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**A PROJECT REPORT  
ON**

**The Effects of Total Quality Management  
on Business Sustainability in National Bank of Oman  
(NBO)**

IJSER

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**ABSTRACT**

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For organizational performance in public and private organizations, Total Quality Management has been identified as a key indicator. TQM has become a crucial part of growth and development due to the growing expansion of the financial sectors of Oman. TQM practices which may differ in financial firms are said to be important for the effective adoption of TQM. Therefore, this study is carried out and the purpose of this study is to conduct a survey to investigate the effects of total quality management on business sustainability in the National Bank of Oman (NBO). The data underlying this study is collected by using questionnaire survey in National Bank of Oman. The findings of this research reveals that there is effect of TQM on business sustainability also the total quality management and sustainability are important approaches to the success of the performance of the National Bank of Oman. The results of this research show that TQM and sustainability have a positive impact on organizations.

**Keywords:** *Effect, Total Quality Management, Sustainability, NBO, Organizational Performance, Financial Firms, Sultanate of Oman.*

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the Study

One of the pillars of modern management, the concept of total quality management on business sustainability is built on a set of principles and practices that every business can employ to boost output, profits, and credibility overseas. The market varies in terms of the number of businesses and businesses within its sectors, so globally. Operate according to the fulfillment of agreed-upon components and quality systems in order to carry out the globalization process (Abbas, 2020). Since the customer is the primary focus of banks and society, the success and sustainability of banks depends on the level of services provided. As a result, it will be codified in all its programs, and there are many justifications supporting the modernization of the well-known banking services of each bank to focus on. The benefits of banking services that rank them are earned through competition. This academic paper should demonstrate excellent content and quality with sustainability impact. This is the way that enables the success of the work of the National Bank of Oman and has more positive effects for its long-term sustainability and quality (Nagatsu, 2019). Some of the main goals of total quality is to transform a company's environment into one that encourages improvement and growth, but this process is complex. It is difficult to change the culture of a company that has been built over years. Various management processes, including the hiring process, performance appraisal standards, promotion guidelines, and training, enhance organizational culture. As a result, all these processes are under complex quality management, and at the same time, the stability of progress and efficiency of the bank's work are ensured (Cetindere et al., 2019). The bank's management is interested in teaching the staff about its comprehensive quality management procedures. Several recommendations will be made based on the study, including that the bank should continually strive to provide better banking services. And that the bank will place more emphasis on employee training since it would improve banking services and boost employee productivity to make the quality and the sustainable environment in the bank.

## **1.2 Problem Statement**

As the Omani banking sector follows traditional and well-defined management models, especially in the service sector, these models have recently come under severe criticism from scholars. Very high capacity. Total quality management and service stability can be achieved to meet the needs of customers and employees of the National Bank of Oman and achieve high-level goals for both parties. The National Bank of Oman uses total quality management to improve the quality of financial services while providing a variety of banking services to remain sustainable. Thus, the following questions might be used to frame the study problem: 1. How has the top management's belief in the overall culture of quality in the sustainability of service and their connection to the quality of work impacted the development of banking services? 2. Does it have an impact on the standard of banking services offered by clients and the consideration given to client feedback and suggestions? 3. How does quality system impact the attributes of high-quality services and sustainability in the provision of financial services? In the research project, these problems will be examined and detailed academic answers will be provided, an in-depth analysis of these problems and academic recommendations will be provided in this work.

## **1.3 Aim and objectives of the Study**

### **1.3.1 Research Aim**

The primary reason for conducting this research is to ensure the continued existence of the National Bank of Oman as a banking service provider, and the overarching objective is to identify the most critical success factors in implementing integrated quality management to improve service quality and financial service stability. Additionally, it assesses Total Quality Management (TQM) with an emphasis on sustainability and its implementation at the National Bank of Oman.

### **1.3.2 Research Objectives**

1. To evaluate the effects of total quality management on business sustainability in the National Bank of Oman.
2. To examine the relationship between total quality management and business sustainability.
3. To analyse the factors affecting total quality management and business sustainability in the National Bank of Oman.
4. To investigate total quality management systems and business sustainability strategies.

## **1.4 Research Questions**

1. What are the effects of total quality management on business sustainability in the National Bank of Oman?
2. What is the relationship between total quality management and business sustainability?
3. What are the factors affecting total quality management and business sustainability at the National Bank of Oman?
4. What are the total quality management system and business sustainability strategies?

## **1.5 Scope of the Study**

The scope of the study is that research in Total Quality Management (TQM) on business sustainability is beneficial to NBO. All other financial industries can benefit from this research. Researchers can take advantage of this research to investigate more about the effects of TQM on business sustainability. The scope of this study is to determine the value of TQM by measuring existing customers and the degree of satisfaction those customers report receiving as a result of their purchases. As it relates to establishing and sustaining connections with clients, the scope of this research includes incorporating Total Quantity Management (TQM) approaches as well. The idea of researching the impact of total quality management on business sustainability may be useful in a number of sub-categories, the most important of which are the technical, social, economic, social, political and environmental categories in the Sultanate of Oman. Whereas, the scope of the search will be in the headquarters and bank branches in Oman for the employees of the National Bank of Oman, and it will include information on previous and current experiences that have been studied by the bank in this aspect.

## **1.6 Significances of the Project**

This study is useful for decision makers in financial services because it provides information on how to integrate total quality management into the administrative and administrative banking industry. This study is useful for decision makers in financial services because it provides information on how to integrate total quality management into the administrative and administrative banking industry. technical operations. This research bridges a knowledge gap, making it an important contribution to the area. The National Bank of Oman is conducting this research to better understand the Omani economic landscape, its social and political ramifications,



comprehensive quality management techniques, and sustainability efforts. Changes will be proposed to these systems, and a decision will be made as to whether or not the bank is embracing these vital systems in order to detract from earnings and customer satisfaction.

## 1.7 Limitations of Research

Because this study relied on the feedback of consumers, it is very possible that in the future we will end up disregarding some of the customers who have the most degree of devotion to the business. The survey should only be taken by a total of fifty persons; hence, the findings shouldn't be taken at face value. It is not appropriate to generalize the findings of the study by extrapolating the views of the people who took part in the research to the whole population. The information is based entirely and only on the respondent's own opinion, which is not guaranteed to be accurate. The breadth of this research does not extend to a level that is applicable on a global scale. This research is only concerned with one subfield of the financial industry (NBO), and it is conducted at the national level; it does not cover any other subfields of the financial industry.

## 1.8 Operational Definitions of Terms

**Total Quality Management:** Total quality management (TQM) is a management strategy with the overarching goal of ensuring long-term success by providing continuously high-quality information technology (IT) services, which in turn increases customer loyalty. Total Quality Management (TQM) is a management framework based on the belief that a company can achieve sustainable growth if all of its employees, from the lowest-level workers to the CEO, work together toward the common goal of exceeding customer expectations in terms of product quality and service excellence (Salaheldin, 2019).

**Sustainability:** In its widest meaning, sustainability is the ability to keep a process operating throughout time with few setbacks. The goal of sustainability is to organize and manage limited resources, whether those in the environment or in material items, so that they may be maintained for use by future generations. A comprehensive approach to sustainability should prioritize economic, environmental, and social sustainability (Kaplan, 2018).

**Modern Management:** Modern management systems that treat endpoints consistently are used to keep endpoint security at a high level. This all-encompassing approach makes it simple to administer both Macs and PCs. Henry Fayol, born in France in 1841 and often called the "founder

of current management theory," first appeared on the scene that year. His fourteen rules for effective management have become industry standards (Lawson, 2021).

**Financial institutions:** Financial institutions include but are not limited to banks, trust firms, insurance agencies, brokerages, and investment dealers. There may be a vast range of financial institutions in terms of size, specialization, and location. A "financial institution" is a business whose main focus is on providing banking, investing, credit card, or other financial services to customers who have accounts or connections with the business (Kumar et al., 2019).

**Sustainable Project:** A project is sustainable if it can be maintained with little effort in the future, when difficulties can be solved, when adaptations can be made to meet changing demands, and when problems that arise during construction can be addressed. In the context of project management, sustainability is a method of conducting business that prioritizes present stakeholders' requirements without sacrificing or overburdening future generations in terms of the environment, society, or economy (Kaplan, 2018).

**Globalization Strategy:** A corporation with global expansion goals may choose to implement a globalization strategy to better serve target audiences in several countries. In the context of business, "globalizing" simply refers to the process of adapting standard or global business methods to the needs of a particular location. When a company decides to expand into international markets, it formulates a global strategy to help it do so. Developing a global strategy to increase sales globally is the ultimate objective. The global strategy encompasses not just standardization but also international and multinational planning (Salaheldin, 2019).

**Customers:** Regular customers of a single company may assist that company to enhance its production processes (which might change the fundamental nature of the goods and services it provides) and supply chains by sharing statistical data on their purchasing patterns (which changes the location or formalizes the changes of ownership or entitlement transactions). Someone who gets goods or services from a vendor, supplier or seller in exchange for money or other valuable consideration is termed a customer (also spelled client, buyer, or purchaser) (Lawson, 2021).

**Banking Industry:** Loans, deposit accounts, and investment advice are just a few of the financial services that banks provide to their customers. The banking industry plays a significant role in most economies because it distributes resources to those who can best utilize them. Several banking services are geared toward the construction industry. Because of this distinction, the

construction industry is categorized as a secondary sector and the banking business as a tertiary sector. It is considered to be tertiary since it facilitates and encourages the development of secondary industries (Salaheldin, 2019).

## 1.9 Structure of the Research

*The structure of this research is based on mainly five chapters:*

<b>Structure of the Research</b>	
<b>Chapter 1 - Introduction</b>	The chapter will provide a detailed overview of the research background and explains the key argument for choosing the issue for it to concentrate on in this chapter of the project. In addition, this chapter will include a description of the aims and the purpose of the study in order to emphasize the importance of the project. There will be also definitions the terms that will be used throughout the study and talk about the goals, methods, and outcomes of the research.
<b>Chapter 2 - Literature Review</b>	This chapter provides a concise summary of the many literature review models that have been used to this study. This chapter will also define some key terms and explain the methodology used throughout the study's search of primary and secondary sources. Finally, the chapter should fill in the research gap with the writers' own perspectives on the study's subject and its central problem.
<b>Chapter 3 – Research Methodology</b>	In the third chapter, the research will provide the procedure, research methods, and selection of acquiring data and information. More than that, the chapter will go through the methods that were used to get the data from the most reliable academic databases.
<b>Chapter 4 - Results, Discussion, and Data Analysis</b>	This chapter is one of the most significant aspects of the study, and it plays a vital and crucial role in reaching the aims and objectives of the research. In this chapter, the study will present the result of the analysis, and it will illustrate the contrast of the findings of the literature review with the results of the primary data. The findings will next be dissected and analyzed.
<b>Chapter 5 – Summary of Findings, Conclusions, and Recommendations</b>	This section serves as a final overview of the study endeavor. In addition, the members of the research team will be given the chance to submit their opinions and suggestions in this chapter's conclusion, which will be based on the results that have been revealed throughout the course of this inquiry.

*Table 1.1- Structure of the Research*

## **1.10 Summary**

In this chapter, there was a discussion about, the background of the research, research problem statement, research aims and objectives, scope and limitation of the research, the significance of the research, and definition of main terms, the study's findings will be used to close any gaps left by the researcher after publication, whether they resulted from administrative reform for sustainability or changing the system for quality management. Each section of the project is written separately, starting with an important finding from the research and concluding with a statement that eliminates potential future opportunities. hence communicating the flaws found during this study's research as well as potential areas for future TQM management research and its implications for sustainability. In chapter 2 there should be a discussion about the literature review including theoretical background, research background, research conceptual framework, and research main headings.

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## CHAPTER 2

# LITERATURE REVIEW

### 2.1 Introduction

A literature review is a study of scholarly materials on a certain topic. It gives a broad perspective of current knowledge, helping the researcher to find applicable ideas, methodologies, and gaps in current research that the writer may then apply to a research or academic project. In this chapter there should be discussion about total quality management, business sustainability, the effect of total quality management on business sustainability and growth, the relationship between total quality management and business sustainability, the factors affecting total quality management, the factors affecting business sustainability, the total management system, business sustainability strategies, theories of total quality management, research gap, research framework and research hypothesis.

### 2.2 Total Quality Management

According to Abu-Alain (2018) a simple definition of total quality management (TQM) is a plan for long-term success and expansion that prioritizes the satisfaction of the company's clientele. Thurasamy (2017) says Total Quality Management is an organization-wide effort in which all workers participate in order to better the business's processes, products, and internal ethos. As argued by Abbas (2020) even though there is not a single, universal method for TQM, most initiatives take a systematic approach to quality improvement by reusing and adapting established quality control methods. Agrawal & Tiwari (2018) stated the goal of TQM is for the entire financial organization to work toward "installing and making permanent a climate where employees continuously improve their ability to provide on-demand products and services that customers will find to be of particular value". According to Hilman & Gorondutse (2020) TQM became popular in the late 1980s and early 1990s. ISO 9001, Lean manufacturing, and Six Sigma are examples of newer quality management techniques that finally supplanted it.

The importance of quality in today's competitive business environment cannot be overstated. To boost customer satisfaction and organizational output, TQM employs quality management techniques and tools to boost stakeholder engagement, cross-functional collaboration, and attention to detail (AlShehail et al., 2021). Businesses always work to increase their productivity and efficiency in order to meet the rising needs of a global market.

