Human Resource Management and Total Quality Management – An Important Aspect in the Bank.

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Introduction

The banking industry is being buffeted by a storm of trends and challenges. Customers perceive banking products and services as commodities; shareholders demand healthy growth and fat margins; employee turnover is a persistent problem; and skilled talent is in short supply. While these challenges are faced in all corners of the banking enterprise, they have a special impact on HR departments. HR professionals – along with all other banking executives and line managers – must adapt to the inexorable globalization of the financial services industry, which can make it difficult to manage, evaluate, and deploy employees across business units, regions, and continents. Similarly, the ongoing consolidation trend means banks must be prepared to blend workforces from acquired companies, making sure that valued employees don't defect during periods of uncertainty. Regulatory pressures are also mounting – placing increased emphasis on risk management and driving the need for enhanced visibility, transparency, and reporting of HR processes. Underlying this turmoil are two fundamental challenges that must be addressed by any bank that seeks to survive and prosper in the intensely competitive financial services arena: HR-related expenses must be reduced to meet profitability goals, and workforces must be equipped to provide a higher level of productivity and passion – with employees motivated and trained to handle value-adding initiatives such as personalized customer service, new-product development, and cross-selling.

According to Cole (1998), Total Quality Management (TQM) became increasingly adopted and institutionalised during the 1980s despite TQM programmes being, "totally divorced from any strategic corporate initiatives" (Cole, 1998, p. 70). Whilst there has been much debate on the success of TQM between proponents (Becker, 1993; Wilkinson et al., 1994; Hendricks & Singhal, 1999; Zairi, 1999) and critics (Binney, 1992; Brown, 1993), there is growing evidence of its links with strategy, as well as its strategic importance (Powell, 1995; Bennett & Kerr, 1996; Hermel, 1997). The links between TQM and Human Resource Management (HRM) have also received much attention (Clinton et al., 1984; Wilkinson et al., 1991; Simmons et al., 1995), whilst the HRM literature has focused on two prominent models of HRM, the "matching" and "resource-based" models (Bratton and Gold, 1999). In order to understand the opportunity TQM might offer HRM in playing a more strategic role in organisations four key questions must be addressed: First, what does strategic management mean to organisations in today's turbulent environmental context? Second, how does the literature on HRM help to explain how HRM fits within this competitive environment? Third, what are the characteristics of TQM and what is its relationship with HRM? Finally, does this evidence suggest that TQM will provide HRM with an opportunity to play a more strategic role in the organisation?

Human Resource Management and TQM – Characteristics and Relationship

In essence, TQM is, "a company-wide perspective that strives for customer satisfaction by seeking zero defects in products and services" (Clinton et al., 1984, p.10). The TQM philosophy focuses on quality as a business imperative in which all employees are charged with satisfying customer needs, whether these customer groups are internal or external to the organisation (Clinton et al., 1984; Wilkinson et al., 1991; Ho, 1999). Such an approach comprises both "hard" and "soft" aspects, the former emphasising the employment of production, process, procedural and statistical-based techniques to improve the satisfaction of customers, whilst the latter focuses on creating customer focus within the workforce (Wilkinson et al., 1991).

According to Wilkinson (1992), implementing TQM within an organisation has extensive implications for HRM. He emphasises that TQM requires "self-control, autonomy and creativity among employees…calling for greater active co-operation rather than mere compliance" (p. 323). Whilst this may be necessary if TQM is to be successfully implemented, Seddon (1989) notes that support for TQM initiatives tends to diminish with time as a result of management failure. This failure results from a focus on the harder aspects of TQM, such as cost control and production performance, at the expense of the softer aspects. This ignores the importance that managing employee values and behaviours has on TQM success because of the critical need to install a TQM culture throughout the organisation (Wilkinson, 1992; Blackburn and Benson, 1995).

