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Total Quality Management Practices and Corporate Reputation of Commercial Banks

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ABSTRACT: The purpose of this paper is to identify the domain of total quality management practices that best influences the corporate reputation of commercial banks. Employing quantitative, non-experimental research design and correlational technique, the study surveyed 110 randomly selected employees from six identified commercial banks in Tacurong City, Sultan Kudarat. Data were collected through personal survey using standardized, contextualized questionnaires and were analyzed using the mean, Pearson's r and regression. Results showed that the total quality management practices and corporate reputation of the respondents are at a very high level suggesting that the measures of both variables are always manifested. The findings of the study also revealed that total quality management practices is correlated with and has significant influence on corporate reputation. When independently regressed, it was found that human resource management of the total quality management practices best influences the corporate reputation of commercial banks.

Keywords: *business administration, total quality management, corporate reputation, regression, Philippines*

SDG Indicator: #*9 industry, innovation and infrastructure*, #*11 sustainable cities and communities*

I. INTRODUCTION

The implementation of quality ideals in day-to-day operations is often challenging, despite the commitment expressed by top management. Inconsistent training programs, lack of employee engagement, and resistance to change can hinder the effectiveness of TQM initiatives. The study conducted by Saffar and Obeidat (2020) emphasized that the effectiveness of Total Quality Management (TQM) in the banking industry is heavily reliant on the dedication and involvement of all employees, ranging from senior management to frontline personnel. In the absence of this commitment, service quality may become inconsistent, resulting in customer dissatisfaction and a subsequent decline in reputation (Wang, 2020). In addition, the banking sector experiences fast technological advancements, which present further challenges to the implementation of Total Quality Management (TQM) (Sun, Rabbani, Ahmad, Sial, Cheng, Zia-Ud-Din, & Fu, 2020). The complexity of ensuring the quality of services provided by banks is increasing as they increasingly depend on digital platforms. System downtimes, cyber security threats, and the impersonal nature of digital interactions can have a negative impact on customer experience.

Businesses are now more innovative and competitive than ever before. This is because businesses must adapt quickly to changes in the business environment, such as globalization, or risk losing customers, seeing poor returns, and eventually disappearing from the market (Abbas, 2020). Businesses must continually enhance the quality of their products and services through marketing, product differentiation, and cost reduction if they want to compete effectively (Özkan, Süer, Keser, &Kocakoç, 2020). In this regard, particularly with intangible items, it is essential for business entities to establish a solid reputation that enables clients to make informed decisions about the purchase of services, otherwise, customer loss can occur when a company's reputation for delivering dependable and high-quality services is undermined, leading to reduced customer retention and a decline in market share. The erosion of trust can have significant consequences in industries that rely on customer loyalty, as rebuilding trust can be challenging once it has been lost. A substantial competitive advantage accrues to businesses that can consistently deliver exceptional customer service (Saffar&Obeidat, 2020).

Companies across many industries, but notably those in the banking industry, are feeling the effects of globalization and market liberalization. As a result, competition is heating up, and service management and quality performance are likely to take center stage in these sectors (Khan, Salamzadeh, Iqbal, & Yang, 2022). Businesses can gain an advantage over their competitors with strong public perception if they work to improve their corporate image and reputation (Abu Zayyad, Alshurideh, Al Marzouqi, Al Diabat, Alfarsi, Suson, & Salloum, 2021). This advantage can be comparable to that of companies with more sophisticated infrastructure, more dedicated employees, and more effective advertising campaigns. Quality products and services are often the driving forces behind a company's rise to prominence (Palacios-Manzano et al., 2021). Companies strive for quality, but it's hard to achieve and maintain because of all the factors that go into it. To keep their good name and increase profits while preserving market share, they need a system or a plan (Wang, 2020).

Quality did emerge as an essential component and key success factor in most manufacturing and service industries. Total quality management also known as TQM is a popular term today. At its core, TQM as a business philosophy does champion the notion that the long run firm success is pegged entirely on the customer being kept satisfied. In TQM, there is a requirement for all the organization stakeholders to work as a team so as to improve on processes, outputs and company culture. TQM is also considered as a culture, attitude and employee involvement in providing clients with outcomes which keeps them satisfied. This culture and attitude inform the organization to do things right the first time, thus minimizes waste (Lin, Lin, & Wang, 2021). Essentially, quality management objective is to achieve zero defects in all areas of activities like wastages, breakdowns, rejections, accidents, industrial disputes, producers, methods, boss subordinates' relations, house-keeping and public relations (Alam& Noor, 2020).

Also, Manohar Mittal, &Marwah(2020) list value generation, strategic resources, and corporate communication as three components that contribute to a company's good reputation. According to Hasan,Nabella, &Yerikania(2022), quality assessment plays a crucial part in helping firms attain a good reputation by improving services, inspiring innovation, and ultimately, making customers happy. Because banks provide services of varied quality, total quality management (TQM) is a crucial method for ensuring that all operations continue to meet or exceed customer expectations (Sharma &Choubey, 2022). Areas in leadership, planning, customer focus, HRM, PM, and data analysis will be identified as part of this strategy. When implemented correctly, TQM has the potential to help businesses gain positive public perception (Zimon et al., 2022). According to Tuan(2020), corporate performance is enhanced and national economic goals are advanced through the implementation of TQM methods.

