ST. MARY'S UNIVERSITY

SCHOOL OF GRADUSTE STUDIES

THE BARRIERS IN IMPLEMENTING QMS:

THE CASE OF CBE

By

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ADDIS ABABA/ETHIOPIA

STATEMENT OF DECLARATION

I, Mahider Genetu, declare that this thesis entitled “The barriers in implementing QMS in CBE” is original work. I have carried out this study independently with the guidance and support of the research advisor, Asrat Bulbula (Ass. Prof.).The sources used have been properly acknowledged.

Mahider Genetu: _____ _____

SIGNATURE DATE

STATEMENT OF CERTIFICATION

This is to certify that thesis entitled "The barriers in implementing QMS in CBE" for the partial fulfillment of masters of Institute of Quality and Productivity Management at St. Mary's University.

School of Graduate Studies has been carried out by Mahider Genetu (SGS/0637/2011A) under my supervision. Therefore I recommend that the student has fulfilled the requirements and hence hereby can submit the thesis to the department.

CONFIRMED BY ADVISOR:

	_____	_____
ASRAT BULBULA (Ass. Prof.)	SIGNATURE	DATE

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Institute of Quality and Productivity management (IQPM)

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Abstract

The purpose of this study was to analyze the barriers to implement QMS in the principle of customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making and relationship management. A quantitative method has been applied to analyze the data collected from east district quality management and control employees. Primary data source were used and collected from sampled employee using five point Likert-scale questionnaires. The populations of the study were quality management and control employees of CBE in selected east district. Simple random sampling technique was employed to draw the total of 112 respondents. Descriptive statistics such as frequency mean and standard deviation techniques are applied to analyze background information of respondents. Respondents' perceptions on critical barriers in the implementation of QMS principles are also analyzed under descriptive statistics. The study finds out lack of recognizing employee's contribution, lack of providing the required resources and training, lack of facilitating open discussion and sharing of knowledge and experience, lack of personal development, initiatives, creativity, lack of promoting establishment of improvement objectives at all levels of the organization and low interest of employees are the major critical barriers. That means in CBE critical barriers to the implementation of QMS are related to continuous improvement and involvement of people. Finally, recommendation forwarded as all the management of CBE needs to work on this implementation of QMS continuously and consistently with a due attention on continuous improvement and employee involvement and empowerment which is the base for the organization to succeed and to develop the well-being's of the organization.

Key Words: Quality management system, ISO 9001, Barriers, descriptive statistics, Commercial Bank of Ethiopia.

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ABBREVIATIONS AND ACRONYMS

CBE	Commercial Bank of Ethiopia
CSF	Critical Success Factors
EC	Ethiopian Calendar
FMEA	Failure Modes Effects Analysis
ISO	International Standard Organization
PDCA	Plan, Do, Check and Act
QA	Quality Award
QMS	Quality Management System

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In a linguistic sense, quality originates from the Latin word ‘quails’ which means ‘such as the thing really is’. There is an international definition of quality, ‘the degree to which a set of inherent characteristics fulfill requirements’ (ISO 9000:2015).

Quality as defined by Juran is ‘fitness for purpose/use’, by Crosby is conformance to requirements not as goodness, and Deming defines quality in terms of quality of design, quality of conformance, and quality of the sales and service function. Quality is a way of managing a business organization and is the responsibility of everyone as defined by Feigenbaum. They all categorize quality as either meeting requirements and specifications or satisfying and delighting the customer.

Quality in service rendering companies is also defined in various aspects, but essentially is to do with meeting customer needs and requirements and with how well the service level delivered matches customers’ expectations (Bateson & Hoffman, 2011). In today’s markets, customer requirements are becoming increasingly more rigorous and their expectations of the product and/or service in terms of conformance, reliability, dependability, durability, interchangeability, performance, features, appearance, serviceability, user-friendliness, safety, and environmental friendliness are also increasing (Dale, 2007).

The same is true in banking industry. Over time bank clients have become more aware of their rights as customers, and they need more. On the contrary in Ethiopia many banks having a poor customer service culture and limited product and service provision range. There are 17 and more commercial purposes and one developmental banks. Most of the commercial banks share the same market and compete for the same resources. Common competition factors include branch network, credit allocation, deposit mobilization, use of technology, service quality, promotion, price, etc.

As Deming (1986), says because of the rise in competition for customers, banks have been forced to adopt quality management into their operations. Banks have realized that in a competitive environment, quality is a major determinant.

By Dragolea & Fleser (2011), definition a QMS is the managing structure, responsibilities, procedures, processes, and management resources to implement the principles and action lines needed to achieve the quality objectives of an organization.

Quality management is a revolutionary step in increasing business efficiency, which is equally important for all banks, regardless of their size. This activity is focused on general improving of the Bank operations, which reduces costs, raises the employee morale and constantly improves the quality of products and services. This affects the competitive position of banks in the market toward the strengthening of the faith of the users themselves. The bank also constantly strives to win new elements of the quality, aiming to achieve the competitive advantage.

Aiming to gain the importance of the quality, which belongs to it, specific circumstances should be created which should be included along with modern technological development, including the severe competitive race, particularly expressed in the global market. Every organization applies a special system of quality management, including banks as institutions with significant amounts of capital employed, number of employees and a complex organizational structure, generally recognized with the quality importance upon the offering of the services, mainly they have recognized the importance of quality in the case offering of the services, and therefore most of the banks implemented a formal system of quality management (Lani,2017).

A QMS can be seen as a complex system consisting of all the parts and components of an organization dealing with the quality of processes and products. A QMS can be defined as the managing structure, responsibilities, procedures, processes, and management resources to implement the principles and action lines needed to achieve the quality objectives of an organization. (Cowling & Newman, 1995)

1.2 Background of the Organization

The CBE is the oldest and largest public-owned commercial bank in Ethiopia. It was established in 1942 with the objective of facilitating economic activities and expanding use of modern financial services. Since its establishment, the Bank has played important role in enhancing investment and facilitating modern financial services. In doing so, the Bank has been contributing to the economic development of the country and helped businesses grow, thrive, and create employment. The CBE has envisioned being a world-class commercial bank by 2025. (https://combanketh.et/en/)

Based on 2020/21 2nd quarter Company's press release report, CBE has 1,646 branches, 39,000 permanent employees and 27.5 million deposit customers.

CBE is the one promising to deliver standard quality services at competitive price with high customers' convenience standard service. CBE provides a variety of services that are supplied by the industry. And strive to create easy to obtain and use service options and exploit technology that decreases customers' waiting time and cost.

Since 2010 E.C, CBE has implemented quality management system in about seven head office departments. Namely, quality assurance at the banking business, credit business, international banking business, human resource management, information Systems, facility management and interest free banking services departments.

Base on the reporter magazine report (June 2020), beginning from June 2020, the bank deployed the new organizational structure, quality assurance in those departments merged and restructured by division level by the name of quality management and control division. At the branch level, the number of quality management and control officers and the hierarchies varies depending on the branch level. Apparently, the branches of CBE, under the new structure, are designated as special, grade IV, grade III, grade II and grade I.

At grade four and three branches, for instance, under the manager, there is quality management and control manager, senior quality management and control officer and quality management and control officer. When it comes to grade two and one branches, the personnel include senior quality management and control officer and quality management and control officer. In these

branch levels quality management and control work led by senior officers as opposed to having managers as in the case of grade 4 & 3 branches.

1.3 Statement of the Problem

Banking sector facing many challenges: satisfying the ever changing needs of the customer, the rise in non-performing loans, banking fraud cases, global financial meltdown that did affect to a great extent the local banking rates, increase in legislative attempts to cap banks' lending rates and also increasing competition from other financial players such as microfinance institutions and mobile phone lending applications. To address these challenges satisfactorily, banks' need to embrace quality management practices which are important to firms of all sizes in all industries (Naeem, 2008).

QMS enable businesses in highly regulated industries to consistently apply quality processes to produce products which meet customer expectations and regulatory requirements. QMS frameworks such as ISO 9001:2015 provide a comprehensive blueprint for customer-focused quality management based on principles for leadership, the workforce, processes, improvement, evidence-based decisions, and relationships.

QMSs are argued to bring great benefits to organizations: as McTeer & Dale(1996), saying in terms of revenue growth increased customer satisfaction, as Casadesús & De Castro (2005), QMS gives higher profit margins, greater return on assets, improved control of business processes and procedures, as Dale and Beckford view (2007 & 1998), higher quality of products and services, as Gutiérrez and Carlsson(2010 and 1994), statement the system increases productivity and efficiency are listed benefits of QMS.

However as Maguad (2006), explains adopting a QMS implies the introduction of new organizational reforms, such as the change of the organizational structure which includes a new organizational design, a new business culture, new processes and procedures, and new management perspectives. These elements are significant parts of the implementation of a quality management system. Since it requires change, there may be employee and management resistance on issues of adaptation, new roles and tasks and much more that will affect the introduction.

Bounabri, Oumri and others (2018), in their empirical study states that, there are many barriers on the implementation of QMS like: resistance to change, poor interdepartmental relations, difficulty of changing bureaucratic culture which was prominent within organizations, lack of top management commitment, communication and training.

Jayasundara & Rajini (2014), also conclude that lack of top management involvement during the implementation process, unwillingness of employees to change work systems, weak interdepartmental relations, employee resistance are the main barriers.