According to Blackburn and Benson (1995), if TQM is to be successful, the HR function should construct a blueprint of TQM through which its activities can be guided. Such a blueprint should consist of four main tasks: writing of an HR mission statement, benchmarking HR policies against leading TQM organisations, identifying internal and external customer needs, and re-engineering work processes. Here, the strategic intent underlying TQM becomes apparent in terms of its external and internal organisational focus. More broadly, TQM and HRM are strategic in terms of their wide organisational scope (Deming, 1986; Guest, 1989; Schuler, 1992), which suggests that, "individual policies

and practices should be linked to overall management strategy" (Simmons et al., 1995, p. 75). More closely, the links between SHRM and TQM can be analysed under four functional areas (Simmons et al., 1995): work organisation; planning and staffing; performance appraisal and remuneration; and training and development. In terms of work organisation, SHRM and TQM are closely linked.

Both SHRM and TQM focus on the value derived from teams and flexible working practices, job analysis and job redesign (Rothwell and Kazanas, 1989; Saunders and Preston, 1994). TQM aims to identify and eliminate bottlenecks and irrelevant work practices, and streamline procedures by examining job content and work systems. In order to do this, HR managers and specialists need to become empowered to, "initiate programs and commit resources that increase the department's responsiveness" (Blackburn and Benson, 1995, p. 70). Here human resource planning and staffing play a strategic role in ensuring recruitment and selection procedures source individuals whose goals and values fit with the TQM philosophy, and whose attributes suggest they will be suited to a flexible, team-based environment.

As part of this recruitment and selection process, TQM requires HR specialists to work closely with line managers, where HRM plays a more decentralised, strategic role. Such a relationship is necessary in order to ensure employees are properly trained in TQM techniques, and monitored and rewarded appropriately (Blackburn and Benson, 1995). Indeed, a number of TQM supporters point to the danger of performance appraisal leading employees away from practicing appropriate TQM behaviours (Scherkenbach, 1985; Deming, 1986; Walton, 1990). This further highlights the critical role SHRM must play in ensuring that the HR system is compatible with TQM so that employees are rewarded for the right behaviours.

For an organisation to compete successfully, it is clear that it must consider both the external, as well as the internal, resource-based and relational-based views. This has an impact on the role HRM plays in an organisation's strategy process. On the one hand, organisations can choose whether HRM is to play a strategic role at the functional level, being reactive to corporate strategy, which fits with the matching model of HRM. Alternatively, organisations may prefer HRM to play an all-encompassing, proactive role in which it becomes highly integrated into corporate strategy, underscored by the resource-based model of SHRM. This choice will determine the extent to which TQM provides HRM with an opportunity to play a more strategic role in the organisation.

After all, TQM affects the strategy process at all levels. In terms of HRM, it impacts upon an organisation's culture, as well as its work organisation; staffing and planning; performance appraisal and remuneration; and training and development policies and practices. Organisations that fail to embrace the softer side of TQM see their initiatives lose momentum and interest. As such, if organisations are to successfully implement TQM, which may lead to some form of competitive advantage, they cannot only practice SHRM at the reactive, functional level. Instead, TQM requires organisations, or to put it another way, presents them with an opportunity, to play a more proactive, integrative role in the strategy process through corporate, business and functional levels.

Human Resource plays a vital role in total quality management. The following forces shape the human resource management towards TQM –

i). Economic liberalization announced by the government of India in 1991.

ii). Opening the Indian economy to the rest of the globe through the globalization policy.

iii). Entrusting more priority for private sector to play a constructive role in the restructuring and development process of Indian economy.

iv). Mounting competition among the industries across the globe.

v). Successful organisation proactively and systematically understand and respond to current and future work culture.

vi). Human Resource diversity and mobility are creating new employee needs and expectations about the future work culture.

vii). The information technology revolution is reshaping the core competencies needed in a knowledge economy.

viii). Organisational and human resource leaders are being challenged to become effective strategic partners in the creation of world class work cultures.

The TQM approaches brought changes in the attitudes and expectations of the managers about the roles of human resource managers. Further, the expectations of stakeholders about the HRM profession have also been changing. Traditionally, objectives of the business organisations were restricted to productivity and profits. Consequently, stakeholders particularly the customers and employees were given low priority. But, the business objective and the quality HRM approach are to maximize customer satisfaction, and market share though improved quality.

