



ISSN Online: 2152-7261 ISSN Print: 2152-7245

# Ensuring Total Quality Management in Urban Housing Promotion Fund (FPHU) in Burundi

Marie Chantal Hakizimana, Vénérande Mukamana, Charles Bukuru, Annonciate Ntiranyibagira, Joy Niyonkuru, Jean-Louis Kuburhanwa Chensy-Koko, Anaclet Nzohabonayo\*

Faculty of Business and Professional Studies, Hope Africa University, Bujumbura, Burundi Email: \*nzohabonayoanaclet2310@gmai.com

How to cite this paper: Hakizimana, M. C., Mukamana, V., Bukuru, C., Ntiranyibagira, A., Niyonkuru, J., Chensy-Koko, J.-L. K., & Nzohabonayo, A. (2021). Ensuring Total Quality Management in Urban Housing Promotion Fund (FPHU) in Burundi. *Modern Economy, 12*, 1883-1895. https://doi.org/10.4236/me.2021.1212098

Received: November 1, 2021 Accepted: December 19, 2021 Published: December 22, 2021

Copyright © 2021 by author(s) and Scientific Research Publishing Inc. This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

http://creativecommons.org/licenses/by/4.0/





# **Abstract**

Introduction: Total quality management (TQM) provides the quality assurance that customers will get what they expect, which can help to manage the customer's needs and dissatisfactions. Methods: A cross-sectional study design was used to describe the importance of ensuring TQM in Urban housing promotion found (FPHU) in Burundi. A purposive sampling method was used also to select 57 workers of FPHU by applying Alain Bouchard's formula and the questionnaire was used as data collection instrument. Results: The current study revealed a significant knowledge among participants on the importance of TQM as for all variables; they were able to score more than 50%. Conclusion: The study findings were quite good for all variables; they scored more than 50%. Participants assumed that TQM in FPHU was efficient to satisfy their customers. Authors have recommended in-service training among employees and the customers' awareness could be implemented in FPHU to improve the quality of service.

# **Keywords**

Total Quality Management, Customers, Employees

# 1. Introduction

Organizations are set up to respond to a need, solve real problems and/or satisfy the needs of their customers. However, very often, this is achieved thanks to the respect of international standards incarnated by total quality management. Total Quality Management (TQM) is an essential tool for the effective management of any organization. This tool takes into consideration three basic elements in or-

der to produce quality, which includes customer satisfaction, employee involvement and continuity in performance improvement (Edoun, Mabisa, Mbohwa, & Pelser, 2014).

With a total population estimated at 11,890,781 in 2020, Burundi is one of the most densely populated countries in Africa with 435 people per square kilometers as of 2018 (Banze, 2020). The population growth rate is approximately three percent. The housing market in Burundi is characterized by insufficient supply and an ever-growing demand caused by dynamic demography. The country presents specific factors of poverty that affect the supply of housing which are: demography, density, low urbanization and the problem of natural disasters. To overcome the housing supply challenge and meet the needs of the population, Burundi will have to develop each year by 2030 an area of 855 hectares of land and build 25,631 housing units, more than half of 14,365, in urban areas. Energy infrastructure development to support housing is woefully inadequate with low electricity access of 2 percent in the rural areas and 58.5 percent in urban areas as of 2016 (Banze, 2020). Therefore, this study was conducted for the purpose of illustrating the employees' Knowledge and attitude for ensuring TQM in Urban housing promotion found (FPHU: Fonds de Promotion de l'Habitat Urbain) of Bujumbura, Burundi.

The quality of the final product or services is assured only if quality has been incorporated into the product rather than waiting to verify the quality of the result. The effectiveness of the organizations that implement TQM depends on their ability to satisfy their employees, a necessary goal for companies that wish to realize benefits from employee involvement (Kaynak, 2003). Therefore, it is appropriate for the organization to be able to effectively manage its human resources in order to successfully implement the TQM system. Total Quality Management is defined as a management approach that allows employees to adequately meet the needs of the customer. To reach this millennium moment, leadership must play a crucial role in ensuring the success of quality management because it is the top management's responsibility to create and communicate the vision to move the firm toward performance improvement (Waduu, 2020). For effective total quality management, management must be fully engaged, focused and goal-oriented. Total Quality Management ensures that products are not only delivered to customers but that they receive relevant information and receive relevant answers to questions and needs through appropriate feedback systems. In addition, the needs of employees, such as the tools and resources needed for efficiency, personal development programs and the corresponding recognition rewarding hard work, are paramount for total quality management. Achieving total quality management in a developing country, especially a resource-poor country like Burundi, is not a small task for different institutions responsible for managing the total quality of products manufactured in a country.

