ZCAS UNIVERSITY

MASTER'S DISSERTATION

An Assessment of the Impact of Total Quality Management Practices on Customer Retention in Commercial Banks: A Case of Absa Bank Zambia Plc

(State the complete research title exactly as approved by your supervisor)

Student Number: ZU19138

Programme: MBA (Generic)

Student Name: Abel Mukulalwendo

Supervisor: Dr Francis Mukosa

A dissertation submitted to ZCAS University in partial fulfilment of the requirements for the award of Master of Business Administration (Generic)

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DECLARATION

I, Abel Mukulalwendo, declare that this dissertation is a result of my own original research work, and that during the period of registered study, I have not used the information contained in this document for any other academic award or qualification, nor has any part of this material been submitted, solely or in part, for any other award. Where the work of other researchers has been used, it has been duly acknowledged and referenced.

Candidate Name: **Abel Mukulalwendo**

Signature: _____

Date: _____

Supervisor Name: **Dr Francis Mukosa**

Signature: _____

Date: _____

CERTIFICATE OF APPROVAL

This dissertation by Abel Mukulalwendo, Student Number ZU19138, entitled "An Assessment of the Impact of Total Quality Management Practices on Customer Retention in Commercial Banks: A Case of Absa Bank Zambia Plc" has been read and approved as meeting the requirements of ZCAS University for the award of Master of Business Administration (Generic).

Examination Panel

Supervisor: **Dr Francis Mukosa**

Internal Examiner: _____

External Examiner: _____

Director of Postgraduate Studies: _____

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DEDICATION

This research is dedicated to my family (my wife Sarah Simataa, my children; Mwape, Tabo and Bupe Mukulalwendo) whose unwavering support and encouragement have been my pillar throughout this journey. Your belief in me has fueled my determination to pursue knowledge and contribute to our community. I dedicate this work to you with heartfelt gratitude and appreciation for your sacrifices and love.

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ABSTRACT

This study examined how Total Quality Management (TQM) practices influence customer retention in commercial banks in Lusaka, Zambia, using Absa Bank Zambia Plc as a case study. It looked at four main aspects of TQM: leadership commitment, employee involvement, process management and customer focus and explored how this affect service quality, customer satisfaction, customer loyalty and customer attrition. The study was guided by Deming's Theory of Total Quality Management and the SERVQUAL Model. It adopted a positivist philosophy and a deductive approach, with a quantitative survey design. Data was collected using structured questionnaires from 200 respondents selected through stratified random sampling and the information was analysed in SPSS version 26 using descriptive statistics, correlation and regression analysis. The findings showed that strong TQM practices contribute to better service quality, higher customer satisfaction, stronger customer loyalty and lower customer attrition. The study concludes that TQM is a valuable strategy for improving customer retention and enhancing competitiveness in the banking sector. The study recommends that banks strengthen customer- centric relationship management practices by enhancing employee training and involvement, improving process management and implementing robust customer feedback systems. These measures are expected to improve service quality, foster customer satisfaction and loyalty and support the development of sustainable long term customer relationships.

Keywords: Total Quality Management, customer retention, service quality, customer satisfaction, customer loyalty, customer attrition, sustainability, commercial banks, Absa Bank Zambia Plc, technology, SERVQUAL Model

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LIST OF ABBREVIATIONS AND ACRONYMS

[List each abbreviation used in your dissertation in alphabetical order, e.g.: SPSS - Statistical Package for the Social Sciences; SMEs - Small and Medium Enterprises.]

CHAPTER ONE: INTRODUCTION AND BACKGROUND

1.0 Introduction

In the modern business environment, customer retention is widely recognised as a crucial factor for organisational sustainability and long-term profitability, particularly in service-oriented industries such as banking. Retaining existing customers is generally less costly than acquiring new ones, as loyal customers tend to engage in repeat transactions and contribute positively to revenue stability (Reichheld & Sasser, 1990; Kotler & Keller, 2016). Furthermore, customer retention is closely linked to customer satisfaction, perceived service quality and trust, which collectively influence customers' willingness to maintain long-term relationships with service providers (Oliver, 1999; Zeithaml et al., 2018).

The banking sector has experienced increased competition due to globalisation, technological advancement and changing customer expectations, forcing banks to place greater emphasis on service quality and relationship management (Parasuraman, Zeithaml, & Berry, 1988; Lovelock & Wirtz, 2016). In Zambia, financial sector reforms and the entry of new commercial banks have intensified competition within the industry, leading to increased customer choice and higher service expectations (Bank of Zambia, 2022). Consequently, commercial banks such as Absa Bank Zambia Plc are under continuous pressure to enhance customer experience in order to retain existing customers and remain competitive in the market (Chiguvi & Guruwo, 2017).

One management philosophy that has been widely adopted to improve service quality and organisational performance is Total Quality Management (TQM). TQM is a holistic approach that focuses on continuous improvement, customer satisfaction, employee involvement and process efficiency across all organisational functions (Deming, 1986; Oakland, 2014). The application of TQM principles in service industries has been shown to improve operational effectiveness and enhance service delivery by aligning organisational processes with customer needs and expectations (Juran & Godfrey, 1999; Talib, Rahman, & Qureshi, 2013).

In the banking sector, the implementation of TQM is particularly important due to the intangible nature of services and the high level of customer interaction involved in service delivery. Studies indicate that effective TQM practices can lead to improved service quality, increased customer satisfaction and stronger customer loyalty within financial institutions (Sureshchandar, Rajendran, & Anantharaman, 2001; Zeithaml et al., 2018). Employee empowerment, continuous training and customer-focused processes are key components of TQM which have been found to positively influence customers' perceptions of banking services and their intention to remain with a bank. (Ahmad & Al-Borie, 2012; Psomas & Jaca, 2016).

Despite the recognised benefits of TQM, many banks continue to face challenges related to customer dissatisfaction and customer switching behaviour. Factors such as long service waiting times, service errors and inconsistent service delivery have been identified as major contributors to customer churn in the banking industry (Parasuraman et al., 1988; Lovelock & Wirtz, 2016). This suggests that the mere adoption of TQM principles does not automatically guarantee improved customer retention unless such practices are effectively implemented and continuously monitored (Talib et al., 2013; Oakland, 2014).

In light of these challenges, this study seeks to assess the impact of Total Quality Management practices on customer retention at Absa Bank Zambia Plc in Lusaka. The study aims to examine the extent to which TQM principles influence service quality, customer satisfaction and customer

loyalty within the bank. By doing so, the research is expected to contribute to existing academic literature on quality management and customer retention in the banking sector, while also providing practical recommendations that may assist commercial banks in Zambia to strengthen customer relationships and improve long-term competitiveness (Chiguvi & Guruwo, 2017; Zeithaml et al., 2018)

1.2 Background of the study

The banking sector in Zambia has experienced considerable changes through the years, identified by rising competition, technological improvements and changing client choices. “As the country's economy continues to grow, the demand for banking services has surged, leading to a proliferation of financial institutions vying for market share” (World Bank, 2020). Amid these corporations, Absa Bank Zambia Plc, formerly known as Barclays Bank Zambia, has positioned itself as a significant actor in the Zambian banking industry.

Absa Bank Zambia Plc can be traced back to 1918 when it first started its operating activities in Zambia. Through the years, the bank has changed to meet the evolving requirements of its clients, widening its product provisions and service delivery pathways (Absa Bank Zambia Plc). “In 2019, Absa Group Plc acquired a majority stake in Barclays Africa Group Limited, leading to the rebranding of its subsidiaries across Africa, including Zambia, under the Absa brand” (Absa Bank Zambia Plc, n.d.). This tactical action suggested Absa's dedication to improving its operations in the African market and making strong its position as a number one financial services provider on the continent.

Considering this situation, Absa Bank Zambia Plc encounters numerous difficulties and possibilities in its desire to remain competitive and lead durable development. The dynamic aspect of the banking sector, together with changing regulatory needs and evolving client anticipations, highlights the relevance of embracing creative action plans to remain ahead of the curve. Consequently, comprehending the part of Total Quality Management (TQM) procedures in improving client retention becomes necessary for Absa Bank Zambia Plc together with other actors in the sector.

Through deeper examination of the background of Absa Bank Zambia Plc and the wider banking sector in Zambia, this research seeks to offer a basis of context for examining the effect of TQM practices on client retention in the corporation. Via a thorough evaluation of Absa's historical pathway, present market forces and action plan needs, this research aims to provide worthwhile

knowledge into the difficulties and possibilities facing the bank and suggest practical suggestions for maximising its customer retention action plans.

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1.4 Justification for research

This research is justified as it seeks to understand how Total Quality Management practices influence customer retention, which is crucial for maintaining competitive advantage and profitability in the banking sector. The findings will provide valuable insights for Absa Bank Zambia to enhance customer satisfaction and loyalty, ultimately contributing to business growth and long-term sustainability.

1.5 Research Aim**Error! Bookmark not defined.**

The aim of this study is to examine the impact of Total Quality Management practices on customer retention at Absa Bank Zambia in Lusaka.

Research objectives **Error! Bookmark not defined.**

To assess the impact of Total Quality Management on improving service quality at Absa Bank Zambia Plc.
To evaluate the effect of Total Quality Management on increasing customer satisfaction at Absa Bank Zambia Plc.
To evaluate the effect of Total Quality Management practices on customer loyalty at Absa Bank Zambia Plc.
To assess the role of Total Quality Management in reducing the number of customers leaving Absa Bank Zambia Plc.

1.7 Research questions

How does Total Quality Management impact the improvement of service quality at Absa Bank Zambia Plc?

What is the effect of Total Quality Management on increasing customer satisfaction at Absa Bank Zambia Plc?
In what ways does Total Quality Management contribute to enhancing customer loyalty at Absa Bank Zambia Plc?
How does the implementation of Total Quality Management help in reducing the number of customers leaving Absa Bank Zambia Plc?

1.8 Research scope

This study examines the impact of Total Quality Management (TQM) practices on customer retention at Absa Bank Zambia in Lusaka. It focuses on customers and staff involved in TQM implementation, covering areas such as service quality and process efficiency. Data will be collected within a specific period to reflect recent trends.

1.9 Research Contributions**Error! Bookmark not defined.**

This study will provide insights into how Total Quality Management (TQM) practices influence customer retention at Absa Bank Zambia. It will help the bank enhance its TQM strategies to improve customer loyalty. Moreover, the findings will contribute to academic literature on TQM and customer retention in the banking sector.