	Traditional HRM Approach	Total Quality HRM Approach
Philosophy	A fair day's work for a fair day's pay.	Shared responsibility, Commitment and rewards.
Business Objectives	Increased productivity, profitability; quality is secondary; focus on labour.	Increased quality, productivity, customer satisfaction, employee satisfaction and loyalty.
Quality Objective	Adequate quality to remain in business; staff-driven approaches to quality improvement.	Total quality management and continues improvement at and across every level.
Business Information	Limited to information on an as – needed basis for job performance.	Open books, share board information on profits, productivity, quality, costs, capital

Sharing		spending plans.
Major Constituencies	Managers, stockholders, customers, employees.	Customers, all employees, stockholders.
Education and Training	On-the-Job Training, feed back on job performance.	Quality and economic education, multiple skill training, problem solving and group process.
Reward structure	Management designed and administered.	Designed and adjusted by management – employee committee; formal, early union involvement.
Job Security	Labour as a variable cost; layoffs common during business downturns.	Formal commitment key consideration in all decisions.

Source – P. Subba Rao, Essential of Human Resource Management and Industrial Relatins, pp.688

Figure 3.1 presents the comparison of traditional and total quality human resource management approaches.

While TQM has been identified as a major innovation in management practice, there has been a preoccupation with the "hard" production-oriented aspects of TQM, rather than the softer HRM elements. Table 3.2 provides the basic 'soft' principles and 'hard' practices that are commonly found in the majority of TQM texts and academic journals.

Table 3.2
'Soft' & 'Hard' TQM Concepts & Practices Identified in TQM Literature

TQM 'Soft' Concepts	TQM 'Hard' Practices
1.Total Employee Involvement	1. Statistical Process Control
2.Continuous Improvement	2. Quality Function Deployment
3.Continuous Training	3. ISO 9000 series
4.Teamwork	4. Pareto Analysis
5.Empowerment	5. Matrix Diagram
6.Top-management Commitment & Support	6. Histograms & Process Charts
7.Democratic Management Style	7. Tree Decision Diagram
8.Customer/Citizen Satisfaction	8. Critical Path Analysis
9.Culture Change	9. Fishbone or Ishikawa Diagram

Human Resource Management & TQM in the Bank

A). Human Resource Management: -

A major structural change in our financial systems is the infusion of competition. Within the banking systems, there is heightened competition with the introduction of new generation of private sector banks. Despite the preponderant share of domestic banks in banking activity in India, foreign banks have been a source of competition, at least potentially, given their use of sophisticated technology, risk monitoring analysis, and exposure management. In financial systems worldwide, today buzzwords are Competition, Consolidation and stability. Here comes the importance of HRM. We need to make HRM as our strategic partner in this initiative.

The greatest management Challenge for the Indian Bank today is to make optimum use of Human Resource. The quality of human resource is no doubt a critical feature in the success of the banks. New ways of banking requires new competencies. The existing skills are hopelessly out- dated. Now, the intellectual capital of banks will come into play. We need to take into account individual needs of the customers. In our employees we need to instill a spirit of enterprises, a change that financial systems worldwide are undergoing structural transformation. Technological innovation, deregulation of financial requires shedding of bureaucratic approaches and imbibing professionalism. The biggest challenge in man- management would be to create exit routes for staff that are incapable or unwilling to walk that extra mile to imbibe these skills.

The cardinal principle of Human Resource Management is to consider each employee as a human being who has needs, aspirations and expectations which he likes to be fulfilled by his association with the organization. Organization must also recognize the right of expression of the workers and give them adequate opportunity to have a say in the management of affairs directly affecting their lives. Thus, management of human resources encompasses not only employment, training, compensation, appraisal, maintenance, etc., but also achieving good human relations which are a prerequisites to attainment of higher quality and productivity.

The different aspect of Human Resource Management is as follows:-

i). Human Resource Planning

ii). Recruitment and Selection
iii). Placement
iv). Induction, Transfer and Promotion
v). Training
vi). Management Development
vii). Career Development and Planning
viii). Job Analysis
ix). Job Design and Human Engineering
x). Performance Appraisal
xi). Human Resource Audit
xii). Employee's Health, Safety and Welfare
xiii). Total quality management
xiv). Human Resource Development
xv). Quality of working life
xvi). Quality Circle

Total quality management is one of the important aspects of human resource management. Many of the organisations in India have started augmenting ways and means of creating quality consciousness and involving employees at all levels in quality improvement process. This will help them to meet competition from the foreign multinational and also provide greater satisfaction to their customers.

