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## **Analysis of the influence of the quality on managing the organization**

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### **ABSTRACT**

Price subject to analyze the impact of the quality of the management of the banking organization will always be one of the most important aspects that support the proper functioning of the organization in the XXI century. This article aims to analyze the impact of quality management organizations banking. This paper presents a definition of quality along with examples. Discusses the determinants of the quality of banking services with the criterion spoken by customers. Attempt to analyze some aspects of the quality of the division four into panels discussed more fully in the development. The topicality of the subject matter of analysing the influence of the quality on managing the bank organization will always be one of important aspects supporting correct functioning of organization in the 21st century. Making analysis of the influence of the quality on managing is a purpose of the article with bank organization. In hereby drawing up a definition of the quality was presented along with examples. Indicators of the quality of the banking service were discussed along with the criterion customers are using which. an attempt of analysis of quality selected aspects was made with the division into four panel discussions discussed more widely in the study.

**Keywords:** bank; management; organization; quality

### **1. INTRODUCTION**

Times large of "boom" sale for bank employees a long time ago already ended. Customer investing the situation about the increased degree of risk largely in the any bank product had a certainty of the repayment of invested capital. Growth in the economy, the good

economic situation of Polish wallets of customers allowed for free investing in products of different kind creating potential options beneficial working in relatively short time. Everything, it functioned until of appearance of an economic crisis, where sale plans classified to individual bank employees remained without the biggest changes, but diametrically submissive for change trade boom of the country. Customers as a result of an unpredictable economic crisis lost their frugalities a lot. They provided them for the adviser about the product magnificence, not knowing further events rationalizing the current economic market.

Events incurred directed not only world, but also Poland at increase awareness amongst the society, and in it of customers, which before will think above choice of determined investment whether they will also make the product closely of determined process verifying, having the task moving made action closer and assessing his rationality in the made decision.

Irrespective of, whether there was an economic crisis, whether other events or also conditioning also arose the competitiveness among banks has always existed. Banks want to keep their profitability rationalizing their proceedings and the basic functionality in the more and more short rank compete with cheap products, are only searching for more advanced instruments. Up to the standards of the 21st century a quality is one of identified main instruments.

## **2. DEFINITION OF THE QUALITY**

In the Encyclopedia of Webster the quality is determined as: "Special properties significant internal features of the object, degree of the excellence, the social highest level from the aspect of the category, distinguishing feature". Beginnings of defining the quality took their background from Greek philosophers, pointing for comparing in this notion to the excellence, a Plato implemented this notion. He compared the excellence to the beauty, giving the assessing judgement. Aristotle, he determined the quality, as what he is buying, that the thing was a thing which is. He pointed dense connection of this notion with his features [1].

At the beginning of the 19th century a popularization of products took place at simultaneous substantial reduction of their quality [2].

T. Kotarbiński defined the quality as the team of diverse features determining the degree of the social usefulness of the product according to assigning him what is also indicating for connecting with the value [3]. Introduction of the mass production at the turn of the 19th and 20th centuries connected with need of applying exchangeable parts and desire for the maximization of production. Therefore were started perceiving the quality as the compliance with the specification. Quality achieved by the control cut costing by implementing statistical methods, was defined through A. Shewharta as comparing the quality in different period of times. Designers transferred requirements of the customer to technical specifications. J. Juran elaborated this motif defining the quality of the design [4].

"A quality is a team of, chemical and biological physical properties being characteristic given product and distinguishing him from other products" [6].

William. E. Deming thought, that quality it: "predicted degree of the homogeneity and the reliability achieved after lowest costs pursuant to market requirements [5].

However Philip B. Crosby claimed, that quality it: "adapting requirements", "the quality is a freedom, because is choice, rather than the control which is a cost of the quality"[7].