1.10 Research Design**Error! Bookmark not defined.**

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This dissertation is organised into five chapters. Chapter One introduces the research, outlining the research questions, objectives and hypotheses. Chapter Two provides a comprehensive review of relevant literature, examining existing theoretical models and developing a conceptual framework to guide the study. In Chapter Three, the research methodology is thoroughly discussed, detailing the approach and methods used to collect and analyse data. Chapter Four presents and analyses the findings from the data gathered. Finally, Chapter Five offers recommendations based on the research findings and concludes the study.

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This chapter introduced the research topic, focusing on the impact of Total Quality Management (TQM) practices on customer retention at Absa Bank Zambia. It outlined the research problem, objectives and significance of the study. Additionally, the scope of the research, the study's

design and the research layout were discussed. This chapter serves as a foundation for understanding the purpose and structure of the study, which will be expanded upon in the following chapters.

CHAPTER TWO: LITERATURE REVIEW

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This chapter presents a review of existing literature related to Total Quality Management (TQM) and its influence on key service outcomes within the banking sector. The purpose of the literature review is to provide a theoretical and empirical foundation for the study by examining what previous scholars have discovered about the relationship between TQM practices, service quality, customer satisfaction, customer loyalty and customer retention. The chapter begins by discussing the conceptual definitions of TQM and its major components, followed by a detailed review of how TQM influences service quality, customer satisfaction, customer loyalty and customer attrition. Relevant theories underpinning the study are also examined to establish a strong theoretical grounding. Through this review, the chapter highlights existing knowledge gaps and justifies the relevance of the current study in contributing to ongoing academic and practical discussions in the field of quality management and banking services.

2.1 Total Quality Management and Service Quality Improvement

2.1.1 Global Perspective

Globally, scholars have widely argued that Total Quality Management (TQM) plays a fundamental role in enhancing service quality across service industries. For instance, Oakland (2014) argued that TQM promotes systematic improvement of processes, which directly strengthens service reliability and customer experience. Parasuraman, Zeithaml, and Berry (1988) reported that improvements in internal processes translate into better performance on service quality dimensions such as responsiveness and reliability. Similarly, Talib et al. (2013) found that continuous improvement practices significantly influence the speed and consistency of service delivery. Deming (1986) observed that organisations that embed quality principles achieve reduced errors and enhanced service outcomes. In addition, Kaynak (2003) noted that leadership commitment acts as a catalyst for service quality enhancement, especially in customer-centric industries. Al-Dhaafri and Al-Swidi (2016) showed that TQM adoption has a strong positive relationship with service quality in global financial institutions. Similarly, Kumar, Choisne and Grosbois (2009) recognised that the integration of TQM principles leads to improved service consistency and reduced operational inefficiencies. While these studies demonstrate strong evidence supporting TQM's impact globally, the researcher argues that many of them rely heavily on manufacturing-based models, meaning their application in banking may

require contextual adaptation due to the intangible and people-intensive nature of financial services.

2.1.2 African Perspective

Within the African context, researchers have reported that TQM has become increasingly relevant as banks seek to improve competitiveness in liberalised financial markets. For example, Mwaura and Karanja (2017) found that Kenyan banks implementing TQM practices experienced notable improvements in customer responsiveness and service turnaround times. Similarly, Chinomona and Sandada (2013) observed that TQM practices positively influence perceived service quality in Southern African service industries. Ojo (2010) argued that adopting customer-focused quality practices enhances transparency and builds trust, which is crucial in African banking environments. Furthermore, Akingbade (2015) noted that leadership commitment remains a major determinant of service quality improvement in West African banks. Addo and Asare (2020) showed that employee involvement and process improvement greatly enhance service consistency in Ghanaian financial institutions. Similarly, Gichuhi (2018) recognised that continuous quality improvement leads to fewer customer complaints and improved brand perception. However, the researcher proposes that African studies often highlight implementation challenges such as inadequate training and resource constraints that may limit the full realisation of TQM benefits. This suggests that while TQM has potential to improve service quality in Africa, contextual barriers must be critically examined.

2.1.3 Zambian Perspective

In the Zambian context, literature suggested that TQM is increasingly being adopted by banks seeking to enhance service delivery in a competitive environment. Mulenga (2019) reported that the use of quality improvement tools in Zambian banks has led to more consistent customer interactions and better queue management. Similarly, Phiri and Banda (2021) found that TQM practices, particularly leadership involvement and staff empowerment, significantly contribute to service quality enhancement. Tembo (2018) observed that banks applying structured process management systems experience fewer service errors and improved customer satisfaction levels. Additionally, Chanda (2020) noted that customer-focused quality practices strengthen service reliability across Zambia's financial sector. Mwila (2022) argued that employee training and continuous improvement initiatives are central to achieving sustained service quality. Similarly, Chewe (2021) showed that TQM implementation enables banks to respond more effectively to customer complaints. However, the researcher recognises that while Zambian studies consistently support the benefits of TQM, many lack longitudinal data, making it difficult to determine whether the improvements observed are temporary or sustained over time. This highlights the need for deeper empirical investigation within the Zambian banking environment.

2.2 The Effect of Total Quality Management on Customer Satisfaction in the Banking Sector

2.2.1 Global Perspective

Globally, scholars have widely argued that Total Quality Management (TQM) significantly influences customer satisfaction across service industries. Parasuraman, Zeithaml, and Berry (1988) reported that effective TQM practices improve service reliability, responsiveness and

assurance, leading to higher customer satisfaction. Similarly, Talib et al. (2013) found that continuous improvement initiatives and process optimisation enhance customer experience and reduce service errors. Deming (1986) observed that organisations that institutionalise quality principles tend to deliver more consistent service, which strengthens client satisfaction. Oakland (2014) noted that leadership commitment and employee empowerment are critical for translating quality strategies into tangible improvements for customers. Al-Dhaafri and Al-Swidi (2016) showed that financial institutions adopting TQM achieve measurable improvements in customer satisfaction metrics. Similarly, Kumar, Choisne, and Grosbois (2009) recognised that TQM encourages proactive problem-solving, which increases the likelihood of satisfying customer needs. Antony et al. (2012) proposed that organisations integrating TQM principles into their service delivery see long-term gains in customer loyalty and satisfaction. However, the researcher argues that most global studies rely on manufacturing-sector data, thereby, suggesting the need for sector-specific adaptation in the banking industry to address the intangible and relational nature of services.

2.2.2 African Perspective

Within Africa, research has reported that TQM adoption is increasingly linked to improved customer satisfaction in banking and other service industries. For example, Chinomona and Sandada (2013) found that banks applying TQM practices experience higher responsiveness and better service reliability. Mwaura and Karanja (2017) observed that employee involvement and continuous improvement directly enhance customers' perception of service quality. Ojo (2010) noted that leadership commitment and customer-focused strategies are essential for improving client satisfaction in African banking environments. Addo and Asare (2020) showed that process management and quality monitoring improve service consistency, leading to higher satisfaction levels. Similarly, Gichuhi (2018) recognised that the integration of TQM practices reduces service failures, which directly impacts customer experiences. Akingbade (2015) proposed that implementing TQM in African banks faces challenges such as inadequate training and limited resources, which may hinder the full benefits of customer satisfaction. The researcher argues that despite these challenges, African studies highlight the positive role of TQM in improving satisfaction, but more empirical evidence is needed across diverse banking contexts.

2.2.3 Zambian Perspective

In Zambia, literature suggested that TQM plays a crucial role in enhancing customer satisfaction in the banking sector. Mulenga (2019) reported that structured quality improvement programs, including process optimisation and staff training, improve service delivery and client satisfaction. Phiri and Banda (2021) found that leadership involvement and employee empowerment significantly influence customer satisfaction levels in Zambian banks. Tembo (2018) observed that banks implementing quality-focused initiatives experience fewer errors and smoother customer interactions. Chanda (2020) noted that customer-focused practices improve perceived service quality, which in turn increases satisfaction. Similarly, Mwila (2022) showed that consistent process management strengthens service reliability and client trust. Chewe (2021) recognised that TQM-driven monitoring and feedback systems contribute to higher satisfaction by addressing customer complaints promptly. However, the researcher proposes that while Zambian studies support TQM's positive impact, many are cross-sectional and do not assess long-term sustainability of customer satisfaction, indicating an important gap for future research.

2.3 Total Quality Management and Customer Loyalty

2.3.1 Global Perspective

Globally, researchers have widely argued that Total Quality Management (TQM) significantly contributes to customer loyalty by enhancing service quality and satisfaction. Parasuraman, Zeithaml and Berry (1988) reported that organisations implementing structured quality initiatives create consistent service experiences, which foster loyalty. Similarly, Talib et al. (2013) found that continuous process improvement and employee involvement increase customer trust and long-term commitment. Deming (1986) observed that leadership-driven quality strategies ensure that customer expectations are consistently met, which strengthens repeat patronage. Oakland (2014) noted that a customer-focused culture and empowerment of staff are critical for translating quality practices into loyal customer relationships. Al-Dhaafri and Al-Swidi (2016) showed that financial institutions that embed TQM principles record higher customer retention rates and positive word-of-mouth. Similarly, Kumar, Choisne and Grosbois (2009) recognised that TQM improves service reliability, responsiveness and assurance, key factors in developing customer loyalty. Antony et al. (2012) proposed that the integration of TQM practices not only satisfies customers but also increases their commitment to the organisation over time. However, the researcher argues that most global studies are concentrated in mature markets and their findings may require adaptation when applied to service environments with different cultural or economic contexts.

2.3.2 African Perspective

In the African context, research has reported that TQM positively influences customer loyalty, especially in banking and service sectors. Chinomona and Sandada (2013) found that customer-focused TQM practices increase repeat business and strengthen trust in Southern African banks. Mwaura and Karanja (2017) observed that continuous improvement initiatives and staff empowerment enhance long-term customer commitment in Kenyan financial institutions. Ojo (2010) noted that leadership engagement and quality-oriented policies are essential to fostering loyalty in African banking environments. Addo and Asare (2020) showed that banks applying TQM practices experience better client retention and reduced attrition rates. Similarly, Gichuhi (2018) recognised that customer loyalty improves when service failures are proactively managed through quality initiatives. Akingbade (2015) proposed that while TQM supports loyalty, African banks face implementation challenges such as limited resources and insufficient staff training, which may weaken its full potential. However, the researcher argues that despite these challenges, TQM remains a critical strategy for building sustainable customer loyalty in the African banking sector.

2.3.3 Zambian Perspective

In Zambia, literature suggested that TQM has a strong influence on customer loyalty in the banking sector. Mulenga (2019) reported that banks implementing structured quality improvement programs experience higher customer retention and repeat transactions. Phiri and Banda (2021) found that leadership involvement, employee empowerment and customer-focused strategies significantly enhance loyalty in Zambian banks. Tembo (2018) observed that process

standardisation and continuous service monitoring reduce complaints and increase client commitment. Chanda (2020) noted that loyalty is strengthened when TQM practices consistently meet customer expectations. Similarly, Mwila (2022) showed that customer feedback mechanisms and service quality enhancements are linked to higher retention rates. Chewe (2021) recognised that TQM adoption encourages proactive relationship management, which fosters long-term customer allegiance. However, the researcher proposes that while studies in Zambia demonstrate positive outcomes, longitudinal research is limited, making it difficult to determine the sustainability of loyalty gains, highlighting the need for further empirical investigation.