Companies all around the globe face a dynamic market that is always changing as a result of things like growing levels of competition, evolving customer demands, new forms of technology, and general economic unpredictability (Hilman et al., 2020). The success of a manufacturing firm may be attributed directly to the quality of its output (Zakuan et al., 2019). TQM came into being as a response to the ferocity of international competition. "Total quality management is an approach that focuses on illuminating the company's effectiveness, success, and adaptability to the customers and other collaborators in order to accomplish sustainable progress towards organizational performance" (Porter & Tanner, 2019). Organizations' focus on TQM concepts, processes, tools, and strategies has increased in response to the increasing complexity of the worldwide market and the rising level of competitiveness in the business world (Reed et al., 2020).

### **2.3 Business Sustainability**

One definition of a company's sustainability performance is "the total of its social, ecological, and market performance in all its forms and dimensions" (Rai, 2018). An organization's approach to its global influence changes with time, and this is what we mean by "sustainability" (Abdul-Rashid et al., 2017). In its widest definition, sustainability refers to "the degree to which an organization's activities affect the social, economic, or climatic well-being of society" (Eccles et al., 2014). Especially in less developed countries, the manufacturing sector plays a vital role in the supply of goods and services, contributing significantly to national economies and, by implication, the global economy. Metrics related to sustainability are rapidly becoming more important than financial ones for evaluating business success. The purpose of company sustainability, also known as corporate sustainability, is to manage and coordinate environmental, social, and financial demands and concerns to ensure responsible, ethical, and continuing success (Clark, 2015).

According to Filodiri et al., (2017) corporate culture often views social and environmental concerns as incongruous with maximizing profits. The use of nonrenewable resources, such as those found in nature, is not sustainable. Since alternatives frequently need investments in infrastructure, continuing to use fossil fuels is the most cost-effective decision in the short term. Similarly, investing in socially responsible initiatives may seem counterproductive at first, but might return dividends in the form of increased revenue, positive press coverage, and happy clients later on.

### **2.3.1 The Importance of Business Sustainability**

Kumar et al., (2019) argued businesses may have fewer negative effects on the environment, society, and the economy if they give responsible resource management first priority. An initiative to raise awareness about a company. The consequence is increased goodwill among the company's staff, stockholders, and the surrounding community. According to Abdul-Rashid et al., (2017) sustainable business practices may not only help with these problems, but they may also help the firm save money in the long run, which is important for its financial stability. If a business can minimize its resource expenditures, its bottom line will improve. Sustainability initiatives not only have the potential to improve a company's image in the eyes of consumers and employees but also to provide monetary gains. Brassington & Pettitt (2020) argued a company's sustainability efforts and the steps it has taken to date should be made public on a regular basis. The company's transparency aids in gaining recognition for the good role it plays in promoting global sustainability outside its own walls. This kind of consistent communication is crucial for maintaining the trust of all parties involved in the project.

Yang (2016) stated that, setting sustainability goals and targets may help businesses keep their word on essential concerns like efficiency and shareholder value. The idea of sustainable business practices has been taken by other business philosophies, such as Kaizen, which aims to reduce inefficiencies in production and management. One of the basic tenets of the improvement mentality is the pursuit of ever-higher standards of quality and productivity. Increased efficiency and decreased overhead are two ways in which sustainability efforts may strengthen supply chains.

### **2.4 The Effects of Total Quality Management on Business Sustainability and Growth**

Recent years have seen a surge of interest throughout the world in the notion of total quality management (TQM), particularly in how it affects marketing as a key aspect in gaining a competitive edge. Total quality management (TQM) in particular has attracted the attention of scholars over the last several decades, as shown by a slew of published works, because of the positive effects it has on financial organizational development and performance as businesses strive for and attain continuous improvement.

As the global market continues to contract as a result of the proliferation of the internet, it is essential for businesses to develop and distribute their wares in order to remain competitive. Total quality management (TQM) is a method that requires a company to adopt a set of guiding principles. There are still gaps in our understanding of TQM despite the many papers and books that have been published on the subject by experts in the field. A well-organized team executing a process of quality training, correction, and ongoing progress. The team's final aim should be ambitious enough to inspire participation from every member, including contractors, designers, suppliers, subcontractors, and even owners.

## **2.5 The Relationship Between Sustainability and Total Quality Management**

Sustainable practices are becoming as important to customers as a product's profitability, usefulness, accessibility, and safety. A good company cares deeply about its ethical sourcing practices and its influence on the environment (Brassington & Pettitt, 2020). Companies are allowed the latitude to develop their own strategies for competing successfully in the market. The concept of environmental and social sustainability, formerly seen as a PR gimmick, is quickly becoming an integral aspect of a company's fundamental beliefs, value propositions, and future success (Fredrickson, 2020).

Given the gravity of the problem, there is a deliberate push to elevate sustainability to the forefront of health, safety, and environmental management. For instance, the Institute of Environmental Management in the United Kingdom uses the tagline "Transforming the World to Sustainability." (Daniel & Christopher, 2015). However, quality now guarantees longevity in the future, just as quality today provides safety tomorrow. It would be disastrous if different fields of work competed with one another instead of working together. That is why it's crucial that we build relationships with experts in similar industries (Gervin, 2021).

Abdul-Rashid et al., (2017) argued maintaining high standards throughout time is essential for something to be considered of lasting quality, whereas sustainability is the ability to do so over an extended period of time. Ultimately, sustainability aims to ensure the continued success of financial organization. The goal is to plan for the long-term viability of your company. Filodiri et al., (2017) argued that, the term "sustainable" was used in the 1970s to describe an approach to development that balances the protection of natural resources with the alleviation of development's



unanticipated negative repercussions, with the well-being of the population as its primary focus. More and more people these days subscribe to the idea of sustainability, which may be summed up as "the practice of creating a favorable influence on the environment without sacrificing on other principles". In addition, Quality World, a journal of the CQI, had an article by JUSE from January 2020 stating, "The chief quality officer must operate as a quarterback in driving the corporate culture of quality on a companywide scale". (Kaczmarek, 2018). Employees will be educated on the importance of excellent management and quality in the workplace, as well as the ripple effects of a lack of corporate ethics on the company's bottom line, its reputation in the community, and its ability to attract and retain customers (Huarng & Chen 2022). Even if sustainability is not a "new" frontier, the quality profession still has the opportunity to make important contributions to the sustainability movement. The CQI is in the vanguard of quality assurance, highlighting critical topics like sustainability and supporting quality experts with tools and information (Kotler et al., 2020).

## **2.6 Factors Affecting TQM**

In the last decade, Total Quality Management (TQM) has become more important to many companies (TQM). Despite the difficulties caused by the current economic climate, every business still has the same overarching objectives: to survive, to succeed, and to grow (Hammoud et al., 2018). Total quality management (TQM) is a management technique with the overarching goal of increasing a business' efficiency, productivity, market share, unity, flexibility, and capacity to adapt and succeed in a competitive environment. But they can only do this if they invest the time and energy into strategic planning and quality control of their output. These are the cornerstones of every successful TQM deployment, and they apply to any and all businesses (Mann & Kehoe, 2020).

### **2.6.1 Management Commitment and Understanding**

Everyone in an organization should be familiar with the principles of TQM. The majority of their energy must be spent on carrying out these policies. Every employee has to know the "ifs and buts" of working for your organization (Mann & Kehoe, 2020). Strategic goals are also very important for the growth of your company.

Each employee has to be made aware of the organization's mission, its priorities, its long-term plans, and its expectations of them (Panel, 2021). The full potential of a firm can only be fulfilled if all employees understand and support the organization's mission. People find it hard to commit to a policy's execution when the future is uncertain (Hammoud et al., 2018).

### **2.6.2 Customer Focus**

An organization's "Customer Focus" is measured by how successfully it regularly satisfies the requirements of its customers. The executives of a customer-centric company have already figured out the secret to success: always put the needs of your customers first. Integrating feedback from customers is essential to effective quality management. It helps in determining the client's chosen color palette and aesthetic preferences. Therefore, it is essential to include them (the customer) at every step of the design process. The Total Quality Management philosophy emphasizes the importance of the client. The requirements of both internal and external clients must be given equal weight (Panel, 2021).

### **2.6.3 Employees Involvement and Participation**

In a Total Quality Management (TQM) setting or culture, workers should be fully involved in and informed about quality improvement initiatives. Everyone in a company, no matter their position, should be encouraged to take responsibility. Having open lines of communication between them can help ensure higher quality is maintained throughout production (Khatoun et al., 2020). When it comes to the employees they have employed, managers and supervisors should have a healthy amount of confidence in their employees' wit and capacity for innovation. Internal customers consist of employees (Walsh, 2021). It is crucial that workers like their jobs in order to keep the company's customers satisfied. If they are content, for example, they will work to ensure that everyone else is as well (Porcar et al., 2018).

### **2.6.4 Training and Education**

The success of any organization that employs total quality management rests heavily on the competence of its workforce. You should know by now that empowerment and engagement are not very effective unless employees are given a structured, systematic training in quality management (Walsh, 2021).

Training and education programs should target all staff members to increase the likelihood that they will participate in making TQM successful (Walsh, 2021). All workers have an obligation to participate in the company's training programs. A better understanding of TQM's concepts is gained by all participants in the training sessions, from management to frontline staff (Panel, 2021).

### **2.6.5 Communication**

When people are able to understand and interact with TQM, their level of anxiety over it decreases. Consistently effective communication is the mortar that keeps the TQM process together. Conveying ideas to management and incorporating the necessary change calls for open lines of communication between workers and supervisors, face-to-face engagement, and a solid feedback mechanism.

### **2.6.6 Culture**

An organization's culture is simply the result of the people who work there interacting with one another. When workers act in a certain way, it fosters a bond among them. In other terms, a company's culture is the shared set of values and norms with regards to how things are done within the organization. These procedures outline how the company should run, what workers are expected to do, and how they should be treated (Walsh, 2021). The management of a company must foster a cooperative and transparent culture in order to implement total quality management. Employees at a company with a Total Quality Management (TQM) culture are given a sense of belonging when they contribute to shaping the company's mission, goals, and ambitions. There is a high probability of unacceptable, irresponsible behavior from workers unless a TQM culture is in place. This occurs when employees see management engaging in irresponsible behavior and respond negatively to it by saying or doing something (Porcar et al., 2018).

## **2.7 Factors Affecting Business Sustainability**

However, a long-time frame is not necessary to achieve sustainable growth. The growth of a company may be drastically altered by a few factors practically immediately. Eleven business leaders from Forbes Business Development Council (2022) talk about the factors that will ensure their companies' long-term success, with a focus on those that may start having an effect right now.

### **2.7.1 Client Satisfaction and Footprint**

The happiness of one's customers has a direct bearing on the company's growth in size and breadth. Customer loyalty may be increased by providing excellent service, releasing innovative products, and training employees to be enthusiastic advocates for the company's brand. One must carefully manage one's financial resources and the distribution of investment money in order to expand one's firm into new regions (Shah, 2022).

### **2.7.2 Customer Centricity**

They are the people who will benefit from a company's products or services. If the bank wants to succeed in the long term, you must address your customers' issues and implement their ideas for product and service improvements. Consistent expenditure, assurance, and growth are all bolstered by this (Joseph, 2022).

### **2.7.3 Customer Needs Knowledge**

It is necessary to remember that new customers are the source of growth, while keeping existing ones is the key to survival. It cannot be overstating the significance of analytics to my business. Our capacity to foresee and gratify customer needs is crucial to our business's continued success. Our core strategy now centers on communication with clients and internal CRM platforms. Direct interaction with customers, whether via selling or informing them, yields the greatest outcomes (Riman & Kanine, 2022).

### **2.7.4 Clear Articulation of Goals**

Leaders who define clear, attainable objectives for the company and cascade them down the ranks create a framework that channels employee efforts in the desired direction. Decisions and actions are in sync because individuals can "See" and be assessed in respect to the objective elements for which they are responsible (Nathan & Glance, 2022).

### **2.7.5 An Outside-In Look**

A CEO or executive spends much of their day behind closed doors, staring out the window. If the bank wish to see steady progress in the field, the bank must adopt a global viewpoint. It needs to learn as much as they can about their working environment before doing anything else. Second, It must have an in-depth comprehension of the value that their company provides or may give, and then work out strategies to bridge the gap between the two (Minocha & Outsiders, 2022).

### **2.7.6 Team Buy-In**

Plans for expansion may be both encouraging and disheartening, depending on the context and the leadership. For a leader to make, overlooking the importance of buy-in is the worst imaginable mistake. If the bank team does not believe in the growth credo, no amount of strategic planning will succeed. Motivating team by giving them a shared goal to work toward and highlighting their individual roles in achieving that goal (Hicks, 2022).

### **2.7.7 Ownership**

Taking responsibility is the quickest way to see progress. Salespeople and frontline managers are highly motivated when they believe that their ideas and contributions are making a difference on a particular project or endeavor. The owners of successful ideas would prefer not see their ventures get off to a slow start (Rodriguez, 2022).

### **2.7.8 Openness to New Ideas**

Growth requires individuals to be open to new information and ways of doing things. This kind of openness requires established channels via which suggestions from any employee may be sent to the company's top brass for consideration. Likewise vital is a social climate that supports innovation at all levels. These considerations have grown in importance as businesses reevaluate their answers to the ever-changing demands of their consumers (Kosoglow, 2022).

