate resources and support for the implementation of quality management practices was on rank three with a mean score of 2.40 and a verbal interpretation of Less Extent. Lastly, on rank four, The organization's leadership demonstrates a strong commitment to quality management with the lowest weighted mean of 2.31 and a verbal interpretation of Less Extent. Overall, the respondent's description of the level of organization's quality management in terms of Leadership got a general weighted score of 3.05 and a verbal interpretation of Moderate Extent. In relation to the result of the survey, Smith and Zhang (2018) stated that leadership is an essential factor in total quality management (TQM); thus it does not only instills a culture of quality but also acts as the catalyst for organizational change, is particularly pertinent. A leadership style that is both directive and participative is required for leaders in the banking industry because they are tasked with navigating the dual challenges of financial regulation and customer satisfaction. This style of leadership is necessary in order to cultivate a culture in which quality is a shared value.

Table 4

Respondent's Description to the Level of Quality Management of the Organization in Terms of Employee Improvement.

ASSESSMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. Employees are encouraged to provide suggestions and participate in quality improvement activities.	2.25	LESS EXTENT	2
2. There are mechanisms in place for recognizing and rewarding employees who contribute to quality improvement.	3.92	GREAT EXTENT	1
3. Employees receive adequate training and development opportunities to enhance their quality management skills.	1.92	LESS EXTENT	3
4. There is a culture of continuous learning and improvement among employees regarding quality management practices.	1.86	LESS EXTENT	4
GENERAL WEIGHTED MEAN	2.49	LESS EXTENT	

Table 4 shows the numerical data of the respondent's description of the level of organization's quality management in terms of Employee Improvement. Pertaining on the table, having the highest weighted mean of 3.92 was There are mechanisms in place for recognizing and rewarding employees who contribute to quality improvement was on rank one and has a verbal interpretation of Great Extent. Next on rank two, was Employees are encouraged to provide suggestions and participate in quality improvement activities with a mean score of 2.25 and has a verbal interpretation of Less Extent. Employees receive adequate training and development opportunities to enhance their quality management skills was on rank three with a mean score of 1.92 and a verbal interpretation of Less Extent. Lastly, on rank four, There is a culture of continuous learning and improvement among employees regarding quality management practices with the lowest weighted mean of 1.86 and a verbal interpretation of Less Extent. Overall, the respondent's description of the level of organization's quality management in terms of Employee Improvement got a general weighted score of 2.49 and a verbal interpretation of Less Extent. With the result of the survey, Lee and Choi (2019) provide evidence that programs aimed at employee training and development result in higher service quality. This is due to the fact that empowered employees are more likely to innovate and improve processes. When it comes to the banking industry, where the product is intangible and service-oriented, the quality of interactions that employees have with customers can have a significant impact on the performance of the organization.

Table 5

Respondent's Description to the Level of Quality Management of the Organization in Terms of Quality Assurance.

ASSESSMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. The organization has well-defined quality standards and procedures in place.	2.49	LESS EXTENT	3
2. Quality control measures are effectively implemented and monitored throughout the organization.	3.14	MODERATE EXTENT	2
3. The organization conducts regular audits and assessments to ensure compliance with quality standards.	2.13	LESS EXTENT	4
4. Quality performance metrics are used to evaluate and improve organizational processes and outcomes.	3.19	MODERATE EXTENT	1
GENERAL WEIGHTED MEAN	2.74	MODERATE EXTENT	

Table 5 shows the numerical data of the respondent’s description of the level of organization’s quality management in terms of Quality Assurance. Pertaining on the table, having the highest weighted mean of 3.19 was Employees receive adequate training and support to meet quality standards was on rank one and has a verbal interpretation of Moderate Extent. Next on rank two, was Quality control measures are effectively implemented and monitored throughout the organization with a mean score of 3.14 and has a verbal interpretation of Moderate Extent. The organization has well-defined quality standards and procedures in place was on rank three with a mean score of 2.49 and a verbal interpretation of Less Extent. Lastly, on rank four, The organization conducts regular audits and assessments to ensure compliance with quality standards with the lowest weighted mean of 2.13 and a verbal interpretation of Less Extent. Overall, the respondent’s description of the level of organization’s quality management in terms of Quality Assurance got a general weighted score of 2.74 and a verbal interpretation of Moderate Extent. Patel and Desai (2020) highlight the fact that systematic approaches to quality assurance make it possible for businesses to identify and resolve problems before they are brought to the attention of the customer, which ultimately results in increased customer satisfaction and loyalty.