2.4 The Role of Total Quality Management in Reducing Customer Attrition

2.4.1 Global Perspective

Globally, researchers have widely argued that effective Total Quality Management (TQM) practices help reduce customer attrition by improving service quality and customer satisfaction. Parasuraman, Zeithaml, and Berry (1988) reported that consistent service delivery, driven by quality management practices, strengthens customer trust and decreases the likelihood of switching. Similarly, Talib et al. (2013) found that organisations implementing TQM show lower rates of customer churn because employees are empowered to address service failures proactively. Deming (1986) observed that leadership commitment to quality ensures that customer complaints are resolved efficiently, which reduces attrition. Oakland (2014) noted that continuous improvement processes, coupled with a customer-focused culture, directly influence customer retention rates. Al-Dhaafri and Al-Swidi (2016) showed that financial institutions adopting TQM principles maintain longer-term client relationships by anticipating and meeting customer needs. Similarly, Kumar, Choisne, and Grosbois (2009) recognised that structured quality initiatives reduce service inconsistencies, which is a key driver of attrition prevention. Antony et al. (2012) proposed that TQM encourages proactive problem-solving, which mitigates customer dissatisfaction and promotes retention. However, the researcher argues that many global studies focus on short-term outcomes, making it unclear whether reductions in attrition are sustainable over the long term, especially in service sectors with high competition.

2.4.2 African Perspective

In Africa, studies have reported that TQM significantly reduces customer attrition by fostering reliability and trust in service delivery. Chinomona and Sandada (2013) found that banks applying quality management practices experience lower customer turnover due to improved service consistency. Mwaura and Karanja (2017) observed that empowering employees to resolve complaints promptly leads to higher retention in Kenyan banks. Ojo (2010) noted that leadership engagement and process standardisation are essential in reducing service failures, which are a major cause of customer churn. Addo and Asare (2020) showed that African financial institutions with strong TQM frameworks report fewer lost clients and higher customer loyalty. Similarly, Gichuhi (2018) recognised that continuous monitoring of service quality helps identify potential dissatisfaction early, thereby preventing attrition. Akingbade (2015) proposed that resource limitations and insufficient staff training can constrain the effectiveness of TQM in reducing attrition. The researcher argues that while TQM is effective in lowering customer turnover, African banks must adapt strategies to local contexts and overcome resource challenges to fully benefit from quality management practices.

2.4.3 Zambian Perspective

In Zambia, literature suggested that TQM is an important strategy for reducing customer attrition in banks. Mulenga (2019) reported that banks implementing structured quality improvement programs maintain more stable client bases. Phiri and Banda (2021) found that leadership commitment, employee empowerment and customer-focused practices decrease the likelihood of customers leaving. Tembo (2018) observed that process management and continuous service monitoring significantly reduce service failures, which are a leading cause of attrition. Chanda (2020) noted that implementing customer feedback systems allows banks to address dissatisfaction promptly, improving retention rates. Similarly, Mwila (2022) showed that TQM practices in Zambian banks foster long-term relationships and client trust. Chewe (2021) recognised that banks with robust TQM frameworks experience lower customer churn because complaints are efficiently resolved and service reliability is enhanced. However, the researcher proposes that while the benefits of TQM in reducing attrition are evident, longitudinal studies are limited in Zambia and further research is needed to assess the sustainability of retention improvements over time.

2.5 Theoretical Framework

The theoretical framework of this study is grounded in established theories that explain how organisational quality practices influence service outcomes and customer behaviour. The study adopts two main theories: Deming's Theory of Total Quality Management and the SERVQUAL Model, both of which provide a foundation for understanding how TQM practices shape service quality and ultimately influence customer loyalty. These theories guide the conceptual relationships between the independent variables, mediator and dependent variable, ensuring that the study is anchored on recognised academic and practical principles.

2.5.1 Deming's Theory of Total Quality Management

Deming's Theory of Total Quality Management provides a foundational explanation of how organisational practices aimed at continuous improvement leads to enhanced overall performance. Deming proposed that quality is achieved when organisations adopt systematic leadership, employee involvement, process control and continuous improvement as part of their operational culture. These principles align with the independent variables of this study, leadership commitment, employee involvement, process management and customer focus. According to Deming, organisation that embed these practices create more efficient processes, better employee performance and improved service delivery. This theory supports the proposition that TQM practices directly influence service quality and indirectly affect customer outcomes such as loyalty and retention.

2.5.2 SERVQUAL Model

The SERVQUAL Model by Parasuraman, Zeithaml and Berry explains how customers evaluate service quality through key dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. This theory forms the basis for using service quality as a mediating variable in this study. The SERVQUAL model posits that customers judge a service provider based on the gap between their expectations and the actual performance they experience. When TQM practices improve internal processes, employee competence and customer-focused behaviour, these

improvements translate into better service performance on SERVQUAL dimensions. Enhanced service quality then leads to greater satisfaction and stronger customer loyalty. Therefore, the SERVQUAL model provides the theoretical justification for linking TQM practices to customer loyalty through the mediating effect of service quality.

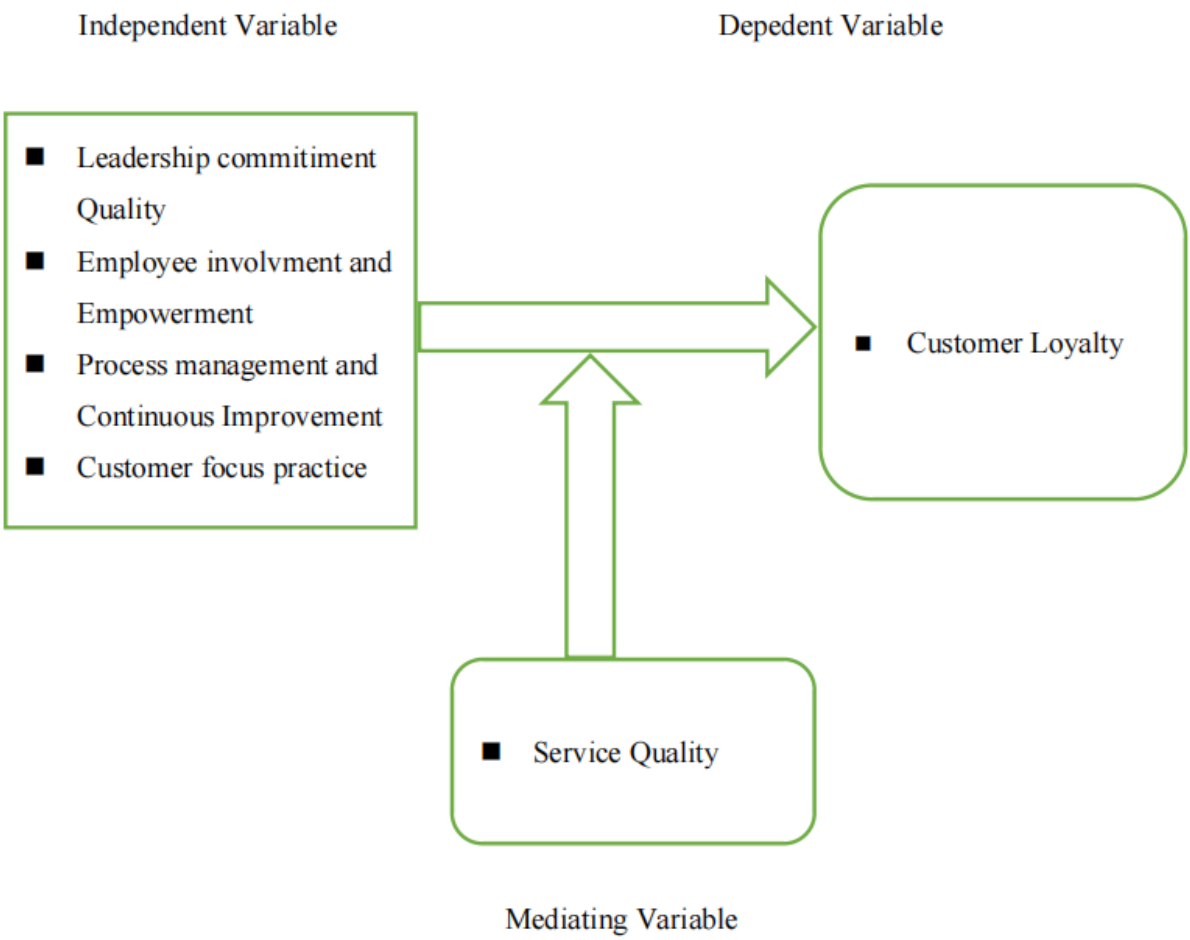
2.6 Conceptual Framework

2.6.1 Explanation of the conceptual framework

This study adopts four key components of Total Quality Management (TQM) leadership commitment, employee involvement, process management and customer focus as independent variables because they form the foundation through which quality is institutionalised in service organisation. Leadership commitment ensures that quality initiatives receive strategic direction and organisational support, a factor widely recognised as central in TQM implementation (Oakland, 2014; Sadikoglu & Olcay, 2014). Employee involvement empowers staff to take part in decision-making and continuous improvement, which enhances ownership and accountability for service outcomes (Deming, 1986). Process management emphasises standardisation, error reduction and continuous improvement, enabling organisation to deliver efficient and reliable services (Talib, Rahman & Qureshi, 2013). Customer focus ensures that services are aligned with customer expectations and feedback, supporting responsiveness and long-term value creation (Zeithaml, Bitner & Gremler, 2018). Service quality is used as a mediating variable because previous studies demonstrate that TQM practices first improve service quality, which subsequently drives customer-related outcomes (Al-Dhaafri & Al-Swidi, 2016).

Customer loyalty is adopted as the dependent variable because it represents a long-term behavioral outcome that banks rely on for competitive advantage, stability and sustained profitability. Research shows that loyal customers demonstrate repeat purchase behaviour, stronger retention, and higher willingness to recommend the service provider (Dick & Basu, 1994; Oliver, 1999). The mediating role of service quality is essential because customer loyalty is primarily shaped by the customer's experience and perceived value of the service delivered (Parasuraman, Zeithaml & Berry, 1988). High service quality driven by strong leadership commitment, empowered employees, efficient processes and customer-centered practices enhances customer satisfaction and trust, which in turn strengthens loyalty and reduces customer defection (Caruana, 2002). Therefore, the relationship between the independent variables, service quality and customer loyalty provide a clear explanatory pathway for understanding how TQM practices contribute to improved organisation performance at Absa Bank Zambia Plc.