Academics and the business community have paid more attention than ever before to corporate reputation (Zephaniah, Ogba, &Izogo, 2020). Organizations place a premium on maintaining a positive corporate reputation as a core competency, but cultural and environmental factors make it very difficult to transfer successful practices in this area to other countries (Tan, Sadiq, Bashir, Mahmood, &Rasool, 2022). Another way to look at it is as the stakeholders' cumulative assessment of the business throughout time (Yulistiana, Dewi, Mas' adi, Sunarsi, &Erlangga, 2021). Reputation is supposedly used as a yardstick to measure the firm's impact on stakeholders' and the public's well-being (Yu, Han, Ding, & He, 2021).

In order to better meet the needs of their customers in terms of product quality, service relations, innovation, speed, and pricing, many organizations are going through significant transformations (Al-Okailyet al., 2021). In order to better satisfy the preferences, expectations, and standards of the market, other company strategies and practices aim to boost business excellence while simultaneously increasing flexibility (Thanh, Huan, & Hong,2021). Quality is often attained when all human resources are actively involved in implementing and making decisions on quality. In order to create goods and services that satisfy customers, it is important to think about quality from several angles. According to management experts, Total Quality Management (TQM) is a business management strategy that prioritizes customer-driven leadership, process and people growth, and overall organization effectiveness (Hayati et al., 2020). Many firms have embraced internationally recognized quality standards such as TQM, Lean Six Sigma, and ISO to support their operations, human resources, supply chains, and customer relations (Al-bawaia et al., 2022). Adapting to globalization, trends, and innovations has become increasingly important for many organizations worldwide, and TQM is one example of a quality management system that many have adopted (Zhang et al., 2022).

Conversely, customers are influenced by a company's reputation when deciding whether to buy a product or use a service. According to Hazaea et al. (2022), every firm should strive to improve its corporate image and market perception. This includes how the market perceives their product quality, customer relations, and value-added products, which in turn affects their sales performance and market competitiveness. A stellar reputation among customers and reliable service are vital in service-based businesses (Shi & Shang, 2020). Businesses who excel at satisfying their customers' needs have a leg up in the marketplace, positive relationships with their suppliers, and a steady stream of loyal consumers (Lian, Gao, & Ye, 2022). Reduced manufacturing costs, premium pricing, better job seekers, more investors, maintained profitability, and a strong competitive advantage are just a few of the strategic benefits that come with a good reputation (Galletta, Mazzù, &Naciti, 2022).

Given the debates on what drives and influence corporate reputation in context to commercial banks, hence, this study is conducted. This investigation intends to add empirical studies that strengthen the contribution of TQM in building corporate reputation. The objective of this study was to determine which domain of Total Quality Management practices best influences Corporate Reputation in the context of Commercial Banks. Specifically, this study has the following objectives: To describe the level of Total Quality Management Practices in terms of leadership; strategic planning, customer focus, human resource management, process management; and information analysis; ascertain the level of Corporate Reputation of Commercial Banks in terms of value creation, strategic resources, corporate communication, brand positioning, brand differentiation; and brand segmentation; establish the significance of the relationship between Total Quality Management Practices and Corporate Reputation of Commercial Banks, and to identify which domain of Total Quality Management Practices best influences the Corporate Reputation of Commercial Banks.The following null hypotheses were formulated and tested at 0.05 level of significance: There is no significant relationship between Total Quality Management and Corporate Reputation of Commercial Banks; and there is no domain of Total Quality Management Practices that best influences the Corporate Reputation of Commercial Banks.

The most important factor in a company's long-term viability is its reputation. Companies may easily adjust their plans and stock prices in response to changing market conditions, but repairing a severely damaged reputation is far more challenging, time-consuming, and oftentimes unsuccessful (Raza et al., 2020). Amazingly, in a business context, a single CEO can have an impact on the company's image as a whole (Hallencreutz&Parmler, 2021). Notable company executives such as Patrice Motsepe, NonkululekoNyembezi-Heita, Martha Steward, Steve Jobs, Bill Gates, Richard Branson, Patrice Motsepe, Maria Ramos, and Martha Steward have all demonstrated how their personal qualities and beliefs have impacted the honesty of their respective companies (Deephouse, 2000). A CEO's reputation is often the public face of the firm, and any damage to that reputation can spell disaster for the business (Moleliki, 2011).

Moleliki (2011) offered an alternative perspective, stressing the importance of a company's reputation in gaining a competitive edge. Good business leadership is like gasoline for a company's reputation—the engine that propels competitive advantage (Aaker, 2011). Integrity and a clean corporate reputation are qualities that attract and retain customers and workers (Reign, 2013). Giving clients what they pay for and being fair to their loyalty are other important parts of keeping a good reputation.

Also, consumer expectations are growing and improving, and every business hopes to deliver products and services that live up to those standards (Brun, 2013). Not to mention the intense level of competition between service providers and producers, which has contributed to the idea of greater corporate reputation and higher quality. In light of the improved corporate reputation that seems to be associated with high quality in many ways, firms have started seeking out more efficient and sustainable procedures to accomplish that level of quality (Cheung, 2014). In addition, quality has gained a reputation as a panacea for many organizational problems, thanks to the constant competition and trials to achieve high standards of quality and the widespread belief that doing so contributes to a positive corporate image for the company and its workers (Davis, 2014).