From globalization through technological developments, these changes have significantly affected the behavior of consumers, who have become more de-

manding in terms of service and more attentive to the price-quality ratio. Customers have benefited from the growth of competition to occupy a privileged place at the heart of the strategies of the largest companies that devote the greatest interest to their expectations and desires. To ensure business continuity in an environment where competition is increasingly fierce companies must redouble their efforts to provide services so that they can offer a quality adapted to the needs and expectations of their customers (Al-Shobaki, Fouad, & Al-Bashir, 2010).

# 2. Literature Review

The term "quality" is a Latin word "qualitas" which means characteristic, feature, trait... Rarely does one thing or a phenomenon, however, have one characteristic, feature or trait, but whether or not it has a quality can be found out only by comparing a sum of these characteristics against requirements (Luburić, 2014). However, the current users demand is not easy to meet because quality may not be everything to customers, then everything is nothing without quality.

Several studies have shown that the way organizations implement TQM can significantly affect the results and business impact, hence organizations need to take proper measure in implementing TQM into their organizations (Edoun et al., 2014). By definition, TQM generally means a quest for excellence, creating the right attitudes and controls to make prevention of defects/errors possible and optimize customer satisfaction by increased efficiency and effectiveness. The basics of Total Quality Management comprises of the principles of the Quality Management System (Luburić, 2014).

- 1) Customer orientation. Organizations depend on their users, they should understand their current and future needs, meet their demands, and try to exceed their expectations.
- 2) Leadership and modern management. Leaders establish common objectives and managing of an organization. The management creates the situations and environment where employees will be able to fully commit to the achievement of the organization's objectives.
- 3) *Involvement of employees*. Employees at all levels are the very essence of an organization and only their full involvement enables the utilization of their potential to the benefit of the organization.
- 4) *Process approach*. A desired result is achieved most efficiently when resources and related activities are managed as processes.
- 5) *System approach to management.* Identifying, understanding and managing all interrelated processes with a view to attaining the anticipated objective contributes to efficiency and possibility of planning within an organization.
- 6) *Continual improvement*. Continual improvement represents a permanent objective of an organization.
- 7) Factual approach to decision making. Efficient decisions are based on logical or intuitive fact and information checking. Only that which can be proven is

accurate.

8) *Mutually beneficial supplier relationships*. Mutually beneficial relations between an organization and its suppliers increase the ability of both.

Study conducted in Qatar on the effect of TQM practices on employee performance had unveiled that TQM practices with its dimensions had effects on employee performance through knowledge sharing (Al-Saffar & Obeidat, 2020). Knowledge is also shown to have quite a strong and positive influence on firm operational and financial performance and partially mediates the relationship between TQM and corporate performance (Abbas & Kumari, 2021).

According to Stewart and Waddell (2008), they argued that spreading the concept of quality, from product/service specification to rapid response to customer needs, clears the relationship between the employees' knowledge management and TQM. Thus, acquiring knowledge and disseminating it provides a quality culture introduced a conceptual framework based on quality programs (Honarpour, Jusoh, & Md Nor, 2012).

TQM focuses not only on the quality of product, but also on the quality of employees. Most successful TQM implementations depend heavily on changes in employees' attitudes and activities (Karia & Asaari, 2006).

According to Karia and Asaari (2006), managers should be aware that TQM practices have a positive effect on employees' work-related attitudes such as job involvement, job satisfaction, career satisfaction, and organizational commitment.

Study on the impact of TQM initiative on the attitudes of the employees of a mid-sized factory in a UK manufacturing plant had revealed that TQM tends to have more influence on the attitudes of employees who have participated in certain aspects of the quality program than on the attitudes of non-participating employees while the employees' quality attitudes may be influenced by such TQM components as appraisal, suggestion schemes and team briefings (Wood & Peccei, 1995). No study has been conducted to assess the employees' knowledge and attitude for ensuring TQM in any financial organization of Bujumbura, Burundi.