The assessed quality in meaning useful for further analysis became a sentence Josepha. Determined by the Jurana m as: "applicability for using or applying". His definition of the quality is appointing the described buyer as the rank, in which the determined product is catering with respect to the market value. The quality brought up is finding the step, in which a production is specific at the consumer priority in front of other product in the result conducted of examinations of comparative preferences in the quality. A quality is a feature or a team of the features significant for the given product letting emerge in the scope: of way of making, appearance, consistency, taste, smell and the like In our times the majority of authors is defining the quality as fulfilling or overstepping requirements of the customer. They affected it height of the importance of services in the home-produced product, the growing wealth of citizens and the increasing competition. It is worthwhile showing the definition some authors for acrobatics. A. V. Feigenbaum defined, that what is best at named terms for the customer, was a quality as "set of design and performing characteristics of product which determine the degree, in which the product will meet expectations the customer.

D. A. Garvin offered the division to the definition qualities to seven categories: general (transcendent), associated with the production, associated with the product, associated with the user, associated with the value creation, multidimensional, strategic. He is introducing examples the definition in Table 1.

**Table 1.** Examples of the definition of the quality according to the division D. A. Garvina.

<b>Rodzaj definicji</b>	<b>Definicje</b>
general definitions	W.A. Shewhart (1931) - goodness of the product, in addition this goodness can be used to all types of products and services
the definitions associated with the production	P. Crosby (1979) - compliance with the requirements internal and outside
the definitions associated with the product	R. Shmalensee, J. H. Swan - endurance, long life of the product; raising parameters of the product is tantamount to the quality A. Feigenbaum (1983) - ability to performances tasks, action, usefulness D. A. Garvin (1984) - the due workmanship and the additional equipment G. Taguchi, D. Clausing (1990) - the quality is associated with the due design
the definitions associated with the user	B. Hagan (1984); L. Dobyns, C. Crawford-Manson (1991) - fulfilling requirements of the customer J. Juran (1951) - usefulness for the use A. Feigenbaum (1987) - composition of characteristics,

	marketing, the production, the product design or the service which in the use will meet the needs of the customer
the definitions associated with the value creation	I. Broh (1982), K. Ishikawa, D. Lu (1985) - the excellence or the usefulness for use after the acceptable price
multidimensional definitions	<p>D. A. Garvin (1984) - product quality - workmanship, additional equipment, agreement, endurance, ability to act, aesthetics, perceived quality</p> <p>A. Parasurman, L. L. Berry, A. Zeithami (1991) - quality with reference to services - carrying the financial part out, reliability, reaction to problems, competence of employees, empathy</p> <p>Award Baldrige'a (NISaT, 1993) - leadership, flow of information and strategic analyses planning the quality, the human resources development, zarządzanie with processes, results, sense of direction to the customer, satisfaction of the customer and employees</p>
strategic definitions	<p>M. Porter (1980) - one of roads to distinguishing the product from the competition - necessary in the areas essential for the customer</p> <p>R. D. Buzzell, F. D. Wiersma (1981) - product which is crossing with quality of competitors can increase his market share</p> <p>W. E. Deming (1986) - the product of the higher quality can correct perceiving the company by customers</p>

Source: on the base K. W. Seawright drew S. Wawak up, S. T. Young 1996, p. 107) and (T. Rura-Polley, S. R. Clegg 1999, p. 37

Amongst Polish authors representing this approach it is possible to exchange the definition T. Wawaka - "one should treat the quality as the scope of complying with the requirements of users by the product, in addition these requirements depend on his economic possibilities [7].

E. Skrzypek after conducted analysis of various definitions proposes to accept, that "a quality is a team of features of the product which fully are guaranteeing fulfilling expectations and requirements of the internal and outside customer, in addition an awareness that the need of the quality must come into existence at first in very man is essential, that he must understand the being and meaning for her in order to be her author and to aspire to permanent off for her improving. Quality so these are a degree of the excellence and a way of thinking which he causes, that they still are seeking better solutions"[8].

### **3. INDICATORS OF THE QUALITY OF THE BANKING SERVICE**

The competitiveness of the banking service will matter greatly in the customer service. The safety of the functioning of systems is putting the target for achieving fundamentals for the bank for effective in rivalry to expectations, needs and determined preferential treatment.