Given the outsized impact on both owner equity and share market value, it's evident that corporate reputation management is a major tactic. Building a suitable business reputation is, hence, the responsibility of management (Oyesola, 2014) in order to preserve the competitive edge. Also, research is crucial because companies must acknowledge the role of ethics and reputation in decision-making, even though developing-world enterprises operate differently than their Western counterparts (Hsu, 2012). According to Lewis (2013), a company's performance is directly tied to the quality of its relationships with its stakeholders.

To provide credence and rigor to the study, this is anchored on the proposition espoused by Kim (2010) who stated that corporate reputation is influenced by quality management. Further, by understanding how quality management pertaining to production, marketing, service and customer relations affect organizational performance and customer relations, better strategies and plans can be developed leading to the building of strong corporate reputation, hence a more sustained operation.

The assertions and arguments of the study were substantiated by Ogbari (2015) who stated that banking services are perhaps the largest industry that needs to capture and address all critical features of customer-centered service quality and the critical dimensions of organizational excellence. In many banks, TQM is linked to better management of the organization, from sound policies, functional systems, efficient processes and effective governance. These outcomes from implementing TQM can help achieve the desired customer satisfaction, improved financial performance and better competitiveness.

Lastly, the study also stands from the idea that in implementing TQM, organizations need to introduce quality policies, systems and practices that will help satisfy customers' changing requirements, enhance compliance to regulators, improve customer relations and corporate governance (Alhart, Jastania&Asiz, 2017). In particular, these quality structures should be set up and training programs need to be institutionalized from rank and file employees to top management. These things when carried out consistently can create long-term effect in terms of financial sustainability, organizational growth and corporate reputation.

As shown in Figure 1, this study comprised two constructs, the Total Quality Management (TQM) Practices as adapted from Seng, Ping, Hao, Ying and Wern (2014), and Corporate Reputation as taken from the study of Chen (2011). The independent variable which is Total Quality Management Practices has the following indicators: leadership, strategic planning, customer focus, human resource management, process management, and information analysis. *Leadership* is a management approach that drives the organization to achieve its goals. *Strategic planning* refers to planning and implementation of strategies in an ongoing basis. Meanwhile, c*ustomer focus* is the orientation of an organization to concentrate on addressing clients' needs. The *Human Resource Management* (HRM) is the term used to maximize the productivity of an organization by optimizing the effectiveness of its employees, while *process management* is all about ensuring that processes and in the organization are coordinated. Lastly, *information analysis* refers to the process of evaluating data using analytical tools and logical approaches.

The dependent variable which is Corporate Reputation has the following indicators: value creation, strategic resources, corporate communication, brand positioning, brand differentiation, and brand segmentation. *Value creation* refers to creation of value for products, for customers, corporate stakeholders, and

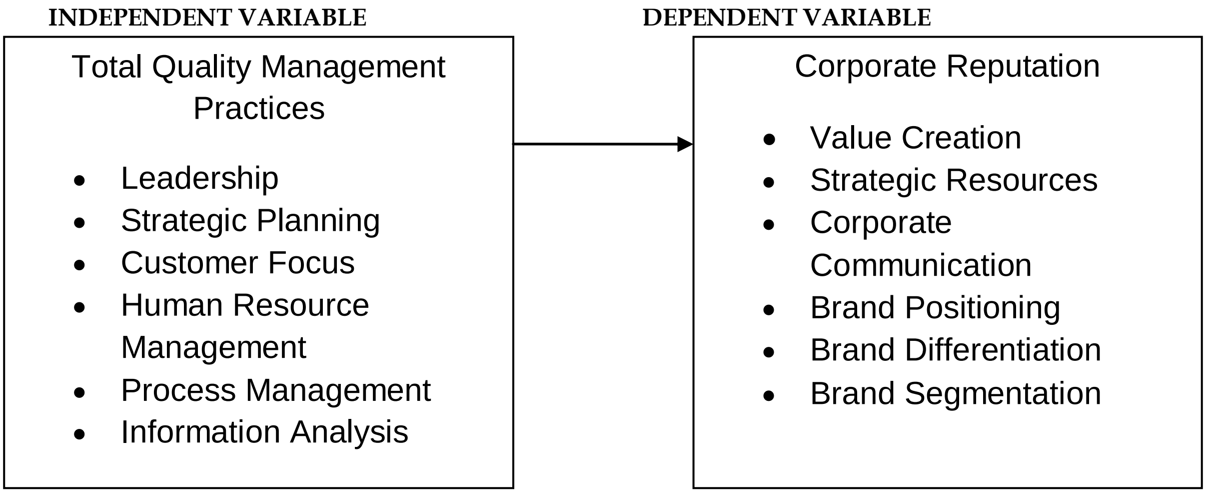

Figure 1. Conceptual Framework of the Study

interested entities. *Strategic resources* mean having physical and intangible assets that create a competitive advantage to the business. *Corporate communication* is the way policies, processes and procedures are shared and disseminated acrossthe departments and units in the organization, while *brand positioning* refers to how a product brand registers in the minds of the customers and how it is distinguished from its counterparts. The *brand differentiation* is a process undertaken by companies to ensure that their brand stands out in the market competition. Lastly, the *brand segmentation* refers to the process of characterizing the market into groups, or segments for better planning and strategizing.