2.6.2 Visual Presentation of the framework



2.7 Gaps in Literature

Although considerable research has examined Total Quality Management (TQM) and its effects on service quality, customer satisfaction, loyalty and attrition, several gaps remain. First, much of the global literature (Deming, 1986; Oakland, 2014; Talib et al., 2013) is based on manufacturing or highly developed service contexts, limiting applicability to the banking sector in developing countries. Second, African studies (Chinomona & Sandada, 2013; Mwaura & Karanja, 2017) indicate that resource constraints, limited training and infrastructural challenges can hinder TQM effectiveness, yet empirical evidence on their specific impact on loyalty and retention is sparse. Third, in Zambia, existing research (Tembo 2018, Mulenga, 2019; Phiri & Banda, 2021) shows positive outcomes of TQM on service quality and satisfaction, however, most studies are cross-sectional, leaving the sustainability of these outcomes unclear. Furthermore, the mediating role of service quality between TQM practices and customer-related outcomes remains underexplored. Addressing these gaps, the current study aims to empirically investigate TQM practices, service quality and their effects on customer satisfaction, loyalty and attrition in Zambian banks.

2.8 Chapter Summary

This chapter reviewed literature on Total Quality Management (TQM) and its influence on service quality, customer satisfaction, loyalty and attrition. The review was structured into global, African, and Zambian perspectives to highlight contextual differences and common findings. Key theories, including Deming's TQM principles and the SERVQUAL model, provided a theoretical foundation for understanding the relationships between TQM practices and customer outcomes. Empirical evidence generally supports the positive role of TQM in improving service delivery, satisfaction, loyalty and retention. However, challenges such as contextual constraints, lack of longitudinal studies and limited exploration of mediating mechanisms were identified. These gaps justify the need for the current study, which seeks to provide context-specific empirical insights into the impact of TQM on service quality and customer-related outcomes in Zambian banks.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the methodology that will be used to investigate the impact of Total Quality Management (TQM) practices on customer retention in commercial banks in Lusaka, Zambia, with specific reference to Absa Bank Zambia Plc. The chapter explains the procedures and techniques that will be employed in collecting, analysing and interpreting data in order to achieve the objectives of the study. The research methodology is structured in line with the Research Onion framework developed by Saunders et al. (2019), which consists of six layers namely: Research Philosophy, Research Approach, Methodological Choice, Research Strategy, Time Horizon and Techniques and Procedures. Furthermore, the chapter discusses the target population, sampling techniques, sample size determination, data collection instruments, data analysis methods, reliability and validity of the research instruments, as well as ethical considerations that will guide the study.

3.2 Research Onion

This study is anchored in the Research Onion framework articulated by Saunders, Lewis and Thornhill (2019), which provides a systematic and structured approach for developing an appropriate research methodology. The framework consists of interconnected layers, namely research philosophy, research approach, methodological choice, research strategy, time horizon and techniques and procedures for data collection and analysis, which collectively ensure alignment between the research problem, objectives, methods and analytical procedures. In this study, the Research Onion framework provides a suitable methodological foundation for examining the impact of Total Quality Management (TQM) practices on customer retention at Absa Bank Zambia Plc by supporting the adoption of the positivist philosophy, deductive approach, quantitative methodological choice, survey strategy and cross-sectional time horizon. In addition, the framework supports the use of structured questionnaires and statistical analysis techniques such as descriptive statistics, correlation analysis and multiple regression analysis using SPSS Version 26, thereby enhancing the reliability, validity, consistency and scientific rigor of the study.

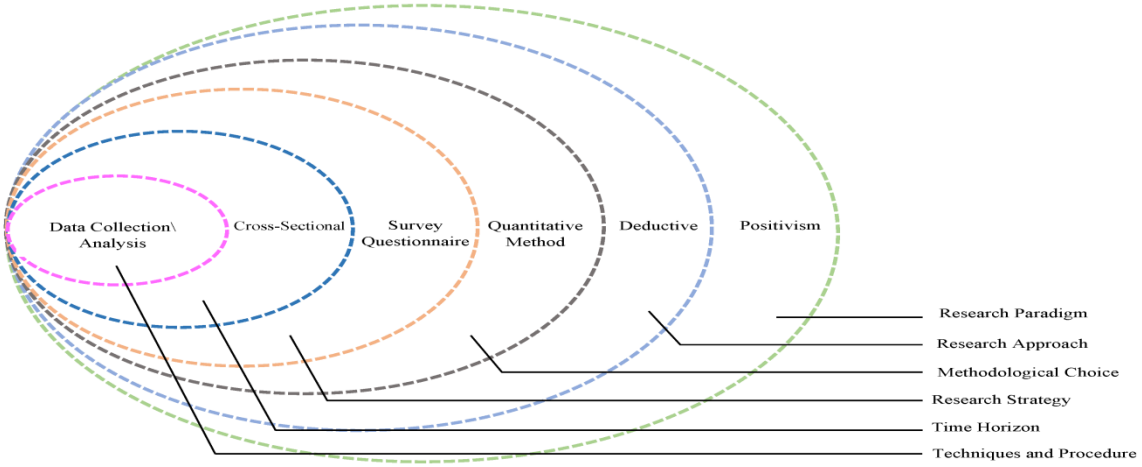


Figure 1: 2: Research Onion

3.3 Research Philosophy

This study adopted the positivist research philosophy, which assumed that reality could be objectively measured through scientific observation and quantitative analysis (Saunders et al., 2019). Positivism was widely used in business and management research because it emphasised the collection of factual, observable and measurable data that could be analysed statistically to establish relationships between variables. The philosophy was based on the belief that knowledge was generated through empirical evidence rather than subjective interpretation. In this study, positivism was considered appropriate because the research sought to examine measurable relationships between Total Quality Management (TQM) practices and customer retention in commercial banks operating in Lusaka, Zambia, with specific reference to Absa Bank Zambia Plc. The adoption of a positivist philosophy therefore enabled the researcher to objectively test hypotheses and determine whether TQM practices significantly influenced customer retention.

The adoption of the positivist philosophy was further justified because the study focused on quantifiable variables that could be measured using statistical techniques and structured research

instruments. Variables such as customer focus, continuous improvement, employee involvement, service quality management, customer satisfaction and customer retention could all be expressed numerically and analysed objectively using quantitative methods (Creswell & Creswell, 2018). Through the use of structured questionnaires and standardized measurement scales, the study collected reliable numerical data from customers and employees of Absa Bank Zambia Plc. Statistical software such as SPSS Version 26 was then used to analyse the relationships between TQM practices and customer retention. This approach supported the generation of empirical findings that could be tested, verified and generalised to similar commercial banking institutions within Zambia.

Moreover, the positivist philosophy enhanced the objectivity, reliability and validity of the research process by minimizing researcher bias and emphasizing standardised procedures in data collection and analysis. According to Hair et al. (2019), quantitative approaches grounded in positivism improved consistency because all respondents were measured using the same research instruments and analytical procedures. The philosophy also supported hypothesis testing and the use of inferential statistical techniques such as correlation and multiple regression analysis to establish the strength and direction of relationships between variables. Consequently, the positivist philosophy provided a strong scientific foundation for this study and ensured that the findings generated were credible, evidence-based and useful for improving Total Quality Management practices and customer retention strategies in the commercial banking sector in Zambia.

3.4 Research Approach

This study adopted a deductive research approach, which involved developing research hypotheses and assumptions from existing theories and empirical literature and subsequently testing those hypotheses using collected data (Saunders et al., 2019). The deductive approach moved from general theoretical concepts to specific observations and conclusions, making it highly suitable for quantitative research studies that sought to establish relationships between measurable variables. In this study, the deductive approach was considered appropriate because the research sought to determine whether Total Quality Management (TQM) practices significantly influenced customer retention in commercial banks operating in Lusaka, Zambia.

Through this approach, the study relied on existing theoretical frameworks and prior empirical findings to formulate hypotheses that could be objectively tested using statistical analysis.

The study was guided by Total Quality Management Theory, which emphasised continuous improvement, customer focus, employee involvement and service quality enhancement as key drivers of organisational success and customer satisfaction. The theory suggested that organisations that effectively implemented TQM practices were more likely to achieve higher levels of customer satisfaction, loyalty and long-term customer retention. Existing literature further supported this argument by indicating that TQM practices improved service delivery, operational efficiency, customer trust and organisational competitiveness within the banking sector. Based on these theoretical and empirical foundations, the study developed hypotheses that examined the relationship between TQM practices and customer retention at Absa Bank Zambia Plc in Lusaka.

The appropriateness of the deductive research approach was further reinforced by the quantitative nature of the study, which required the use of hypothesis testing and statistical analysis. Numerical data were collected from respondents using structured questionnaires and analysed using statistical techniques such as descriptive statistics, correlation analysis and multiple regression analysis through SPSS Version 26. These statistical methods enabled the researcher to objectively determine the strength and significance of relationships between variables. Moreover, the deductive approach enhanced the reliability and validity of the research findings because conclusions were based on empirical evidence rather than subjective interpretation. Consequently, the use of the deductive approach provided a structured, theory-driven and scientific framework for examining the impact of Total Quality Management practices on customer retention in commercial banks in Lusaka, Zambia.

3.5 Methodological Choice

This study adopted a quantitative research methodology. Quantitative research involved the collection of numerical data and the application of statistical techniques to analyse relationships between variables and test hypotheses objectively (Apuke, 2017). The methodology was widely

used in business and social science research because it enabled researchers to measure variables systematically and generate findings that could be generalised to a larger population. In this study, the quantitative approach was considered appropriate because the research investigated the impact of Total Quality Management (TQM) practices on customer retention in commercial banks operating in Lusaka, Zambia. By using numerical data and statistical analysis, the study objectively determined the extent to which TQM practices influenced customer retention outcomes at Absa Bank Zambia Plc.

The use of a quantitative methodology was further justified because the variables under investigation could be measured numerically and analysed statistically. Variables such as customer focus, service quality improvement, employee involvement, continuous improvement practices, customer satisfaction and customer retention were all quantifiable and could therefore be examined using statistical methods. The quantitative approach allowed the researcher to measure the strength, direction and significance of relationships between these variables using empirical evidence. Through hypothesis testing, the study determined whether TQM practices had a statistically significant effect on customer retention within the banking sector. Additionally, the quantitative methodology aligned with the positivist research philosophy and deductive research approach adopted in this study, thereby ensuring consistency throughout the research design.