### **2.7.9 Knowledge Sharing**

People are more open to sharing their knowledge and skills when they are working as a team. People are more likely to share their successes and provide constructive feedback if people feel safe doing so in a collaborative setting. One need not be the best at their job than anybody else to rise up the ranks of a company (Halvorson, 2022).

### **2.7.10 People and Purpose Connection**

To ensure the immediate success of any growth strategy, it is essential to appreciate the value of each person's contribution to the total. When workers feel their contributions are appreciated, they are more invested in their work. Winning over the backing of people who are assisting to grasp the broad picture is crucial to the success of executing an expansion strategy. Expansion may be achieved through displaying tangible outcomes to your target audience (Divinsky, 2022).

### **2.7.11 Collaborations and Innovations**

Companies need to be nimble enough to adapt to changing market circumstances, in addition to encouraging creative problem solving within their ranks. There are smart individuals working for every company; the trick is helping them grow in their roles. In order to solve future problems, corporations must support the work of think tanks and other advisory bodies. The bank needs to trust their teammates and be ready to adapt rapidly to new situations if you want to achieve success (Donald, 2022).

## **2.8 Business Sustainability Strategies**

A person's "carbon footprint" is the total amount of greenhouse gases they generate each day. Therefore, reducing it significantly improves environmental sustainability, while increasing it has the opposite effect. It is important to remember that the financial sector is not immune to the effects of sustainability concerns. The adoption of sustainability principles by banks will change the financial sector and its long-term strategy (Khatoon et al., 2020). The concept of "Net Zero Emission" refers to the elimination of all human-caused greenhouse gas emissions from the atmosphere. Financial institutions have adopted a variety of emission reduction strategies to lessen their own carbon footprints and those of the companies they sponsor. The finance sector is not the only sector that has pledged to eliminate emissions entirely by 2050 (Porcar et al., 2018).

Maintaining a commitment to sustainability is essential if we want to see lasting improvements in the health of the planet and the standard of living for its inhabitants (Porcar et al., 2018). The risks involved are too great to ignore. The time has passed too far because of our inaction. Banks and multinational firms must take the lead in creating a sustainable economy for the benefit of future generations (Mann & Kehoe, 2020). Sustainable banking is defined by Deloitte as "the integration of environmental, social, and governance (ESG) concepts into traditional banking with the purpose of maximizing benefits to society at large." The financial sector as a whole must follow this philosophy. If that is the case, these guidelines will stand the test of time (Khattoon et al., 2020).

Financial institutions may attract a younger customer by adopting eco-friendly policies. People in their twenties and thirties are searching eagerly for an eco-friendly goods. One example is tax rebates for buying green. To attract the next generation of ethical business leaders, financial institutions would do well to show that they are dedicated to environmental and social responsibility in their recruiting practices. Therefore, the bank's long-term viability depends on its commitment to environmentally responsible practices (Khattoon et al., 2020).

Environmental impact assessments are becoming a more common element of the lending process for companies. Employee benefits and working conditions are investigated. They are also curious in their long-term strategy for enacting green measures. Those who don't meet the criteria may be refused a loan. The firm has a lot riding on developing a plan for its long-term viability (Hammoud et al., 2018).

## **2.9 Theories of Total Quality Management (TQM)**

Quality management systems are used by businesses to improve their operations and, in turn, their bottom line. Businesses can implement Total Quality Management systems, which use a variety of methods and tools to promote employee independence, foster a collaborative environment, and place particular emphasis on the needs and opinions of clients, to guarantee the timely delivery of products that meet or exceed their expectations (Khattoon et al., 2020).

### **2.9.1 Continuous Improvement**

TQM encourages companies to consistently implement little adjustments that have a large effect on the quality of their services and products. All processes need to be exposed to a continuous improvement approach to get to the point of efficiency and zero defects. Any endeavor that hopes to grow must constantly test itself for flaws (Porcar et al., 2018).

### **2.9.2 Customer Focus**

The target audience for Total Quality Management is not only the public, but also employees. Customers from outside of a firm are known as "external customers," and they are the ones who buy the products offered by the business. Total Quality Management requires all employees to do research on the company's clients to identify their individual quality needs (Hammoud et al., 2018).

### **2.9.3 Team Involvement**

Improvements in quality and efficiency brought forth by TQM are the work of an organization's employees. Companies that use this approach include all levels of staff in making the business better, from the CEO to the janitor. Employees get training on the tenets, practices, and procedures that make up the company's quality management system. TQM firms raise morale and motivate personnel to proactively enhance service quality by encouraging people to work together (Mann & Kehoe, 2020).

### **2.9.4 Data-Driven**

Total Quality Management methods heavily rely on information gleaned from collected data and analyzed for action. Tools such as statistical process control, process mapping, and bar graphs may be used to both make strides in quality and track how far they've come. Flowcharts help quality assurance teams understand a process and identify issues, such as unnecessary steps. Through data gathering and analysis, firms can keep an eye on quality concerns and zero in on trouble spots (Walsh, 2021).

## **2.10 Primary Elements of TQM**

Filodiri et al., (2017) says Total Quality Management (TQM) is a management philosophy that emphasizes improving both the firm and its relationships with its consumers. Through the use of method, information, and open dialogue, the quality discipline is woven into the very fabric of the business.



Agrawal & Tiwari (2018) highlighted Modern quality management systems build on TQM by incorporating many of its tenets into their own methodology. There are eight pillars upon which whole quality management rests: -

**Customer Focused:** The level of quality is based on how happy the customers are. Customer satisfaction is the ultimate measure of the success or failure of any company's quality-improvement efforts, such as training employees, integrating quality into the design process, or installing new computer programs and hardware (Abdul-Rashid, 2020).

**Total Employment Involvement:** Everyone in the team is committed to the same goals and working together to realize them. Achieving full employee commitment requires doing away with workplace anxiety, rewarding effort, and creating a positive environment. High-performing systems integrate routine improvements with ongoing enhancements. Self-managing teams are an example of workplace autonomy (Abbas, 2020).

**Process Centered:** Central to Total Quality Management is a focus on process thinking. A process is a series of steps used to transform raw materials, labor, and other inputs from internal or external sources into the final goods or services that will be consumed by customers (internal or external). There is a clear outline of the steps to be taken, and irregularities may be spotted with ease through continuous monitoring of performance data (Abu-Alain, 2018).

**Integrated System:** TQM emphasizes the horizontal processes that work across departments to ensure that the financial organization as a whole function smoothly. It is essential that all workers have a firm grasp of the company's mission, values, and guiding principles in addition to its quality policies, objectives, and procedures. The status of a company and its operations must be continuously reported and evaluated (Abu-Alain, 2018).

An integrated business system might be influenced by the requirements for the Baldrige Award and/or the ISO 9000 standards. If subpar procedures are widespread, achieving financial organizational excellence will be almost impossible (Abusa, 2019).

**Strategic and System Approach:** Quality management requires taking a deliberate and rigorous approach to achieving financial organization's mission and goals. Strategic planning (or strategic management) is the process of creating a plan with long-term objectives in mind, with quality as a core concept (Al-Dhaafri & Alosani, 2020).

**Continual Improvement:** TQM places a premium on always seeking out better ways to do things. A corporation has to be receptive to new ideas and employ analysis and innovation to attain this aim in order to remain competitive and better meet the expectations of its stakeholders (Raja & Thurasamy, 2017).

**Fact-Based Improvement:** Evidence-based decision-making requires constant monitoring of business performance. Total quality management necessitates constant data gathering and analysis as the key to better-decision making, more employee buy-in, and more accurate forecasting based on past performance (Hristov & Chirico, 2019).

**Communications:** Clear and consistent communication is essential for keeping employees engaged and motivated at all levels of the company, especially during times of financial organizational change and as part of normal business operations (Salaheldin, 2019).

This inquiry thus proposes the following hypothesis:

**H1: TQM has Positive Impacts on Financial Organizations.**

## **2.11 Total Quality Management and Sustainability**

According to Total Quality Management (TQM), quality is achieved when all employees go above and beyond to fulfill the demands of both external and internal customers. When everything is said and done, it is the measurement problem that guarantees dependability, longevity, and success. To "improve the quality of an industry's output by discovering, resolving, and eventually eliminating errors throughout the manufacturing process" Total Quality Management (TQM) was created (Hamdan & Alheet, 2021). As contrast to this, sustainability is the long-term preservation of systems based on economic, environmental, and social considerations (Abbas, 2020). Increased customer satisfaction is the end result of Total Quality Management's (TQM) efforts to cut down on errors and boost the worth of the goods and services on sale.

Companies of all sizes are beginning to see the strategic importance of quality management and adopting it as a means to increase their market standing. Increased external and internal customers satisfaction with less expenditures is the ultimate aim of Total Quality Management (TQM), an ever-evolving management program comprising of value, procedures, and tools (Hellsten & Klefsjo, 2020).

This study (Allur et al., 2018) looked at the theoretical and applied literature on the issue of sustainability's relationship to Quality Management from the standpoint of the many views, models, and approaches that have been proposed to address this relationship. According to Zairi (2021) the TQM Capability and Sustainability Performance Model assume that the adoption of continuous improvement principles requires a setting that encourages teamwork, information dissemination, and innovative problem-solving.

This inquiry thus proposes the following hypothesis:

**H2: On the Performance of a Financial Organization there is Significant Impact.**

## **2.12 Sustainability and Financial Organization Performance**

Profits, both short-term and long-term, may accrue to sustainable businesses that make positive social contributions and limit their carbon footprints. Neglecting social and environmental issues is similar to taking a chance on the company going out of business. Finally, sustainability has an impact on people's hearts and minds. Many facets of business might be influenced, including the ability to attract and retain top talent, to keep employees satisfied and committed, and to maximize productivity (Hellsten and Klefsjo, 2020).

The success of a business in the long run is now just as important as its efficiency in the here and now. The results of an investigation into the aspects most crucial to learning and the methods most effective at recognizing learning performance are presented in the form of a sustainable development learning context of performance management (Didham, 2018). Many have speculated about a correlation between business profitability and social responsibility, but findings have been inconsistent (Cantele & Zardini, 2018).

Another takes a critical look at port operational sustainability, this time concentrating on the after-effects of implementing such measures (Lim et al., 2019). Both researchers and industry professionals in the area of operations management have lately been interested in the correlation between sustainability and effectiveness (Magon et al., 2018). Hristov and Chirico's (2019) analysis of KPIs provided a new angle on the subject of incorporating sustainability principles into corporate plans.

This supports the third hypothesis: -

**H3: There is Significant and Positive Impact of Sustainability on Business.**

## **2.13 Research Gap**

Both large and small financial companies may benefit from implementing a comprehensive quality management plan in order to compete in today's highly competitive, globally integrated market. TQM business excellence models have been the subject of several studies that have looked at their impact on company success in recent years. Looking at the existing literature, however, reveals many gaps in the investigation. A Financial Organization's success depends on the ability to achieve its objectives. However, it's difficult to achieve performance success while also delivering social goods on a limited budget. This is avoided by the practice of TQM and sustainable development. Despite their widespread use, TQM and sustainability policies have received less scholarly attention about their potential to boost financial industry results. As a result, the study concludes that it is crucial to determine the TQM components and the most important sustainability aspects that affect an NBO's performance and to provide some managerial viewpoints for improving sustainability and performance in the National Bank of Oman (NBO).

## 2.14 Conceptual Framework

The intended conceptual framework is given as under: -

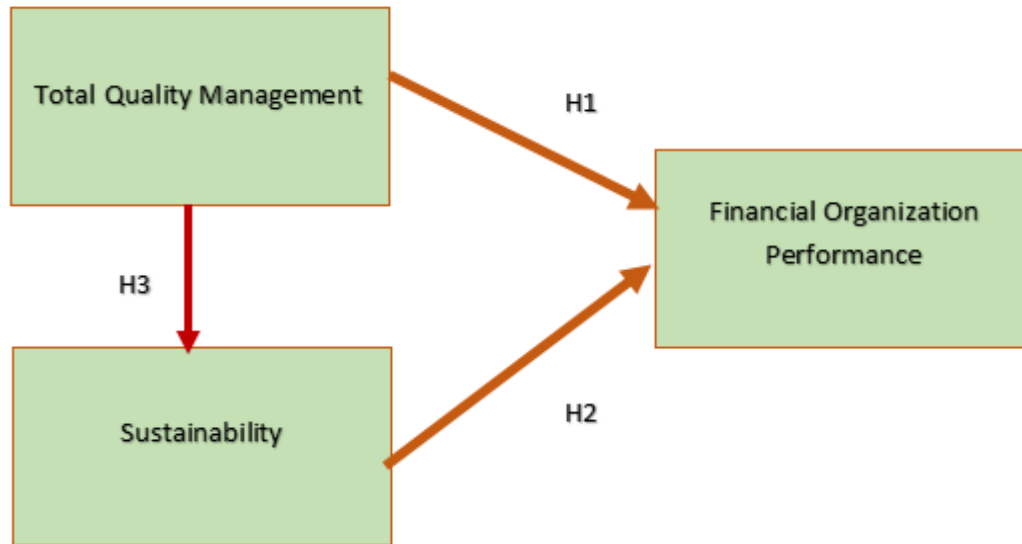


Figure 2.1: Conceptual Framework

## 2.16 Research Hypothesis

The intended hypothesis is given as under: -

Research Hypothesis	
<b>H1</b>	TQM has positive impacts on sustainability.
<b>H2</b>	On the performance of a financial organization, there is a significant impact of TQM.
<b>H3</b>	There is a significant and positive impact of practices of sustainability on financial organizations' performance.