According to Mehfooz and Saeed (2015), lack of employees training and involvement, lack of rewarding and performance measurement system, lack of focus to implementation PDCA (Plan/Do/Check/Act) cycle for continuous improvement, absence of team work and lack of cross-functional participation between the departments are the most implementation barriers in relation to QMS principles.

Hence CBE has been experienced QMS and published studies shows us implementation of QMS has many challenges, this study try to identify what are the barriers Ethiopian banking industry really faced when implementing QMS in the eyes of CBE. Furthermore as stated the above implementing quality management is a mechanism to gain competitive advantages for world banking industry.CBE also has envisioned being a world-class commercial bank, so this study tries to show suggested solutions that would help the bank to overcome QMS implementation problems and become globally competitive.

1.4 Research Questions

Based on the research problem identified and framed, this study aims to answer the following questions:-

1. What are the barriers and most critical one that impede the implementation of QMS in CBE?
2. Which is the most influential principle in the implementation of QMS?
3. What appropriate measures should CBE take to improve the execution of QMS?

1.5 Objectives of the Study

1.5.1 General Research Objective

The purpose of this study is to investigate the barriers that CBE experienced during QMS implementation.

1.5.2 Specific Research Objectives

The specific objectives of the study are:-.

1. To find out QMS implementation barriers that CBE experienced.
2. To identify the most influential QMS principle for the implementation of the system.
3. To suggest appropriate measures to overcome implementation problems.

1.6 Significance of the Study

The study will contribute to the body of knowledge on quality management practices through assessing quality management implementation. Most previous studies were conducted in more experienced countries in QMS and there is lack of empirical evidences that show the situation in Ethiopia firms, so the study will make its own contribution in this regard. Findings of the study will enable firms in the banking industry to know the status of implementation of quality management practices & also to identify the possible factors that may influence implementation of QMS. The finding also enables the bank to make use of the recommendations that are forwarded by the study to solve quality implementation barriers. Furthermore, it is hoped that the finding of the study might stimulate further study.

1.7 Scope of the Study

This study only focused on identifying barriers that CBE faced during its initial implementation stage on the bases of the seven QMS principles. The study also delimited on the selected CBE East Addis Ababa district branches. The district is chosen because it has a large number of branches and customers that needs quality service and attention.

Although, there are different issues that can be researched in relation to barriers to the implementation of QMS, this study is delimited to the barriers to implement the principle of customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making and relationship management. Assessment is made using

descriptive design through questionnaire by considering the time, energy and financial resources required to accomplish the study and also respondent's working situation take in to account.

1.8 Limitation of the Study

The survey, like any other studies, had a number of limitations. The researcher had encountered financial resources to pay certain amount of money to data collectors. The scattered and disorganized nature of the CBE branch hampered the collection of data. Some of the respondents selected for the research purpose were also reluctant to tell all information vividly. In addition to the above problems, some employees especially in managerial position were not willing to answer because they are new in the position and also some respondents were not present at their work place during the data collection period. As a solution for this, the researcher has been trying to convince respondents about the objective of the study by telling them clearly as the findings of this research by itself can solve most of the challenges they had been encountered with.

The researcher has also tried to prepare reserve number respondents taking the adjacent employee to compensate the absence of some respondents at their work place during data collection.

1.9 Definition of Terms

A quality management system (QMS) is a collection of business processes focused on consistently meeting customer requirements and enhancing their satisfaction. It is aligned with an organization's purpose and strategic direction (ISO9001:2015).

Barrier is a rule, problem etc. which prevents people from doing something, or limits what they can do. (Longman Dictionary)

Implementation is the realization of an application, or execution of a plan, idea, model, design, specification, standard, algorithm, or policy. (Wikipedia)

1.10. Organization of the Study

This research is organized into five chapters. Chapter one contains background of the study, statement of the problem, research questions and objectives, significance, definition of terms, scope of the study, limitation and organization of the paper. Chapter two is mainly focus on existing literatures which covers theoretical framework related to the study and empirical studies related to the topic under study. Chapter three discusses the methodology employed in the study, including, research design, target population, sample size and sampling technique, method of data source, collection and data analysis and also validity and reliability. Chapter four is about data analysis and discussion of results. Finally, chapter five contains summary, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Quality definition

As quoted by Elshaer (2012), the word quality has been defined by different authors as fitness for purpose (Juran), Product and service will meet the expectations of the customer Crosby (1979) and Goetsch and Davis (2010), Continuous improvement (Deming), excellence (Tuchman, 1980), value (Feigenbaum, 1951), conformance to specifications (Shewhart, 1931; Levitt, 1972)and the degree to which a set of inherent characteristics fulfill requirements (ISO 9000:2015). In general quality is a dynamic state associated with products, people, processes and environments that meets or exceeds expectation and helps product superior value.

2.1.2 Service Quality

Different authors give different definitions for service. As quoted by Ledeta(2019), Kotler (2006), defines service as follows: "Service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product". Zeithaml (2009), defines service as Service is an activity, performance and process provided or coproduced by one entity or person for and with another entity or person".

Abayinesh (2018), quoted (Parasuraman, 1985 &1988) who noted that the definition of service quality includes the overall evaluation of a specific service with ten service quality dimensions: tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication and knowing the customers

2.1.3 Quality Management System

In The ISO 9000 definition, quality management is coordinated activities to direct and control an organization with regard to quality. These activities are further identified as quality planning, quality control, quality improvement and quality assurance.

Ortiz and Garcia (2018), defines a quality management as a management system that includes a set of practices in order to manage an organization.

By Hoyle's (2007), view QMS is not a random collection of procedures, tasks or documents instead it is like air conditioning systems – they need to be designed. All the components need to fit together, the inputs and outputs need to be connected, sensors need to feed information to processes which cause changes in performance and all parts need to work together to achieve a common purpose.

And also QMS guidelines by federal transit administration defines QMS is not just one where good products and services are delivered. Rather, it is one that continuously seeks to improve the products and services being delivered and the corresponding delivery processes used by the organization.

2.1.4 Characteristic of Quality Management System

Quality Management System Guidelines by Federal Transit Administration states that an effective QMS is not just one where good products and services are delivered. Rather, it is one that continuously seeks to improve the products and services being delivered and the corresponding delivery processes used by the organization. In the guidelines to establish an effective QMS, the following characteristics are listed.

i. Leadership – adopting a quality policy, instilling a culture that values quality, involving all levels of management in quality initiatives, identifying a senior Quality Manager (QM), providing resources and personnel to accomplish quality objectives, delivering products and services that always meet customer expectations.
ii. Design Quality and Prevention – Developing products and services that meet customer expectations and reduce life cycle cost.
iii. Strategic Quality Planning – Establishing a vision for the future of where and what the organization wants to be and developing a Plan to arrive at that destination.
iv. Focus on Customer Satisfaction – Clearly identifying internal and external customers, their requirements, and making decisions that support the commitment to meet those requirements.
v. Continual Improvement – Identifying key areas for improvement, whether they are products and services or processes.

vi. Teamwork and Employee Participation – All employees participate to the best of their ability and within the bounds of their areas of expertise to deliver products and services that meet requirements for performance, cost, and schedule.

vii. Training and Development – All persons at all levels within the organization receive basic and advanced quality training relative to their functional and managerial responsibilities within the organization.

2.1.5 Quality Management System (QMS) Principles

Purushothamain (2015), in his book, Implementing ISO 9001:2015 stated that the proposed ISO 9001:2015 standards are based on the following seven quality management principles

I. Customer focus

The primary focus of quality management is to meet customer requirements and to strive to exceed customer expectations.

The organization needs to understand the requirements and plan their policies and activities, so that the interests of customers and other interested parties are met in a balanced way. In the standard interested parties are customers, investors, top management, employees, suppliers, community, the local municipal body, local regulatory bodies and associations and the government.

II. Leadership

Leaders at all levels establish unity of purpose and direction and create conditions in which people are engaged in achieving the quality objectives of the organization.

III. Engagement of people

It is essential for the organization that all people are competent, empowered and engaged in delivering value. Competent, empowered and engaged people throughout the organization enhance its capability to create value.

IV. Process approach

Consistent and predictable results are achieved more effectively and efficiently when activities are understood and managed as interrelated processes that function as a coherent system.

V. Improvement

Improvement is essential for an organization to maintain the current levels of performance, to react to changes in its internal and external conditions and to create new opportunities.

VI. Evidence-based decision-making

To be effective and successful, any decision has to take into account the actual facts and figures, and not any illusions.

VII. Relationship management

For sustained success, organizations manage their relationships with interested parties, such as supplier.

2.1.5.1 Using the principles

David Hoyle states that those the above principles can be used in validating the design of processes, decisions, in auditing system and processes. In each principle the following questions can be raised:

Where is the customer focus in this process? Where in this process is there leadership, guiding policies, measurable objectives and the environment that motivates the workforce to achieve these objectives? Where in this process is the involvement of people in the design of the process, the making of decisions, the monitoring and measurement of performance and the improvement of performance? Where is the process approach to the accomplishment of these objectives? Where is the systems approach to the management of these processes, the optimization of performance, the elimination of bottlenecks? Where in the process are decisions based on fact? Where is there continual improvement in performance, efficiency and effectiveness of this process? Where is there a mutually beneficial relationship with suppliers in this process?