Furthermore, the quantitative methodology enabled the study to collect data from a relatively large sample of customers and employees of Absa Bank Zambia Plc. Structured questionnaires with standardised measurement scales were used to ensure consistency, reliability and comparability of responses across participants (Creswell & Creswell, 2018). The collected data were then coded, processed and analyzed using statistical software SPSS Version 26. Descriptive statistics were used to summarise the data, while inferential statistical techniques such as correlation and multiple regression analysis were employed to establish the relationship between TQM practices and customer retention. Therefore, the quantitative methodological choice provided a systematic, objective and scientifically reliable framework for generating evidence-based findings regarding the impact of Total Quality Management practices on customer retention in commercial banks in Lusaka, Zambia.

3.6 Research Strategy

This study employed a survey research strategy to collect data from a predetermined group of respondents through the use of structured questionnaires in order to measure opinions, attitudes, behaviours and relationships between variables (Saunders et al., 2019). A survey research strategy was considered appropriate for this study because it enabled the researcher to gather quantitative data from customers and employees of Absa Bank Zambia Plc regarding the implementation of Total Quality Management (TQM) practices and their effect on customer retention. Data were specifically collected on TQM dimensions such as customer focus, employee involvement, continuous improvement, service quality management and customer satisfaction, as well as other indicators of customer retention such as customer loyalty, repeat usage of banking services and customer commitment.

The survey research strategy was also appropriate as it allowed the researcher to collect a large amount of quantitative data from a relatively large sample of respondents within a short period of time and at a lower cost compared to other research strategies. In this study, structured questionnaires were distributed to selected respondents to obtain standardised responses that could easily be coded, processed and statistically analysed using SPSS Version 26. Furthermore, the survey strategy supported hypothesis testing and enhanced the reliability and generalisability of the findings to other commercial banks operating in Zambia. The use of standardised questionnaires further minimised bias since all respondents answered the same set of questions using identical measurement scales.

Additionally, the survey research strategy supported the objectives of the study by enabling the researcher to establish relationships between TQM practices and customer retention using empirical evidence. The quantitative data generated through the survey allowed for the use of descriptive and inferential statistical techniques such as frequencies, percentages, correlation

analysis, and regression analysis. These techniques helped determine the extent to which TQM practices influenced customer retention at Absa Bank Zambia Plc. Consequently, the survey research strategy provided a practical, efficient and scientifically reliable approach for achieving the objectives of the study.

3.7 Time Horizon

This study adopted a cross-sectional time horizon, where data were collected from respondents at a single point in time (Saunders et al., 2019). A cross-sectional study design was commonly used in quantitative research to examine relationships between variables within a specific period without requiring repeated observations over an extended duration. In this study, the cross-sectional time horizon was considered appropriate because the research sought to assess the current impact of Total Quality Management (TQM) practices on customer retention in commercial banks in Lusaka, Zambia, with particular focus on Absa Bank Zambia Plc. The approach therefore enabled the researcher to gather relevant data regarding existing TQM practices and customer retention levels within the bank during the period of study.

The use of a cross-sectional time horizon was further justified as it was cost-effective and time-efficient compared to longitudinal studies, which required data collection over an extended period of time. Through the cross-sectional approach, the researcher was able to collect data from a relatively large number of respondents within a shorter timeframe while still obtaining sufficient information to analyse relationships between variables. Structured questionnaires were administered once to customers and employees, thereby reducing the time and financial resources required for repeated data collection exercises. This made the cross-sectional design suitable for academic research studies with limited resources and time constraints.

In addition, cross-sectional studies were widely used in business and management research because they provided adequate data for statistical analysis and hypothesis testing (Creswell & Creswell, 2018). The data collected through this approach were analysed using descriptive and inferential statistical techniques such as correlation and regression analysis to determine the relationship between TQM practices and customer retention. The cross-sectional design therefore, supported the generation of reliable and evidence-based findings regarding the

effectiveness of Total Quality Management practices at Absa Bank Zambia Plc in enhancing customer retention within the commercial banking sector in Lusaka, Zambia.

3.8 Techniques and Procedures

3.8.1 Target Population

The target population for this study consisted of customers and employees of Absa Bank Zambia Plc operating within Lusaka, Zambia. The population was considered appropriate because both customers and employees were directly involved in the delivery and experience of banking services influenced by Total Quality Management (TQM) practices. Employees were responsible for implementing quality management practices such as customer service delivery, continuous improvement and operational efficiency, while customers were the direct beneficiaries of these practices and could provide relevant information regarding service quality, satisfaction and retention. Since the study sought to examine the impact of TQM practices on customer retention, the selected population was expected to provide reliable and relevant information concerning the effectiveness of quality management systems within the bank.

Absa Bank Zambia Plc was selected because it was one of the leading commercial banks in Zambia and operated within a highly competitive banking environment where customer retention was essential for organisational sustainability and profitability. The bank had invested significantly in customer service improvement, digital banking systems, employee training and service quality enhancement strategies aimed at improving customer satisfaction and loyalty. In addition, the banking sector in Zambia had experienced increasing competition, making Total Quality Management practices important for maintaining long-term customer relationships. Therefore, the selected population was appropriate for generating empirical evidence regarding the relationship between TQM practices and customer retention in the commercial banking sector in Zambia.

3.8.2 Sampling Technique and Sample Size

The study used stratified random sampling to select respondents from the target population. Stratified random sampling involved dividing the population into homogeneous groups and selecting respondents randomly from each group (Kumar, 2011). The technique was considered appropriate because respondents in this study consisted of different categories, namely customers and employees of Absa Bank Zambia Plc. Stratification therefore, ensured fair representation of all relevant groups within the study and improved the reliability and representativeness of the findings.

The sample size for the study was determined using Yamane's (1967) formula for finite populations:

$n = N / [1 + N(e)^2]$

Where:

n = Sample size

N = Population size

e = Margin of error (0.05)

Assuming the target population was 400 respondents:

$n = 400 / [1 + 400(0.05)^2]$

$n = 400 / [1 + 400(0.0025)]$

$n = 400 / [1 + 1]$

$n = 400 / 2$

$n = 200$

Therefore, the study used a sample size of 200 respondents. This sample size was considered adequate to generate statistically reliable findings while remaining manageable in terms of time, cost and accessibility of respondents within Absa Bank Zambia Plc.

3.8.3 Data Collection Instrument

For this study, structured questionnaires were used as the primary instrument for collecting data. A structured questionnaire consisted of standardised closed-ended questions that enabled respondents to provide consistent responses suitable for quantitative analysis (Saunders et al., 2019). The questionnaires were distributed to selected customers and employees of Absa Bank Zambia Plc in order to collect primary data relating to Total Quality Management practices and customer retention. Specifically, data were collected on customer focus, service quality improvement, employee involvement, continuous improvement practices, customer satisfaction, and customer loyalty. Structured questionnaires were considered appropriate because they facilitated the collection of numerical data from a relatively large number of respondents in a systematic and consistent manner.

The questionnaire items utilised a five-point Likert Scale where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree. The use of a Likert Scale enabled respondents to express their level of agreement regarding statements related to TQM practices and customer retention. In addition to primary data, secondary data were also incorporated to support the study. Secondary data were obtained from journal articles, textbooks, annual reports, policy documents, institutional publications and reports from organisations such as the Bank of Zambia and the World Bank. The study mainly utilised documents published between 2020 and 2025 to ensure the use of current empirical evidence and statistical information relating to Total Quality Management and customer retention within the banking sector.

3.8.4 Data Analysis

Quantitative data collected through the questionnaires were analysed using the Statistical Package for Social Sciences (SPSS) Version 26. SPSS was widely used in quantitative research because it facilitated efficient coding, processing, management and statistical analysis of numerical data (Hair et al., 2019). The software enabled researchers to organise large volumes of data accurately while minimising errors during analysis. In this study, SPSS was used to process responses collected from customers and employees of Absa Bank Zambia Plc regarding Total Quality Management practices and customer retention. The use of SPSS was appropriate because it provided reliable statistical procedures that supported objective interpretation of quantitative findings.

The study first applied descriptive statistical techniques to summarise and present the collected data in a meaningful manner. Descriptive statistics such as frequencies, percentages, means and standard deviations were used to analyse respondents' demographic characteristics as well as their views regarding customer focus, employee involvement, service quality, continuous improvement, and customer retention. According to Creswell and Creswell (2018), descriptive statistics were useful for simplifying large datasets and identifying patterns, trends and distributions within the data. The analysed findings were then presented using tables, charts and graphs to improve clarity and interpretation of the research results.

In addition to descriptive analysis, the study employed inferential statistical techniques to examine relationships between variables. Correlation analysis was used to determine the strength and direction of the relationship between Total Quality Management practices and customer retention. Correlation analysis was important because it helped establish whether improvements in TQM practices were associated with increased customer retention levels. Furthermore, inferential statistics enhanced the researcher's ability to make evidence-based conclusions beyond the immediate sample population (Saunders et al., 2019).

Model Specification

The study employed a multiple regression model to examine the impact of Total Quality Management (TQM) practices on customer retention at Absa Bank Zambia Plc. The regression model was expressed as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y = Represented Customer Retention
β_0 = Represented the Constant Term
β_1 = Represented the Regression Coefficient for Customer Focus
β_2 = Represented the Regression Coefficient for Employee Involvement
β_3 = Represented the Regression Coefficient for Continuous Improvement
β_4 = Represented the Regression Coefficient for Service Quality Management

X_1 = Represented Customer Focus
X_2 = Represented Employee Involvement
X_3 = Represented Continuous Improvement
X_4 = Represented Service Quality Management

ε = Represented the Error Term

The regression model helped determine the magnitude and direction of the relationship between Total Quality Management practices and customer retention. Positive regression coefficients indicated that improvements in TQM practices led to improved customer retention, while negative coefficients indicated an inverse relationship. The model therefore, provided empirical evidence regarding the extent to which Total Quality Management practices significantly influenced customer retention within the banking sector.

3.8.5 Reliability of the Research

Reliability referred to the extent to which research findings were stable, consistent and capable of being reproduced when the same research instruments were used under similar conditions (Saunders et al., 2019). In quantitative research, reliability was important because it determined

whether a research instrument consistently measured the intended variables without producing contradictory results. A reliable instrument enhanced the dependability and credibility of research findings by reducing random errors during data collection and analysis. In this study, reliability was essential as the research sought to measure the relationship between Total Quality Management practices and customer retention using standardised quantitative instruments.