Presented in Figure 1 is the conceptual framework showing the association and the degree of influence of total quality management practices to the corporate reputation of commercial banks. The arrow from TQM practices pointing to the Corporate Reputation illustrates the effect of the independent variable to the dependent variable.

Though Total Quality Management (TQM) has primarily taken root in manufacturing companies, the industry has actively pushed for other sectors, such as banking, to embrace TQM in an effort to improve their image and connect with the society (Talib& Rahman, 2012). The researcher is interested in studying how TQM, which is gaining popularity, could boost the reputation and public perception of organizations, particularly banks in growing metropolises (Powell &

Dent-Micallef, 2012). Since the researcher has not seen any studies that focus on corporate reputation as a result of TQM in his readings and literature review, he has decided to conduct this study.

The global significance of this study lies on the fact that the results and findings of this could add, if not supplement, the existing body of knowledge on Total Quality Management (TQM) and Corporate reputation.The study investigates the impact of TQM practices on the reputation and operational efficiency of commercial banks. It argues that implementing TQM can contribute to the development of resilient and innovative financial institutions, which are essential for a strong industrial and economic infrastructure. Banks that are efficient and have strong reputations are more inclined to invest in innovative technologies and sustainable practices. This can contribute to economic growth and promote the development of inclusive and sustainable industries. The study's emphasis on enhancing the quality of banking services is in line with the goals of SDG 11, which seeks to promote sustainable cities and communities. Financial institutions are crucial for urban development as they provide resources for infrastructure projects, housing, and community services. Banks that have strong reputations and effective Total Quality Management (TQM) practices are more capable of facilitating sustainable urban development. They achieve this by engaging in responsible lending and investing in projects that improve the overall quality of life in communities. The study's focus on promoting high standards in banking practices contributes to building trust in financial institutions. This trust is crucial for fostering long-term partnerships and investments that drive sustainable development in cities and communities. The results may find relevant to corporate decision-makers, policy makers, strategic planners, corporate image consultants and quality assurers and accreditors. The study will provide theoretical and conceptual bases about the impact of TQM practices to corporate reputation which may have implications to organizational performance, sustainability and growth. The findings of this study will offer fresh insights on why organizations need to build their reputation as a strategy to win markets and to ensure consumer loyalty. This study also promotes and motivates organizational leaders to create policies and programs that will help build good reputation.

On the other hand, this study is specifically relevant to the management and administrators of commercial banks where the findings of the study will provide them insights on how TQM could help improve their reputation which will then impact their performance and public image. In addition, the results could be used as bases in improving their TQM practices, hence best approaches can be created to support the ever growing needs and requirements of the organizations, hence better products can be offered in the market. On the hindsight, the paper is also significant to future researchers who intend to conduct related studies on TQM and Corporate Reputation as the study will serve as a reference material and source of arguments and discourses.

II. METHOD

This section contains the description of the research design, research locale, population and sample, research instrument, data collection, statistical tools, and ethical consideration.

Research Respondents

The study involved 110 employees from 13 commercial banks in Tacurong City, Sultan Kudarat. The respondents of the study are the administrators and executives with different designations being the branch manager, auto remarketing manager, card manager, senior business development manager, associate branch manager, auto remarketing, specialist, compliance research manager, business development specialist, branch coordinator, card operation specialist, atm specialist, commercial loan manager, commercial credit analyst, consumer loan manager, financial planning manager, human resource manager, among others. The sample size was determined using the Raosoft sampling calculator at 5% margin error and 95% confidence level. The margin of error (*e*) of 0.05 denotes the allowed probability of committing an error in selecting a small representative of the population.

The respondents were chosen through stratified random sampling. According to Shadish et al. (2012), this assures that the results obtained from the sample should be comparable to what would have been achieved if the full population had been measured. The exclusion criteria are those employees of commercial banks who are not administrators or occupying executive level positions such as head clerk, junior clerk, and others are excluded in this study.

Materials and Instrument

This study adapted the instrument developed by Seng, Ping, Hao, Ying, and Wern (2014) for Total Quality Management practices as the independent variable. The 5-point Likert type tool measured the six domains of TQM to include the leadership, strategic planning, customer focus, human resource management, process management and information analysis. The Cronbach alpha reliability test result of the contextualized instrument was .727, suggesting that the items have relatively high internal consistency. As to corporate reputation being the dependent variable, the primary survey instrument used in the gathering of data was adapted from the works of Chen (2011). The Cronbach alpha reliability test result of the contextualized instrument was .797, suggesting that the items have relatively high internal consistency.

In interpreting the responses on TQM and corporate reputation (CR), the following scale was used.

Range of Means	Descriptive Level	Interpretation
4.20 – 5.00	Very High	Measures of TQM and CRare always manifested
3.40 – 4.19	High	Measures of TQM and CR oftentimes manifested
2.60 – 3.39	Moderate	Measures of TQM and CR sometimes manifested
1.80 – 2.59	Low	Measures of TQM and CR rarely manifested
1.00 – 1.79	Very low	Measures of TQM and CR never manifested

To ensure the validity of the items in the questionnaire based on the criteria of adequacy and appropriateness, panel experts have reviewed the instruments and provided an overall 3.77 rating described as very good.

Design and Procedure

The researcher used quantitative, non-experimental research design utilizing correlation technique. This focuses on a statistical relationship but lack manipulation or random assignment (Leedy, 2013).