#### 3. Methods

A cross-sectional study design was used to describe the importance of ensuring total quality management in Urban housing promotion found (FPHU) in Burundi. FPHU was created in 1989 by Decree N°. 100/228 of 11 December 1989. At its inception, FPHU was a public commercial institution with a capital of 100 million BIF fully paid by the Government of Burundi. It was transformed into a private company in May 1993 with a capital of 409 million BIF, 13% of which belonged to the private sector.

The population in this study was selected from Senior Staff and agent staff of FPHU. A purposive sampling method was used to select a sample of 57 participants by using Alain Bouchard's formula through a targeted population of 118

agent staff and 4 senior staff of FPHU. The formula is:

$$NC = \frac{n}{1 + \frac{n}{N}}$$

N= Population;

n = Sampling by determined Universal 96;

*NC* = Sampling Corrected.

$$NC = \frac{n}{1 + \frac{n}{N}} = \frac{n}{\frac{N+n}{N}} = \frac{n \times N}{N+n}$$

Sample among executives' staff whose population was 4. The sample =  $\frac{96 \times 4}{4+96}$  = 3.84 - 4 participants.

Sample among agents staff whose population was 118. The sample  $NC = \frac{96 \times 118}{118 + 96} = 52.9 - 53$  participants.

This is to make a sample of 57 participants for this study.

They were included in this study all staff members of FPHU who have a contract and agreed to participate in this survey. They were excluded in the study from those who did have not a contract and did not want to participate. The questionnaire was used to collect data on TQM from executives and employees of FPHU. To minimize errors and biases in the study, this questionnaire was given to a group of economists and other great people with PhDs' levels, veterans in academic works for face validity and approves it before being used in the field. The feedback was of high consistency even if some remarks did not lack. For instance, all questions which were not approved with a quote of excellence were removed on the questionnaire, and the document which was considered is the one that was already approved by competent persons.

A self-report method involving questionnaire completion with four components addressing demographic data, employees' knowledge on TQM, the efficiency of the company through the management of total quality, customer satisfaction through TQM and importance of TQM assurance in an organization was used to collect data. We designed it to examine interrelationships between the demographic variables of participants and their knowledge and attitudes. It had 22 items divided into five sections: demographic data section with 3 items exploring the participants' social status, section two of the employees' knowledge on TQM with 7 items, section three on the efficiency of the company through the management of total quality 4 items, section four on the customer satisfaction through TQM with 4 items and a fifth one on the importance of TQM assurance in an organization with 4 items. The score of the results was classified refer to the items' scored by participants in each section of variables. The maximum score was 3 points for "Yes" for each respondent, 2 points for "Sometimes" and 1 point for "No". There were 57 respondents for the 19 variables which give us a maximum of 3249 points corresponding to 100% for Yes responses and a

minimum of 1083 points (33.3%) for No responses. A Statistical Package for Social Sciences (SPSS 21.0) was used to analyze and interpret data which were presented by tables and graphs.

#### 4. Results

In our study, 53 employees of FPHU had participated and 4 senior staff responded to all questions used to collect data.

The findings from this study revealed that the majority of the participants (73.7%) were male, while 26.3% of them were female. Moreover, most of our participants had an experience which was between 15 - 20 years, 26.4% had an experience between 5 - 15 years, 24.6% had more than 20 years while 14% had less than 5 years. Their age was ranged between 23 - 57 years (Table 1).

Regarding the question of whether the total quality management has been accredited by anybody, the findings revealed that the majority of the participants (67%) know that the management of total quality of the services of the FPHU has been certified by an accredited body as they scored 90 points, 32% were not sure if it was accredited or not (42 points), while 1% of participants were not aware that the FPHU total quality management has been certified by an accredited body (2 points). The majority of the participants scored 105points representing (74%) by assuming that they have noticed a positive change after the implementation of total quality management in their service while 26% had scored 36 points. None of the participants have assumed not to notice a change from TQM implementation. Moreover, 70% of participants argued that staffs are involved in the processes of setting up the Total Quality Management, however, 23% argued that they are sometimes involved, while 7% assumed to be not involved in the process. Furthermore, the majority of the participants (53%)

Table 1. Demographic data.