Table 2.1: Research Hypothesis

## **2.17 Summary**

In this chapter there was discussion about total quality management, business sustainability, the effect of total quality management on business sustainability and growth, the relationship between total quality management and business sustainability, the factors that affect total quality management, the factors that affect business sustainability, the total management system, business sustainability strategies, theories of total quality management, research gaps, and research, and total management systems. In chapter three there should be a discussion about research methodology.

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## **CHAPTER 3**

# **RESEARCH METHODOLOGY**

### **3.1 Introduction**

In this chapter, there should be a discussion about the research design, the population of the study, sampling size and sampling technique, research instruments, validity and reliability testing, data collection techniques, data analysis techniques, legal, ethical and social considerations, and summary of the whole chapter with an introduction to the next chapter. The justification for this chapter project's approach. As it must support the techniques used for data gathering, analysis, and other crucial components of the study. This is the definition of research methodology is to write a strategy or outline for the asked to write and collect the information.

### **3.2 Research Design**

Quantitative research design should be approached to complete this project. Recognizing and clarifying vitally important components of the issue at hand is part of understanding, in addition to developing concepts and providing pathways to elucidation. This implies that research is reduced to nothing more than the systematic collection and examination of data. Methods and procedures used in a study are referred to as research designs, and the results might range from a generalized hypothesis to a specific plan for data collection and analysis. The quantitative approach to research necessitates the use of instruments like surveys, rating scales, and questionnaires to get the necessary data. For this study, specialized questionnaires are developed. Questionnaires are created from the results of surveys and other forms of data collection (Danial, 2018).

#### **3.2.1 Quantitative Research Method**

Quantitative research method based on numerical data and analysis. This research uses quantitative research methodologies to test the viability of their ideas regarding the ways that actual people think and behave. Through surveys of large consumer samples, academics may acquire quantitative, generalizable data on users in relevant settings. However, a more quantitative approach is often required when attempting to comprehend the complexities of a topic, and qualitative approaches are not always the best option. Reasonable people would have a better basis for questioning this. Various theories are encouraged, and the research process is sped up.

Quantitative research is becoming more popular as an academic topic within the study of user experience (UX). The primary goal of quantitative research is to derive broad conclusions about the attitudes and actions of consumers based on statistical or numerical data, making it the opposite of qualitative research. Quantitative research conducted early in the design process may assist teams' better direct product development and reduce the likelihood of making expensive design errors down the road. This method will help to learn a lot about the consumers' objectives and opinions and this is particularly true when there is need to gather data remotely (Johnson & Christensen, 2018).

### **3.2.2 Reasons for Choosing Quantitative Research Method**

- The quickness and accuracy of the quantitative method are two of its main selling points among researchers. When working with large datasets, the speed and efficiency of data computing technologies really shine. Polling and surveying gear, statistical software, and even weather sensors are just few examples of the kinds of technologies that may be used to collect quantitative data.
- The social environment may be better understood and navigated with the aid of quantitative research. In order to examine events that may have real-world implications, scientists often use quantitative approaches.
- Statistical and grammatical data are presented objectively and clearly in these types of investigations. The results are robust because as a researcher, will adhere to rigorous scientific methodology.
- Scientists that utilize quantitative approaches look for a population-level explanation for every phenomenon they find. Data from quantitative studies are praised for their usability and clarity.
- There are unbiased statistical tools that scientists might utilize to shed light on their numerical discoveries. In the social sciences, an analysis is only as good as its capacity to extrapolate results beyond those tested in the initial experiment.



- The scope of quantitative is confined to anything which can be seen and measured. The declared goals and methods of a study presuppose the validity of a hypothesis or notion, which researchers then set out to confirm or deny. In the eyes of the knowledgeable, control and user-friendliness are two of the most important qualities.
- Quantitative studies have a lot of potential because of their predictive, exploratory, and hypothesis-testing qualities. Researchers look into possible explanations for an event to either validate or refute their theories.
- Professional researchers understand that there is no guarantee of success while conducting their experiments. If the scientists who obtained the data for quantitative research are qualified, then the data should be believed.
- If a large enough sample was taken from an appropriate population, then the findings may be generalized to that larger group.

### 3.2.3 Conceptual Framework of Research

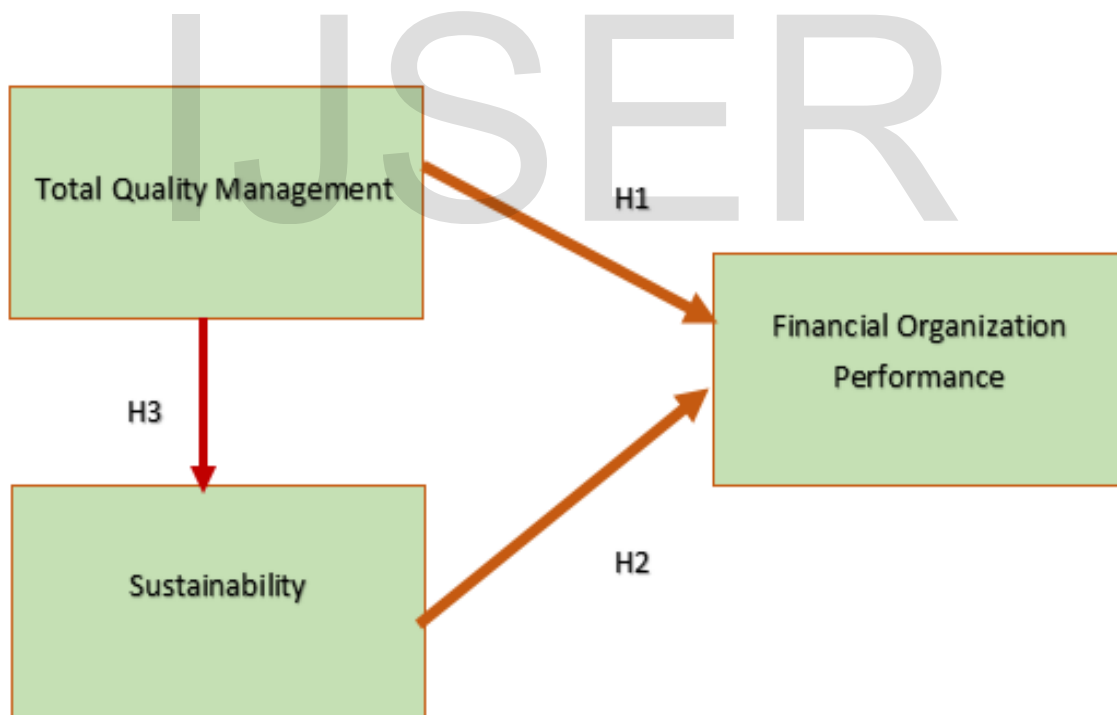


Figure 3. 1: Conceptual Framework (Source: Self-made by using Word Tools)

### 3.2.4 Research Hypothesis

**The Intended Hypothesis is Given as Under: -**

Research Hypothesis	
<b>H1</b>	TQM has positive impacts on sustainability.
<b>H2</b>	On the performance of a financial organization, there is a significant impact of TQM.
<b>H3</b>	There is a significant and positive impact of practices of sustainability on financial organizations' performance.

*Table 3.1: Research Hypothesis*

### 3.3 Population of Study

The term "study population" refers to a well-defined group of individuals or entities that can be assumed to have similar characteristics. Usually, there is something common to all people in a particular demographic. In most cases, the defining characteristic of a community will serve as a description of it. When the writer talks about "government officials," the writer is talking about a specific group of individuals who all work for the government in some form (Gelo et al., 2018). For the purposes of the study or statistical analysis, the word "study population" refers to the target group. For the Total Quality Management (TQM) project, the impact on business sustainability in NBO inquiries was designed to shed light on the 'research community', which are specific individuals. Research is conducted for the benefit of society as a whole. However, due to the high population density, researchers often cannot afford to test everyone in NBO. This necessitates the use of sampling techniques in scientific research. Therefore, data will be collected through a questionnaire, and the study population will be about 50 employees.

## **3.4 Sampling Technique and Sample Size**

### **3.4.1 Sampling Technique**

A probability sampling technique should be used in this research study. Each member of a population is given an equal shot at being chosen because a random sample is taken using a probability sampling method. Probability sampling is the method to use when research need findings that are reflective of the whole population. Everyone in the population has an equal shot of getting chosen in a basic random sampling. In order to ensure that the sample is really representative of the population at large, it is best to use a large sampling frame. This might be accomplished via the use of a random number generator or any other entirely random means. Research needs a meeting with a simple random sample of 50 employees and customers from the National Bank of Oman (NBO). Each employee and customer are given a random number.

### **3.4.2 Sample Size**

The sample size of this research participants should be customers and employees of the National Bank of Oman (NBO). Total of 50 customers and employees of National Bank of Oman should be participants of this research study.

### **3.4.3 Inclusion Criteria**

**The inclusion criteria for this research study should be: -**

- Only people 18+ year's age should be participants in the research study about effect of TQM on business sustainability in NBO.
- Only customers and employees of NBO should be respondents to this research.

### **3.4.4 Exclusion Criteria**

**The exclusion criteria for this research study should be: -**

- People below 18 years age cannot participate in this research study.
- People who are not connected with NBO in terms of employees and customers should not be respondents to this research.

## 3.5 Research Instruments and Validity and Reliability Testing

### 3.5.1 Research Instruments

Research Instruments are used to collect, measure, and analyze data for the project. Choosing the right research instrument is critical since it may boost the efficiency and accuracy of data collection.

**Research instruments used in this project are: -**

- Surveys (for primary research).
- Questionnaires' (for primary research).
- Observations (for primary research).
- Existing data (for secondary research).

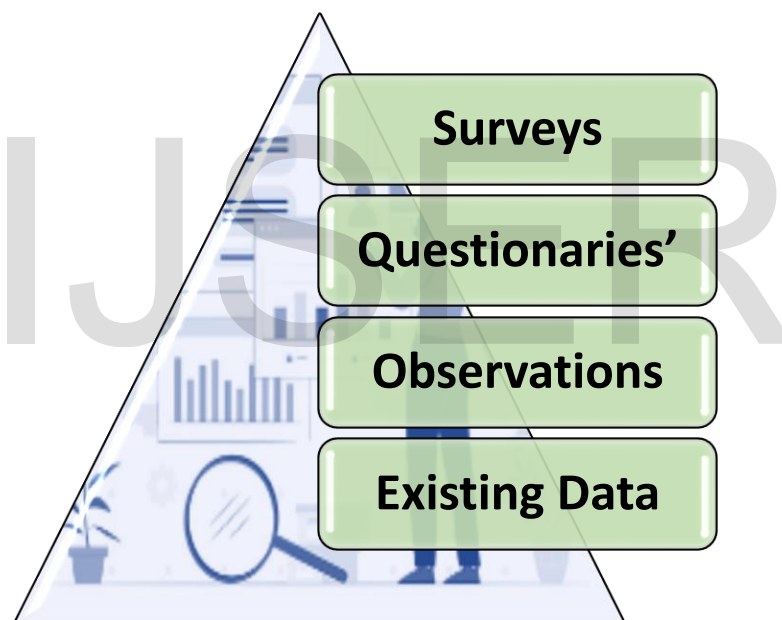


Figure 3. 2: Research instruments (Source: Self-made by using word tools)

#### 3.5.1.1 Surveys and Questionnaires'

Primary data for this project should be gathered via survey research, which is asking a group of people for their opinions on a topic. However, surveys are often distributed by WhatsApp or using the E-mail. Questionnaires are the standard format for conducting surveys. It is a series of questions meant to stimulate group discussion (Sukamolson, 2017). These questions might have a closed or open structure, and their answers can range from free-form text to a limited number of possibilities. But this research should only focus on close structure questions. Individuals should

be asked the same questions for data collection. The fundamental benefit of surveys is that people are an inexpensive way to collect data from a large sample of the population. Since survey takers' names are often kept secret, the people are more likely to answer honestly. Unfortunately, people are often inattentive to surveys, whether they appear in their emails.

### **3.5.1.2 Observations**

Observation may also be a helpful research technique for this research project. A participant observer is someone who sees a group of people in action. The results of observation are both straightforward and solid. However, observer bias (the opinions and prejudices of the observers) may skew the results, making them less reliable. A number of fundamental observations are made for this research without the need of sophisticated machinery. By following a consumer throughout a business, the researcher may get a sense of what is the effect of TQM on business sustainability in NBO.

### **3.5.1.3 Existing Data**

In contrast to primary research methods, secondary research relies on preexisting data. To use information from an already completed study is known as secondary research. Secondary data might help researchers save both time and money. Besides, there is a plethora of both internal (Inside the Bank) and external (Among the Community at Large) resources from which to draw (outside the bank). Existing databases simplify data collection, but users should always double-check the credibility of their data before using it. For the purposes of Institutional Review Board (IRB) review, "existing data" refers to information that has already been gathered. Existing data may be in the form of individual records, data sets, interview notes, biospecimens, online profiles and posts (e.g., social media), or audio- or video-recordings (Johnson & Christensen, 2018).