2.1.6 Steps for Implementing a Quality Management System—the Successful Way!

The greycampus.com/blog identifies the steps required for the conceptualization and implementation of a QMS includes the following:

A. Define and Map organization Processes

Process maps creation will force the organization to visualize and define their processes. In the process, they will define the interaction sequence of those processes. Process maps are also vital for appreciating the responsible person.

B. Define Quality Policy

Quality policy communicates the duty of the organization as it is about the quality. A quality mission may be what customers need, when constructing quality management system, consider the commitment towards customer focus. Quality policy may be quality, customer satisfaction, and continuous improvement.

C. Define Quality Objectives

All quality management systems must have objectives. They are derivative of organization quality policy and measurable. If the objectives are in the form of critical success factors, it helps the organization in focusing the journey towards accomplishing its mission. These performance-based measures deliver a gauge to determine compliance with its objectives.

Some critical success factors are: financial performance, product/service quality, process improvement, customer satisfaction, market share and employee satisfaction

D. Develop Metrics to Track and Monitor CSF Data

Once critical success factors are known, measurements and metrics keep track of advancement. This can be done through a data reporting procedure used to collect specific data. Share the processed information with leaders. A process goal is to enhance customer satisfaction index score. There needs to be a goal and a measure to establish achievement of that goal.

E. Define Defects for Every Process

Defects are non-conformances that happen as a product/service flaw or a process deficiency. Whenever a defect occurs it needs to be measured and corrected. Identify the required corrective action. When defining product/service/ process defects: determine operation volume, defects in

product/service and process, define a process to record defects and a process to report defects in specified formats

F. Develop Documents and Records

QMS needs to have some documented information and formats. Start with the minimum required document set and add when needed. Create mandatory document information as per business model, essential quality policies, procedures, and forms and documented information and formats (records) for each defined process

G. Define Quality Procedures

Organization quality procedure includes internal audit, management review, corrective and preventive action process and communication processes.

H. Determine Training Needs

Everyone needs to exhibit competency in the job. Training is only the start and can happen on the job, it can be a classroom or e-learning. Some important training areas are- internal audit or competence and corrective action training and Failure Modes Effects Analysis (FMEA) training.

I. Use Quality Management System

Using QMS means delivering the best quality service. So in the production/service delivery process: collect non-conformance and record them, review this data for corrective and preventive action, review FMEAs for risk and actions, as and when required, perform internal audits and conduct management reviews.

J. Measure, Monitor and implement activities to improve the Performance

Using quality management system means collecting data. Analyze this data to check if the collected data is good to use and if the intended results can be derived. The organization need to: track quality objectives and its performance, define few new performance yardsticks and determine improvement chances in the data by recognizing trends, patterns, or correlations.

If the organization has identified trends through data, then it is time to act. The goal is to bring improvement and this occurs by: arranging improvement opportunities, choosing prospects that make a difference and supporting 'commitment to quality' to attain better results

2.2 Empirical Literature Review

2.2.1 Quality Service in Banking Industries

Lleshi and Lani in their research project states quality of services is the most important aspect in banking industry. They also noted that quality management is a revolutionary step in increasing business efficiency, which is equally important for all banks, regardless of their size. This activity is focused on general improving of the Bank operations, which reduces costs, raises the employee morale and constantly improves the quality of products and services. This affects the competitive position of banks in the market toward the strengthening of the faith of the users themselves. The bank also constantly strives to win new elements of the quality, aiming to achieve the competitive advantage.

They also deals Adopting QMS at the level of the organization is a strategic decision that "directs and controls the organization in terms of quality", aiming to improve its efficiency and effectiveness in order to increase the satisfaction of stakeholders by meeting their requirements. A QMS can be seen as a complex system consisting of all the parts and components of an organization dealing with the quality of processes and products. A QMS can be defined as the managing structure, responsibilities, procedures, processes, and management resources to implement the principles and action lines needed to achieve the quality objectives of an organization.

Tooraj and Atefeh (2015), based on research conducted for customer satisfaction in the bank, it is estimated that bank competitions mostly affect their ability to offer banking services, the development of technology that ensures fast and easy use of banking products by the user and the way banks interact with customers. Major objections in operation of bank the surveyed have on terms of loans, due to the lack of transparency, complex procedures, as well as rates of higher interests. The surveyed also see the quality of bank as a communication of banks with customers. In recent years, banks, due to increased competition, have developed more diversified services with the highest quality in order to survive and operate profitably.

2.2.2. Barriers to Implement the ISO 9001 Standard

A barrier is defined as the "a problem, rule or situation, obstacle that prevents someone from doing something or that creates difficulty to implement".

lack of customer satisfaction, deficiency in commitment of top management, leadership and involvement, insufficient quality awareness among people, absence of employee's involvement and empowerment, insufficient documentation and communication, deficiency in understanding of ISO standard and requirements, insufficient human resource, education ,training programs, and time, cost involvement, organization culture, lack of reward system, insufficient control and cooperation with supplier and deficiency in control on incoming material are the numerous barriers for the implementation of ISO 9001 (Mehfooz and Saeed 2015).

Listed barriers of ISO 9000 standards implementation in detail stated by different authors are the following:

a. Lack of top management commitment, involvement, leadership and support

Sharif (May 2005), starts his analysis by using quality gurus sayings 'Deming, Juran and Crosby mentioned that top management commitment is one of the most important factors impacting the success potential of a QMS in an organization. Top management has to be the first in applying and stimulating the QM approach and they have to accept the maximum responsibility for the product and service offered.

The QM has been implemented successfully in any organization if its top management team is committed to apply and maintain it, involved in the implementation processes and periodic review is carried out on it. He uses (Liang Tan, 1997) saying 'The leaders must deal with major resource decisions and new directions not just day-to-day management.'

Top management, not just adopting slogans of improving quality, should become involved in quality efforts at planning, implementing and monitoring phases. Top management commitment encourages managers, supervisors, and employees in an organization to invest more fully in the particular elements for which they are responsible, thereby increasing the impact of these elements on the quality of products. Ashire and O'Shaughnessy (1998), states that 'without the support of management, the behavior of the personnel in the organization is difficult to change'.

As Adebanjo and Kehoe (1998), view who quoted Morgan and Murgatroyed (1994) saying that top management commitment is the important factor of successful QM implementation and it is a first reason why QMS fail in an organization.

b. Resistance to change

As Fuentes (2000),agrees 'The resistance to change happened by middle managers when they are feeling to lose influence over decision-making and employees in general when new tasks and responsibilities are given to them'. In addition, Macadam, (1996) pointed out that many employees are resisting adopting new changes in the organizations because they have been working a long time and do not want the challenge of learning new skills.

c. Lack of employee involvement and empowerment

Sharif (May 2005), says the involvement of employees is to make the organization more responsive to the dynamic market place and to make business more competitive. He quotes different authors sayings like: - QMS will be successful if the whole organization becomes involved (Dory and Schier, 2002), low employee participation is a barrier to implement and maintain effective ISO 9001:2000 standard (Low and Ling Pan (2004),

In his view employee empowerment is to increase awareness of responsibility, increase employee's participation. Empowerment involves providing supporting the necessary resources and technical support to assist them in such decision-making. So essentially, lack of employee support, participation, and involvement are some obstacles to start the ISO 9000 standards' implementation process (Awan and Bhatti, 2003).

d. Lack of awareness

Crosby (1996) states that, the purpose of awareness is to let everyone feel that they belong to a quality organization attitude. As Zamany (2002), states a poor understanding about the importance of quality in international trade and globalization of world markets is a result of lack of information, education and training programs available on quality issues.

e. Lack of motivation system

As Ellecker (1998), noted the motivation system is divided into tangible and intangible techniques. Tangible means to show the level of recognition for work contribution made, about behavior that is valued by the top management and about the organization's attitude to individual performance and achievement. Intangible techniques are that top management in

an organization use a person's emotions and feelings to motivate them. Intangible motivation has a great effect on an employee's hopes and fears, self-esteem, pride and respect.

Soares and Lucas(1996), and Ngai and Cheng, (1997), agrees that inconsistent reward systems and lack of recognition are other obstacles in implementing ISO 9000 standards in many organizations they increase the difficulty of consolidating the implementation of the new managerial approach and associated quality practices. In similarity, Low and Ling Pan (2004) outlined that little recognition, respect and reward for a good job done to achieve quality performance is a barrier to effective ISO 9001:2000 implementation and maintenance.

f. Lack of education and training programs

Patel and Randell (1994), quoted Chase (1991) who views training as an important factor to the QM change process. It provides initial awareness of the fundamentals of QM. Training acts as a vehicle for communication, it raise skills of employees to take part in the improvement process. Also, it helps the employees in the organization to reform their attitudes towards quality

g. Lack of human resources

Sharif (May 2005), quoted (Wiele, 2001) who believes Human resource management is related to the availability of the training process and trained facilitators, corporation and relationship between employees and managers, and the understanding and knowledge of the employees with respect to QM.

h. Lack of communication

Balzarova (2002), quoted Thiagrayan and Zairi (1997), who highlighted that effective communication involves maintaining enthusiasm, employees' full involvement, understanding roles and responsibilities in processes and enhance personnel capabilities.

