



**International Conference on Latest Trends in Engineering,
Management, Humanities, Science & Technology (ICLTEMHST -2022)
27th November, 2022, Guwahati, Assam, India.**

CERTIFICATE NO : ICLTEMHST /2022/C1122980

**A STUDY OF PRACTICE OF TOTAL QUALITY MANAGEMENT (TQM)
APPROACH IN INDIAN BANKING SECTOR**

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ABSTRACT

The TQM approach has been extensively adopted by businesses to guarantee that their goods and services consistently satisfy customers. The TQM management philosophy revolves on the customer. It's a management style focused only on satisfying customers' needs. Most bankers would argue that they belong in the financial sector, not the service sector. As a result, they often compete based on their financial strength rather than the quality of their services. Asset and cash management consumes more time, effort, resources, and systems than customer and service management. The goal of most banking systems is not client satisfaction but rather customer control. The bank prioritizes its own needs above those of its customers when developing new products and establishing new processes. Most people at large banks are tasked with protecting the institution's assets, but there is no one to handle inquiries from or complaints from customers. To reach their goals of zero errors and complaints, banks urgently need to raise their level of TQM knowledge. Most banking services and systems are geared on exerting control over clients. India's financial institutions, and the public sector in particular, need to improve the quality of their operations and customer service if they want to remain competitive in the modern banking market. Increasing productivity and making better use of existing technologies would be the primary areas of attention. If a client has a problem, the bank will employ technology to remedy it as soon as possible (often within 24 hours) as and no later than three days. Keeping your customers happy might be your key to success.