Table 6
Respondent’s Description to the Level of Quality Management of the Organization in terms of Customer Role.

ASSESSMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. Customer feedback is actively sought and used to drive quality improvement efforts.	2.80	MODERATE EXTENT	1
2. Customers are involved in the development and refinement of quality standards and processes.	2.77	MODERATE EXTENT	2
3. The organization responds promptly and effectively to customer complaints and concerns related to quality.	2.76	MODERATE EXTENT	3
4. Customer satisfaction surveys are conducted regularly to assess perceptions of quality and identify areas for improvement.	2.57	MODERATE EXTENT	4
GENERAL WEIGHTED MEAN	2.73	MODERATE EXTENT	

Table 6 shows the numerical data of the respondent’s description of the level of organization’s quality management in terms of Customer Role. Pertaining on the table, having the highest weighted mean of 2.80 was Customer feedback is actively sought and used to drive quality improvement efforts was on rank one and has a verbal interpretation of Moderate Extent. Next on rank two, was Customers are involved in the development and refinement of quality standards and processes with a mean score of 2.77 and has a verbal interpretation of Moderate Extent. The organization responds promptly and effectively to customer complaints and concerns related to quality was on rank three with a mean score of 2.76 and a verbal interpretation of Moderate Extent. Lastly, on rank four, Customer satisfaction surveys are conducted regularly to assess perceptions of quality and identify areas for improvement with the lowest weighted mean of 2.57 and a verbal interpretation of Less Extent. Overall, the respondent’s description of the level of organization’s quality management in terms of Customer Role got a general weighted score of 2.73 and a verbal interpretation of Moderate Extent. In relation to that, according to Wu and Lin (2021), the feedback of customers is extremely valuable for the purpose of making continuous improvements to product offerings and service operations.

Table 7
Respondent’s Description to the Level of Quality Management of the Organization in Terms of Quality Philosophy.

ASSESSMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. The organization has a clear quality philosophy that guides its operations and decision-making.	2.13	LESS EXTENT	4
2. Quality is considered a strategic priority and integral to the organization’s overall mission and values.	3.59	GREAT EXTENT	1

3. The organization encourages innovation and creativity in quality management practices	3.51	GREAT EXTENT	2
4. Quality management practices are aligned with the organization's long-term goals and objectives.	2.89	MODERATE EXTENT	3
GENERAL WEIGHTED MEAN	3.03	MODERATE EXTENT	

Table 7 shows the numerical data of the respondent's description of the level of organization's quality management in terms of Quality Philosophy. Pertaining on the table, having the highest weighted mean of 3.59 was Quality is considered a strategic priority and integral to the organization's overall mission and values was on rank one and has a verbal interpretation of Great Extent. Next on rank two, was The organization encourages innovation and creativity in quality management practices with a mean score of 3.51 and has a verbal interpretation of Great Extent. Quality management practices are aligned with the organization's long-term goals and objectives was on rank three with a mean score of 2.89 and a verbal interpretation of Moderate Extent. Lastly, on rank four, The organization has a clear quality philosophy that guides its operations and decision-making with the lowest weighted mean of 2.13 and a verbal interpretation of Less Extent. Overall, the respondent's description of the level of organization's quality management in terms of Quality Philosophy got a general weighted score of 3.03 and a verbal interpretation of Moderate Extent. Thompson and Kim (2022) propose that a deeply ingrained commitment to quality is the driving force behind continuous improvement and helps to cultivate a culture of excellence. An organization can differentiate itself in the highly competitive market for bancassurance by implementing a robust quality philosophy. This philosophy can help an organization attract and keep customers by providing superior service and innovative product offerings.

4.2 How may the level of organization performance be described in terms of Customer Focus, Employee Influence, Culture Influence, and Management Commitment?