Characteristics	Frequency $(N = 57)$	
Age		
Range	23 - 57 years	
Mean	39 years	
Sex		
Male	73.7%	
Female	26.3%	
Experience (Years)		
<5	14%	
5 - 15	26.4%	
15 - 20	35%	
>20	24.6%	

revealed that there is a service that deals with the management of total quality within FPHU organization, 36% were note sure while 11% were not aware of its existence within FPHU. The findings of this study revealed that the customer satisfaction needs are counted on service of the total quality management (62%) while 31% of our participants assumed the customer satisfaction needs are sometimes counted on service of the TQM and 7% were not aware of it. 58% of our participants assumed that total quality management is important, while 21 of them do were not its important and the other 21% argued that it is sometimes important. The majority of our participants (51%) assumed that FPHU do care about the total quality management, 42% assumed that it does it sometimes while 7% argued that this organization does not care about TQM (Table 2).

# **4.1. Efficiency of the Company through the Management of Total Quality**

Table 3 describes the findings of our study on the efficiency of the company through the management of total quality. 51% of our participants revealed satisfactory timeliness of the achievement of the objectives set by the FPHU, 42% were doubting the on-time completion of the objectives, while 7% revealed unsatisfactory deadlines achievement. Moreover, the majority (64%) of the participants argued that there is a strong tourn over following the Total Quality Management in this company, 29% revealed that sometimes there is a strong tourn over, and 7% did not highlight any existence of tourn over in this company regarding total quality management. The majority of the respondents (66%) enlightened that the quality of service in case of credits granted and other services is good in the FPHU following the use of Total Quality Management, 27% argued that sometimes the quality of service is good while 7% do not confirm that the quality specifications and standards service was good. 54% of the participants confirmed that there was a satisfactory contribution of total quality

**Table 2.** Employees knowledge on total quality management (N = 57).

Characteristics	Yes %	Sometimes	No
Any accredited Organization that certified Total Quality Management.	67 %	32%	1%
Positive outcome after total quality management implementation.	74%	26%	0%
Involvement of staffs in the process of setting up a total quality management.	70%	23%	7%
Existence within FPHU of a Service that Deals with the Management of Total Quality.	53%	36%	11%
Customer satisfaction needs are counted on service of the total quality management.	63%	31%	7%
In your opinion, is total quality management important?	58%	21%	21%
Does FPHU do care about the total quality management in your company?	51%	42%	7%

management in the financial institute, 42% assumed that there is sometimes a satisfactory contribution, while 4% assumed that there was no significant satisfactory contribution to the management of total quality in the financial institution.

# 4.2. Customer Satisfaction through Total Quality Management 4

Concerning customer satisfaction through total quality management, 62% assumed that the customer satisfaction was good, 33% were doubting this customer satisfaction, while 5% do not confirm any customer satisfaction throughout this TQM. 61% assumed that there was satisfying monitoring to improve customer expectations, 29% assumed that this satisfaction was sometimes monitored, whilst 10% did not confirm this monitoring to be satisfied for customer satisfaction. 83% argued that there was significant importance of the repayment rate granted, 13% were doubting of this importance and 4% did not see any importance of it. 86% of our participants assumed that there was a satisfied time taken to process the claims, 11% were doubting, while 3% did not confirm this customer satisfaction (Figure 1).

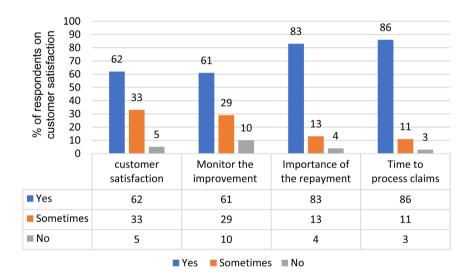


Figure 1. Customer satisfaction through total quality management.

**Table 3.** The efficiency of the company through the management of total quality 4.

Characteristics	Yes	Sometimes	No
Satisfaction of the company compliance with the deadlines fixed for achieving the objectives	51%	42%	7%
High rate of strong turnover	64%	29%	7%
Product quality specifications and standards service	66%	27%	7%
Contribution of total quality management in the FPHU satisfactory	54%	42%	4%

The findings regarding the importance of total quality management assurance in FPHU revealed that 72% of our participants assumed that it helps develop greater employee engagement in producing quality goods or services, 24% of them assumed that it helps sometimes, while 4% do not accepter that it helps anything regarding employees' development. 76% of them argued that it encourages customer orientation among employees, 20% were doubting while 4% did not accept that TQM encourages customer orientation among its employees. 68% assumed that the importance of TQM is easy to adapt within FPHU, 27% assumed that it is sometimes easy, while 5% did not find found it easier to adapt. 76% argued that the importance of TQM is to improve the efficiency of all activities within FPHU, 20% assumed that it improves sometimes efficiency, while 4% did not accept its importance throughout the efficiency of works within the company (Table 4).