In another view Zamany (2002), who indicated that there is a lack of effective communication from top to bottom and vice versa, because of a lack of trust between each other and the difficulty to the employees to have a discussion or debate with their managers about the issues relating to quality.

i. Lack of supplier control and cooperation

Quazi (2002), says supplier relationship, supplier selection criteria, number of suppliers, supplier involvement in new product and duration of relationship are barriers affecting implementation of ISO 9000 standards.

And Bounabri, Noussaiba, Oumri and others (2018), also says most impeding factors such as resistance to change, poor interdepartmental relations, difficulty of changing bureaucratic culture which was prominent within organizations, lack of top management commitment, communication and training were also an issue during the implementation process.

On the other view, Yamada (2013), concludes that a predominance of barriers during the implementation of quality management practices related to the soft elements. The soft element means human factors and management, e.g. bureaucracy, communication and leadership. Therefore organizations that seek success of implementation of quality management practices must take special care with soft elements.

Azeb (2019), on her research states that main insufficient resource allocation, lack of top management commitment and ineffective cross functional communication are main barriers.

2.2.3 Critical Barriers for Implementation of QMS Principles

Mehfooz and Saeed shows implementation barrier of ISO 9001 with in service and manufacturing organizations in Pakistan.

a) Absence of commitment and support from top management and lack of leadership in organization,
b) Lack of management review periodically,
c) Lack of involvement, empowerment, education and training among the organization employees,
d) Lack of commitment, involvement and cooperation and positive attitude of employees,
e) Employs creates resistance to change of existing system of the organization,
f) Lack of reward and motivation system,
g) Lack of proper framework to allocate the authority and responsibility to the personnel,
h) Absence of team work between the internal departments,

i) Lack of cross-functional participation between the departments,
j) Ineffective performance measurement system,
k) Lack of focus to implementation PDCA (Plan/Do/Check/Act) cycle for continuous improvement, and lack of decision making on the base of collected data.

The authors conclude that leadership and involvement of people are the most critical problems to effective implementation quality management system and they recommend organizations have to provide the necessary training to their employees regarding quality in order to effectively implement quality management system.

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 Research Design

Research design is a blue print used as a road map to carry out a research. A more interesting definition as given by Creswell, (2014) is that research design is a way of systematically solving a research problem. The primary aim of this study was to assess the barriers to the implementation of QMS in CBE. The researcher deployed survey research method, where data is gathered from a sample of CBE east district employees in order to provide generalizations on an entire CBE QMS. Descriptive research design was used to describe the barriers that CBE faced during implementation of QMS seven principles. The study employed descriptive research design in order to gain rich understanding of the context of the research, developing skills of evaluating data and synthesizing ideas. This also was helping the researcher to produce accurate representation of the target population. The study used primary source of data through questioner by selecting respondents in simple random sampling technique. And in the analysis part descriptive analysis was set up to interpret the result of the study through tables, frequency, percentage, and average mean score.

3.2 Research Approach

This study uses quantitative research approach that can explains phenomena by collecting numerical data and analyzed mathematically. This approach is utilized to generate knowledge about QMS implementation in Ethiopian banking sector and create understanding of the current straggles at the initial stage of QMS practice.

The results of quantitative research specify an explanation into what is the critical barriers and is not, or influencing, the implementation of QMS, by providing answers to questions about the frequency of each problems in each QMS principles,

3.3 Source of Data

The necessary data for this study was collected from primary sources. The primary data was gathered through questionnaires. The researcher used questionnaires to the sampled CBE QM and control division east district employees. It is an effective mechanism for well-organized collection of certain kinds of information. Since the information collected through questionnaire is original, it is imperative to address the research problems. In addition to questionnaires the researcher was tried to interview planned respondents but because of CBE's new structure some respondents are new in the position and others are too busy it couldn't be manageable.

3.4 Data Collection Methods

The data collected through own survey by distributing the questionnaires as well as collecting the responses. The procedures used for collection of data were basically questionnaires. In addition to economical and other advantages the researcher has to choose this data gathering tool the nature of respondent's working condition doesn't allow them to spend much more time like interview and observation demands. They are too busy and unwilling to answer in their working hours.

Similar type of questionnaire was given to both managers and officers to answer. These questionnaires were made up of 49 questions and all which questions were close-ended and divided into two sections: The first part was designed to analyze demographic data, which was focused on collecting the respondent's personal profile. The second part looked at barriers to the implementation of quality management system under the seven QMS principles. Accordingly, except the demography part other variables are representing by Likert scale beginning by 5=strongly agree, 4= agree, 3= neither agrees nor disagree, 2= disagree, and 1=strongly disagree for QMS principles implementation barriers.

Likert scale is the most universal method for survey collection that indicates a degree of respondent's agreement or disagreement in easily understandable manner and does not force the participant to take a stand on a particular topic, instead allows them to respond in a degree of agreement. This makes question answering easier on the respondents and not time consuming. And for the researcher the response are easily quantifiable.

3.5 Target Population

The bank recently has 510 branches with 4 districts at Addis Ababa City. The population of the study includes 121 branches within the east Addis Ababa district.CBE branches have leveled in five groups such as simplest (grade 1), less complex (grade 2), moderately complex (grade 3), and most complex (grade 4) based on number of customers, level of service, deposit limit and they have wide customer base than other grades of branches. For this study, from 121 east district branches 24 grade 4 &28 grade 3 branches totally 52 branches were selected because of cost, time consumption and taking in to consideration that QMS practices are mostly exercised. In each grade 4 & 3 branches there are three employees on the position of quality management &control manager, senior quality management & control officer and quality management & control officer. The total population of this study includes all quality management and control employees in those branches. The population size is equal to 156.

3.6 Sampling Techniques

Sample is a selection of items taken from a population and Chosen. So it is fairly representative of the population as a whole and it is a subset of the population. The basic idea of sampling is that by selecting some of the elements in a population, conclusions can be drawn about the entire population (Zikmund, 2003). The sample is drawn from the sampling frame, which in this case the CBE quality management and control division employees. The sampling technique deployed is random sampling it is the simplest forms of collecting data from the total population. Under random sampling, each 52 branches quality management and control division employees carries an equal opportunity of being chosen as a part of the sampling process.

Because there is no need to divide the population into sub-populations or take any other additional steps, simple random sampling is deployed to select individual quality management and control division employees as respondents with the help of lottery method taken from the available list of quality management and control division employees of the selected east district. Additionally, Convenience sampling is used in order to balance for challenges such as not finding the employees at their usual places at the time of data collection.

3.7 Sample Size Determination

After identifying the sampling technique, pass to determine the sample size. Because determine the sample size is very important issue, since sample that is too large may want more time, money and human resource, where sample too small may lead to inaccurate result. The sample size has been determined quantitatively using Solvin's formula (1960), which is presented below.

$$\mathbf{n}\frac{\mathrm{N}}{\mathbf{1}_{+}\boldsymbol{Ne^{2}}}$$

This formula assumes the confidence level of 95%.

Where: N=Population size which is number of quality management and control employees in 52 branches (156)

n= sample size

e= margin of error (degree of accuracy) (0.05)

$n=156/1+156(0.05)2$

$n=156/1+156(0.0025)$

$n= 112$

On the base of this formula the sample size of this research population i.e., 156 is 112.

3.8 Method of Data Analysis

The data was analyzed using Statistical Package for Social Sciences (SPSS) version-24. Descriptive statistics (like percentage, frequencies, mean and standard deviation) is applied.

By applying these methods the data interpreted through tables, frequency, percentage, and average mean score to analysis and discuss the result of the study. Percentage and frequency apart from helping to discuss the general information of the respondents, it has been also applied to assess the perception of employees on barriers that challenges their company's QMS implementation. Comparison of mean scores of each variable in seven QMS principles also conducted to see on which barrier is critical that CBE faced on the perception of respondents.

3.9 Validity of the Instrument

Validity involves the degree to which the study measuring what it is supposed to measure. More simply, it focuses on the accuracy of the measurement (Nwannebulfe, 2017 and Richard, 2014). All measures going to be used to construct the instruments are expected to be acceptable in the study. Barriers to the implementation of QMS assessments measurement are adopted from various scholars on their study in the questionnaire were prepared using a five point-Likert scale except the demographic parts. Maximum effort would be exerted to create link between the items in the questionnaire and the objectives of the study.

Thus, in order to ensure content validity of the items incorporated in the instrument, highly experienced experts were examine and their comments were arranged in the instrument before it is distributed. Additionally, the instrument is given to the advisor and the colleagues to comment on it before distributed it. Finally an adjustment of questionnaires was made depends on the forwarded comments before distributed to full sample respondents.

3.10 Reliability of the Instrument

Measuring instrument is reliable if it provides consistent results. Cronbach's alpha is a coefficient of reliability used as a measure of the consistency or reliability of a psychometric test score for samples. The reliability of those study instrument questionnaires was tested with pilot testing by selected 11 respondents to test their understanding and interpretation of the questions to ensure that such questions bear some meaning and the comments raised by those respondents which used to modify the questionnaires. Cronbach's alpha a coefficient of 0.75 or above is considered very good; between 0.6 and 0.75, it is considered good; and between 0.4 and 0.6, it is regarded as fair (Bryman, 2012).