### **3.5.2 Validity and Reliability of Research**

The reliability of a measurement technique can be judged largely by how reliable it is at reproducing the same results over and over again. When done in the same way and under the same environmental conditions, a trustworthy measurement always yields the same results. In order to validate the reliability of the ongoing project for the impact of TQM on business sustainability in National Bank of Oman, the questionnaire related to the topic should be filled out. When measuring a particular architecture, how well does a particular approach perform? As a researcher he will refer to it as methodological reliability. When the research is highly valid, its results match

the idiosyncrasies of its real-world context. Measuring instruments that can be trusted display qualities such as great reliability. The method loses its credibility if it cannot be relied upon. The method of evaluation will be done by verifying the consistency of the results at separate times, and through different arbitrators, who is the author of this research, as well as the responses of the employees after filling out the questionnaire, and the compatibility of the results with existing theories and the results of other studies that have been discussed will be verified. The same topic of study presented for this legitimate project (Gelo et al., 2018).

### **3.6 Data Collection Techniques**

Data should be collected by distributing online Questionnaire' among consumers and employees of National Bank of Oman (NBO). To prepare questionnaires' Google Forms should be used as a data collection technique. Google Forms allows to create, distribute, and analyze surveys from any browser-enabled device at no cost. Google Forms constantly add fresh information to it. The results of the survey are presented graphically so that they may be understood easily. Google Forms is a survey management tool that is part of Google's free, web-based Google Docs Editors bundle. Included in the bundle are the full versions of Google Docs, Sheets, Slides, Drawings, Sites, and Keep. Google Forms is an online service that does not have a downloadable desktop client. It is a web app that lets many people work together in real time to create and refine online surveys. Data can be sent electronically from the field to a table (Williams, 2019).

#### **Primary and Secondary Data: -**

Both primary and secondary data have advantages and downsides. As a result, during the investigation, the researcher should examine these aspects and select the best.

**Primary Data:** is information gathered directly from one or more sources, usually for a study effort. It is vital to note that primary data is frequently acquired not because of the high cost of implementation, but because solving a specific problem is deemed more critical than obtaining data in any other way. When selecting a better form of data for a research project, the researcher should analyze the similarities and differences between primary and secondary data types in order to make the best selection.

Primary data is commonly obtained by firms during market research, product research, and competitive analysis. This information is gathered directly from its original source, who in most cases are existing and prospective consumers. The majority of persons that gather primary data are government-authorized organizations, investigators, and commercial research institutes.

### **Advantages of Primary Data:**

1. Primary data is customized to the researcher's needs at the time of data collection. The researcher has complete control over the type of data gathered.
2. It is more accurate than secondary data. Because the data is not susceptible to personal prejudice, its legitimacy may be believed.
3. Primary data is typically up to date because it is collected in real time and not from ancient sources.

### **Disadvantages of Primary Data:**

1. Primary data is far more expensive than secondary data. As a result, gathering primary data may be problematic.
2. It takes a long time (Time-Consuming).
3. Primary data collection may not be viable in some circumstances owing to its complexity and time commitment.

**Secondary Data:** can be used to help researchers conduct their research. Secondary data are typically freely available to academics and users since it is widely disseminated. However, this implies that the data is typically generic and not customized especially to the researcher's needs, as primary data is. For example, when performing a research thesis, scholars must reference previous works in this topic and include their findings into the literature review. Other secondary material, including as definitions and theorems, are added to the thesis in order to be correctly referred and cited.

### **Advantages of Secondary Data:**

1. Secondary data is more easily available than primary data. Secondary data is available on several sites that the researcher can access.
2. Secondary data is relatively inexpensive. It costs little to nothing to obtain them because they are occasionally handed away for free.
3. Secondary data collection often takes far less time than initial data collection.

### **Disadvantages of Secondary Data:**

1. Secondary data may not be genuine or dependable. A researcher may need to double-check the information gathered from various sources.
2. Researchers may have to deal with irrelevant data before locating the necessary data.
3. Some of the data is inflated owing to the data source's personal bias.

The main difference between these 2 definitions is the fact that primary data are those gathered directly from the original source. Secondary data, on the other hand, are not original research materials but have been gathered from existing sources. Secondary data availability is contingent on the main researcher's decision to release their data publicly or not.

## **3.7 Data Analysis Technique**

To analyze collected data for this project statistical data analysis techniques should be used. When applied to huge datasets, statistical analysis may uncover previously unseen patterns and trends. This is a technique of the data analysis process. Statistical analysis has many different uses, including but not limited to research interpretations, statistical modeling, and study and survey design. The goal of this area of study is to uncover underlying patterns and trends in massive datasets. Statistics are utilized often in many sectors of society to make more informed decisions. To analyze data for project following statistical methods should be used: -

- Pie Charts Analysis.
- Spreadsheets.
- Tables.



## **3.8 Legal, Ethical and Social Considerations**

According to Danial (2018), it is the researcher's obligation to guarantee that all legal, ethical, and social factors are satisfied when doing research.

### **3.8.1 Leal Consideration**

Legal, because legal issues arise from the conceptual framework developed and executed by legal authorities and governments, legal issues are often resolved by laws, guidelines and rules. However, the basic rights and principles mentioned earlier regulate the application of these standards at a higher level. Concerns about data privacy often revolve on whether secondary data will cause harm to human participants or whether it will cause consent recovery issues. The amount of information in secondary data varies. The ethical board does not need to conduct a comprehensive inquiry if the information exhibits no identity data or is totally empty of such data, or if the data is appropriately protected so that researchers do not have access to it. Now, the board must confirm that the material is truly secret; if it contains personally identifying information about applicants, it will undertake a comprehensive investigation. The researchers must determine that using identifiable information is required to answer their questions and protect the privacy of respondents. Whether the data is publicly accessible online, in textbooks, or on another public platform, authorization for future use and study is implied. Nonetheless, if the study is a component of another study and the data is not publicly accessible to anyone other than the original research group, they must obtain express, formal agreement to use the material which must be included in the research ethics declaration.

### **3.8.2 Ethical Consideration**

In contrast to social issues, ethical concerns are generally concerned with "good" and "bad" conduct. The most frequently mentioned reason is a set of universal values used to assess conduct and its repercussions.

### **3.8.3 Social Consideration**

Social concerns are concerned with the effects of one person's decisions on others. The term "social" refers to people's relationships and the examples that arise at greater levels of gathering. To detect social concerns, researchers must first understand how individuals communicate with one another in various situations.

For privacy, never collecting or storing private data such as names, addresses, telephone numbers, messages, IP addresses, actual representations, photographs, or recordings. In general, providing complete anonymity during data gathering may be confusing.

### **3.8.4 Confidentiality**

Information on individuals, whether obtained legally or otherwise, should be held in the strictest confidence at all times. If privacy cannot be maintained while gathering data, at least do it safely. In order to keep the data secure, as a writer will take measures to prevent unauthorized access and other forms of intrusion. The confidentiality of all consent forms and survey responses is ensured by their safe storage and encryption. Only researchers approved by the IRB will have access to the study's data, and it is the responsibility to make sure all participants are aware of and following the institution's rules on the privacy of their personal information. While maintaining participant anonymity may be challenging with some study designs, researchers should make every effort to do so and ensure participants are informed of any risks they may be exposed to.

### **3.8.5 Research Misconduct**

There should be no misconduct in the research. Research misconduct involves things like making stuff up, fiddling with the numbers, and embellishing or omitting results. This method constitutes academic dishonesty. Misconduct in research is not just an oversight or a disagreement of opinion about how to interpret the results of an experiment; it is an intentional act with serious potential repercussions. Misconduct in the research sphere is a serious ethical problem because to the potential harm it may inflict to both science and the reputation of research organizations. Because of this, money and resources that might have been used for other kinds of inquiry have to be reallocated.

## **3.9 Summary**

In this chapter, there was a discussion about the research design, the population of the study, sampling size and sampling technique, research instruments, validity and reliability testing, data collection techniques, data analysis techniques and, legal, ethical and social considerations. In chapter four there should be a discussion about (Data Analysis) research results and interpretations collected from quantitative survey using Google form.

## **CHAPTER 4**

### **DATA ANALYSIS**

#### **4.1 Introduction**

In this chapter there should be a discussion about research results and interpretations collected from quantitative survey using Google Forms. Discussion of results should be based on 40 respondents. There should be pie chart and tabular analysis for collected results. Furthermore, there should be analysis through spreadsheet created in Google Forms. Firstly, there should be analysis for demographic questions then there should be discussion about Likert-Scale (Close Ended) questions. The questionnaire that was used in this study conducted a detailed analysis to make sure that the data was properly presented using tables, percentages, and graphs, where appropriate. To gather the information required to meet the project's objectives.

#### **4.2 Data Collection**

The National Bank of Oman workers' population size was first determined to be 50 participants. However, the data collection method used in this project is both qualitative and quantitative data. It was found that the sample size was 40 responders who completed the questionnaire after looking at the participants and the responses. Data was gathered by the researcher using a Google Form questionnaire, a structured method, and input into an Excel sheet on the computer the statistician gave to the 40 respondents out of the population size. There are two records of analysis of the information that was sorted by the researcher and it is divided into two parts, the first section is demographic questions and the second section is Likert-Scale (Close Ended) questions.

### 4.3 Open Ended Questions

**TQM can have an important and beneficial effect on employee and organizational development.**

40 responses

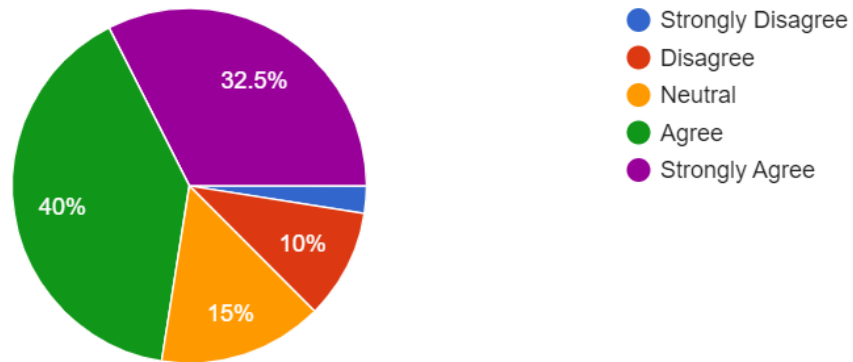


Figure 4. 1: Pie chart for SQ1 results

In response to the question TQM can have an important and beneficial effect on employee and organizational development, 40% are agree and 32.5% are strongly agree. While 10% are disagree, 2.5% are strongly disagree and 15% are neutral. It shows that 72.5% are agree with statement. Therefore, results collected from respondents shows that TQM can have an important and beneficial effect on employee and organizational development. The importance of quality in today's competitive business environment cannot be overstated. To boost customer satisfaction and organizational output, TQM employs quality management techniques and tools to boost stakeholder engagement, cross-functional collaboration, and attention to detail (AlShehail et al., 2021). Businesses always work to increase their productivity and efficiency in order to meet the rising needs of a global market.

### The practices of NBO contribute massively to the increasing deterioration of the environment in Oman.

40 responses

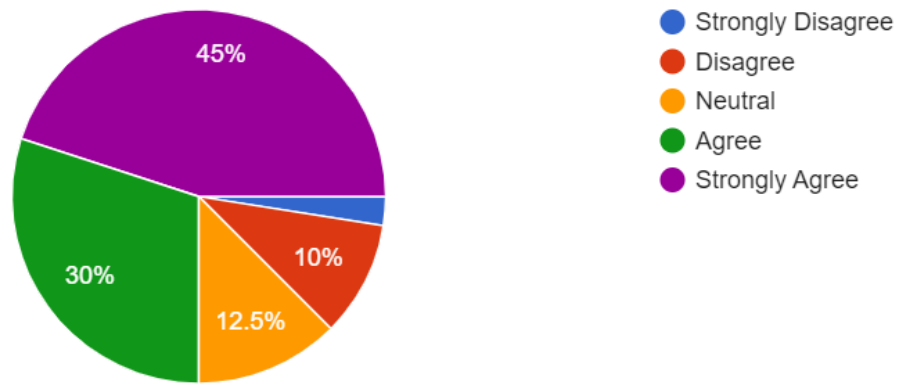


Figure 4. 2: Pie chart for SQ2 results

In response to the question the practices of NBO contribute massively to the increasing deterioration of the environment in Oman, 45% are strongly agree and 30% are agree. While 10% are disagree, 2.5% are strongly disagree and 12.5% are neutral. It shows that 70% are agree with statement. Thus, results collected from respondents shows that the practices of NBO contribute massively to the increasing deterioration of the environment in Oman. Companies all around the globe face a dynamic market that is always changing as a result of things like growing levels of competition, evolving customer demands, new forms of technology, and general economic unpredictability (Hilman et al., 2020).

### Sustainability is important for NBO because it helps to mitigate the impacts of climate change.

38 responses

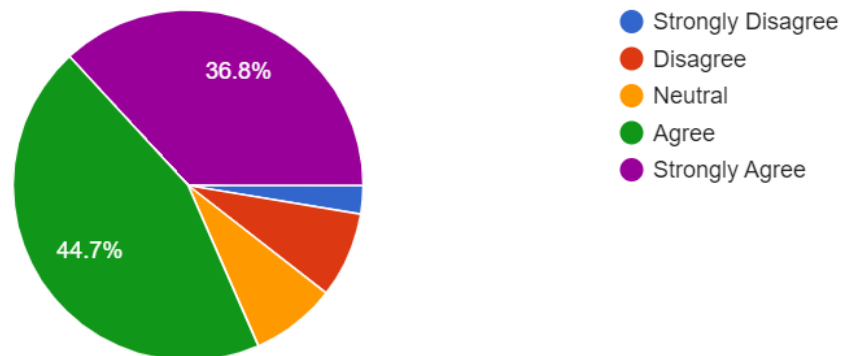


Figure 4. 3: Pie chart for SQ3 results

The success of a manufacturing firm may be attributed directly to the quality of its output (Zakuan et al., 2019). TQM came into being as a response to the ferocity of international competition. "Total quality management is an approach that focuses on illuminating the company's effectiveness, success, and adaptability to the customers and other collaborators in order to accomplish sustainable progress towards organizational performance" (Porter & Tanner, 2019). Organizations' focus on TQM concepts, processes, tools, and strategies has increased in response to the increasing complexity of the worldwide market and the rising level of competitiveness in the business world (Reed et al., 2020).