On one hand, the correlational technique involves a collection of data in order to determine whether a relationship exists between two or more quantifiable variables (Calderon, 2012) and if so, as to what degree. This approach is appropriate to this study since the core objective of this inquiry is to establish the relationship between total quality management practices and corporate reputation and to identify which domain of TQM practices best influences corporate reputation among commercial banks in Tacurong City.

In collecting the data, the following steps were undertaken. Firstly, the researcher asked the Professional Schools of the University of Mindanao to allow him conduct the investigation. After getting the consent, he then secured a copy of the list of registered commercial banks in Tacurong Licensing Office, the research locale. After then, permission from the City Mayor's office was obtained so to ensure that no problems will be encountered during the deployment of the research instrument. After getting all the necessary permits and approvals, the researcher wrote a letter addressed to all the managers of the identified banks.

Only after getting the approval from the targeted banks, the researcher conducted the survey to qualified respondents based on the inclusion and exclusion criteria. The researcher personally administered the survey instruments during the respondent's agreed time. This was done to ensure that the researcher would not be able to disrupt their working time. All filled-out survey questionnaires were retrieved, tabulated and analyzed through the help of an expert statistician. The entire duration of data collection was from June to August 2019.

The data gathered were tabulated and analyzed using the following statistical tools:Mean was used to describe the extent of total quality management practices and corporate reputation among commercial banks in Tacurong City, Province of Sultan Kudarat. Pearson Product Moment Correlation was used to determine the significance of the relationship between total quality management practices and corporate reputation of commercial banks; and Regression was used to identify the influence oftotal quality management practices to the corporate reputation of commercial banks in Tacurong City, Province of Sultan Kudarat. The decision rule whether to reject or not reject the null hypothesis is α (alpha) at .05 level of significance.

In conducting this study, the researcher upheld rigorous ethical standards, ensuring adherence to study protocols and norms. Key considerations included voluntary participation, where respondents had the autonomy to withdraw without penalty, and their privacy and confidentiality were strictly safeguarded. The informed consent process was diligently followed, with necessary permissions obtained from relevant institutions. Recruitment of participants adhered to predefined criteria, primarily focusing on personnel from commercial banks. Risks to participants were minimized, and benefits, though not material, were explained to participants, highlighting the potential improvements to their workplace. Measures were taken to prevent plagiarism, fabrication, and falsification of data, with reliance on credible sources and proper citation practices. Conflict of interest was avoided, and deceitful practices were eschewed to ensure the integrity of the study. Clear delineation of authorship was established, with the primary researcher and advisor fulfilling their respective roles transparently.

III. RESULTS AND DISCUSSION

Presented in this section are the analysis, interpretation, and discussion of data based on the results obtained from the respondentswith respect to the research objectives set.

It can be observed that the standard deviations of the two descriptive tables, TQM practices and Corporate Reputation, ranges from 0.23 – 0.47 which are lower than 1.0 as the typical standard deviation for a 5-point Likert-type scale. With this, the observed ratings of the measures used in the study are reliable and reflect the consistency of responses among respondents (Gao, 2015).

Total Quality Management Practices

Shown in Table 1 is the summary of the level of TQM practices among commercial banks. Results revealed that TQM practices obtained an overall mean of 4.20, described as very high. This indicates that respondents believe that the bank where they work for almost always observed the measures of leadership, strategic planning, customer focus, human resource management, process management, and information analysis components of TQM practices. When taken individually, strategic planning obtained the highest mean of 4.26, described as very high; while process management registered the lowest mean of 4.17, described as high.

Thus, a low mean score in human resource management may suggest challenges such as inadequate training programs, insufficient employee engagement, or a lack of alignment between staff capabilities and organizational goals. The lack of employee readiness and motivation to maintain quality standards has a direct negative impact on the overall effectiveness of Total Quality Management (TQM) practices, resulting in lower scores. Low mean scores in process management may indicate inefficiencies in operational workflows, outdated procedures, or a lack of integration between departments. These issues can negatively impact service delivery by causing delays, errors, and inconsistencies, thereby compromising process quality and customer satisfaction. Moreover, the lack of ongoing improvement initiatives or the failure to regularly assess and revise processes can lead to a gradual decrease in operational efficiency, which in turn contributes to the lower scores. A low mean score in information analysis often indicates deficiencies in data management systems, including issues with data collection, analysis, and utilization for decision-making. Possible reasons for this could include outdated technology, inadequate data analysis skills among employees, or a lack of emphasis on data-driven strategies within the organization. Inadequate information analysis hampers the bank's capacity to address market trends, customer needs, and internal challenges, thereby negatively impacting overall quality management practices.

Table 1
Level of Total Quality Management Practices

Indicator	SD	Mean	Descriptive Level
Leadership	0.39	4.22	Very High
Strategic Planning	0.36	4.26	Very High
Customer focus	0.44	4.22	Very High
Human resource management	0.33	4.18	High
Process management	0.47	4.17	High
Information analysis	0.40	4.18	High
Overall	0.31	4.20	Very High

These findings show that commercial banks utilized their resources efficiently and that managers have the ability to see and adapt to market changes, hence they are able to prepare for the eventualities that may adversely impact the organization. Respondents also believe that their leaders are ethical and that care about their general welfare and future. They also see their leaders as planners and very much concern about their general welfare as employees, process improvement, customer satisfaction and service quality. Moreover, respondents also agreed that their banks recognize the need for a solid and well-supported IT investments, from infrastructure to people empowerment.