From the level of the examination the quality of service is crucial elements, more late examined satisfaction of the customer. The quality should be improved on plains: qualities of work of the staff, the quality of very service understood as the team of features and the appropriateness of the answering service for stated needs of the customer, organizational quality including all processes in the organization affecting the customer service, the technical quality concerning the technical whole structure of the bank [6]

Customers expect the high quality of service, making an appraisal of this undertaking in the subjective way are taking into consideration extrinsic factors shaping the image of the bank, so as: TV commercials, press. Customers often make decisions under the influence of subjective decisions, in order to eliminate these shortcomings we can use the popular model of "gaps" in the service quality, drawn up through A. Parasuramana and of his partners:

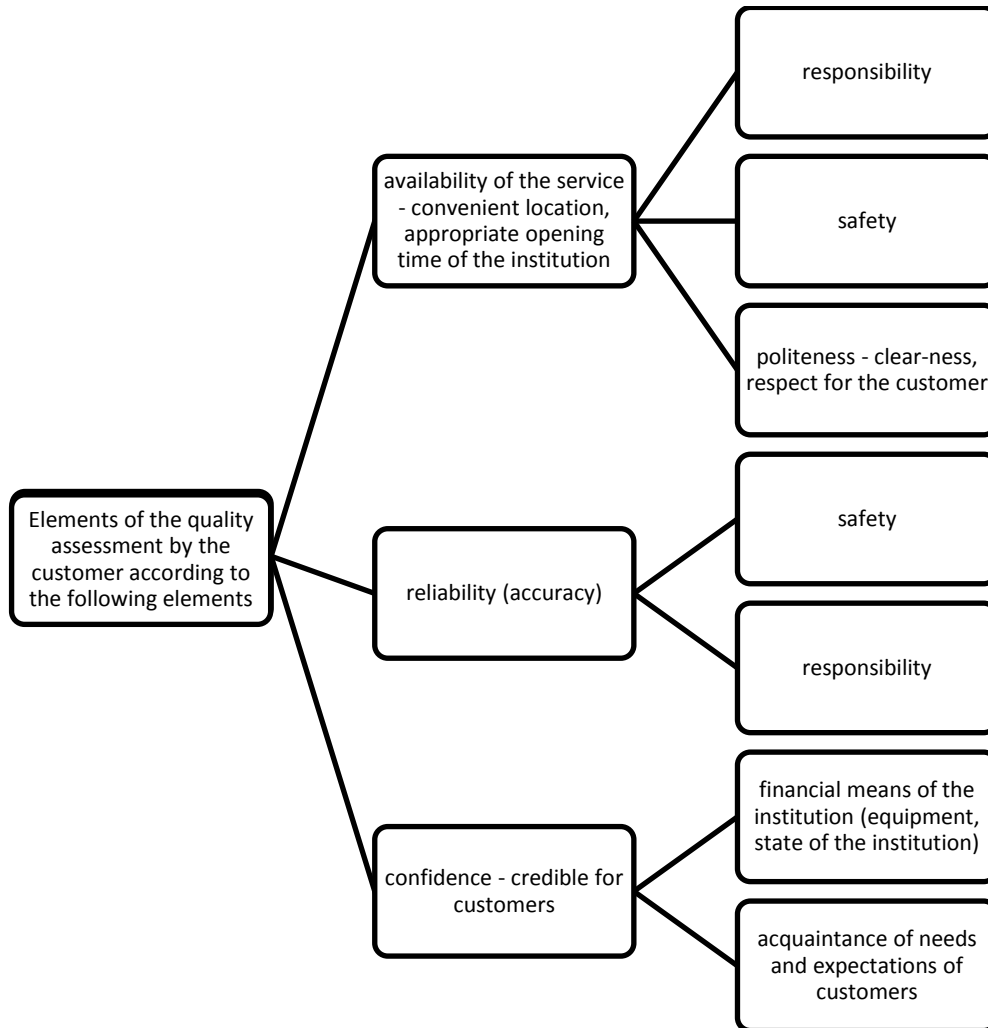
- gap between expectations of the customer, and evaluation of these expectations by the banking company,
- gap between the evaluation of the management, but the standard quality of service,
- gap between technical norms of the quality of service, but the indeed performed banking service,
- gap between the provision of a service, but contents of the communication with customers,
- gap between the expected, but received service.