In response to the question, sustainability is important for NBO because it helps to mitigate the impacts climate change, 36.8% are strongly agree and 44.7% are agree. While 7.9% are disagree, 2.6% are strongly disagree and 7.9% are neutral. It shows that 81.5% are agree with statement. Thus, results collected from respondents shows that sustainability is important for NBO because it helps to mitigate the impacts climate change. According to Filodiri et al., (2017) corporate culture often views social and environmental concerns as incongruous with maximizing profits. The use of nonrenewable resources, such as those found in nature, is not sustainable. Since alternatives frequently need investments in infrastructure, continuing to use fossil fuels is the most cost-effective decision in the short term. Similarly, investing in socially responsible initiatives may seem counterproductive at first, but might return dividends in the form of increased revenue, positive press coverage, and happy clients later on.

**On the performance of organization there is significant impact of sustainability.**

40 responses

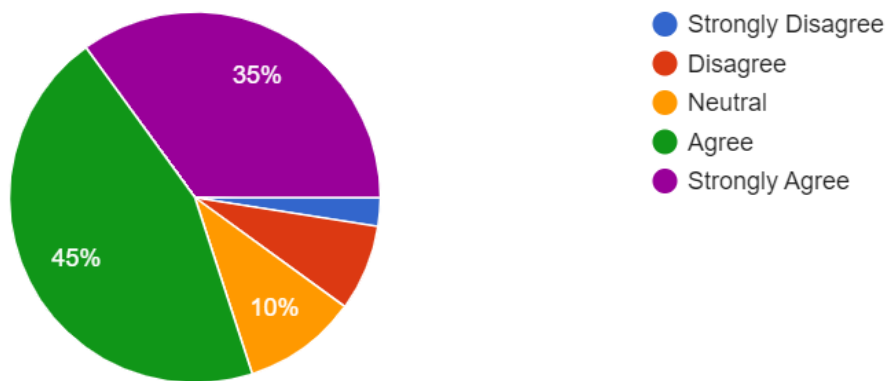


Figure 4. 4: Pie chart for SQ4 results

In response to the question, on the performance of organization there is significant impact of sustainability, 35% are strongly agree and 45% are agree. While 7.5% are disagree, 2.5% are strongly disagree and 10% are neutral. It shows that 80% are agree with statement. Consequently, results collected from respondents shows that there is significant impact of sustainability on the performance of organization. Kumar et al., (2019) argued businesses may have fewer negative effects on the environment, society, and the economy if they give responsible resource management first priority. An initiative to raise awareness about a company. The consequence is increased goodwill among the company's staff, stockholders, and the surrounding community. According to Abdul-Rashid et al., (2017) sustainable business practices may not only help with these problems, but they may also help the firm save money in the long run, which is important for its financial stability. If a business can minimize its resource expenditures, its bottom line will improve. Sustainability initiatives not only have the potential to improve a company's image in the eyes of consumers and employees but also to provide monetary gains. Brassington & Pettitt (2020) argued a company's sustainability efforts and the steps it has taken to date should be made public on a regular basis. The company's transparency aids in gaining recognition for the good role it plays in promoting global sustainability outside its own walls. This kind of consistent communication is crucial for maintaining the trust of all parties involved in the project.

### TQM Improves Business Efficiency and Effectiveness.

38 responses

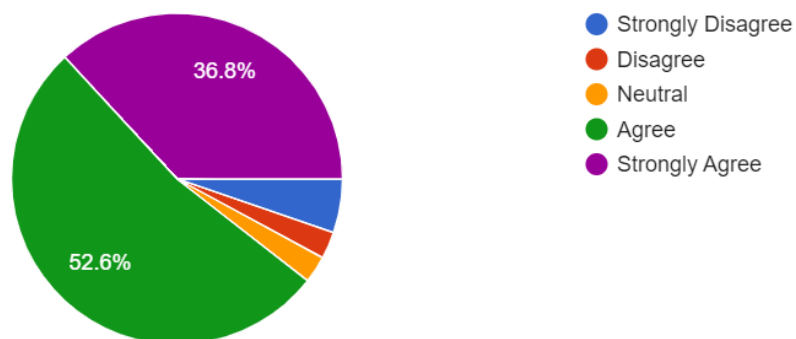


Figure 4. 5: Pie chart for SQ5 results

In response to the question, TQM improves business efficiency and effectiveness, 38.6% are strongly agree and 52.6% are agree. While 2.6% are disagree, 5.3% are strongly disagree and 2.6%

are neutral. It shows that 91.2% are agree with statement. Therefore, results collected from respondents shows that TQM improves business efficiency and effectiveness. Recent years have seen a surge of interest throughout the world in the notion of total quality management (TQM), particularly in how it affects marketing as a key aspect in gaining a competitive edge. Total quality management (TQM) in particular has attracted the attention of scholars over the last several decades, as shown by a slew of published works, because of the positive effects it has on financial organizational development and performance as businesses strive for and attain continuous improvement. As the global market continues to contract as a result of the proliferation of the internet, it is essential for businesses to develop and distribute their wares in order to remain competitive. Total quality management (TQM) is a method that requires a company to adopt a set of guiding principles. There are still gaps in our understanding of TQM despite the many papers and books that have been published on the subject by experts in the field. A well-organized team executing a process of quality training, correction, and ongoing progress. The team's final aim should be ambitious enough to inspire participation from every member, including contractors, designers, suppliers, subcontractors, and even owners.

**Total quality management and sustainability are the most important approaches to the success of the performance of NBO.**

40 responses

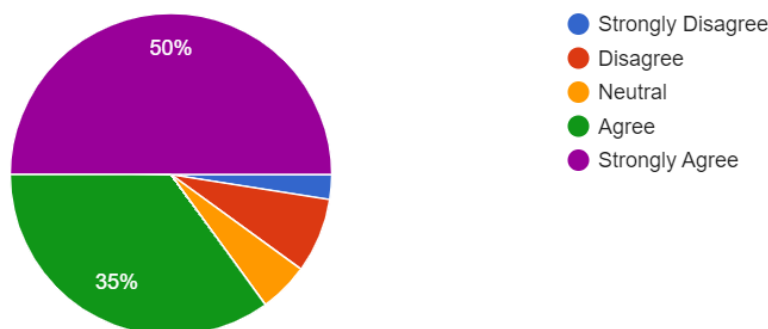


Figure 4. 6: Pie chart for SQ6 results

In response to the question, total quality management and sustainability are the most important approaches to the success of the performance of NBO, 50% are strongly agree and 35% are agree. While 7.5% are disagree, 2.5% are strongly disagree and 2.5% are neutral. It shows that 85% are agree with statement. Accordingly, results collected from respondents shows that total quality management and sustainability are the most important approaches to the success of the performance of NBO. Sustainable practices are becoming as important to customers as a product's



profitability, usefulness, accessibility, and safety. A good company cares deeply about its ethical sourcing practices and its influence on the environment (Brassington & Pettitt, 2020). Companies are allowed the latitude to develop their own strategies for competing successfully in the market. The concept of environmental and social sustainability, is quickly becoming an integral aspect of a company's fundamental beliefs, value propositions, and future success (Fredrickson, 2020).

### **TQM and sustainability have a positive impact on organizational performance In NBO.**

40 responses



Figure 4. 7: Pie chart for SQ7 results

In response to the question, TQM and sustainability have positive impact on the performance of an organization in National Bank of Oman, 40% are strongly agree and 50% are agree. While 2.5% are disagree, 2.5% are strongly disagree and 5% are neutral. It shows that 90% are agree with statement. Therefore, results collected from respondent's shows that at the National Bank of Oman, TQM and sustainability have a beneficial effect on the performance of an organization. In a Total Quality Management (TQM) setting or culture, workers should be fully involved in and informed about quality improvement initiatives. Everyone in a company, no matter their position, should be encouraged to take responsibility. Having open lines of communication between them can help ensure higher quality is maintained throughout production (Khatoon et al., 2020). When it comes to the employees they have employed, managers and supervisors should have a healthy amount of confidence in their employees' wit and capacity for innovation. Internal customers consist of employees (Walsh, 2021). It is crucial that workers like their jobs in order to keep the company's customers satisfied. If they are content, for example, they will work to ensure that everyone else is as well (Tur-Porcar et al., 2018).

### TQM in context of sustainability sees quality as creating value for society and customers through ESG (environmental, social and governance).

40 responses

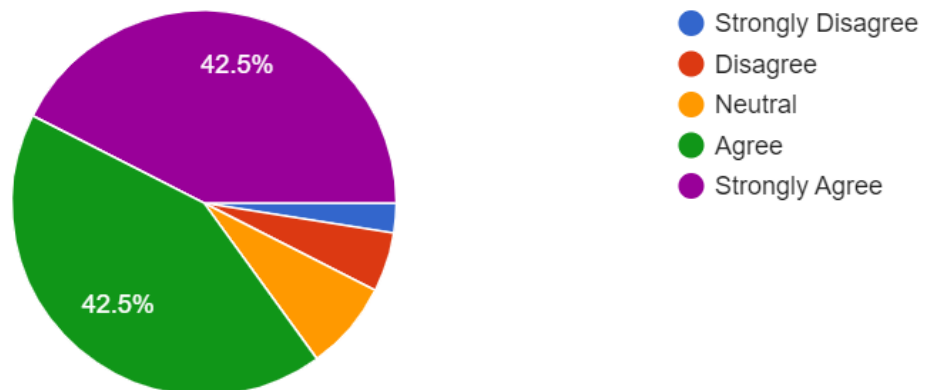


Figure 4. 8: Pie chart for SQ8 results

In response to the question, TQM in context of sustainability sees quality as creating value for society and customers through ESG (Environmental, Social and Governance), 42.5% are strongly agree and 42.5% are agree. While 5% are disagree, 2.5% are strongly disagree and 7.5% are neutral. It shows that 85% are agree with statement. Thus, results collected from respondent's shows that within the framework of sustainability, TQM understands quality as the process of producing value for both society and consumers via ESG (Environmental, Social and Governance).

### NBO need to maximize sustainable value and total quality management to achieve overall goal of sustainable quality improvement.

40 responses

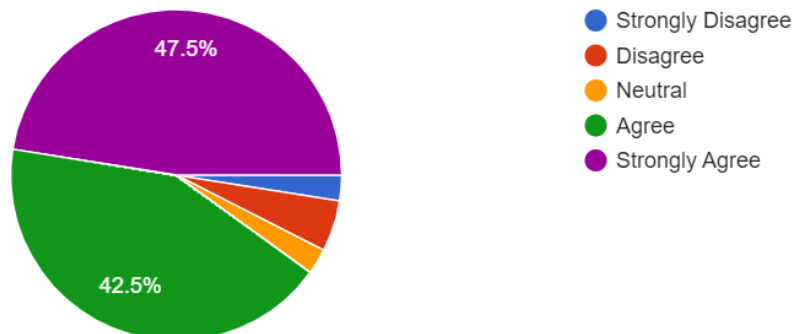


Figure 4. 9: Pie chart for SQ9 results

In response to the question, NBO need to maximize sustainable value and total quality management to achieve overall goal of sustainable quality improvement, 47.5% are strongly agree and 42.5% are agree. While 5% are disagree, 2.5% are strongly disagree and 2.5% are neutral. It shows that 90% are agree with the statement. Consequently, results collected from respondent's shows that in order to reach their ultimate aim of sustainable quality improvement, NBOs need to optimize sustainable value and complete quality management. Given the gravity of the problem, there is a deliberate push to elevate sustainability to the forefront of health, safety, and environmental management. For instance, the Institute of Environmental Management in the United Kingdom uses the tagline "Transforming the World to Sustainability." (Daniel & Christopher, 2015). However, quality now guarantees longevity in the future, just as quality today provides safety tomorrow. It would be disastrous if different fields of work competed with one another instead of working together. That is why it's crucial that we build relationships with experts in similar industries (Gervin, 2021).