Hence, the pilot test Cronbach's alpha a coefficient value of all each variables were above 0.75

Table 1. Reliability Cronbach's alpha a coefficient value

10 No	VARIABLES	Cronbach's Alpha	No. of Items
1	Barriers to implement the principle of customer focus	0.822	8
2	Barriers to implement the principle of leadership	0.813	10
3	Barriers to implement the principle of involvement of people	0.838	7
4	Barriers to implement the principle of process approach	0.856	7
5	Barriers to implement the principle of continual improvement	0.747	5
6	Barriers to implement the principle of evidence based decision making	0.803	5
7	Barriers to implement the principle of relationship management	0.886	7
	Over all reliability value	0.82	49

Accordingly, the reliability test of the actual study shows that as it has very good quality with reliability measure of 0.82.

3.11 Ethical consideration

The researcher was give emphasis to the ethical issues in every aspect of this study that demands. When the questionnaires were distributed to the respondents, respondents were informed and guaranteed that the information they provide would be confidential and used only for academic purpose. Moreover, a statement conforms to the prohibition of disclosing identity detail or personal reference in the questionnaire. This would be help to avoid any biased responses and to make participants feel safe in filling the questionnaire. Therefore, the collected data was keep and not used for any personal interest. Generally, the whole process of the study was conducted within the frame of acceptable ethics.

CHAPER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the results of the analysis of the responses made to the questionnaire administered to the sampled east Addis Ababa branches in the CBE to quality management and control division. The overall objective of the study was to identify barriers to the implementation of QMS in the CBE and to measure the degree of importance of various barriers to the implementation of quality management system in the CBE. This chapter deals with three sections. Section one and two contains as summarized descriptive analysis for categorical variables like personal characteristics of respondents and bank characteristics. The third section includes descriptive analysis for continuous variables included in this study as predictor variables.

4.2 Response Rate

Since the structures questionnaire was filled by the data collectors assigned for this purpose using face to face interview, Out of the total distributed 112 sets of questionnaires, 105 (94%) of the questions were properly filled and collected & used for analysis purpose. Since this is adequate and satisfactory enough to make the analysis, all the discussions below are made based on the data collected from these groups of respondents.

Table 2. Response rate

Response rate	Total	%
Questionnaire distributed	112	100
Collected questionnaire	105	94

4.3 Discussion on Demographic characteristics of respondents'

This part involves the discussion of the frequency and percentage distribution for sex, age, education level, experience and position of research participants.

Table 3. Frequency and percentage distribution demographic characteristics of respondents

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Sex	Male	66	62.9	62.9	62.9
	Female	39	37.1	37.1	100.0
	Total	105	100.0	100.0	
Age	20-30 Years	53	50.5	50.5	50.5
	31-40 Years	41	39.0	39.0	89.5
	41-50 Years	11	10.5	10.5	100.0
	Total	105	100.0	100.0	
level of education	Degree	80	76.2	76.2	76.2
	Masters and above	25	23.8	23.8	100.0
	Total	105	100.0	100.0	
Work experience	Up to one year	7	6.7	6.7	6.7
	Two to three years	22	21.0	21.0	27.6
	Four to five years	26	24.8	24.8	52.4
	Greater than six years	50	47.6	47.6	100.0
	Total	105	100.0	100.0	
Position of respondents	Manager	17	16.2	16.2	16.2
	Senior officer	41	39.0	39.0	55.2
	Officer	47	44.8	44.8	100.0
	Total	105	100.0	100.0	

Source: Own survey, 2021

The sex distribution of research participants shows on the above table that as there was 66(62.9%) respondents are males and 39(37.1 %) are females. This shows that as the numbers of male employees are more than female employees in CBE quality management and control division east district selected branches.

The above table shows the age distribution of respondents. Accordingly, there were 53(50.5%), 41(39%), and 11(10.5%) of participants are in age categories of 20-30, 31-40, and 41-50 years respectively. The data shows that as most of the employees are young and it means the employees have more potential energy to perform their job efficiently and effectively and they needs more incentive packages to stay at the organization.

In the distribution of employee's education level, 80 (76.2%) and 25 (23.8%) participants are in the category of degree and master level respectively. Hence, the result shows that as most of employees are degree holders. This shows that employees need more training/education for upgrading their capacity.

In participants work experience distribution table 7(6.7%), 22(21.0%), 26(24.8%) and 50(47.6%) participants are in the working experience categories 0-1, 2-3, 4-5and above 6 years of experience respectively. What can be seen from the data is that more than 52.4% of employees are under five year service.

As shown in the table above 47(44.8%), 41(39%) and 17(16.2%) participants are in the position categories of junior officer, senior officer and manager respectively. Hence, the result shows most of the respondents are joiner officers.

Table 4. Frequency and percentage distribution related to CBE quality policy and training

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Have quality policy;	yes	102	97.1	97.1	97.1
	No	3	2.9	2.9	100.0
	Total	105	100.0	100.0	
Attended in training programs	yes	102	97.1	97.1	97.1
	No	3	2.9	2.9	100.0
	Total	105	100.0	100.0	
Level of participated training programs	Awareness	59	56.2	56.2	56.2
	Introductory	24	22.9	22.9	79.0
	Advance	22	21.0	21.0	100.0
	Total	105	100.0	100.0	

Source: Own survey, 2021

The above table shows the availability of quality policy in CBE. Hence, the result shows that as most of employees 102(97.1%) assure their organization have a quality policy, it shows CBE has an intention and directions with regard to quality and helps employees to understand their job affects service quality and quality control, and therefore the success of the company.

When we come to the availability of training programs related to quality inyour organization. Hence, the result shows that most of employees 94(89.5%) agree they are attended in training programs talks about quality that helps employees to know and perform better in QMS activities. But what we can see from the data is more than 79% of employees got awareness and introductory level of training. It is not enough to challenge QMS implementation problems.

Generally, the demographic characteristics of respondents' on study shows that most of them are young, it helps the employees to accept new ideas and easily adapt and implement organizational changes like QMS. As far as the education and work experience, as the data shows most employees are degree holders and experienced. Hence, these help to scale up employees' competence and understanding to the implementation of QMS by incorporating educational and work experience back ground.

4.4 Descriptive Analysis for Continuous Variable

There are a number of barriers in the world that affect implementation of quality management system. Among the barriers implementation of QMS the researcher has tested those commonly known factors to barriers which factor highly influences their implementation of QMS in the study area. barriers to the implementation of QMS was measured using multiple items Likert-scale instrument being considered as interval scale and quantitative continuous variables and the central tendency and dispersion of the responses obtained from respondents was measured in terms of mean and standard deviation value respectively. The researcher used traditional way to interpret a mean score on a Likert scale (https://www.researchgate.net). Mean score from 0.01 to 1.00 is (strongly disagree); 1.01 to 2.00 is (disagree); from 2.01 until 3.00 is (neutral); from 3.01 until 4.00 is (agree); mean score from 4.01 until 5.00 is (strongly agree)

4.4.1. Barriers to Implement the Principle of Customer Focus

Table 5. Descriptive results of barriers to implement the principle of customer focus

S/N	Barriers to implement the principle of customer focus	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std .dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Lack of identifying customers' needs	10	9.5	18	17.1	6	5.7	59	56.2	12	11.4	3.43	1.18
2	Not appropriately linking the CBE objectives	16	15.2	21	20	14	13.3	42	40	12	11.4	3.12	1.29
3	Shortcomings in planning, designing	7	6.7	20	19	9	8.6	45	42.9	24	22.9	3.56	1.22
4	Customer needs and expectations not well communicated	10	9.5	17	16.2	11	10.5	48	45.7	19	18.1	3.47	1.23
5	Lack of concentration	6	5.7	14	13.3	25	23.8	45	42.9	15	14.3	3.47	1.07
6	Lack of customer feedback framework	2	1.9	31	29.5	19	18.1	36	34.3	17	16.2	3.33	1.12
7	Appropriate actions are not taken.	6	5.7	15	14.3	13	12.4	51	48.6	20	19	3.36	1.12
8	Lack of customer cooperation	19	18.1	28	26.7	22	21	23	21.9	13	12.4	2.84	1.3
ARG		10	9.03	20	19.51	15	14.17	44	41.58	16	15.71	3.32	1.19

Source: Own survey, 2021

In the above majority of the respondents 71(67.6%) agree with the existence of lack of identifying customer current and future needs and 28(26.6%) of the respondents disagree on this problem. As indicated in item number 2 of the same table 54(51.4%) of the respondents agreed on not appropriately linking CBE objectives to its customer needs and expectations is the main barrier. While 37(35.2%) of the respondents are on the contrary.

As to the existence of shortcomings in planning, designing, developing, delivering and supporting the service to meet customer needs and expectations 69(65.8%) of staff respondents expressed their agreement. While 27(25.7%) of them disagree with that. With respect to customer needs and expectations are not well communicated throughout the organization,

67(63.8%) agreed that it is a problem. Although 27(25.7%) of the respondents disagree with the existence of this barrier.

Item number 5 of the above table presents about lack of concentration on customer requirement. In this indicator, 60(57.2%) of the respondents agreed with the bank faced this challenge. but, 25(23.8%) and 20(19%) of the respondents are neutral and disagree with the issue. In item number 6 also, 53(50.5%) of the respondents agreed with the bank faced lack of customer feedback framework. However, 33(31.4%) of the respondents doesn't believe it is the problem of QMS implementation.

Majority of the respondents 71(67.6%) agreed on even though customer feedback is measured, appropriate actions are not taken. And 20% of the respondents reported that they didn't think it is a problem. When we came to the last one large number of respondents 47(44.8%) are not agreed with the existence of lack of cooperation from customers while 36 respondents or 34.3% of them are agreed on customers are not cooperative.