At the banking company the service is assuming the form of the transitory, inseparable, simply immaterial form what is hampering the quality evaluation. Meeting the needs of the customer his in order to attain full satisfaction is establishing a bank at establishing fulfilling his fundamentals of the profitability.

A. Parasuraman, V. Zeithaml and L. Berry determined the 10 main criteria which customers are using at the evaluation of the service quality, what the picture below is showing [12].

The bank employee is offering services for the customer. The adviser is describing the product, ensuring his seller about correct properties of this product, services. It is possible brightly, to determine that the selling employee is becoming a basic indicator of accustoming the process of the quality and him at the banking company with director. His abilities, knowledge, awareness, employing to a considerable degree services will influence the quality of the process [11].

Analysis of qualitative processes can be held in various aspects, everything depends on which side she will be withdrawn from analysis. R. Johnston took analysis of levels of expectations - drawing up the model of zones of the tolerance of the customer. This model consisted in putting the kind of expectations of the customer together under the account of the given service, but the completion of this service, where the course of the completion of this service is yield resulting in the form of the admiration, satisfaction or his Lack [9]



Source: D. Delekta, service quality at the banking company, WZSB, Szczecin 2011, p. 60

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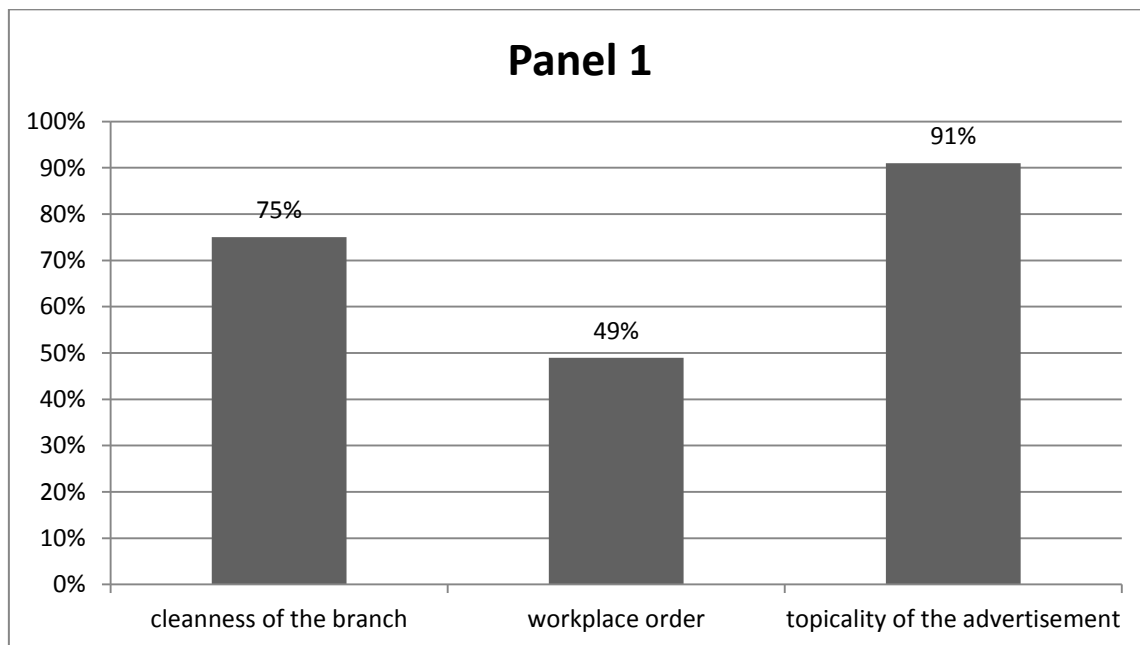
#### 4. ANALYSIS OF QUALITY SELECTED ASPECTS IN THE BANK ORGANIZATION

The quality is a decision-maker of many essential components influencing for assessing the bank entire organization.

For facilitating the research process an examination was divided in 4 panels:

1. Panel, in which they examined: the cleanness of the branch, workplace order and the topicality of the advertisement.
2. Panel, in which they examined: the complementary character of the service, the workplace cast and the lack of queues.
3. Panel, in which they examined: fitting the offer, the competent-ness and product range.
4. Panel, in which they examined: locations, a range of services and the back of the branch.