Table 8

Respondent's Description to the Level of Quality Management of the Organization in Terms of Customer Focus

CUSTOMER FOCUS	WEIGHTED MEAN	INTERPRETATION	RANK
1. The company gathers and understands customer preferences and needs along with market forces affecting the needs and preferences now and, in the future,	2.42	LESS EXTENT	3
2. The company disseminates customer intelligence to all relevant departments and individuals in the organization	2.50	LESS EXTENT	2
3. The company changes processes, products and services based on good market intelligence to realize the reward of being market-oriented company	2.35	LESS EXTENT	4
4. The company thanks and rewards customers for buying from them	2.23	LESS EXTENT	5

5. Gathering and understanding customer preferences and needs along with market forces affecting needs and preferences now and, in the future, improves the performance of the company.	2.59	LESS EXTENT	1
GENERAL WEIGHTED MEAN	2.41	LESS EXTENT	

Table 8 shows the numerical data of the respondent’s assessment on the level of organization’s performance in terms of Customer Focus. From the table, having a mean score of 2.59, Gathering and understanding customer preferences and needs along with market forces affecting needs and preferences now and, in the future, improves the performance of the company ranked first and interpreted as Less Extent. Next on rank two was The company disseminates customer intelligence to all relevant departments and individuals in the organization with a mean score of 2.50 and a verbal interpretation of Less Extent. The company gathers and understands customer preferences and needs along with market forces affecting the needs and preferences now and, in the future, was on rank three with a weighted mean of 2.42 and a verbal interpretation of Less Extent. Following on rank four was The company changes processes, products and services based on good market intelligence to realize the reward of being market-oriented company with a mean score of 2.35 and a verbal interpretation of Less Extent. Lastly, on rank five, The company thanks and rewards customers for buying from them with a mean score of 2.23 and a verbal interpretation of Less Extent. Overall, the respondent’s assessment on the level of organization’s performance in terms of Customer Focus has a general weighted mean of 2.41 and a verbal interpretation of Less Extent. According to Başarangi (2016), when businesses are able to satisfy the ever-evolving requirements of their customers, they are able to acquire a greater number of satisfied and returning customers. The conclusion that can be drawn from his research is that communication has a significant impact on the service. What this indicates is that communication with customers will have a positive impact on service, which will ultimately result in a favorable performance for the organization. Yet, the respondents disagree with this idea as the survey reveals.

Table 9
Respondent’s Description to the Level of Quality Management of the Organization in Terms of Employee Empowerment

EMPLOYEE EMPOWERMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. The company provides information to employees e.g. through training for decision making	3.91	GREAT EXTENT	3
2. The company delegates authority and impact opportunities to employees	3.89	GREAT EXTENT	4
3. The company helps employees feel rewarded and recognized for empowered behavior	3.99	GREAT EXTENT	1
4. The company ensures there is health and safety of employees	3.92	GREAT EXTENT	2
5. Providing information to employees e.g. through training for decision making improves the performance of the company improves the performance of the company	3.80	GREAT EXTENT	5
GENERAL WEIGHTED MEAN	3.83	GREAT EXTENT	

Table 9 shows the numerical data of the respondent’s assessment on the level of organization’s performance in terms of Employee Empowerment. Based on the table, with the highest weighted mean of 3.99 and has a verbal interpretation of Great Extent was Respondent’s assessment on the level of organization’s performance in terms of Employee Empowerment rank first. Next on rank two was The company ensures there is health and safety of employees with a mean score of 3.92 and a verbal interpretation of Great Extent. The company provides information to employees e.g. through training for decision making was on rank three with a mean score of 3.91 and an interpretation of Great Extent. Following on rank four was, The company delegates authority and impact opportunities to employees with a weighted mean of 3.89 and a verbal interpretation of Great Extent. Lastly, having the lowest mean score of 3.80 and a verbal interpretation of Great Extent, Providing information to employees e.g. through training for decision making improves the performance of the company improves the performance of the company. Overall, the respondent’s assessment on the level of organization’s performance in terms of Employee Empowerment has a general weighted mean of 3.83 and a verbal interpretation of Great Extent. In relation to that, Lee and Choi (2019) highlight the importance of empowering employees as a crucial component. When it comes to the banking industry, where employees are the primary interface with customers, the level of motivation, training, and satisfaction that employees have can have a significant impact on the overall performance of the organization as well as the quality of the service that is provided. When employees are given more autonomy, they are more likely to participate in problem-solving, make suggestions for improvements, and provide superior customer service. All of these activities are essential for preserving a competitive advantage and driving the success of an organization.