#### 5. Discussion

The term quality is essentially an economic term that has emerged based on industrial and technological competition among advanced industrial countries to control production and gain customer confidence (Abdul, Al-Saffar, & Obeidat, 2019).

The study findings revealed the age of participants ranged from 23 - 57 years ( $\bar{x} = 37$ ). The majority of the participants were male (73.7%) and 26.3% were female (Table 1).

This study had revealed a significant knowledge regarding total quality management among FPHU employees as for all variables, their score was ranged between 74% to 51%, with the highest score on the positive outcome after TQM implementation (74%) to the minimum score on the care of FPHU about the TQM in their company (51%), however, there was a significant number whose knowledge was poor as their score was ranged between 0% and 21% (Table 2). This contrasts with the finding of Aarti (2015) whose results revealed that many employees don't have a clear idea of what TQM was and that the more successful industries tended to have more deep knowledge and usage of the TQM principles. Additionally, TQM practices with its dimensions had effects on employee performance through knowledge sharing (Abdul et al., 2019). Therefore, FPHU should introduce a system of internal communication for allowing a downward

 Table 4. Importance of total quality management assurance in an organization 4.

Characteristics		Sometimes	No
To develop greater involvement in our employees to produce goods or render quality services.	72%	24%	4%
To encourage customer orientation among our employees.	76%	20%	4%
For its ease of adaptation to our company.	68%	27%	5%
To improve the efficiency of all activities of the company.	76%	20%	4 %

communication to all members. The FPHU management have encountering a low level of interorganizational communication. This will be difficult to reach the principal of total involvement as all members do not have the same information of achieving the organization objectives and thus decrease the production. The establishment of total quality management at the level of FPHU company helps to be more efficient by achieving their objectives concerning the quality of the product and the increase of the volume of the services rendered to the customers which have a direct link with the productive force of this economic organization. For successful Quality Management System implementation projects, the existence of effective communication between stakeholders is a vital element (Stanciu, Condrea, & Zamfi, 2016). Moreover, FPHU needs to restorer in-service training especially on TQM so that the principle of involving all people may be implemented. Stanciu et al. (2016) illustrated that internal communication should ensure the understanding of the objectives of the quality management system (QMS) and help individuals and groups to direct their efforts towards bringing to achievement.

Regarding the company efficiency through the TQM, participants revealed an average attitude as their score was ranged between 51% and 66% (Table 3). Participants assumed satisfactory timeliness of the achievement of the objectives set by the FPHU and the company could have a strong tourn over following TQM. This could be explained by the fact of lack of knowledge on TQM. The efficiency score obtained for the organization can be used to formulate the operational strategy to enable a firm to meet its business objectives and goals by enhancing allocation of available resources to maximize outputs of the company (Abubakar, 2017). Therefore, in-service training on TQM should be implemented to this latter, because training or education increases workers productivity, by providing employees expertise and improving job satisfaction.

Concerning the customer satisfaction through total quality management, a significant number of participants (62%) assumed that the customer satisfaction was good and there was satisfying monitoring to improve customer expectations (61%), while 83% argued that there was significant importance of the repayment rate granted (Figure 1). This concerns the finding of Anil and Satish (2017) whose findings indicated that there exists a positive and significant relationship between TQM practices and customer satisfaction level as this study confirmed that knowledge management and customer focus were perceived as the most dominant TQM practices associated with customer satisfaction. A primary focus of TQM is to improve customer satisfaction by having a customer focus and consistently meeting customer expectations by achieving their expectations; therefore, this could be chosen as performance indicators for measuring the organization' performance (Anil & Satish, 2017).

Concerning the importance of TQM in an organization, this study had revealed good knowledge among participants as their score was over 65% (**Table 4**). The majority of our participants assumed that it helps develop greater employee engagement in producing quality goods or services (72%), encourages

customer orientation among employees and improve the efficiency of all activities within FPHU (76%), while 69% assumed that TQM allows the company to develop or increase its credibility as an organization. This contrasts with the findings of Aarti (2015), in which the result had unveiled that, even though the core principles of TQM were widely implemented in manufacturing industries, many employees don't have a clear idea of what TQM was.