These findings are consistent with what other researchers have found: that banks that take the time to assess their environment and make strategic decisions are more productive and can stay in business as a going concern (Jan et al., 2021; Tien et al., 2021). The leadership of executives and managers is an essential part of this strategic planning and decision-making. Like other service institutions, banks need to upgrade their IT infrastructures, improve their systems and process management, and enhance their customer relations to increase performance, retain market share, and remain competitive in product quality, customer satisfaction, and risk management. This is supported by the study's findings and previous research by Muflih (2021), Perkiss et al. (2021), and, Huy et al. (2021).

These results support the conclusions reached by several researchers Szegedi et al. (2020); Chen et al. (2021); and, Diener and Špaček (2021) that banks follow a resource-based grouping than market-based grouping in order to effectively strategize in three different levels: operational, functional and strategic. Maximizing scarce resources in each strategy may create a competitive advantage in terms of cost leadership, productivity and customer relations. Likewise, the findings reinforce the claim of various authors Aburayya et al. (2020); Mandler et al. (2021; Qasaimeh and Jaradeh (2022); and Kao et al. (2020) that banks extensively scan their environment for any new threats or new opportunities, strengthen their value creation especially having good relations with stakeholders, and establish strategic communication systems that allow them to address customer's expectations and issues. On one hand, the results are aligned to the notion that banks build business networks and alliances in order to help them secure a strong value in the market in terms of brand and segment differentiation. Lastly, the results coincide with the idea of Kao et al. (2020) and Chan et al. (2022) that banks need to continuously innovate and develop strategic marketing programs in order to remain competitive and keep a visible and strong market presence.

Corporate Reputation

Presented in Table 2 is the summary of the level of Corporate reputation among commercial banks. Results showed that said construct got an overall mean of 4.24, described as very high. This shows that respondents agree that the bank where they are connected to almost always observed the measures of value creation, strategic resources, corporate communication, brand positioning, brand differentiation and brand segmentation. Further, when taken independently, strategic resources received the highest mean of 4.30, described as very high; whereas brand differentiation recorded the lowest mean of 4.13, described as high.

Table 2
Level of Corporate Reputation of Commercial Banks

Indicator	SD	Mean	Descriptive Level
Value creation	0.24	4.29	Very High
Strategic Resources	0.23	4.30	Very High
Corporate communication	0.44	4.29	Very High
Brand positioning	0.23	4.26	Very High
Brand differentiation	0.38	4.13	High
Brand segmentation	0.43	4.16	High
Overall	0.23	4.24	Very High

The banks' current high levels of differentiation and segmentation may be challenging to sustain over time due to competitors' adaptations and market evolution. Brand differentiation, based on unique value propositions, may be challenged by other banks imitating successful features or by technological advancements that equalize competition. Brand segmentation, targeting specific market groups, can be problematic if segment needs and preferences change or if banks fail to keep up with changing demographics and consumer behaviors. Furthermore, an excessive emphasis on segmentation can result in a limited perspective, causing banks to become overly specialized and overlook opportunities in wider markets. Rigid segmentation may alienate potential customers who do not fit predefined categories. Furthermore, although these strategies aim to improve customer loyalty and market share, there is a potential risk that they may not contribute to the long-term corporate reputation if customers perceive the bank as overly specialized or if the differentiation fails to resonate with a wider audience. The challenge arises in a global market where banks need to strike a balance between localized strategies and a consistent brand identity that resonates with diverse regions and cultures.

These findings indicate that commercial banks have the ability to generate resources and used them strategically in response to the requirements of the market and the changes in the marketplace that drive competition and innovation. Similarly, banks are able to establish value creation and strong corporate communication with suppliers, networks and customers by continuing improvements in their processes and polices. Respondents also agree that their banks are always innovating and improving its products and services in order to retain customer loyalty and to be competitive. The banks carefully consider their positions for new products, market expansion, communication, pricing, selection of distribution channels. Lastly, the respondents agreed that their banks invest in strengthening their market presence by developing an integrated, finely-tuned marketing programs that serves and captures not just current market but future markets as well.

These findings lend credence to the claims made by Sun et al. (2020), Nosratabadiet al. (2020), and Alrazehi et al. (2021) that banks are more successful at operational, functional, and strategic levels of strategy when they group based on resources rather than markets. A competitive advantage in cost leadership, productivity, and customer relations can be achieved by making the most of limited resources in each strategy. Similarly, the results back up the claims made byYumei et al. (2021), WiradendiWolor (2020), and, Akpa et al. (2021), that banks should constantly monitor their surroundings for potential dangers or opportunities, cultivate strong relationships with stakeholders to increase value creation, and set up strategic communication systems to handle customer complaints and expectations. On the one hand, the data supports the idea that banks form partnerships and networks to strengthen their brand and differentiate themselves from competitors. Finally, the findings support the view put forward by Paudel et al. (2020), Yumei et al. (2021), and WiradendiWolor, (2020), which is that banks must maintain a significant presence in the market and innovate constantly to stay competitive.