**Total quality management practices can facilitate organization to achieve their corporate sustainability objectives.**

39 responses

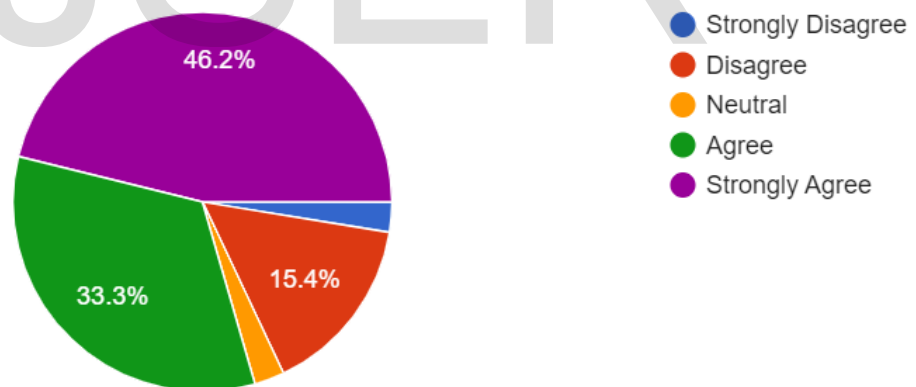


Figure 4. 10: Pie chart for SQ10 results

In response to the question, total quality management practices can facilitate organization to achieve their corporate sustainability objectives, 46.2% are strongly agree and 33.3% are agree. While 15.4% are disagree, 2.6% are strongly disagree and 2.6% are neutral. It shows that 79.5% are agree with statement. Therefore, results collected from respondent's shows total quality management practices can facilitate organization to achieve their corporate sustainability objectives. Total Quality Management (TQM) has become more important to many companies (TQM). Despite the difficulties caused by the current economic climate, every business still has the same overarching objectives: to survive, to succeed, and to grow (Hammoud et al., 2018). Total quality management (TQM) is a management technique with the overarching goal of increasing a business' efficiency, productivity, market share, unity, flexibility, and capacity to adapt and succeed in a competitive environment. But they can only do this if they invest the time and energy into strategic planning and quality control of their output. These are the cornerstones of every successful TQM deployment, and they apply to any and all businesses (Mann & Kehoe, 2020).

**The critical success factors of TQM are management commitment and leadership in NBO.**

40 responses

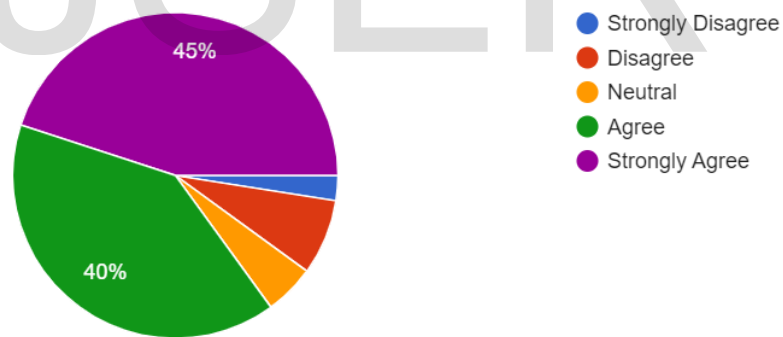


Figure 4. 11: Pie chart for SQ11 results

In response to the question, the critical success factors of TQM are management commitments and leadership in NBO, 45% are strongly agree and 40% are agree. While 7.5% are disagree, 2.5% are strongly disagree and 5% are neutral. It shows that 85% are agree with statement. Accordingly, results collected from respondent's shows that the TQM's crucial success criteria are top-down support and NBO leadership. However, a long-time frame is not necessary to achieve sustainable growth. The growth of a company may be drastically altered by a few factors practically immediately.

Eleven business leaders from Forbes Business Development Council (2022) talk about the factors that will ensure their companies' long-term success, with a focus on those that may start having an effect right now.

Client Satisfaction and Footprint: -

The happiness of one's customers has a direct bearing on the company's growth in size and breadth. Customer loyalty may be increased by providing excellent service, releasing innovative products, and training employees to be enthusiastic advocates for the company's brand. One must carefully manage one's financial resources and the distribution of investment money in order to expand one's firm into new regions (Shah, 2022).

Customer Centricity: -

The people who will benefit from a company's products or services. If the bank wants to succeed in the long term, you must address your customers' issues and implement their ideas for product and service improvements. Consistent expenditure, assurance, and growth are all bolstered by this (Joseph, 2022).

**Continuous improvement; total customer satisfaction; and employee involvement plays important role in TQM.**

40 responses

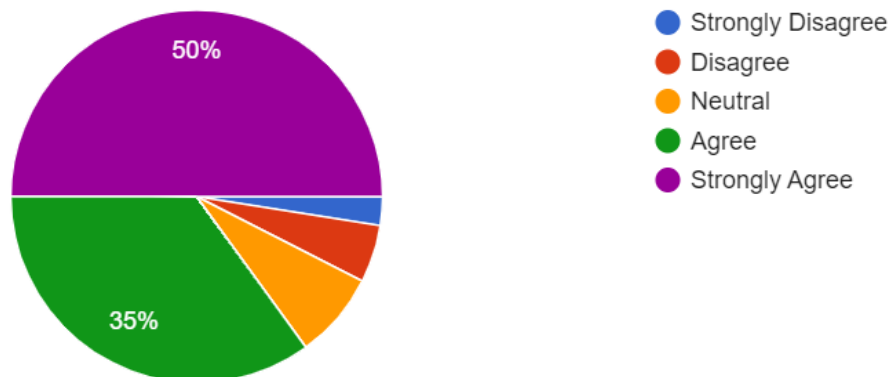


Figure 4. 12: Pie chart for SQ12 results

In response to the question, continuous improvement, total customer satisfaction, and employee involvement plays important role in TQM, 50% are strongly agree and 35% are agree. While 5% are disagree, 2.5% are strongly disagree and 7.5% are neutral. It shows that 85% are agree with statement. Therefore, results collected from respondent's shows that continuous improvement, total customer satisfaction, and employee involvement plays important role in TQM. It is important to remember that new customers are the source of growth, while keeping existing ones is the key to survival. It cannot be overstating the significance of analytics to my business. Our capacity to foresee and gratify customer needs is crucial to our business's continued success. Our core strategy now centers on communication with clients and internal CRM platforms. Direct interaction with customers, whether via selling or informing them, yields the greatest outcomes (Riman & Kanine, 2022).

**Training; communication and teamwork are important factors to improve TQM practices and sustainability of organization.**

40 responses

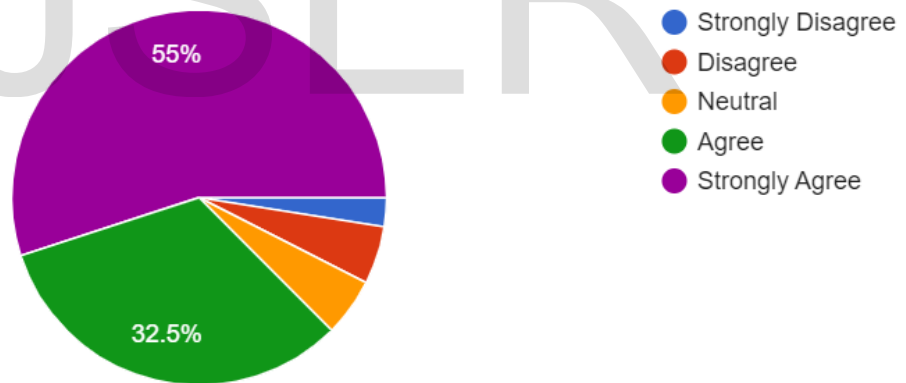


Figure 4. 13: Pie chart for SQ13 results

In response to the question, training, communication and teamwork are important factors to improve TQM practices and sustainability of organization, 55% are strongly agree and 32.5% are agree. While 5% are disagree, 2.5% are strongly disagree and 5% are neutral. It shows that 87.5% are agree with statement. Therefore, results collected from respondent's shows that Organizational success and the spread of TQM depend on several elements, including training, communication, and cooperation.

Plans for expansion may be both encouraging and disheartening, depending on the context and the leadership. For a leader to make, overlooking the importance of buy-in is the worst imaginable mistake.

If the bank team does not believe in the growth credo, no amount of strategic planning will succeed. Motivating team by giving them a shared goal to work toward and highlighting their individual roles in achieving that goal (Hicks, 2022). To ensure the immediate success of any growth strategy, it is essential to appreciate the value of each person's contribution to the total. When workers feel their contributions are appreciated, they are more invested in their work. Winning over the backing of people who are assisting to grasp the broad picture is crucial to the success of executing an expansion strategy. Expansion may be achieved through displaying tangible outcomes to your target audience (Divinsky, 2022).

**Sustainability views organization success and the welfare-wellbeing of societies in which they develop as closely inter-related.**

40 responses

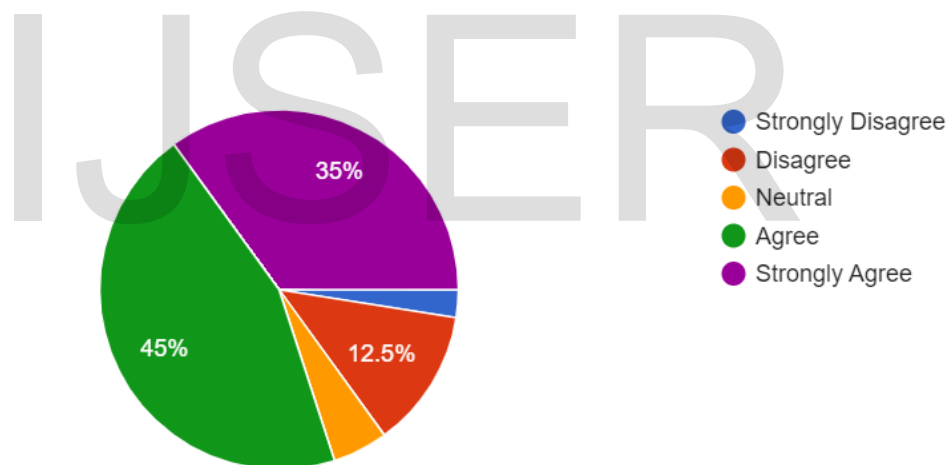


Figure 4. 14: Pie chart for SQ14 results

In response to the question, sustainability views organization success and the welfare-wellbeing of societies in which they develop as closely are inter-related, 35% are strongly agree and 45% are agree. While 12.5% are disagree, 2.5% are strongly disagree and 5% are neutral. It shows that 90% are agree with statement. Thus, results collected from respondent's shows that Organizational performance and societal well-being are seen as inextricably linked in a sustainable perspective. Maintaining a commitment to sustainability is essential if we want to see lasting improvements in the health of the planet and the standard of living for its inhabitants (Tur-Porcar et al., 2018). The risks involved are too great to ignore. The time has passed too far because of our inaction. Banks and multinational firms must take the lead in creating a sustainable economy for the benefit of future generations (Mann & Kehoe, 2020). Sustainable banking is defined by Deloitte as "the integration of environmental, social, and governance (ESG) concepts into traditional banking with the purpose of maximizing benefits to society at large." The financial sector as a whole must follow this philosophy. If that is the case, these guidelines will stand the test of time (Khaton et al., 2020).

**Increased customer satisfaction is the end result of Total Quality Management's (TQM) efforts to cut down on errors and boost the worth services.**

40 responses

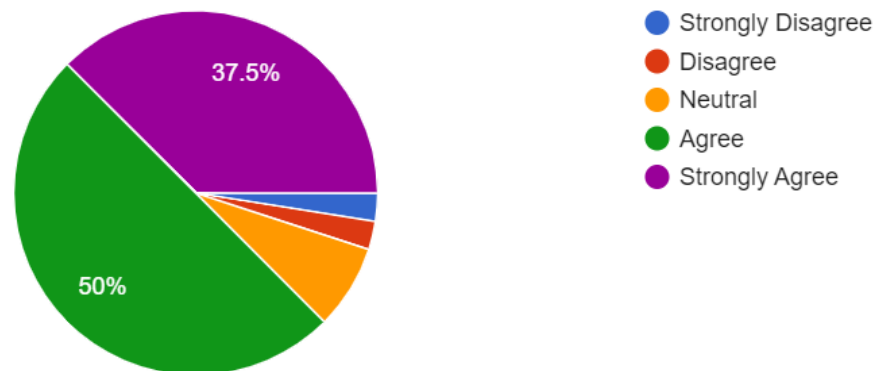


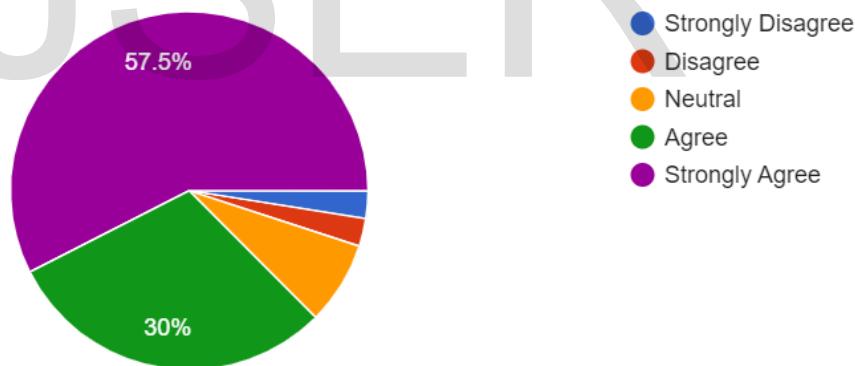
Figure 4. 15: Pie chart for SQ15 results



In response to the question, increased customer satisfaction is the end result of total quality management's (TQM) efforts to cut down errors and boost the worth services, 37.5% are strongly agree and 50% are agree. While 2.5% are disagree, 2.5% are strongly disagree and 7.5% are neutral. It shows that 87.5% are agree with statement. Hence, results collected from respondent's shows that increased customer satisfaction is the end result of total quality management's (TQM) efforts to cut down errors and boost the worth services. Financial institutions may attract a younger customer by adopting eco-friendly policies. People in their twenties and thirties are searching eagerly for an eco-friendly goods. One example is tax rebates for buying green. To attract the next generation of ethical business leaders, financial institutions would do well to show that they are dedicated to environmental and social responsibility in their recruiting practices. Therefore, the bank's long-term viability depends on its commitment to environmentally responsible practices (Khatoon et al., 2020).