**Graph of No. 1.** Inspecting panel 1.



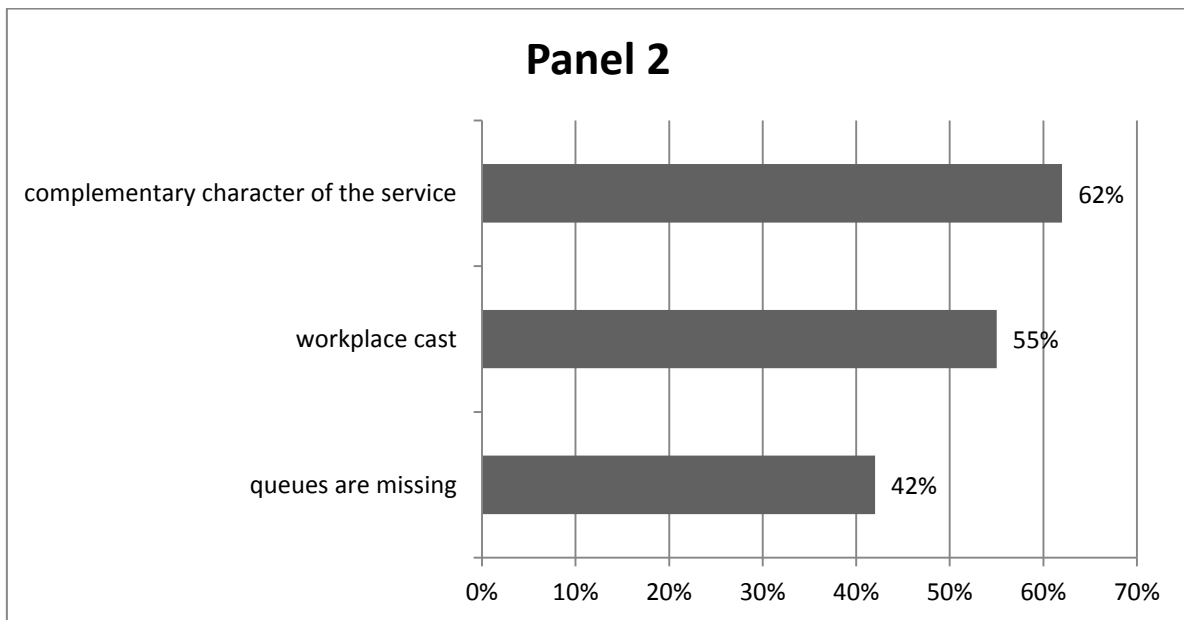
Source: own study

With aim of making the measurement of the quality in analysis 4 panels in the bank organization they used a questionnaire form and outcomes of the test report built by the outside unit verifying the correctness of activity of bank. In a prepared questionnaire form exclusively closed questions were used, in some cases the examination was supplemented against the immediate intelligence. The poll was conducted in August 2014 at the examined commercial bank about the foreign profile. 59% of randomly chosen employees from 23 (of different ages for, about the different work experience, educating and the sex) holding a

managerial position answered twelve questions. They conducted research in order to obtain information about the most frequent manners of the transport on the bank position [10]. Of examining in progress conducted the panel number 1, comparing the following elements was shown so as: the cleanness of the branch, workplace order and the topicality of the advertisement what the following graph is showing number 1. The examination is pointing immediately quality to the crucial element of the bank image which he is appointing to the lack of preserving principles cleannesses of the branch, the topicality of the advertisement and workplace order. Percentage indicators are pointing at minimal, even not equaling halves of the expected result fulfilled in the mentioned above scope. In supplementing against the immediate intelligence he results, these are from the fact that the ordinal staff carries its functions out every day c 60 minutes before the planned startup of the branch. Moreover service engineers cleaning they aren't able for thorough ensuring the purity, because according to bank procedures all activities can carry bank employees out in the presence what considerably is hampering both work of both the service engineer of the marshal and the bank employee which in the same time should execute other order works by one's superior. The employee is trying to see to it .. for the topicality of leaflets on every workstation and about ruthlessly to see to it that current publicity materials are in his place of employment.