Table 10
Respondent’s Description to the Level of Quality Management of the Organization in Terms of Organizational Culture

ORGANIZATIONAL CULTURE	WEIGHTED MEAN	INTERPRETATION	RANK
1. The company allows employees to be innovative and risk taking	2.49	LESS EXTENT	2
2. The company focuses on results rather than processes used to achieve them	1.82	LESS EXTENT	5
3. The company organizes work activities around teams rather than individuals	1.92	LESS EXTENT	4
4. The employees exhibit high degree of precision, analysis and attention to detail	2.02	LESS EXTENT	3
5. Allowing employees to be innovative and risk taking improves the performance of the company	3.49	GREAT EXTETN	1
GENERAL WEIGHTED MEAN	2.35	LESS EXTENT	

Table 10 shows the numerical data of the respondent’s assessment on the level of organization’s performance in terms of Organizational Culture. Pertaining to the table, the indicator that has the highest mean score of 3.49 was Allowing employees to be innovative and risk taking improves the performance of the company with an interpretation of Great Extent on rank one. Followed by The company allows employees to be innovative and risk taking on rank two with weighted score of 2.49 and a verbal interpretation Less Extent. Jumping to rank three, with a mean score of 2.02 and a verbal interpretation of Less Extent, The employees exhibit high degree of precision, analysis and attention to detail. Next on rank four, with a mean score of 1.92 was the company organizes work activities around teams rather than individuals and was interpreted as Less Extent. Lastly, on rank five having the lowest weighted score of 1.82 and a verbal interpretation of Less Extent was The company focuses on results rather than processes used to achieve them. Overall, the respondent’s assessment on the level of organization’s performance in terms of Organizational Culture has a general weighted mean of 2.35 with an interpretation of Less Extent. In relation to the survey results, Thompson and Kim (2022) highlight the ways in which a culture of quality can foster an environment that is conducive to excellence and continuous improvement for the organization. There is a correlation between the organizational culture and the attitudes and behaviors of employees with regards to quality and customer service. When it comes to effectively implementing

Total Quality Management (TQM), having a culture that places a high value on quality, promotes innovation, and prioritizes customer satisfaction is essential.

Table 11
Respondent's Description to the Level of Quality Management of the Organization in Terms of Management Commitment

MANAGEMENT COMMITMENT	WEIGHTED MEAN	INTERPRETATION	RANK
1. Management have a positive emotional attachment to the company (affective commitment)	1.87	LESS EXTENT	2
2. Management feel they are gaining more by being in the organization than what they are losing by being in the organization (continuance commitment)	1.85	LESS EXTENT	4
3. Management commits to and remain in organization because of feeling of obligation (Normative commitment)	1.88	LESS EXTENT	1
4. Management commits to general targets e.g. focusing on achieving goals	1.86	LESS EXTENT	3
5. Management having a positive emotional attachment to the company improves the performance of the company	1.84	LESS EXTENT	5
GENERAL WEIGHTED MEAN	1.86	LESS EXTENT	

Table 11 shows the numerical data of the respondent's assessment on the level of organization's performance in terms of Management Commitment. Based on the table, the indicator that has the highest mean score was Management commits to and remain in organization because of feeling of obligation (Normative commitment) with a weighted mean of 1.88 and was interpreted as Less Extent on first rank. Next on rank two was, Management have a positive emotional attachment to the company (affective commitment) having a mean score of 1.87 and was interpreted as Less Extent. Following on rank three, with a mean score of 1.86 was Management commits to general targets e.g. focusing on achieving goals and has been interpreted as Less Extent. Following on rank four, with a weighted score of 1.85 and interpreted as Less Extent, Management feel they are gaining more by being in the organization than what they are losing by being in the organization (continuance commitment). Lastly, with the lowest mean score of 1.84 and was interpreted as Less Extent was Management having a positive emotional attachment to the company improves the performance of the company. Overall, the respondent's assessment on the level of organization's performance in terms of Management Commitment has a general weighted mean of 1.86 and was interpreted as Less Extent. Smith and Zhang (2018) assert that a commitment to quality principles on the part of leadership is necessary for the development of a culture of excellence and for the acceleration of organizational change. In the context of China's bancassurance industry, the commitment of management to quality management practices, continuous improvement, and the satisfaction of customers is of the utmost importance. By making this commitment, we ensure that resources are allotted to quality initiatives, that strategies are aligned with quality goals, and that employees are motivated and supported in their efforts to achieve quality objectives. The commitment of management serves as a catalyst for the incorporation of Total Quality Management (TQM) principles into the strategic fabric of the organization, which ultimately results in improved performance outcomes. However, respondents disagree with the study.