B). Total quality Management:-

Quality is a dynamic concept and so is its management. Total Quality Management (TQM) has been accepted throughout the world these days. It calls for continuous improvement of quality with the cooperation of workers through innovation in product and technology so as to meet the changing requirements of the customers. The launching of ISO: 9000 series standards by the International Standards Organizational is an attempt to help the industrial organisations in adopting Total Quality Management to improve their quality and productivity and to serve their customers efficiently. *"TQM may be defined as creating an organizational culture committed to the continuous improvement of skills, team work, processes, product and services quality and customer satisfaction."* TQM refers to meeting the requirements of customers consistently by continuous improvement in the quality of works of all employees. For achieving total quality, three things are essentials:-

a). Customer Orientation :- TQM aims at satisfying the customers' requirement which never remain constant, but keep on changing with the change in time, environments, circumstances, needs, fashion etc. Thus meeting the changed environments of customers is a continuous goal of the producer.

b). Continuous Improvement :-The change in customers' requirements may be in terms of desire for better quality product / services, bigger size, reduced cost, etc. So a service provider has to cope with the new requirements. The management has to take care of competition in the market so that customers do not shift to other service provider. Bank and financial institutions are service providing organization. They serve to a very large number clientele spread all over the country. India Banking is at the threshold of a paradigm shift. The applications of technology and product innovation are bringing about structural changes in the Indian banking system. Off – site ATMs, on-line debit cards and electronic everywhere banking is transforming the traditional concept of branch banking. Information Technology and the communications networking systems have revolutionaries the working of banks and financial entities all over the world. Internet, Intranet, E – Commerce, E – Banking, E – Security measures, EFT are some of the advancement which the Indian banking is adopting these days.

c). Involvement of All Employees:- The enhancement of skills of employees will not only improve quality, but also bring down the cost of products through efficient use of machines and materials and reduction of wastages. The employees must also be conscious about the need for improvement in the quality of work. Quality Circle (QC) is an outstanding example in this regard. It is because of employees' involvement in improvement of quality that TQM is referred to as people's process. No doubt TQM is planned by the top managers, the people at the middle and lower levels must be taken into confidence before launching the TQM.

Total Quality Management —the HR Problem

Total Quality Management (TQM) is now widely recognised as one of the major innovations in management practice over the last decade. For the most part, however, the principal contributions to the analysis of TQM and its operation have come from people in the Operations Management area (for example, Oakland, 1989, Dale & Plunkett, 1990, Dale, 1994). Arguably, this has led to a preoccupation with the so-called "hard" production-orientated aspects of TQM as opposed to its "softer" Human Resource Management (HRM) characteristics. This means that less attention has been focused on people-management issues such as appropriate supervisory styles, compensation/payment systems, teamwork, industrial relations and the implications for different managerial functions.

Ishikawa (1985) referred to TQM as a "thought revolution" in management. Similarly Oakland (1989) has described it as a "new way of managing" and has claimed that after the industrial revolution and computing revolution of

yesteryear "we are now without doubt in the midst of a quality revolution". However, whilst TQM has been much talked up by gurus/consultants and indeed practitioners promoting their companies, there is growing evidence of its spreading influence if not of its effectiveness. For example, a British Institute of Management survey analysing the future of middle managers found 60% of managers and employers saying it was being implemented. Almost half of corporate respondents and over one-third of individual managers agreed that of the suggested techniques and managerial changes, the biggest impact on the future would be TQM (Wheatley, 1991).

A subsequent Institute of Management survey reported that 71% of respondents claimed they had a Quality Management Campaign, and a further 11% were planning to introduce one. The phenomenon is a recent one with only 10% having a campaign dating back more than five years (Wilkinson, Redman & Snape, 1993).