The following graph is describing inspecting the panel number 2 which they comprise: the complementary character of the service, the workplace cast and the lack of queues.

**Graph of No. 2. Inspecting panel 2**



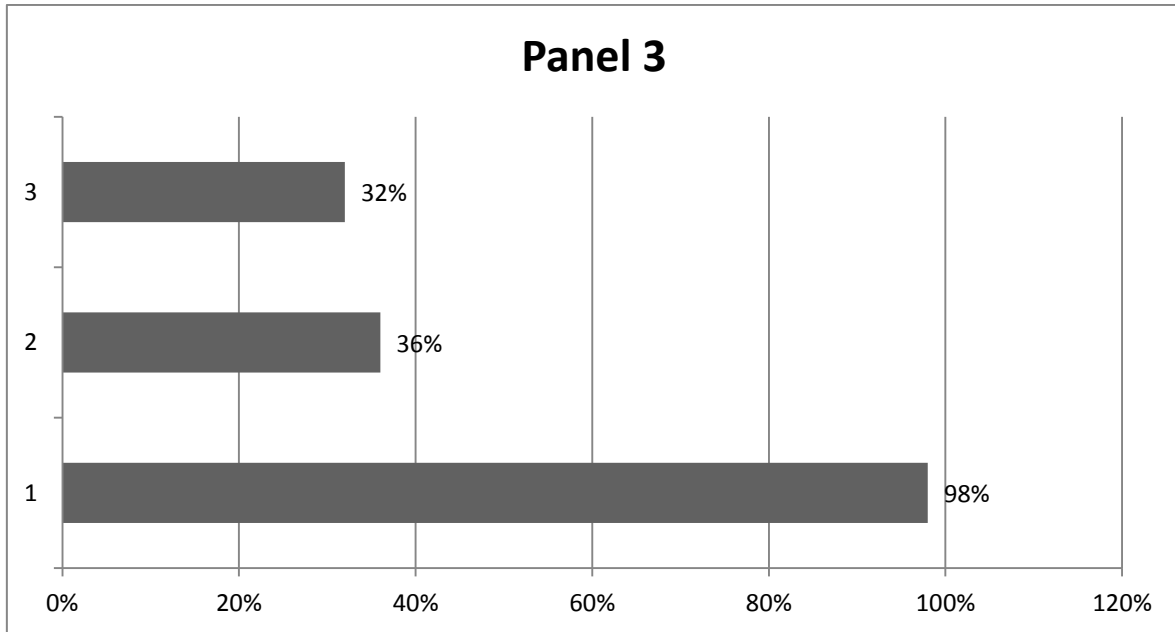
Source: own study

The examination is indicating rounds to the situation in which they are in the ward, the personal state of the branch is pointing out to the significant lack of all persons at the ward what the lack of conducting the whole process of the sale conversation being aimed at offering to the customer with the customer causes offer fitted to his needs and individual