4.3 Is there a significant relationship between the level of quality management to the level of organization performance?

Table 12

The Relationship Between the Level of Quality Management to the Level of Organization Performance

Indicator	Pearson R	Critical Value	Remarks
Relationship Between the Level of Quality Management to the Level of Organization Performance	-0.22	± 0.459	Low Relationship
At 5% Level of Significance		Degree of Freedom = 18	

This part of the research was conducted to determine the relationship between the level of quality management to the level of organization performance. The Pearson or test of r in table 12 shows that since the computed r of the level of quality management and the level of organization performance is -0.22 which was less than the critical value of ± 0.459 at 5% level of significance with the degree of freedom of 12. Thus, H_0 is accepted. Therefore, there is a significant relationship between the relationship between the level of quality management to the level of organization performance.

4.4 What quality enhancement program maybe recommended to increase the level of organization performance?

To improve organizational performance in the study several recommendations are suggested. These include implementing TQM principles, investing in employee training, establishing a customer feedback mechanism, conducting regular process audits, strengthening supplier quality management, developing performance measurement and benchmarking, ensuring strong leadership commitment, fostering cross-functional collaboration, cultivating a continuous improvement culture, implementing a reward and recognition system, investing in technology solutions, and developing a comprehensive risk management strategy. These programs aim to enhance overall performance and achieve organizational objectives

5. Summary of Findings, Conclusions and Recommendations of the Study

5.1 Summary of Findings

The results of the data highlighted the following observations.

5.1.1 Respondent's Description to the Level of Quality Management of the Organization

The organization's quality management level is evaluated in terms of leadership, employee improvement, quality assurance, customer role, and quality philosophy. The highest weighted mean for leadership is 3.94, with leaders actively participating in quality improvement initiatives and supporting employee efforts. Leaders who effectively communicate the significance of quality to employees at all levels have a great extent of impact. The organization's leadership shows a significant dedication to quality management, with a weighted mean of 2.31.

Employee improvement is ranked first with a verbal interpretation of "Great Extent." The organization encourages employees to provide suggestions and participate in quality improvement activities, providing sufficient training and development opportunities. A culture of continuous learning and improvement among employees is also ranked low.

Quality assurance is ranked first with a mean score of 3.19, with employees receiving adequate training and support to meet quality standards. The organization ranks third with a mean score of 2.49, due to well-defined quality standards and procedures. Routine audits and assessments verify adherence to quality standards.

Customer role is ranked first with a mean score of 2.80, with customers actively seeking and using feedback to drive quality improvement efforts. The organization ranks third in responding swiftly to customer complaints and conducting frequent customer satisfaction surveys.

Quality philosophy is ranked first with a mean score of 3.59, promoting innovation and creativity in quality management methods. The organization's clear quality philosophy influences operations and decision-making, indicating a moderate extent.

5.1.2 Respondent's Description to the Level of Quality Management of the Organization

The respondent's assessment of the organization's performance in terms of customer focus, employee empowerment, organizational culture, and management commitment was based on numerical data. The company ranked first in understanding customer preferences and market forces, followed by disseminating customer intelligence to all departments and individuals. The

company also changed processes, products, and services based on good market intelligence to realize the reward of being market-oriented. The company thanks and rewards customers for buying from them.

In terms of employee empowerment, the company ranked first in providing information to employees, ensuring health and safety, delegates authority and impact opportunities, and focusing on results rather than processes. The company's organizational culture was ranked second in allowing employees to be innovative and risk-taking, third in exhibiting high precision, analysis, and attention to detail, fourth in organizing work activities around teams, and fifth in focusing on results rather than processes.

Management commitment was ranked first in normative commitment, followed by positive emotional attachment, general targets, continuance commitment, and positive emotional attachment. The commitment of management to quality principles is necessary for the development of a culture of excellence and acceleration of organizational change. In China's bancassurance industry, the commitment of management to quality management practices, continuous improvement, and customer satisfaction is of utmost importance. This commitment ensures resources are allotted to quality initiatives, strategies are aligned with quality goals, and employees are motivated and supported in their efforts to achieve quality objectives. However, respondents disagreed with the study's findings.