#### 6. Recommendation

The following are the recommendations that originated from the study:

- The FPHU should plan activities based on information collected by the Total Quality Management Department, raising awareness among employees about the benefits and role of total quality; management service so that these latter contribute positively to the institution.
- Take strategies to improve quality services and the allocation of specific responsibility for members; motivation and training needed for teams to diagnose the causes, stimulate the implementation of solutions and establish checkpoints to sustain progress;
- Further study could be conducted in order to arrive at the results that this
  work has not been able to achieve or on the other financial institutions of
  Burundi to know what they can contribute in the improvement of the quality
  of the service rendered to the Burundian population.

# 7. Conclusion

This study has revealed a significant knowledge among participants on the importance of TQM as for all variables; they were able to score more than 50%. Moreover, participants argued that TQM in FPHU was efficient to satisfy their customers. However, in-service training among employees and the customers' awareness could be implemented in FPHU to improve the quality of service.

# 8. Limitation

In our study, the limitations were that it was conducted in one institution while the city of Bujumbura has many institutions running the business.

# **Conflicts of Interest**

The authors declare no conflicts of interest regarding the publication of this paper.

# References

Aarti, C. (2015). The Effectiveness of Total Quality Management in the Manufacturing Industries. *International Journal of Management in Education, 5,* 210-225. <a href="https://www.researchgate.net/publication/311617942\_The\_Effectiveness\_of\_Total\_Quality\_Management\_in\_The\_Manufacturing\_Industries">https://www.researchgate.net/publication/311617942\_The\_Effectiveness\_of\_Total\_Quality\_Management\_in\_The\_Manufacturing\_Industries</a>

Abbas, J., & Kumari, K. (2021). Examining the Relationship between Total Quality Management and Knowledge Management and Their Impact on Organizational Performance: A Dimensional Analysis. *Journal of Economic and Administrative Sciences*,

Ahead-of-Print.

- Abdul, N., Al-Saffar, G., & Obeidat, A. M. (2019). The Effect of Total Quality Management Practices on Employee Performance: The Moderating Role of Knowledge Sharing. *Marketing Letters*, 10, 77-90. <a href="https://doi.org/10.5267/j.msl.2019.8.014">https://doi.org/10.5267/j.msl.2019.8.014</a> <a href="https://www.researchgate.net/publication/335220202\_The\_effect\_of\_total\_quality\_management\_practices\_on\_employee\_performance\_The\_moderating\_role\_of\_knowledge\_sharing.pdf.">https://www.researchgate.net/publication/335220202\_The\_effect\_of\_total\_quality\_management\_practices\_on\_employee\_performance\_The\_moderating\_role\_of\_knowledge\_sharing.pdf.</a>
- Abubakar, O. M. (2017). Effect of Total Quality Management Practices on Operational Efficiency of Container Depots in Mombasa Country. University of Nairobi, School of Business.
  - http://erepository.uonbi.ac.ke/bitstream/handle/11295/102929/Omar\_Effect%20of%20Total%20Quality%20Management%20Practices%20on%20Operational%20Efficiency%20of%20Container%20Depots%20in%20Mombasa%20County.pdf?sequence=1&isAllowed=y
- Al-Saffar, N., & Obeidat, A. (2020). The Effect of Total Quality Management Practices on Employee Performance: The Moderating Role of Knowledge Sharing. *Management Science Letters*, 10, 77-90. <a href="https://doi.org/10.5267/j.msl.2019.8.014">https://doi.org/10.5267/j.msl.2019.8.014</a>
  <a href="https://pdfs.semanticscholar.org/c309/1b8ba36fe2e0dfe44e73a0660339b0f91956.pdf?ga=2.6077620.683982875.1638236743-1566047152.1638236743">https://pdfs.semanticscholar.org/c309/1b8ba36fe2e0dfe44e73a0660339b0f91956.pdf?ga=2.6077620.683982875.1638236743-1566047152.1638236743</a>
- Al-Shobaki, S., Fouad, R., & Al-Bashir, A. (2010). The Implementation of Total Quality Management (TQM) for The Banking Sector in Jordan. *Jordan Journal of Mechanical and Industrial Engineering*, *4*, 304-313.
- Anil, A., & Satish, K. (2017). Enhancing Customer Satisfaction through Total Quality Management Practices—An Empirical Examination. *Total Quality Management & Business Excellence, 30,* 1528-1548. <a href="https://doi.org/10.1080/14783363.2017.1378572">https://doi.org/10.1080/14783363.2017.1378572</a> <a href="https://www.researchgate.net/publication/320072374\_Enhancing\_customer\_satisfaction\_through\_total\_quality\_management\_practices\_-\_an\_empirical\_examination">https://www.researchgate.net/publication/320072374\_Enhancing\_customer\_satisfaction\_through\_total\_quality\_management\_practices\_-\_an\_empirical\_examination</a>
- Banze, F. (2020). *Housing Finance in Burundi*. http://housingfinanceafrica.org/app/uploads/V12-Burundi-FINAL.pdf
- Edoun, E., Mabisa, J., Mbohwa, C., & Pelser, R. (2014). *Application of Total Quality Management (TQM) in the South African Banking Sector: The Case of First National Bank (FNB) in South Africa.* 
  - https://ujcontent.uj.ac.za/vital/%20access/services/Download/uj:20171/SOURCE1?view=true
- Honarpour, A., Jusoh, A., & Md Nor, K. (2012). Knowledge Management, Total Quality Management and Innovation: A New Look. *Journal of Technology Management & Innovation*, 7, 22-31. https://doi.org/10.4067/S0718-27242012000300003
- Karia, N., & Asaari, M. (2006). The Effects of Total Quality Management Practices on Employees' Work-Related Attitudes. *The TQM Magazine*, 18, 30-43.