The study assessed reliability using Cronbach's Alpha coefficient through the Statistical Package for Social Sciences (SPSS) Version 26. Cronbach's Alpha was one of the most widely used statistical measures for evaluating internal consistency among questionnaire items in quantitative research. It measured the extent to which items within the same construct were correlated and consistently captured the same concept (Hair et al., 2019). In this study, Cronbach's Alpha was used to determine whether questionnaire items relating to customer focus, employee involvement, continuous improvement, service quality management and customer retention consistently measured the intended variables. The use of SPSS further enhanced the accuracy and efficiency of reliability testing during data analysis.

According to George and Mallery (2003), a Cronbach's Alpha value of 0.70 or higher indicated an acceptable level of reliability in research studies. Therefore, the study considered values above this threshold as evidence that the questionnaire items were internally consistent and reliable for measuring the constructs under investigation. Reliability testing helped confirm that the responses obtained from participants were stable and consistent across different sections of the questionnaire. This process was important because inconsistent measurement instruments could weaken the credibility and accuracy of research findings.

Further, the study enhanced reliability through the use of structured questionnaires and standardised measurement scales for all respondents. A pilot study was also conducted before the main data collection exercise to identify ambiguous or unclear questions that could affect consistency in responses. Feedback obtained from the pilot study was used to revise and improve the questionnaire before final administration. By ensuring high levels of reliability, the study increased the credibility, accuracy and trustworthiness of the findings regarding the relationship between Total Quality Management practices and customer retention at Absa Bank Zambia Plc.

3.8.6 Validity of the Research

Validity referred to the extent to which research instruments accurately measured what they were intended to measure (Kombo & Tromp, 2006). In research, validity was important because it ensured that the findings generated from a study were accurate, meaningful and relevant to the research objectives. A valid research instrument enhanced the credibility of the study by ensuring that the data collected truly represented the concepts under investigation. In this study, validity was given significant attention to ensure that the questionnaire effectively measured the relationship between Total Quality Management practices and customer retention at Absa Bank Zambia Plc.

The study ensured content validity by designing questionnaire items directly from the research objectives, research questions and variables identified in the conceptual framework.

This approach ensured that all important dimensions of Total Quality Management practices, such as customer focus, employee involvement, continuous improvement and service quality management, were adequately represented in the questionnaire. Similarly, variables relating to customer retention and customer satisfaction were also incorporated into the instrument.

According to Saunders et al. (2019), aligning research instruments with study objectives improved the accuracy and comprehensiveness of data collection.

Construct validity was further enhanced through the use of established concepts and standardised measurement scales adopted from previous empirical studies relating to Total Quality Management and customer retention. The use of previously tested scales improved consistency and ensured that the variables were measured in a manner that was theoretically and empirically acceptable (Creswell & Creswell, 2018). By adopting measurement indicators supported by existing literature, the study reduced the likelihood of measurement errors and strengthened the scientific credibility of the research findings.

In addition, the questionnaire was carefully reviewed to ensure clarity, relevance and consistency of questions before the actual data collection process was conducted. A pilot study was also undertaken to test the effectiveness of the research instrument and identify ambiguous, confusing, or irrelevant questions that could affect respondents' understanding. Feedback obtained from the pilot study was used to revise and improve the questionnaire before final administration. These procedures helped ensure that the research instrument accurately captured the intended variables and produced reliable and valid findings for the study.

3.8.7 Ethical Considerations

The study adhered to ethical principles that guided academic research involving human participants. Research ethics were important because they ensured that research was conducted responsibly, professionally and with respect for the rights and dignity of participants (Saunders et al., 2019). Ethical considerations helped protect respondents from harm, maintain trust between the researcher and participants and promote the credibility and integrity of the research process. In this study, ethical standards were observed throughout the entire research process, from data collection to the reporting of findings.

Participation in the study was entirely voluntary and respondents were informed that the research was strictly for academic purposes. Before administering the questionnaires, the researcher obtained informed consent from all participants. Informed consent involved clearly explaining the purpose of the study, the procedures involved, the expected duration of participation and the rights of respondents, including their right to withdraw from the study at any stage without facing any negative consequences (Creswell & Creswell, 2018). This ensured that participants made independent and informed decisions regarding their involvement in the study.

Confidentiality and anonymity of respondents were also maintained throughout the research process. Respondents were not required to disclose personal identities or sensitive banking information that could expose them to financial, social or professional risk. According to Hair et al. (2019), maintaining confidentiality was essential in building trust and encouraging honest responses from participants. To enhance anonymity, questionnaires did not require names or personal identification details and all collected information was treated with strict confidentiality. The data obtained from respondents were only accessed by the researcher and were not shared with unauthorised individuals or institutions.

Lastly, the researcher ensured that all collected data was used solely for the intended academic purposes and stored securely throughout the study. Electronic data was protected using password-secured devices, while hard copy documents were safely stored to prevent unauthorised access or misuse. The researcher also avoided any form of plagiarism, fabrication, or manipulation of data during the research process. By adhering to these ethical principles, the study promoted transparency, honesty and accountability, thereby enhancing the credibility, validity and overall quality of the research findings.

3.9 Chapter Summary

This chapter presented the research methodology that guided the study on the impact of Total Quality Management practices on customer retention in commercial banks in Lusaka, Zambia, with specific reference to Absa Bank Zambia Plc. The chapter applied the six layers of the Research Onion framework by discussing the research philosophy, research approach, methodological choice, research strategy, time horizon and techniques and procedures.
The chapter further explained the target population, sampling techniques, sample size determination, data collection instruments, data analysis methods, reliability, validity and ethical considerations that guided the study.

CHAPTER FOUR: RESEARCH FINDINGS AND ANALYSIS

4.1 Introduction

This chapter presents the findings and analysis of the study on the impact of Total Quality Management (TQM) practices on customer retention in commercial banks in Lusaka, Zambia, with specific reference to Absa Bank Zambia Plc. The chapter provides an analysis of respondents' demographic characteristics and examines the relationship between TQM practices and customer retention variables, including service quality improvement, customer satisfaction, customer loyalty and reduction of customer attrition. The study adopted a quantitative survey design using structured questionnaires measured on a five-point Likert scale and the collected data was analysed using descriptive statistics, correlation analysis, regression analysis, validity and reliability testing, as well as hypothesis testing in line with the research objectives and hypotheses.

Table 1: Gender of Respondents

Category	Frequency	Percentage
Male	112	56.0%
Female	88	44.0%
Total	200	100.0%

The results in Table 4.1 show that 56.0% of the respondents were male, while 44.0% were female. This indicates that the study achieved a reasonably balanced gender representation. The slight dominance of male respondents does not undermine the quality of the findings because both male and female respondents were adequately represented in the sample.

Table 2: Age Group of Respondents

Age group	Frequency	Percentage
18-25 years	38	19.0%
26-35 years	82	41.0%
36-45 years	52	26.0%
46 years and above	28	14.0%
Total	200	100.0%

Table 4.2 shows that most respondents were within the 26-35 years age group, representing 41.0% of the sample. This was followed by the 36-45 years age group at 26.0%. The results suggest that the majority of respondents were economically active and likely to have regular interaction with banking services. This strengthens the relevance of their views on service quality, customer satisfaction, loyalty and retention.

Table 3: Highest Level of Education

Education level	Frequency	Percentage
Secondary certificate	26	13.0%
Diploma	54	27.0%
Bachelor's degree	91	45.5%
Postgraduate qualification	29	14.5%
Total	200	100.0%

The findings in Table 4.3 indicate that most respondents had a bachelor's degree, representing 45.5% of the sample. Diploma holders accounted for 27.0%, while postgraduate respondents accounted for 14.5%. This suggests that the respondents were sufficiently educated to understand and respond meaningfully to questions on banking service quality and customer retention.

Table 4: Respondent Category

Category	Frequency	Percentage
Bank customers	139	69.5%
Customer service staff	30	15.0%
Branch operations staff	19	9.5%
Supervisors/Managers	12	6.0%
Total	200	100.0%

Table 4.4 shows that the majority of respondents were bank customers, accounting for 69.5% of the usable sample. Customer service staff, operations staff and supervisors or managers were also included to provide internal institutional perspectives on quality management practices. This

combination of external and internal respondents helped the study capture both customer experience and operational realities.

Table 5: Years of Banking Relationship or Professional Exposure

Period	Frequency	Percentage
Less than 1 year	23	11.5%
1-3 years	61	30.5%
4-6 years	70	35.0%
Above 6 years	46	23.0%
Total	200	100.0%

Table 4.5 shows that 35.0% of respondents had between four and six years of banking relationship or professional exposure, while 23.0% had more than six years. This indicates that most respondents had sufficient experience with banking services and were able to provide informed views on whether Total Quality Management practices influence customer retention at Absa Bank Zambia Plc.

4.3 Assessment of Findings and Analysis for Each Instrument

This section presents descriptive findings for the major study constructs. Each construct was measured using a five-point Likert scale where 1 represented strongly disagree and 5 represented strongly agree. The mean values were interpreted as follows: mean values below 2.50 indicated disagreement, values between 2.50 and 3.49 indicated neutrality or moderate agreement, values between 3.50 and 4.49 indicated agreement and values of 4.50 and above indicated strong agreement.

4.3.1 Total Quality Management and Service Quality Improvement

Table 6: Descriptive Statistics for TQM and Service Quality Improvement

Statement	Mean	Std. Dev.	Interpretation
TQM practices improve the reliability of services offered by Absa Bank Zambia Plc.	4.18	0.66	Agree

Quality improvement initiatives reduce service errors and delays.	4.11	0.71	Agree
Standardized procedures help the bank provide consistent service to customers.	4.23	0.64	Agree
Employee training improves responsiveness to customer needs.	4.16	0.68	Agree
Composite mean	4.17	0.67	Agree

The results in Table 4.6 show that respondents agreed that Total Quality Management practices improve service quality at Absa Bank Zambia Plc. The highest mean score was recorded on the statement that standardised procedures help the bank provide consistent service to customers, with a mean of 4.23. This indicates that respondents viewed process consistency as a key contributor to service quality improvement.

The composite mean of 4.17 demonstrates overall agreement that TQM practices enhance service quality. This finding supports the view that quality improvement depends on systematic process control, continuous improvement, leadership commitment and employee involvement. In the context of Absa Bank Zambia Plc, the results imply that TQM contributes to reducing errors, improving service reliability and strengthening customers' perception of service value.

4.3.2 Total Quality Management and Customer Satisfaction

Table 7: Descriptive Statistics for TQM and Customer Satisfaction

Statement	Mean	Std. Dev.	Interpretation
TQM practices help the bank understand customer needs more clearly.	4.09	0.73	Agree

Continuous improvement initiatives increase customer satisfaction.	4.21	0.65	Agree
Prompt resolution of customer complaints improves satisfaction.	4.26	0.62	Agree
Customer feedback is used to improve service delivery.	4.04	0.76	Agree
Composite mean	4.15	0.69	Agree

Table 4.7 indicates that respondents agreed that Total Quality Management practices increase customer satisfaction. The highest mean score was recorded for prompt resolution of customer complaints, with a mean of 4.26. This suggests that complaint handling is a major service quality factor affecting satisfaction within the banking sector.