For all indicators as shown in the table 5 most respondents (57.29%) are agreed to the current barriers to implement the principle of customer focus and the average mean scores 3.32 is above the expected mean score 3.01 which imply that the average result approximates to 'agree by the provision of the barriers to the implementation of customer focus principle.

Generally based on the mean value, barriers to implement the principle of customer focus entirely related to shortcomings in planning, designing, developing, delivering and supporting the service to meet customer needs and expectations, customer needs and expectations are not well communicated throughout the organization, lack of concentration on customer requirement, lack of identifying customers current and future needs, customer satisfaction is measure but appropriate actions are not taken, lack of customer feedback framework and not appropriately linking the CBE objectives to its customer needs and expectations.

4.4.2 Barriers to Implement the Principle of Leadership

Table 6 . Descriptive results of barriers to implement the principle of leadership

S/N	Barriers to implement the principle of leadership	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Leader's inability	16	15.2	17	16.2	19	18.1	42	40	11	10.5	3.14	1.25
2	Lack of communicating	24	22.9	33	31.4	14	13.3	25	23.8	9	8.6	2.64	1.3
3	Poor support & commitment of top management	10	9.5	15	14.3	28	26.7	32	30.5	20	19	3.35	1.21
4	Lack of establishing a culture	17	16.2	45	42.9	10	9.5	26	24.8	7	6.7	2.63	1.21
5	Leaders at all levels are not positive examples	30	28.6	33	31.4	9	8.6	29	24.6	4	3.8	2.47	1.27
6	Lack providing the required resources	8	7.6	20	19	8	7.6	46	43.8	23	21.9	3.53	1.24
7	Lack providing the required training	4	3.8	18	17.1	23	21.9	40	38.1	20	19.1	3.47	1.08
8	Lack providing people	8	7.6	24	22.9	24	22.9	45	42.9	4	3.8	3.12	1.05
9	Lack recognizing their employee's contribution	2	1.9	23	21.9	8	7.6	54	51.4	18	17.1	3.6	1.07
10	Lack of leadership in the development of quality culture	4	3.8	24	22.9	20	19	44	41.9	13	12.4	3.36	1.08
ARG		**12**	**11.7**	**26**	**24**	**16**	**15.5**	**38**	**36.5**	**13**	**12.3**	**3.13**	

Source: Own survey, 2021

The above table shows majority of the respondents 53(50.5%) agreed with the lack of leader's inability to establish and maintain the internal environment and 33(31.4%) of the respondents disagree on this. In variable number two 57(54.3%) of the respondents disagree on the existence of lack of communicating CBE's mission, vision, strategy, policies and processes throughout the organization as a barrier. While 34(32.4%) of the respondents were agreed.

The implementation barriers related to poor support & commitment of top management, 52(49.5%) of respondents expressed their agreement. While 28(26.7%) and 25(23.8 %) of them remains neutral and disagree with that respectively. With respect to lack of establishing a culture of trust and integrity, 62(59.1%) agreed that it is not a problem. Although 33(31.5%) of the respondents agreed there is a lack.

As to the existence of leaders at all levels of CBE are not positive examples to employees in the organization, 63(60%) of the respondents disagree. However, 33(28.4%) of them are agreed with the issue. Large number of the respondents is agreed on lack of providing the required resources and training 69(65.7%) and 60(57.2) respectively.

Number of respondents 49(46.7%) agreed on lack providing people with the required authority is one of the barrier. And 32(30.5%) of the respondents reported that they didn't think it is a problem. When we came to lack of recognizing their employee's contribution large number of respondents 72(68.5%) are agreed. While 25(23.8%) of respondents are disagree on the issue. The last one variable lack of leadership in the development of quality culture, 57(54.3%) of respondents agreed and 28(26.7%) disagree.

From the above responses we can conclude that employees are agreed on there is lack of recognizing employee's contribution in QMS, leaders lack providing the required resources and training, lack of leadership in the development of quality culture in the CBE, lack providing people with the required authority, lack of leadership in the development of quality culture, poor support & commitment of top management, leader's inability to establish and maintain the internal environment and lack providing people with the required authority to act with accountability for the success of quality objective are barriers that hinders CBE to implement QMS.

For all indicators as shown in the table 6 most respondents (48.8%) are agreed to the current barriers to implement the principle of leadership and the average mean scores 3.13 is above the expected mean score 3.01 which imply that the average result approximates to 'agree by the provision of the barriers to the implementation of leadership principle.

4.4.3 Barriers to Implement the Principle of Involvement of People

Table 7. Descriptive results of barriers to implement the principle of involvement of people

S/N	Barriers to implement the principle of involvement of people	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Lack of employees understanding	11	10.5	16	15.2	6	5.7	64	61	8	7.6	3.4	1.15
2	Lack of promoting collaboration	4	3.8	36	34.3	14	13.3	38	36.2	13	12.4	3.19	1.15
3	Lack of facilitating	2	1.9	17	16.2	18	17.1	48	45.7	20	19	3.64	1.03
4	Lack of personal development	4	3.8	16	15.2	18	17.1	57	54.3	10	9.5	3.5	0.99
5	Unsatisfied employees	4	3.8	21	20	14	13.3	42	40	24	22.9	3.58	1.15
6	additional work load	8	7.6	18	17.1	26	24.8	40	38.1	13	12.4	3.3	1.12
7	Employee's resistance to change.	5	4.8	27	25.7	12	11.4	36	34.3	25	23.8	3.47	1.24
ARG		6	5.17	22	20.5	15	14.7	46	44.2	16	15.7	3.44	

Source: Own survey, 2021

In the above majority of the respondents 72(68.6%) agreed on the lack of employees understanding of the importance of their contribution on QMS implementation and 27(25.7%) of the respondents disagree on this problem. As indicated in variable two of the same table 51(48.6%) of the respondents agreed lack of promoting collaboration (team work) throughout the organization is a barrier. While 40(38.1%) of the respondents are on the contrary.

In the existence of lack of facilitating open discussion and sharing of knowledge and experience 68(64.7%) of staff respondents expressed their agreement. With respect lack of personal development, initiatives and creativity, 67(63.8%) agreed that it is a major problem. Although 25(23.8%) of the respondents disagree on low interest of employees as a barrier, 66(62.9%) of respondents agreed.

Variable number 6 of the above table presents about employees think QMS as additional work load. In this indicator, 53(50.5%) of the respondents agreed with the bank faced this challenge.

but, in the same number 26(24.8%) of the respondents are neutral and disagree with the issue. When we come to employee's resistance to change as a factor, 61(58.1%) of the respondents agreed and 32(30.5%) of the respondents doesn't believe it is the problem of QMS implementation.

For all variables as shown in the table 7 most respondents 62(59.9%) are agreed to the current barriers to implement the principle of involvement of people and the average mean scores 3.44 is above the expected mean score 3.01 which imply that the average result approximates to 'agree' by the provision of the barriers to the implementation of involvement of people principle. And from those listed barriers respondents are agreed on lack of facilitating open discussion and sharing of knowledge and experience, low interest of employees, lack of personal development, initiatives and creativity, employee's resistance to change, employees think QMS as additional work load and lack of promoting collaboration (team work) throughout the organization affects QMS implementation of CBE.

4.4.4 Barriers to Implement the Principle of Process Approach

Table 8. Descriptive results of barriers to implement the principle of process approach

S/N	Barriers to implement the principle of process approach	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Not clearly defined necessary processes	9	8.5	22	21	14	13.3	42	40	18	17.1	3.36	1.23
2	Authority, responsibility and accountability not clearly defined.	11	10.5	37	34.3	14	13.3	36	34.3	8	7.6	2.94	1.19
3	Lack of analyzing the effect of modifications	5	4.8	26	24.8	26	24.8	34	32.4	14	13.3	3.25	1.11
4	Processes and their interrelations are not well managed	3	2.9	27	25.7	21	20	41	39	13	12.4	3.32	1.07
5	Risks are not well Managed	4	3.9	22	21	29	27.6	40	38.1	10	9.5	3.28	1.05
6	Lack of coordination	2	1.9	18	17.1	25	23.8	47	44.8	13	12.4	3.49	0.98
7	Ineffective performance measurement system	2	1.9	19	18.1	21	20	40	38.1	23	21.9	3.6	1.08
ARG		5	4.91	25	23.1	21	20.4	40	38.1	14	13.5	3.32	

Source: Own survey, 2021

The above table shows large number of respondents 60(57.1%) agreed on not clearly defined necessary processes to achieve QMS objectives as a problem and 31(29.5%) of the respondents disagree on this one. The challenge related to authority, responsibility and accountability for managing processes are not clearly defined, 48(44.8%) of the respondents disagree. In a small difference 44(41.9%) of the respondents are agreed on the subject.

In lack of analyzing the effect of modifications to individual processes on the system as a whole 48(45.7%) of respondents expressed their agreement. While 31(29.6%) of them are not agreed. With respect the barrier to processes and their interrelations as a system are not well managed, 54(51.4%) agreed on that it is a problem 30(28.6%) of them are not. Large number 50(47.6%) of respondents agreed on risks that can affect outputs of the processes and overall outcomes of the QMS are not well managed. But 27.6% of respondents are in the position of either agreed nor disagree. Based on 60(57.2%) and 63(60%) of respondents agreement respectively, the last two variables lack of coordination between different departments and ineffective performance measurement system are included in QMS execution barriers.