Significance of the Correlation between Total Quality Management Practices and Corporate Reputation

Table 3 presents the results on the test of relationship done between TQM practices and CR in the context of commercial banks. With the aggregate r- value

Table 3
Significance on the Relationship between Total Quality Management and Corporate Reputation (CR) of Commercial Banks

Total Quality Management Practices	**Corporate Reputation**						
	Value Creation	Strategic Resources	Corporate Commu-nication	Brand Positioning	Brand Differen-tiation	Brand Segmen-tation	**Overall**
Leadership	-.018 .050	-.015 .036	-.034 .044	.012 .010	-.033 .036	-.023 .049	**-.011** **.024**
Strategic Planning	-.016 .041	-.040 .0531	-.021 .0462	-.011 .038	-.035 .027	-.050 .046	**-.014** **.032**
Customer Focus	-.034 .023	-.017 .031	-.012 .027	-.030 .054	-.049 .034	-.022 .011	**-.030** **.027**
Human Resource Management	-.031 .047	-.042 .036	-.022 .019	-.058 .039	-.015 .033	-.023 .016	**-.037** **.045**
Process Management	-.049 .050	-.046 .023	-.046 .035	.021 .027	-.045 .043	-.036 .010	**-.045** **.049**
Information Analysis	-.038 .078	-.046 .083	-.023 .151	.010 .919	-.019 .217	-.027 .422	**-.015** **.011**
Overall	**-.046** **.043**	**-.037** **.026**	**-.029** **.025**	**.048** **.041**	**-.032** **.039**	**-.023** **.020**	**-.049** **.030**

of -.049 and an overall p-value of 0.030, which is less than the .05 alpha threshold, it showed that TQM practices, as a whole, is statistically correlated with CR, hence the null hypothesis is rejected. Likewise, when taken separately, each of the domain of TQM practices is correlated with CR.

This result suggests that the leadership, strategic planning, customer focus, human resource management, process management, and information analysis domains of TQM practices are associated with the strategic resources, corporate communication, brand positioning, brand differentiation and brand segmentation domains of Corporate reputation. Because the overall p-value (.030) is less than the significance level of 0.05, there is conclusive empirical evidence about the significance of the relationship between the variables, hence the rejection of the null hypothesis.

Consistent with previous research by authors like Aburayya et al. (2020) and Qasaimeh&Jaradeh (2022), this study found that consumers are more likely to associate a company with quality when they buy its products again and again. A competitive advantage accrues to businesses that consistently deliver high-quality goods and services because consumers view these businesses as trustworthy and valued. Reduced costs, premium pricing, better job searchers, more interested investors and consumers, higher profits, and strong competition barriers are just a few of the strategic benefits that a company may reap from maintaining a good reputation. In a similar vein, high-quality, cost-effective production is the outcome of a well-established quality control system and processes. Price reductions, enhanced customer service, more sales, and a more positive public perception of the business are the results of these factors. Put another way, quality is the single most important factor in establishing and maintaining a company's credibility, which in turn fuels its ability to endure and thrive.

Influence of Total Quality Management to the Corporate Reputation of Commercial Banks

Revealed in Table 4 is the result of the test of influence done to establish the predictive power of TQM practices to CR. Using the regression analysis, it showed that in an aggregate capacity, the F-value of 1.745 along with the p-value of .018 denotes significant influence. This suggests that for every unit change in the observance of TQM practices, a corresponding unit change is effected to the CR of the commercial banks.

Table 4

Significance on the Influence of Total Quality Management to the Corporate Reputation (CR) of Commercial Banks

		Corporate Reputation			
Total Quality Management Practices (Indicators)		*B*	Β	*T*	*Sig.*
Constant		4.334		12.741	.000
Leadership		-.035	-.059	-.045	.043
Strategic Planning		-.041	-.064	-.048	.035
Costumer Focus		-.051	-.036	-.0498	.048
Human Resource Management		.023	.033	2.620	.010
Process management		-.009	-.017	-.011	.012
Information analysis		-.020	-.020	-1.364	.046
R	*.304*				
R^2	*.192*				
F	*1.745*				
P	*.018*				

Moreover, the R_2 value of .192 implies that the model generated by the regression can only attribute or can only explain 19.2 percent on the overall change in CR to the TQM practices, the remaining 80.8 percent is attributable to other factors or constructs not covered in this study. On one hand, when taken singularly, all domains of TQM practices influence CR. Among them, it revealed that human resource management best influences CR.

With all other independent variables held constant, these results suggest that the CR increases by one unit for every unit change in the value of TQM practices; thus, the null hypothesis that there is no meaningful influence between the two variables is rejected. The outcomes are in line with what Mandler et al. (2021), Diener and Špaček (2021), Szegedi et al. (2020), and Huy et al. (2021) have proposed, namely, that there are substantial CR consequences of implementing TQM in organisations. An organization's product quality and marketability can be impacted by the proper implementation and maintenance of TQM techniques in both internal and external processes. A more positive public perception of a company can lead to increased revenue, satisfied customers, and a more productive workforce. One the one hand, the greatest predictor of CR was determined to be the HRM component of TQM. This points to the importance of HRM policies and practices in implementing TQM and its effects on CR. This data lends credence to Tien et al.'s (2021) contention that agents and proxies within an organization cannot be disregarded by a TQM-implementing business. Furthermore, a worker's attitude toward work and customer relations paint a picture of the company the worker represents.