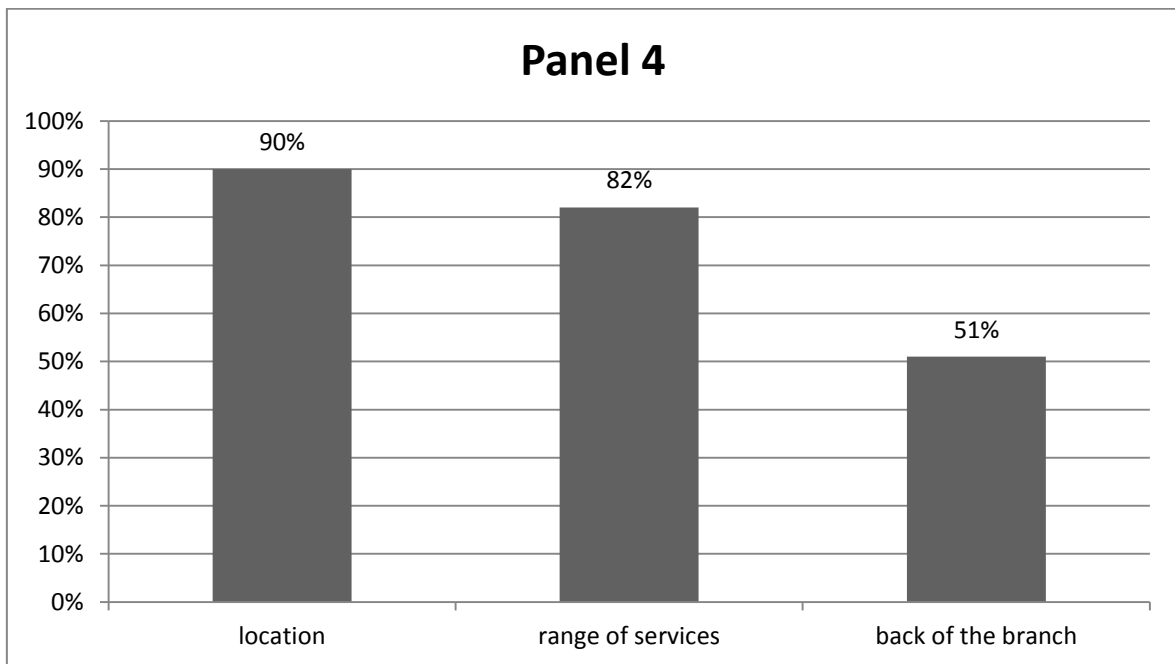
interests. The following graph is describing inspecting the panel number 3 which they comprise: fitting the offer, the competent-ness and the product range.

**Graph of No. 3.** Inspecting panel 3.



Source: own study

**Graph of No. 4.** Inspecting panel 4.



Source: own study

The above graph is pointing out to the lack of fit of the offer to needs of the customer, to a wide range of the product range and to the rock bottom kompetentności of bank employees.

From the conducted direct interview he can justify this situation, this way, that there is a holiday season and at the ward at present persons which don't have satisfying workplace competence letting for fitting the offer to needs of the customer are working.

The following graph is describing inspecting the panel number 4 which they comprise: the location of the branch, a range of services and the back of the branch.

The conducted examination shows that the location is in the good location and should not cause problems with the profitability of the bank branch, a range of services is also correct, with one sufficient fulfilled assurance there is a back of the branch which requires the extension in a dinette so that on the break freely two persons can eat the meal in a sitting position.

## **5. CONCLUSIONS**

The quality will always be a point at issue brought up in different structures about the widely classified profile. Practically and theoretically we are dealing with the quality almost in every situation. In twenty-four hours of the growing globalization, we are observing the technological progress more and more more advanced serving tools for the quality assessment which became passion, and at the same time the measurable element of aspirations to the purpose of his maximization in the improvement.

Conducted analysis let the bank organization for showing essential elements for correct functioning of the individual. Irrespective of the period in which he/she is functioning a bank individual is an institution of the public confidence and the workplace cast should be ensured this way which will let the efficient organization of tasks entrusted currently for carrying out and will let on worth representing the bank.

Lack of keeping order in the bank organization, is a situation arising from applicable regulations and radical taken for action being aimed at removal expenses. To the purpose of the care of the image of the bank in the scope for marshals one should conduct the change of working hours this way so that there is a provided appropriate casting of employees or other employees at that time in the presence of the cleaning service could perform other employee activities. Matters connected with the topicality of the advertisement in order to facilitate, they should be delegated to the right person and should not constitute violating current image rules what results of the survey survey are indicating the 91% of the amount to.

All bank positions aren't filled what the problem constitutes in the complementary customer service, since the adviser cannot offer the wide range of products according to the assumed sale process to the served customer, encouraging him from other offers than was interested, since in the situation of such a proposal is meeting himself with the crowd of customers expecting in the queue expressing their dissatisfaction. Increasing the workplace cast in order to increase the professionalism of the service or the amendment to established schemes of the sale process are being recommended, conditioning shortening the sale process accurately to the existing sale situation.

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( Received 20 September 2016; accepted 07 October 2016 )