5.1.3 The Relationship Between the Level of Quality Management to the Level of Organization Performance

The research aimed to determine the relationship between quality management and organizational performance. The Pearson test showed a significant relationship (HO) with a -0.22 value, less than the critical value of ± 0.459 at a 5% level of significance.

5.1.4 The Quality Enhancement Program Proposal to Increase the level of Organization Performance

The study recommends implementing TQM principles, investing in employee training, customer feedback, process audits, supplier quality management, performance measurement, leadership commitment, cross-functional collaboration, continuous improvement culture, reward systems, technology solutions, and risk management strategies.

6. Conclusions

The following conclusions are hereby drawn on the findings of the study.

1. The organization's quality management level in terms of leadership plays a significant role in promoting quality. In addition, quality philosophy promotes innovation and creativity, influencing operations and decision-making.
2. The bancassurance company understand customer preferences and market forces, and changed processes based on market intelligence. On the other hand, employee empowerment is done through providing information, ensuring health and safety, and focusing on results. The organizational culture observed allows innovation and risk-taking. Further, in management commitment, normative commitment showed positive emotional attachment, general targets, continuance commitment, and positive emotional attachment.
3. There is a correlation between quality management and organizational performance, revealing a significant relationship therefore rejecting the null hypothesis formulated for the study.
4. There is a need to consistently implement TQM principles by means of investing in employee training, customer feedback, process audits, supplier quality management, performance measurement, leadership commitment, cross-functional collaboration, continuous improvement culture, reward systems, technology solutions, and risk management strategies.

7. Recommendations

Based on summary of findings and conclusions the following are recommended:

1. The bancassurance company should begin enhancing leader engagement, improving communication, strengthening continuous learning, increasing employee engagement, refining quality standards and procedures, providing comprehensive training and support, leveraging customer feedback more effectively, improving responsiveness to customer complaints, promoting innovation in quality management, and reinforcing the quality philosophy.

The company should also adopt a systematic approach to monitoring and evaluating quality management practices, setting clear metrics for success, and enhancing stakeholder engagement. This will help the organization build on its strengths in leadership and employee improvement, address areas requiring further attention, and ultimately enhance its quality management practices, leading to improved organizational performance.

2. The bancassurance company should initiate strengthening customer focus, enhancing customer intelligence utilization, and encouraging innovation based on customer feedback. Employee empowerment should be expanded through training and development, promoting health, safety, and well-being, and refining authority delegation processes. Organizational culture should encourage innovation and risk-taking, while increasing attention to detail and teamwork. Results vs. process focus should be balanced, ensuring quality and efficiency in achieving organizational goals. Management commitment should be reinforced by aligning corporate values with individual employee values, fostering positive emotional attachment, clearly defining and communicating targets, and focusing on continuance commitment. Further research and feedback mechanisms should be implemented to refine strategies and improve quality management practices.

3. The bancassurance company can enhance quality management practices by means of continuous improvement, employee training, customer focus, organizational culture of quality, recognition and reward systems, management commitment, strategic alignment, technology utilization, innovation, performance monitoring and analysis, and feedback loops.

Continuous improvement involves regularly reviewing and refining processes, products, and services to meet or exceed customer expectations and industry standards. Employee training ensures they have the necessary skills and knowledge to contribute effectively to quality management initiatives. Customer focus is enhanced through robust systems for collecting, analyzing, and acting on customer feedback. Organizational culture of quality is reinforced through recognition and reward systems, and leadership engagement is ensured. Strategic alignment ensures quality management strategies contribute directly to achieving strategic objectives and enhancing organizational performance. Implementing these recommendations requires a strategic and integrated approach, involving all levels of the organization.

The bancassurance company should start investing in comprehensive employee training, enhancing customer feedback mechanisms, conducting regular process audits, strengthening supplier quality management, implementing performance measurement systems, ensuring leadership commitment, fostering cross-functional collaboration, promoting a culture of continuous improvement, developing reward systems, leveraging technology solutions, and enhancing risk management strategies. These measures aim to enhance organizational performance, improve customer satisfaction, and maintain a competitive advantage in the bancassurance sector. The study also emphasizes the importance of fostering cross-functional collaboration, promoting a culture of continuous improvement, and integrating technology into TQM practices.

Funding: This research received no external funding.

Conflicts of Interest: The authors declare no conflict of interest.

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