https://doi.org/10.1108/09544780610637677

- $\frac{https://www.researchgate.net/publication/238327191\_The\_effects\_of\_total\_quality\_mangement\_practices\_on\_employees'\_work-related\_attitudes$
- Kaynak, H. (2003). The Relationship between Total Quality Management Practices and their Effects on Firm Performance. *Journal of Operations Management, 21,* 405-435. <a href="https://doi.org/10.1016/S0272-6963(03)00004-4">https://doi.org/10.1016/S0272-6963(03)00004-4</a> <a href="https://shop.tarjomeplus.com/UploadFileEn/TPLUS\_EN\_4102.pdf">https://shop.tarjomeplus.com/UploadFileEn/TPLUS\_EN\_4102.pdf</a>
- Luburić, B. (2014). Total Quality Management as a Paradigm of Business Success. *Journal of Central Banking Theory and Practice*, *3*, 59-80. https://doi.org/10.2478/jcbtp-2014-0005
- Stanciu, A. C., Condrea, E., & Zamfi, C. (2016). *The Importance of Communication in Quality Management.*

https://stec.univ-ovidius.ro/html/anale/ENG/2016/2016-II-full/s4/20.pdf

Stewart, & Waddell (2008). Knowledge Management as Perceived by Quality Practitioners. *The TQM Journal, 20,* 31-44. <a href="https://doi.org/10.1108/09544780810842884">https://doi.org/10.1108/09544780810842884</a> <a href="https://www.researchgate.net/publication/251307528\_Knowledge\_management\_as\_perceived\_by\_quality\_practitioners">https://www.researchgate.net/publication/251307528\_Knowledge\_management\_as\_perceived\_by\_quality\_practitioners</a>

Waduu, D. (2020). Total Quality Management Practices and Performance of Commercial Banks in Kilifi Town, Kenya. *International Journal of Current Aspects, 3,* 1-15. <a href="https://doi.org/10.35942/ijcab.v3iVI.75">https://doi.org/10.35942/ijcab.v3iVI.75</a> <a href="https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance....pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance....pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance....pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance....pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance....pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Practices%20and%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Performance...pdf?sequence=1">https://ir-library.ku.ac.ke/bitstream/handle/123456789/21639/Total%20Quality%20Management%20Management%20Management%20Management%

Wood, S., & Peccei, R. (1995). Does Total Quality Management Make a Difference to Employee Attitudes? *Employee Relations, 17,* 52-62. <a href="https://doi.org/10.1108/01425459510086893">https://doi.org/10.1108/01425459510086893</a> https://link.gale.com/apps/doc/A17262021/AONE?u=anon~bcd81ca&sid=googleSchol

ar&xid=33a8cc53

DOI: 10.4236/me.2021.1212098 1895 Modern Economy