Yet there is increasing evidence that TQM has not fulfilled its promise (see recent surveys and reports eg Kearney, 1992, Miller, 1992, Cruise, O'Brien & Voss, 1992, The Economist Intelligence Unit, 1992, Wilkinson et al, 1993). Furthermore many of the problems arising appear to have been those relating to Human Resource (HR) issues such as management style, attitudes and culture. One possible explanation for this is that TQM has developed from a quality assurance ideology and consequently focuses on the "hard" measurable aspects such as costs and production/operation performance to the relative neglect of the so- called "soft" aspects. Thus the limitations of TQM can be at least partially attributed to the neglect of human resource policies in the organisation and a failure to align the HR policies with TQM to ensure integration. These critical "soft" issues are apparent from most reports and research yet remain relatively unexplored in comparison with the use of quality management tools and techniques and quality systems (Wilkinson, 1992).

In recent years, TQM has been taken up by a number of HR writers who have seen it as an opportunity for the function to play a strategic role. Until recently the personnel profession appears to have been slow to see the implications for the function. This may have been because they saw it as refashioned quality circles (with which they had negative experience) or more likely because it was seen as essentially quality control/assurance and consequently regarded as a job for operations managers (Wilkinson, Marchington, Ackers & Goodman, 1992).

However, the past few years has seen both a shift in emphasis to human resource issues within the quality area and the growing interest of personnel specialists. The former reflects two factors. First, a shift from quality assurance to TQM with a consequent greater emphasis being placed on issues such as employee involvement. Second, growing evidence which suggests that TQM has major problems in the so-called soft areas (Plowman, 1990, Kearney, 1992, Cruise O'Brien & Voss, 1992) and in particular culture, involvement and communication.

According to Cruise O'Brien and Voss: Quality depends on broad based employee involvement and commitment. New and innovative human resource policies were reported by managers in a number of organisations, but these were not often related to quality. . . . Divorce of human resources from quality, except in name, could seriously retard the spread of quality through the firm. (1992, p. 11)

This would appear to present the personnel function with a window of opportunity, even if it has little involvement from the start of TQM. In this sense, the shift of focus to human resource issues may not have come about at the behest of the personnel people but because others have recognised a need for their involvement, albeit at a late stage. Thus, a number of writers have begun to identify the opportunities which TQM might offer for the function. Giles and Williams argue that "Quality has high personnel content. It gives strategic importance to policies and processes that personnel managers have traditionally considered to be their own patch" (1991, p. 29) and thus "quality management is pure strategy on a plate waiting for some personnel input" (1991, p. 30).

Conclusion

There is no single theoretical formalization of total quality, but Deming, Juran and Ishikawa provide the core assumptions, as a "...discipline and philosophy of management which institutionalizes planned and continuous... improvement ... and assumes that quality is the outcome of all activities that take place within an organization; that all functions and all employees have to participate in the improvement process; that organizations need both quality systems and a quality culture.".

In summary, first assess preconditions and the current state of the organization to make sure the need for change is clear and that TQM is an appropriate strategy. Leadership styles and organizational culture must be congruent with TQM. If they are not, this should be worked on or TQM implementation should be avoided or delayed until favorable conditions exist.

Remember that this will be a difficult, comprehensive, and long-term process. Leaders will need to maintain their commitment, keep the process visible, provide necessary support, and hold people accountable for results. Use input from stakeholder (clients, referring agencies, funding sources, etc.) as possible; and, of course, maximize employee involvement in design of the system.

Always keep in mind that TQM should be purpose driven. Be clear on the organization's vision for the future and stay focused on it. TQM can be a powerful technique for unleashing employee creativity and potential, reducing bureaucracy and costs, and improving service to clients and the community.

The challenge that lies ahead for banks is manifold. Banks in the days to come have to provide their broad – based service package in the midst of stiff competition. To ensure their competitive edge in future, they have to fight with rivals in terms of quality of their customer services. Therefore, strategic planning approach for designing an appropriate customer service, a detailed market research for exploring potential customers and potentials services, a detailed market research for exploring potential customers and potential services, Total Quality Management (TQM) philosophy for improving the quality of services and an appropriate strategy for marketing the bank services, etc., will go a long way in enabling the banks more relevant and operationally viable in future.

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