**The strategic importance of quality management is adopting it as a means to increase the market standing.**

40 responses



In response to the question, the strategic importance of quality management is adopting it as a means to increase the market standing, 57.5% are strongly agree and 30% are agree. While 2.5% are disagree, 2.5% are strongly disagree and 7.5% are neutral. It shows that 87.5% are agree with statement. Therefore, results collected from respondent's shows that the strategic importance of quality management is adopting it as a means to increase the market standing. Environmental impact assessments are becoming a more common element of the lending process for companies. Employee benefits and working conditions are investigated. They are also curious in their long-

term strategy for enacting green measures. Those who do not meet the criteria may be refused a loan. The firm has a lot riding on developing a plan for its long-term viability (Hammoud et al., 2018).

### **There is significant impact of TQM on business sustainability.**

40 responses

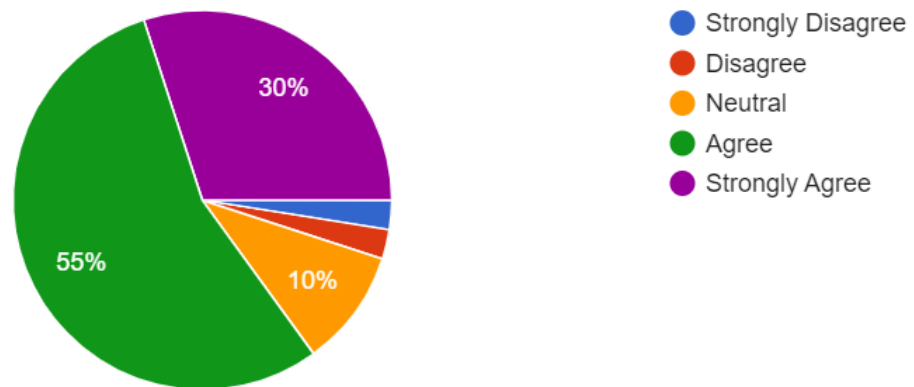


Figure 4. 16: Pie chart for SQ17 results

In response to the question, there is significant impact of TQM on sustainability, 30% are strongly agree and 55% are agree. While 2.5% are disagree, 2.5% are strongly disagree and 10% are neutral. It shows that 85% are agree with statement. Thus, results collected from respondent's shows that there is significant impact of TQM on sustainability. quality is achieved when all employees go above and beyond to fulfill the demands of both external and internal customers. When everything is said and done, it is the measurement problem that guarantees dependability, longevity, and success. To "improve the quality of an industry's output by discovering, resolving, and eventually eliminating errors throughout the manufacturing process," Total Quality Management (TQM) was created (Hamdan & Alheet, 2021). As contrast to this, sustainability is the long-term preservation of systems based on economic, environmental, and social considerations (Abbas, 2020). Increased customer satisfaction is the end result of Total Quality Management's (TQM) efforts to cut down on errors and boost the worth of the goods and services on sale.

## **4.4 Summary**

In this chapter there was discussion about collected results through Google Form. All discussion of collected graphs discussed critically according to the required from the research objective study. In chapter 5 there should be discussion about conclusions derived from this research, recommendations and futures research.

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## **CHAPTER 5**

# **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The findings revealed a favorable and substantial correlation between the factors of total quality management needs and the enhancement of banking operations in the research bank, indicating that respondents support the use of TQM principles in the bank. In this chapter there should be discussion about summary of findings obtained in chapter four with the help of research survey. Furthermore, there should be conclusion obtained after conducting whole research of impact of TQM on business sustainability in national bank of Oman. After writing conclusion, there should be recommendations for project. At the end there should be discussion of limitations and future research related to project.

### **5.2 Summary of Findings**

In this aspect, what has been written in this research project has been consistent with the objectives of the proposed research and has been used after collecting the necessary information. Total quality management improves business efficiency and effectiveness, and the responses show that 91.2% agree with the statement and 40 participants solve the questionnaire to collect the data and information required for this research project. Thus, the results collected from the respondents show that TQM improves business efficiency and effectiveness. The results collected for Total Quality Management and Sustainability are the most important methods for the success of the performance of the National Bank of Oman, and show that 85% agree with the statement. Therefore, the results collected from the respondents show that TQM and sustainability are two of the most important methods for the successful performance of the National Bank of Oman. Total quality management and sustainability have a positive impact on the performance of the organization in the results of the National Bank of Oman show that 90% agree with the statement. Thus, the results collected from the respondents show that in the National Bank of Oman, total quality management and sustainability have a beneficial effect on the performance of the organization and everyone agrees that the National Bank of Oman has great importance in maintaining quality and sustainability of services to satisfy customers.

In the first objective, an assessment of the effects of total quality management on business sustainability in the National Bank of Oman was addressed. As for the second objective, the basics of banking service, methods of developing them to examine the relationship between total quality management and business sustainability, were addressed in the third objective, and the analysis of factors affecting on Total Quality Management and Business Sustainability at National Bank of Oman. As for the last and fourth objective, the investigation of the total quality management system and business sustainability strategies were discussed. The study that was written by the researcher in this project proved the validity of the objectives that stipulate the impact of the overall quality of banking services and its evaluation is closely related to the personal expectations of the workers, because the customer and the employee in their transaction's focus within themselves on the comparison between the quality of banking services provided by the National Bank of Oman and the sustainability of the services positively. The method adopted in presenting it as well as the method of dealing, and therefore the most important factors that can make the banking institution able to acquire the customer and make them loyal to it is the extent of its ability to identify their requirements and fulfill his needs at the lowest costs to ensure quality and sustainability in the bank. Correspondingly, from the environmental aspect in the work environment and the officials who focused attention on this aspect.

By delving into the contents of the research and testing the validity of the objectives, a number of results were reached. The results are summed up in the following series of points: -

1. The development of administrative thought is an effective hand in the emergence of the concept of total quality management, and the contributions of pioneers were quality plays an important role in the context of its ideas and approach to its sustainability and effectiveness.
2. Total quality management is one of the modern requirements that are effective in improving the quality of banking services and as a good tool to attract customers.
3. The total quality management in the banking institution does not start from the equipment, but rather on the foundations and requirements in particular customer satisfaction as the key to success.

Accordingly, results collected from respondent's shows that increased customer satisfaction is the end result of total quality management's (TQM) efforts to cut down errors and boost the worth services. In response to the statement, the strategic importance of quality management is adopting it as a means to increase the market standing, responses shows that 87.5% are agree with statement. Accordingly, results collected from respondent's shows that the strategic importance of quality management is adopting it as a means to increase the market standing. In response to the question, there is significant impact of TQM on sustainability, 30% are strongly agree and 55% are agree. Responses results collected from respondent's shows that there is significant impact of TQM on sustainability.

### **5.2.1 Critical Discussion for Findings**

This research investigated whether or not there is a link between TQM, sustainability. The primary purpose was to study how TQM influenced organizational performance and how long-term consequences of TQM may be forecast. The findings reveal a beneficial association between TQM and long-term success. This research's results ads to the current body of information on TQM and its influence on environmental sustainability Abbas (2020); Abdul-Rashid (2017), Kaczmarek, (2019), Agrawal & Tiwari (2018). Total quality management has been found to considerably enhance corporate performance, as evidenced by these analyses. TQM and OP's results confirm those of a number of past study initiatives, including Hilman (2020); Rat et al., (2020); Hristov & Chirico (2020); Shaq et al., (2017). These data are also valuable for addressing the study's research questions. Another aim was to look at effects of total quality management on business sustainability in the National Bank of Oman. The data demonstrate that there is a substantial positive correlation between the two parameters. The findings of this study reveal that the National Bank of Oman make an attempt to utilize competitive tactics that genuinely succeed. As the studies reveal, sustainability has a good influence on economic performance. Managers should focus the long-term sustainability of their firm if they wish to offer excellent quality outcomes. Moreover, all of the research questions have been answered.

The first objective was to evaluate the effects of total quality management on business sustainability in the National Bank of Oman. The findings of research reveals that there is significant effect of TQM on Business sustainability. The second objective of this research was to examine the relationship between total quality management and business sustainability. Research results reveals that there is strong relationship between business sustainability and total quality management. Third objective of this research was to analyse the factors affecting total quality management and business sustainability in the National Bank of Oman. Finding of this research shows that Organizational success and the spread of TQM depend on several elements, including training, communication, and cooperation. Forth objective of this research was to investigate total quality management systems and business sustainability strategies. Research results shows that TQM practices allows organization to identify areas where improvements need to be made to reach higher level of quality and ultimately improve their overall sustainability by using business sustainability strategies.

### **5.3 Conclusion**

To conclude, the study's findings provide a helpful sight into the link between TQM and sustainability practices and the prosperity of businesses. Results from this study indicate that TQM has the potential to boost both long-term sustainability and output for NBO. This study analyzed the connections between Total Quality Management and Business responsibility, as well as the factors affecting Total quality Management and business sustainability in National Bank of Oman. This study's findings suggest that TQM strategies might have a major impact on NBO and sustainability if properly implemented. The findings demonstrate the importance of TQM and sustainability practices for National Bank of Oman. High-impact tactics that should have been prioritized include leadership, customer satisfaction, continuous improvement, training and education, and customer interactions. For TQM to be effective in the National Bank of Oman, it must be combined with other essential sustainability practices including research and development, public perception management, fiscal planning, and waste reduction. The findings of this research also support the idea of a "conceptual model." Both long-term sustainability and short-term effectiveness are found to be enhanced by total quality management (TQM) strategies.

Results also reveals that TQM can have an important and beneficial effect on employee and organizational development. The practices of NBO contribute massively to the increasing deterioration of the environment in Oman. Sustainability is important for NBO because it helps to mitigate the impacts climate change. While, there is significant impact of sustainability on the performance of organization. TQM improves business efficiency and effectiveness. Total quality management and sustainability are the most important approaches to the success of the performance of NBO. TQM and sustainability have a beneficial effect on the performance of an organization. TQM in context of sustainability sees quality as creating value for society and customers through ESG (Environmental, Social and Governance). NBO need to maximize sustainable value and total quality management to achieve overall goal of sustainable quality improvement. Total quality management practices can facilitate organization to achieve their corporate sustainability objectives. TQM's crucial success criteria are top-down support and NBO leadership.

Organizational success and the spread of TQM depend on several elements, including training, communication, and cooperation. Sustainability views organization success and the welfare-wellbeing of societies in which they develop as closely are inter-related. Increased customer satisfaction is the end result of total quality management's (TQM) efforts to cut down errors and boost the worth services. Organizational performance and societal well-being are seen as inextricably linked in a sustainable perspective. The strategic importance of quality management is adopting it as a means to increase the market standing. Total quality management (TQM) can act as a foundation and key catalyst for developing sustainable management within organization. TQM practices allows organization to identify areas where improvements need to be made to reach higher level of quality and ultimately improve their overall sustainability.



## 5.4 Recommendations

After conducting of The Impacts Total Quality Management on Business Sustainability in National Bank of Oman, some recommendations for NBO are mentioned below: -

- After conducting this research, total quality management strategies may have a significant impact on the National Bank of Oman and sustainability if implemented properly, for example, there should be human resource plans related to the development of cadres that work in the aspect of quality assurance and achieving its sustainability. Therefore, NBO can use TQM strategies to improve business sustainability.
- To achieve the organizational success and the spread of total quality management in the National Bank of Oman, it is necessary to focus on several elements, including training for employees and influence them to implement quality plans, and constant communication with supervisors and departments related to total quality management and cooperation. Here, cooperation between employees must be achieved to achieve goals and make quality one of the priorities for sustainability in the bank.
- National Bank of Oman can use business sustainability strategies to identify areas that need improvement to reach a higher level of quality and to improve its overall sustainability. Examples of this are the following: -
  1. Refining and developing the participants' capabilities on how to apply best practices and methodologies related to quality and improve performance and productivity.
  2. Formulating and developing strategies and plans that comply with the requirements of the internal and external environment and the quality of performance.
  3. Implementing the stages and steps of strategic management according to international models of excellence in the administrative performance of institutions.
  4. Study standards and models in quality, such as the standards of the European Excellence Model EFQM
  5. Learn about thinking, creativity, tools and techniques that can be used to achieve organizational growth and development, such as ISO (9000), Pareto analysis, decision tree, fishbone diagram, sigma.

6. Establishing positive practices among the participants and the desire to reach higher levels of performance and productivity, which thus constitutes an incentive towards participation in the general development.
  - Emphasis on the need to develop the information system as one of the requirements of total quality management to provide the necessary information. Or the establishment of an information system that includes plans for total quality management and sustainability, and it is only for the National Bank of Oman.

## 5.5 Limitations

The study limits are confined to National Bank of Oman. For this research sample size was just limited to 40 responses. Similar studies with larger sampling sizes might be conducted to validate or build upon these results. An increased number of participants will allow for more accurate results.

## 5.6 Future Research

The current study contributes several ideas for future research:

1. This study was conducted in National Bank of Oman, if replicated in other cities including all banks of Oman, it could yield useful results.
2. This research is based on survey. Furthermore, this research could focus on the study of structural equation modelling (SEM), which delivers superior results for the organizations.

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