Form all listed variables as shown in the table 8 ineffective CBE performance measurement system, lack of coordination between different departments, not clearly defined necessary processes to achieve QMS objectives, processes and their interrelations as a system, risks that can affect outputs of the processes and overall outcomes of the QMS are not well managed and also lack of analyzing the effect of modifications to individual processes are barriers of implementation supported by most respondents 54(51.7%) agreement. Although still respondents of 29(28.01%) disagreed while the remaining 21(20.4%) are neither agreed nor disagreed, we can conclude that principle of process approach implementation are not in a good level.

And the average mean scores 3.32 is above the expected mean score 3.01 which imply that the average result approximates to ‘agree by the provision of the barriers to the implementation of involvement of process approach.

4.4.5. Barriers to Implement the Principle of Continual Improvement

Table 9. Descriptive results of barriers to implement the principle of continual improvement

S/N	Barriers to implement the principle of continual improvement	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Lack of promoting establishment of improvement objectives	6	5.7	13	12.4	10	9.5	57	54.3	19	18.1	3.67	1.08
2	Lack of focus to implement PDCA cycle	4	3.8	7	6.7	47	44.8	33	31.4	14	13.3	3.44	0.94
3	Lack of reviewing the planning, implementation, completion	2	1.9	28	26.7	18	17.1	40	38.1	17	16.2	3.4	1.1
4	Lack of recognition and acknowledgement of improvement	2	1.9	30	28.6	10	9.5	47	44.8	16	15.2	3.43	1.11
5	Rigid to react quickly to opportunities	6	5.7	15	14.3	30	28.6	40	38.1	14	13.3	3.39	1.07
ARG		4	3.8	19	17.7	23	21.9	43	41.3	16	15.3	3.46	

Source: Own survey, 2021

From table 9 majority of the respondents 76(72.4%) agreed with the lack of promoting establishment of improvement objectives at all levels of CBE. In relation to lack of focus to implement PDCA cycle for continuous improvement the same number 47(44.8%) of the respondents feel neutrally and agreed to decide the variable is a barrier. Participants agreement is showed on the existence of lack of reviewing the planning, implementation, completion and results of improvement projects as a barrier.

The implementation barriers related to poor support & commitment of top management, 52(49.5%) of respondents expressed their agreement. While 28(26.7%) and 25(23.8 %) of them are neutral and disagree with that respectively. With respect to lack of establishing a culture of trust and integrity, 62(59.1%) agreed that it is not a problem. Although 33(31.5%) of the respondents agree there is a lack.

The issue related to lack of recognition and acknowledgement of improvement by 63(60%) number of agreement we can conclude that it is the barrier to implement this principle in CBE. Rigid to react quickly to opportunities is also one of the listed barriers on 54(51.4%) respondents agreement.

Generally depends on the above analyzed participants responses we can conclude that barriers to implement the principle of continual improvement entirely related to lack of promoting establishment of improvement objectives at all levels of the organization, lack of focus to implement PDCA cycle for continuous improvement, lack of recognition and acknowledgement of improvement, lack of reviewing the planning, implementation, completion and results of improvement projects and rigid to react quickly to opportunities are major barriers by the mean of 3.67, 3.44, 3.43, 3.4 and 3.39respectively.

For all indicators as shown in the table 9 most respondents (56.6%) are agreed to the current barriers to implement the principle of continual improvement and the average mean scores 3.46 is above the expected mean score 3.01 which imply that the average result approximates to 'agree by the provision of the barriers to the implementation of continual improvement principle.

4.4.6. Barriers to Implement the Principle of Evidence Based Decision Making

Table 10. Descriptive results of barriers to implement the principle of evidence based decision making

S/N	Barriers to implement the principle of evidence based decision making	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Key indicators are not well determined, measured and monitored	4	3.8	29	27.6	19	18	39	37.1	14	13	3.29	1.12
2	Unavailability of all data needed to the relevant people	1	1	23	21.9	21	20	53	50.5	7	6.7	3.4	0.93
3	Data and information are not sufficiently accurate, reliable and secure.	20	19	32	30.5	17	16	29	27.6	7	6.7	2.72	1.24
4	Lack of analyzing and evaluating data and information using suitable methods	7	6.7	37	35.2	15	14	38	34.3	10	9.5	3.05	1.16

5	Lack of decision making based on collected data	14	13	20	19	25	24	33	31.4	13	12	3.1	1.24
ARG		9	8.76	28	26.84	19	18.5	39	36.2	10	9.72	3.11	

Source: Own survey, 2021

The above table shows 53(50.1%) of respondents agreed and 33(31.4%) disagree on key indicators are not well determined, measured and monitored as a problem. Majority 60(57.2%) of the respondents agreed on unavailability of all data needed to the relevant people is an implementation barrier. On the opposite by the decision of 52(49.5%) respondents the variable that tells data and information are not sufficiently accurate, reliable and secure is not a barrier. But 36(34.3%) of them agrees it is a binding situation.

Lack of analyzing and evaluating data and information using suitable methods, is a barrier and not by 48(43.4%) and 44(41.9%) number of the respondents respectively. Greater number 46(43.4%) of respondents said lack of decision making based on collected data is an implementation problem. While 34(32%) respondents believe that it isn't an obstacle.

Generally form all listed items as shown in the table 10,unavailability of all data needed to the relevant people, key indicators are not well determined, measured and monitored and lack of decision making based on collected data are the barriers based on the agreement of 49(45.92%) respondents .

And the average mean scores 3.11is a little bit above the expected mean score 3.01 which imply that the average result approximates to 'agree' by the provision of the barriers to the implementation of evidence based decision based decision making.

4.4.7. Barriers to Implement the Principle of Relationship Management

Table 11. Descriptive results of barriers to implement the principle of relationship management

S/N	Barriers to implement the principle of relationship management	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. dv
		Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%		
1	Suppliers and their relationship not effectively identified	4	3.8	37	35.2	21	20	26	24.8	17	16.2	3.14	1.18
2	Interested party relationships not well prioritized	1	1	29	27.6	19	18	42	40	14	13.3	3.37	1.05
3	Sharing of information, expertise and resources is not well performed.	1	1	29	27.6	15	14	53	50.5	7	6.7	3.34	0.98
4	Lack of supplier cooperation and involvement	1	1	22	21	25	24	48	45.7	9	8.6	3.4	0.94
5	Lack of positive attitude of supplier towards quality	9	8.6	18	17.1	23	22	32	30.5	23	21.9	3.4	1.24
6	Lack of control on supplier procedure	4	3.8	19	18.1	22	21	44	41.9	16	15.2	3.47	1.07
7	Lack of supplier evaluation	6	5.7	26	24.8	19	18	40	38.1	14	13.3	3.29	1.15
ARG		4	3.6	26	24.5	21	20	40	38.8	14	13.6	3.34	

Source: Own survey, 2021

From the above table 43(41%) of the respondents agreed with suppliers and their relationship with the CBE are not effectively identified. Whereas 41(39%) of them are not agreed on this. In relation to interested party relationships that need to be managed are not well prioritized large number 56(53.3%) of the respondents shows their agreement but 30(28.6%) are not.

More of the participants 60(56.7%) agreement is showed on the existence of the barrier related to sharing of information, expertise and resources with relevant interested parties are not well performed. The implementation barriers related to lack of supplier cooperation and involvement, 57(54.3%) of respondents expressed their agreement. While 25(24%) of them are neutral on this subject. With respect to lack of positive attitude of supplier towards quality, 55(52.4%) agreed that it is a problem. Although 27(25.7%) of the respondents disagree.

The issue related to lack of control on supplier procedure by large number 60(57.1%) of respondents agreement we can conclude that it is the barrier to implement this principle in CBE. Lack of supplier evaluation is the one from the listed barriers based on 54(51.4%) respondents agreement.

Totally depends on the above analyzed responses we can say that barriers to implement the principle of relationship management entirely related to lack of control on supplier procedure, lack of supplier cooperation and involvement, lack of positive attitude of supplier towards quality, interested party relationships that need to be managed are not well prioritized, sharing of information, expertise and resources with relevant interested parties is not well performed, lack of supplier evaluation and suppliers and their relationship with the CBE are not effectively identified by the mean 3.47, 3.4, 3.37, 3.34, 3.29, 3.14 respectively.

For all indicators as shown in the table 11 most respondents 54(52.4%) are agreed to the current barriers to implement the principle of relationship management and the average mean scores 3.34 is above the expected mean score 3.01 which imply that the average result approximates to 'agree' by the provision of the barriers to the implementation of relationship management principle.

4.4.8 Comparison of Barriers to the Implementation of QMS in the CBE

Even though, all the variables including barriers to implement the principle of customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making and relationship management barriers have been observed to be sever in the implementation of QMS. This does not necessarily mean that all have equal level of severity in to the implementation of CBE QMS. The result of the mean value of barriers to the implementation of QMS in the following table clearly compares the difference of all the critical barriers in relation to its severity.