Management experts Hallencreutz and Parmler (2021), Raza et al. (2020), and Galletta et al. (2022) have all argued that HR policies, goals, and strategies should be connected to the overall TQM approach. The study's results, on the other hand, support this viewpoint. In addition, people are always a part of and the first to be impacted by an organization's decisions and activities; hence, it is crucial that they be informed, trained, and empowered to participate and make a difference. In the end, having the best people on board can lead to improved performance and high-quality products and services, which can be achieved through effective HRM.

IV. CONCLUSION AND RECOMMENDATION

Given the foregoing results, the study concludes that the TQM practices and customer reputation among commercial banks in the locale is at a very high level. This suggests the manifestation of leadership, strategic planning, customer focus, human resource management, process management, and information analysis as domains of TQM and value creation, strategic resources, corporate communication, brand positioning, brand differentiation and brand segmentation as domains of CR to a greatest extent or almost always.

Since the level of Total Quality Management (TQM) practices among commercial banks is already at a very high level which signifies the manifestation of its measures almost as always, the researcher recommends that such practice and adherence be sustained and even strengthened so that the organization will continue to enjoy its continuous favorable effect both operationally and financially. Specifically, commercial banks may concentrate on reinforcing their quality policies on product reliability, durability, and aesthetics. Further, they may continue their effective leadership management style that is people-oriented, process-focused and customer-driven.

Similarly, it is recommended that commercial banks may continue manifesting good corporate reputation through relevant programs that are near and connected to its core competencies. Since reputation serves as a point of reference of the public when judging the firm’s contribution to stakeholders and the communities, management needs to put premium on how they continuously project a good corporate image, which eventually impacts its market value, acceptability and overall performance.

On the other hand, the Pearson correlation coefficient showed that TQM practices and Customer Reputation are significantly associated with each other both in an aggregate and individual level given its p-value which is below the set level of significance. Further, when the two variables were regressed, the results indicatedthat for every unit increase in TQM practices, an equivalent unit increase in effected in the CR, hence a causal relationship exists between the two variables. In an individual capacity, it was found that HRM best influences CR denoting the significance of personnel management in shaping organizational imaging and reputation. This finding concurs with the proposition of Kim (2010) that corporate reputation is influenced by quality management of which personnel management is one key management function.

Since TQM practices and corporate reputation are significantly correlated, quality initiatives must be an inherent component of the organization’s strategic actions including its policies, plans, processes, and people. Commercial banks need to ensure that they continually update and be on guard about the latest trends and developments in the industry so they can respond effectively and take advantage of the current condition. Also, they need to protect and continue harnessing their leadership management, the way they plan strategically, the way they regard customers, their processes, the way they use information and the way they manage human resource.

Likewise, given that human resource management was found to be the best predictor of corporate reputation, management of commercial banks need to intensify and empower their HR especially in creating programs that enhance the competence and work attitude of employees. When employees have the right skills and work attitude and are satisfied in their work, they remain productive and engaged resulting to excellent production and customer service. Undoubtedly, these characteristics are critical to creating and maintaining good image and company image.

Commercial banks should prioritize the continuous improvement and integration of Total Quality Management (TQM) practices in human resource management, process management, and information analysis to maintain and enhance their high levels of performance. The focus in human resource management should be on continuous training and development programs that are in line with the changing demands of the industry. Creating a culture of continuous learning and employee engagement is important for banks to maintain a highly skilled and motivated workforce, which is essential for delivering high-quality service and operational excellence. Within the field of process management, it is advised to allocate resources towards advanced technologies and methodologies that optimize operations and minimize inefficiencies. Banks can improve their operational agility and responsiveness to market changes by implementing lean management techniques and automating routine processes. Prioritizing regular process audits and continuous improvement initiatives is crucial for identifying and eliminating bottlenecks, thereby maintaining efficient and effective processes. The emphasis in information analysis should be on utilizing data analytics to enhance decision-making and optimize customer experiences. Financial institutions should prioritize investment in robust data management systems to facilitate accurate and timely analysis of customer data, market trends, and operational performance. Banks can improve service quality and customer satisfaction by incorporating data insights into strategic planning and operational processes. Regularly monitoring and updating data analysis tools and techniques is crucial for maintaining a competitive edge in the market.

In order to uphold and strengthen the existing brand differentiation and segmentation, commercial banks should persist in investing in strategies that prioritize distinctive value propositions and focused customer engagement. The high differentiation score indicates that banks have effectively established unique identities in the market, which is important in an industry where products and services can often appear similar. In order to enhance their competitive advantage, banks should consistently innovate and effectively communicate their distinctive strengths, such as exclusive product offerings, exceptional customer service, and technological advancements. Frequent evaluation of customer needs and market trends is crucial to maintain the relevance and effectiveness of differentiation. Also, banks should enhance their comprehension of these segments using data-driven insights and customize their offerings accordingly. One approach is to develop tailored products for specific demographic or psychographic segments, or to enhance marketing strategies to better connect with each segment. In addition, the use of advanced analytics and customer feedback can assist banks in predicting changes in customer preferences and proactively adapting their segmentation strategies. Banks can enhance their reputation and cultivate a loyal customer base by continuously improving their brand differentiation and segmentation strategies.

In addition, the researcher recommends to future researchers who wish to conduct similar or related studies about Corporate Reputation to explore other variables which could have a direct effect on it or may employ other methodologies, or have the study be implemented in other contexts so to strengthen and make the results even more reliable.

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