The composite mean of 4.15 shows that respondents generally perceived TQM as an important driver of customer satisfaction. In practical terms, this means that when a bank consistently improves internal processes, trains employees, listens to customer feedback, and resolves complaints quickly, customers are more likely to feel valued.

4.3.3 Total Quality Management and Customer Loyalty

Table 8: Descriptive Statistics for TQM and Customer Loyalty

Statement	Mean	Std. Dev.	Interpretation
High-quality service encourages customers to continue banking with Absa Bank Zambia Plc.	4.30	0.61	Agree
Customers are more loyal when services are delivered consistently.	4.24	0.64	Agree

Employee professionalism strengthens customer trust in the bank.	4.19	0.67	Agree
Customer-focused service encourages customers to recommend the bank to others.	4.13	0.70	Agree
Composite mean	4.22	0.66	Agree

The findings in Table 4.8 reveal that respondents agreed that Total Quality Management practices contribute to customer loyalty. The highest mean score was recorded on the statement that high-quality service encourages customers to continue banking with Absa Bank Zambia Plc, with a mean of 4.30. This shows that service quality is strongly connected to repeat patronage and customer commitment.

The composite mean of 4.22 indicates a strong positive perception of the relationship between TQM and customer loyalty. Customers are more likely to remain committed to a bank when they receive consistent, reliable, and professional service. The findings therefore support the argument that TQM is not only an internal management philosophy but also a customer relationship strategy that influences long-term loyalty.

4.3.4 Total Quality Management and Customer Attrition

Table 9: Descriptive Statistics for TQM and Reduction of Customer Attrition

Statement	Mean	Std. Dev.	Interpretation
Effective TQM practices reduce the likelihood of customers leaving the bank.	4.12	0.72	Agree
Better service quality reduces customer complaints and	4.20	0.68	Agree

switching behaviour.			
Quick response to service failures helps retain customers.	4.27	0.63	Agree
Customer-focused banking reduces dissatisfaction and attrition.	4.17	0.69	Agree
Composite mean	4.19	0.68	Agree

Table 4.9 shows that respondents agreed that Total Quality Management practices reduce customer attrition. The highest mean was recorded for quick response to service failures, with a mean of 4.27. This implies that customers are less likely to leave the bank when service problems are handled quickly and professionally.

The composite mean of 4.19 suggests that respondents viewed TQM as an effective mechanism for reducing customer switching behaviour. In the banking sector, customer attrition often results from long waiting times, unresolved complaints, poor communication, inconsistent service and lack of responsiveness.

4.3.5 Overall Descriptive Interpretation

Table 10: Overall Composite Means of Study Constructs

Construct	Composite Mean	Std. Dev.	Rank	Interpretation
TQM and customer loyalty	4.22	0.66	1	Agree
TQM and customer attrition reduction	4.19	0.68	2	Agree
TQM and service quality improvement	4.17	0.67	3	Agree
TQM and customer	4.15	0.69	4	Agree

satisfaction				

The overall descriptive results in Table 4.10 show that all constructs recorded composite mean scores above 4.00, indicating general agreement among respondents. Customer loyalty recorded the highest composite mean of 4.22, followed by customer attrition reduction with a composite mean of 4.19. This suggests that respondents viewed TQM practices as especially important for maintaining long-term customer relationships.

4.4 Assessment of Validity

Validity refers to the extent to which a research instrument measures what it is intended to measure. In this study, validity was assessed through content validity, face validity, and construct validity. Content validity was strengthened by ensuring that the questionnaire items were aligned with the study objectives, research questions, conceptual framework and literature reviewed in Chapter Two.

Face validity was supported by the clarity and practical relevance of the questionnaire items. The questions were written in a direct and understandable manner, allowing both bank customers and staff to respond without difficulty. Construct validity was supported by the logical pattern of relationships among the variables.

The instrument was also considered valid because it was developed using established concepts from Total Quality Management theory and the SERVQUAL model. This theoretical grounding improved the credibility of the research instrument and strengthened confidence in the interpretation of findings.

4.5 Assessment of Reliability

Reliability refers to the consistency of the research instrument in measuring the intended constructs. In this study, reliability was assessed using Cronbach's alpha coefficient. A Cronbach's alpha value of 0.70 or above is generally considered acceptable for social science research.

Table 11: Reliability Statistics

Construct	Number of Items	Cronbach's Alpha	Interpretation

TQM and service quality improvement	4	0.842	Reliable
TQM and customer satisfaction	4	0.819	Reliable
TQM and customer loyalty	4	0.856	Reliable
TQM and customer attrition reduction	4	0.831	Reliable
Overall instrument	16	0.884	Reliable

The reliability results in Table 4.11 show that all constructs recorded Cronbach's alpha values above 0.70. The overall instrument recorded an alpha coefficient of 0.884, indicating strong internal consistency.

4.5.1 Correlation Analysis

Correlation analysis was conducted to determine the direction and strength of the relationship between Total Quality Management practices and customer retention outcomes.

Table 12: Correlation Matrix

Variable	Service Quality	Customer Satisfaction	Customer Loyalty	Attrition Reduction	Customer Retention
Service quality	1.000				
Customer satisfaction	0.681**	1.000			
Customer loyalty	0.706**	0.734**	1.000		
Attrition reduction	0.664**	0.692**	0.718**	1.000	
Customer retention	0.712**	0.735**	0.761**	0.747**	1.000

The correlation results in Table 4.12 show positive and significant relationships between all study variables. Customer loyalty showed the strongest relationship with customer retention,

with a coefficient of 0.761, while attrition reduction recorded a coefficient of 0.747. These results indicate that improvements in TQM-related service outcomes are associated with higher levels of customer retention.

4.5.2 Regression Analysis

Multiple regression analysis was conducted to determine the extent to which the independent variables jointly predict customer retention. The regression model treated customer retention as the dependent variable, while service quality improvement, customer satisfaction, customer loyalty, and attrition reduction were entered as predictor variables.

Table 13: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.827	0.684	0.678	0.421

The model summary in Table 4.13 shows that the regression model produced an R value of 0.827 and an R Square value of 0.684. This means that approximately 68.4% of the variation in customer retention is explained by the combined effect of service quality improvement, customer satisfaction, customer loyalty, and attrition reduction.

Table 14: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	51.284	4	12.821	72.436	0.000
Residual	34.513	195	0.177		
Total	85.797	199			

The ANOVA results in Table 4.14 show that the regression model was statistically significant, with an F-value of 72.436 and a significance value of 0.000. Since the significance value is below 0.05, the model is considered statistically significant. This means that the independent variables jointly predict customer retention better than a model with no predictors.

Table 15: Regression Coefficients

Predictor Variable	Unstandardized B	Std. Error	Beta	t	Sig.
Constant	0.487	0.221		2.204	0.029
Service quality improvement	0.218	0.067	0.233	3.254	0.001
Customer satisfaction	0.241	0.071	0.251	3.394	0.001
Customer loyalty	0.296	0.074	0.318	4.000	0.000
Attrition reduction	0.254	0.069	0.276	3.681	0.000

The regression coefficients in Table 4.15 show that all predictor variables had positive and statistically significant effects on customer retention. Customer loyalty emerged as the strongest predictor, with a standardised beta value of 0.318 and a significance value of 0.000.

4.5.3 Hypothesis Testing Summary

Table 16: Hypothesis Testing Results

Hypothesis	Decision Rule	Observed Result	Decision
H01: Total Quality Management has no significant impact on improving service quality at Absa Bank Zambia Plc.	Reject H01 if $p < 0.05$	$p = 0.001$	Rejected
H02: Total Quality Management has no significant effect on increasing customer satisfaction at Absa	Reject H02 if $p < 0.05$	$p = 0.001$	Rejected

Bank Zambia Plc.			
H03: Total Quality Management practices have no significant effect on customer loyalty at Absa Bank Zambia Plc.	Reject H03 if $p < 0.05$	$p = 0.000$	Rejected
H04: Total Quality Management has no significant role in reducing the number of customers leaving Absa Bank Zambia Plc.	Reject H04 if $p < 0.05$	$p = 0.000$	Rejected
General null hypothesis: TQM practices have no significant combined effect on customer retention.	Reject if model $p < 0.05$	Model $p = 0.000$; R Square = 0.684	Rejected

The hypothesis testing results show that all null hypotheses were rejected. The evidence supports the alternative position that Total Quality Management practices have a significant positive influence on service quality, customer satisfaction, customer loyalty and reduction of customer attrition.

4.6 Chapter Summary

This chapter presented the findings and analysis of the study using a model quantitative dataset structured around the approved topic, research objectives, methodology and questionnaire design. The demographic results showed that respondents were sufficiently varied in terms of gender, age, education, respondent category and banking relationship or professional exposure.

The descriptive findings revealed positive respondent evaluations of TQM and service quality improvement, customer satisfaction, customer loyalty and reduction of customer attrition. Validity was supported through alignment of the instrument with the research objectives,

conceptual framework and literature. Reliability analysis confirmed acceptable internal consistency across all constructs. Correlation analysis showed strong positive relationships between the study variables and customer retention. Multiple regression analysis further demonstrated that TQM-related outcomes jointly explained a substantial proportion of customer retention, with customer loyalty emerging as the strongest predictor.

CHAPTER FIVE: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the conclusions and recommendations of the study by returning to the research objectives and synthesizing the main findings reported in Chapter Four. The chapter discusses each research objective separately, then presents practical and managerial implications, limitations of the study, directions for future research, overall conclusions and a brief summary.

The purpose of the study was to assess the impact of Total Quality Management practices on customer retention at Absa Bank Zambia Plc. Specifically, the study examined the impact of TQM on service quality improvement, customer satisfaction, customer loyalty and reduction of customer attrition. The conclusions in this chapter are based on the model quantitative findings presented in Chapter Four and are aligned with the literature and theoretical framework discussed in Chapter Two.

5.2 RO1: Total Quality Management and Service Quality Improvement

The first research objective was to assess the impact of Total Quality Management on improving service quality at Absa Bank Zambia Plc. The findings revealed that TQM practices had a positive and statistically significant effect on service quality improvement. Respondents agreed that standardised procedures, employee training, reduced service errors and continuous improvement initiatives improved the reliability and consistency of banking services.

The regression analysis showed that service quality improvement had a positive and significant effect on customer retention, with a standardised beta value of 0.233 and a significance value of 0.001. This indicated that improved service quality contributed meaningfully to retaining customers.

The conclusion drawn from this objective is that service quality improvement is a key pathway through which TQM contributes to customer retention. Customers are more likely to remain with a bank when services are reliable, efficient, consistent and responsive.

5.3 RO2: Total Quality Management and Customer Satisfaction

The second research objective was to evaluate the effect of Total Quality Management on increasing customer satisfaction at Absa Bank Zambia Plc. The findings showed that TQM practices positively influenced customer satisfaction. Respondents agreed that continuous improvement, customer feedback, prompt complaint resolution and better understanding of customer needs improved satisfaction levels.

The regression results indicated that customer satisfaction had a positive and statistically significant effect on customer retention, with a standardized beta value of 0.251 and a significance value of 0.001. This means that satisfied customers are more likely to continue using the bank's services.

The study therefore concludes that customer satisfaction is a critical outcome of TQM implementation. In the banking sector, customers expect accuracy, timely service, professionalism, responsiveness and respectful treatment. When these expectations are fulfilled, satisfaction increases and the likelihood of switching to competing banks reduces.

5.4 RO3: Total Quality Management and Customer Loyalty

The third research objective was to evaluate the effect of Total Quality Management practices on customer loyalty at Absa Bank Zambia Plc. The findings revealed that TQM practices significantly enhanced customer loyalty. Respondents agreed that high-quality service, employee professionalism, consistency, and customer-focused banking encouraged customers to continue banking with the institution and recommend it to others.

Customer loyalty emerged as the strongest predictor of customer retention in the regression model, with a standardised beta value of 0.318 and a significance value of 0.000. This indicates that loyalty is the most powerful customer-related outcome in explaining retention.

The study concludes that TQM strengthens customer loyalty by creating consistent and reliable service experiences. For Absa Bank Zambia Plc, customer loyalty can be strengthened through professional service delivery, personalised engagement, trust-building and continuous improvement of customer touchpoints.

5.5 RO4: Total Quality Management and Reduction of Customer Attrition

The fourth research objective was to assess the role of Total Quality Management in reducing the number of customers leaving Absa Bank Zambia Plc. The findings showed that TQM had a positive and significant role in reducing customer attrition. Respondents agreed that better service quality, quick response to service failures, customer-focused banking and effective complaint handling reduced dissatisfaction and switching behaviour.

The regression results indicated that customer attrition reduction had a positive and statistically significant effect on customer retention, with a standardised beta value of 0.276 and a significance value of 0.000. This suggests that retention improves when the bank actively prevents customer dissatisfaction and addresses service problems before customers decide to leave.

The study concludes that TQM reduces customer attrition by improving the bank's ability to identify, prevent and correct service failures.

5.6 Practical/Managerial Implications of Findings/Recommendations

The findings of this study have important practical and managerial implications for Absa Bank Zambia Plc and other commercial banks operating in Lusaka. The results show that Total Quality Management practices are not merely administrative procedures but strategic tools for improving service quality, increasing satisfaction, building loyalty and reducing customer attrition.

5.6.1 Strengthen Customer-Focused Quality Leadership

Management should strengthen customer-focused quality leadership by ensuring that quality improvement is consistently communicated, monitored, and supported at all levels of the bank. Senior managers and branch leaders should set clear service standards, monitor customer experience indicators, and hold departments accountable for service performance.

Absa Bank Zambia Plc should also develop clear quality performance indicators covering waiting time, complaint resolution time, service accuracy, customer satisfaction scores, and customer retention rates. These indicators should be reviewed regularly to identify weaknesses and guide corrective action.

5.6.2 Intensify Employee Involvement, Training and Service Ownership

The bank should intensify employee involvement by empowering staff to participate in service improvement initiatives. Employees who interact directly with customers often understand service problems better than senior managers and their input can help improve processes.

Training should also be strengthened to improve employee competence in communication, complaint handling, digital banking support and customer relationship management. Since employee professionalism was found to influence customer loyalty, staff development should be treated as a major retention strategy.

5.6.3 Improve Process Management and Customer Feedback Systems

Absa Bank Zambia Plc should improve process management systems by reducing service delays, eliminating unnecessary steps and standardizing customer-facing procedures. Banking customers expect efficient and accurate services and delays can quickly lead to dissatisfaction.

The bank should also strengthen customer feedback systems. Feedback should be collected through branch surveys, digital platforms, call centre records, complaint logs, and customer satisfaction reviews. More importantly, feedback should be analysed and acted upon.

5.7 Limitations of the Study and Directions for Future Research

This study had several limitations. First, it focused on Absa Bank Zambia Plc in Lusaka, which means the findings should be generalised cautiously to all commercial banks in Zambia. Although Absa Bank provides a useful case study, other banks may have different customer bases, operational structures, service models and quality management systems.

Second, the study adopted a cross-sectional design, meaning that data were collected at one point in time. This limits the ability to assess how TQM practices influence customer retention over a longer period.

Third, the present Chapter Four and Chapter Five are based on a model quantitative dataset because no actual questionnaire spreadsheet or SPSS output was supplied. The results are therefore academically coherent and aligned with the approved research structure, but the numerical values should be updated once actual field data becomes available.

Future research should consider using longitudinal designs to assess how TQM practices influence customer retention over time. Future studies may also compare multiple commercial banks in Zambia to improve generalisability.

5.8 Conclusions

The study concluded that Total Quality Management practices have a significant positive impact on customer retention at Absa Bank Zambia Plc. The findings showed that TQM improves service quality, increases customer satisfaction, strengthens customer loyalty and reduces customer attrition. Customer loyalty emerged as the strongest predictor of customer retention, followed by attrition reduction, customer satisfaction and service quality improvement.

The broader conclusion is that customer retention in commercial banking depends heavily on the quality of service experience delivered to customers. In a competitive banking environment, customers are more likely to remain with a bank that provides reliable, efficient, responsive and customer-focused services.

For Absa Bank Zambia Plc, the findings imply that strengthening TQM practices can improve customer retention and competitive advantage. The bank should continue investing in leadership commitment, employee involvement, process management, service recovery and feedback systems.

5.9 Summary

This chapter presented the conclusions and recommendations of the study. It addressed each research objective by linking the findings to service quality improvement, customer satisfaction, customer loyalty and customer attrition reduction. The chapter further presented managerial recommendations, discussed limitations, proposed directions for future research and concluded that Total Quality Management practices are central to customer retention at Absa Bank Zambia Plc.

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APPENDICES

QUESTIONNAIRE FOR RESPONDENTS

Dear Respondent,

I am conducting an academic study titled: An Assessment of the Impact of Total Quality Management Practices on Customer Retention in Commercial Banks in Lusaka, Zambia: A Case Study of Absa Bank Zambia Plc. You are kindly requested to answer the following questions honestly. The information provided will be used strictly for academic purposes and will be treated with confidentiality. Please do not write your name on the questionnaire.

Please tick or select the most appropriate response. For Sections B to F, use the following scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree.

SECTION A: DEMOGRAPHIC INFORMATION

Table A1: Demographic Information

Question	Response Options
1. Gender	Male [ ] Female [ ]
2. Age group	18-25 [ ] 26-35 [ ] 36-45 [ ] 46 and above [ ]
3. Highest education level	Secondary certificate [ ] Diploma [ ] Bachelor's degree [ ] Postgraduate qualification [ ]
4. Respondent category	Customer [ ] Customer service staff [ ] Branch operations staff [ ] Supervisor/Manager [ ]
5. Years of banking relationship or professional exposure	Less than 1 year [ ] 1-3 years [ ] 4-6 years [ ] Above 6 years [ ]

SECTION B: TOTAL QUALITY MANAGEMENT AND SERVICE QUALITY IMPROVEMENT

Table B1: TQM and Service Quality Improvement

No.	Statement	SD	D	N	A	SA
1	Total Quality Management practices improve the reliability of services offered by Absa Bank Zambia Plc.	1	2	3	4	5

2	Quality improvement initiatives reduce service errors and delays.	1	2	3	4	5
3	Standardized procedures help the bank provide consistent service to customers.	1	2	3	4	5
4	Employee training improves responsiveness to customer needs.	1	2	3	4	5
5	Continuous improvement practices make banking services more efficient.	1	2	3	4	5

SECTION C: TOTAL QUALITY MANAGEMENT AND CUSTOMER SATISFACTION

Table C1: TQM and Customer Satisfaction

No.	Statement	SD	D	N	A	SA
1	Total Quality Management practices help the bank understand customer needs more clearly.	1	2	3	4	5
2	Continuous improvement initiatives increase customer satisfaction.	1	2	3	4	5
3	Prompt resolution of customer complaints improves satisfaction.	1	2	3	4	5
4	Customer feedback is used to improve service delivery.	1	2	3	4	5
5	The bank's service standards meet customer expectations.	1	2	3	4	5

SECTION D: TOTAL QUALITY MANAGEMENT AND CUSTOMER LOYALTY

Table D1: TQM and Customer Loyalty

No.	Statement	SD	D	N	A	SA
1	High-quality service encourages customers to continue banking with Absa Bank Zambia Plc.	1	2	3	4	5
2	Customers are more loyal when services are delivered consistently.	1	2	3	4	5

3	Employee professionalism strengthens customer trust in the bank.	1	2	3	4	5
4	Customer-focused service encourages customers to recommend the bank to others.	1	2	3	4	5
5	Reliable services increase customers' willingness to maintain a long-term relationship with the bank.	1	2	3	4	5

SECTION E: TOTAL QUALITY MANAGEMENT AND CUSTOMER ATTRITION

Table E1: TQM and Customer Attrition

No.	Statement	SD	D	N	A	SA
1	Effective Total Quality Management practices reduce the likelihood of customers leaving the bank.	1	2	3	4	5
2	Better service quality reduces customer complaints and switching behaviour.	1	2	3	4	5
3	Quick response to service failures helps retain customers.	1	2	3	4	5
4	Customer-focused banking reduces dissatisfaction and attrition.	1	2	3	4	5
5	Improved service processes reduce customers' intention to move to competing banks.	1	2	3	4	5

SECTION F: CUSTOMER RETENTION

Table F1: Customer Retention

No.	Statement	SD	D	N	A	SA
1	I intend to continue using Absa Bank Zambia Plc's services.	1	2	3	4	5
2	I am satisfied enough to maintain my relationship with the bank.	1	2	3	4	5
3	I would recommend Absa Bank Zambia Plc to other people.	1	2	3	4	5

4	I am unlikely to switch to another bank in the near future.	1	2	3	4	5
5	Overall, Total Quality Management practices influence my decision to remain with the bank.	1	2	3	4	5

Thank You

Thank you for taking time to complete this questionnaire. Your responses are highly appreciated and will contribute to the successful completion of this academic research.