Table 12. Influential Principle to the Implementation of QMS

No	Variables	Grand mean	Grand std.dev	Rank of severity	Disagreed		Agreed	
					N	%	N	%
1	Barriers to implement the principle of customer focus	3.32	1.19	4	30	28.54	60	57.29
2	Barriers to implement the principle of leadership	3.13	1.176	5	38	35.7	51	48.8
3	Barriers to implement the principle of involvement of people	3.44	1.12	2	28	25.67	62	59.9
4	Barriers to implement the principle of process approach	3.32	1.101	4	30	28.01	54	51.6
5	Barriers to implement the principle of continual improvement	3.46	1.06	1	23	21.5	59	56.6
6	Barriers to implement the principle of evidence based decision making	3.11	1.14	6	37	35.6	49	45.92
7	Barriers to implement the principle of relationship management	3.34	1.09	3	30	28.1	54	52.4

Source: data computed for the research

From the above lists of main barriers to the implementation of QMS, the barriers to implement the principle of continual improvement and involvement of people with the mean value of 3.46 and 3.44 and standard deviation 1.06 1.12 respectively depicts that both are practically sever than the others. Other factor taken in to consideration including relationship management, process approach, customer focus, leadership and evidence based decision making were similarly critical problems having mean of 3.34 3.32, 3.32, 3.13&3.11, with standard deviation of 1.09, 1.10, 1.10,1.17and 1.14respectively all being on the agreement category.

Generally barriers related to the principle of continual improvement are like:- lack of promoting establishment of improvement objectives at all levels of the organization, lack of focus to implement PDCA cycle for continuous improvement and lack of recognition and acknowledgement of improvement are more influential and critical issues needs to be solved by CBE. And also in related to the principle of involvement of people:- lack of facilitating open discussion and sharing of knowledge and experience, low interest of employees, lack of personal

development, initiatives and creativity and employee's resistance to change are the second more influential and critical issues needs to be corrected.

On the contrary, lack of establishing a culture of trust and integrity, in CBE leaders at all levels of CBE are not positive examples to employees, lack of establishing a culture of trust and integrity and also data and information are not sufficiently accurate, reliable and secure are not a barriers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The purpose of this study was to assess the barriers to the implementation of QMS in the CBE. The study involves five chapters including the introduction, review of literature, research methodology, the analysis, the summary of results, conclusion & recommendation parts.

For conducting such research, descriptive type of research designed with quantitative research approach has been adopted. 112 samples were distributed via simple random sampling technique; where 105 questionnaires have been properly filed and collected. The questionnaires were composed from ISO 9001:2015 QMS seven principles: - customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making, and relationship management. Finally, the data has been analyzed via SPSS software package for data from questionnaires.

5.2 Summary of Findings

Regarding the barriers to implement the seven principles of QMS, the research result shows that shortcomings in planning, designing, developing, delivering and supporting the service to meet customer needs and expectations, customer needs and expectations are not well communicated throughout the organization, lack of concentration on customer requirement, lack of identifying customers current and future needs, lack of recognizing employee's contribution in QMS, leaders lack providing the required resources and training, lack of leadership in the development of quality culture in the CBE, lack of facilitating open discussion and sharing of knowledge and experience, low interest of employees, lack of personal development, initiatives and creativity and employee's resistance to change are the main barriers in customer focus, leadership and involvement of people principles respectively.

In relation to process approach, continual improvement, evidence based decision making and relationship management principles, ineffective CBE performance measurement system, lack of coordination between different departments, lack of promoting establishment of improvement objectives at all levels of the organization, lack of focus to implement PDCA cycle for continuous improvement, lack of recognition and acknowledgement of improvement, lack of reviewing the planning, implementation, completion and results of improvement projects, unavailability of all data needed to the relevant people, lack of control on supplier procedure, lack of supplier cooperation and involvement and lack of positive attitude of supplier towards quality are also the critical barriers to implement QMS in CBE.

From the above barriers the most critical one is lack of promoting establishment of CBE improvement objectives at all levels of the organization, and the more influential principles are continual improvement and involvement of people.

5.3 Conclusions

The barriers to the implementation of QMS in the CBE are closely related to the main resource of CBE that is people.CBE managers and employees both are not well trained, committed, experienced, and deeply and consistently involved in the implementation of QMS. And also in CBE applying consistent approach for continual improvement is week. So we can conclude that continues improvement and employee's involvement and empowerment limitations still have in the implementation of QMS. However the implementation of QMS is not in the bad position, CBE still not utilize the full potentials of its human recourses.

5.4 Recommendation

The findings of this study have important implications for interventions designed to enhance the implementation of QMS in the CBE and other banks in Ethiopia. Such factors are identified and are reported in the results and discussion of the study touch all principles of ISO 9001: 2015 customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making and supplier relationship management. Having identified some of the barriers facing QMS in the CBE, we prescribed some strategies that the CBE and its people responsible for.

The top management has to amend a quality policy and be well communicated and understood at all levels in CBE. They have to ensure that the availability of necessary resources for employees to motivate and increase employee's contribution.

CBE leaders should be aware of the importance of employee's contribution in QMS implementation and should encourage them and both leaders and employees should be deeply involved in establishing, implementing and maintaining a QMS.

For continuous improvement performance measurements should be update and improvements should be accepted and recognized. Additionally, CBE have to be sure continuous improvement of services, processes, and systems are the objective of each employee.

Finally, this study recommends that CBE management should focus on employee's participation and empowerment and the continual improvement of the system that supports the suitability, adequacy, and effectiveness of the quality management system. And critically solve the above major implementation problems before it gets worse.

Suggestions for further Researchers

This study assessed the barriers to the implementation of QMS in the CBE. Therefore, a similar study could be conducted including other factors and root causes with more case studies conducting.

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Appendix: Questionnaires to be completed by East district QMC division CBE Employees

St. MARY'S UNIVERSITY
SCHOOL OF GRADUSTE STUDIES

MSC Thesis Research on Barriers to the Implementation of QMS in the CBE Institute (IQPM)

Dear Respondents:

Thank you for giving me your valuable time in providing helpful information for my study. Your response will provide beneficial information to identify the barriers of implementing the QMS practices in CBE. Your genuine, frank and on time response is vital for the success of my study. Besides, the data gathered will be purely for academic purposes; and will be STRICTLY CONFIDENTIAL

Please note that:-

1. Please fill the answer by putting " √ " mark in one box only.
2. The completed form shall be returned as timely as possible
3. Should there be any queries, concerns or suggestions, please feel free to contact me on through the address shown below.

Mahider Genetu

Mobile: - 0910338660

E-mail:- mahige05@gmail.com

Thank you in advance for your willingness, cooperation and response.

Sincerely,

PART I: Biographical Data

Kindly complete the following section by ticking off the appropriate boxes:

1. Gender Male ☐ Female ☐

2. Age 20-30 ☐ 31-40 ☐ 41-50 ☐ >51 ☐

3. Years of experience relevant to quality management/assurance/control/circle

   0 – 1 ☐ 2 – 3 ☐ 4 – 5 ☐ 6+ ☐

4. Position at CBE

   Manager ☐ senior officer ☐ officer ☐ Other (Specify).....

5. Does CBE have quality policy?

   Yes ☐ No ☐

6. Have you attended training programs related to quality?

   Yes ☐ No ☐

7. If yes, please specify the training level

   Awareness ☐ Introductory ☐ Advance ☐

PART II: Quality Management System Implementation Barriers

Please show the common barriers or limitation faced during the implementation of Quality Management System, in terms of quality management system seven principles.

Where, (SA) = strongly agree, (A) = agree, (N) = neutral, (D) = disagree, (SD) = strongly disagree,and CBE= Commercial Bank of Ethiopia, QMS= quality management system

No	Barriers	SA	A	N	D	SD
	1. Barriers to implement the principle of customer focus					
1	Lack of identifying customers current and future needs.					
2	Not appropriately linking the CBE objectives to its customer needs and expectations.					
3	Shortcomings in planning, designing, developing, delivering and supporting the service to meet customer needs and expectations.					
4	Customer needs and expectations are not well communicated throughout the organization.					
5	Lack of concentration on customer requirement					
6	Lack of customer feedback framework					
7	The measurement is done but appropriate actions are not taken.					

No	Barriers	SA	A	N	D	SD
8	Lack of cooperation from customers					
	2. Barriers to implement the principle of leadership					
1	Leader's inability to establish and maintain the internal environment.					
2	Lack of communicating CBE's mission, vision, strategy, policies and processes throughout the organization.					
3	Poor support & commitment of top management					
4	Lack of establishing a culture of trust and integrity.					
5	Leaders at all levels of CBE are not positive examples to employees in the organization.					
6	Lack providing the required resources.					
7	Lack providing the required training.					
8	Lack providing people with the required authority to act with accountability for the success of quality objective.					
9	Lack recognizing their employee's contribution in quality management system.					
10	Lack of leadership in the development of quality culture					
	3. Barriers to implement the principle of involvement of people					
1	Lack of employees understanding of the importance of their contribution on QMS implementation.					
2	Lack of promoting collaboration (team work) throughout the organization.					
3	Lack of facilitating open discussion and sharing of knowledge and experience.					
4	Lack of personal development, initiatives and creativity					
5	Unsatisfied employees/low interest of employees					
6	Employees think QMS as additional work load					
7	Employee's resistance to change.					
	4. Barriers to implement the principle of process approach					
1	Not clearly defined necessary processes to achieve QMS objectives.					
2	Authority, responsibility and accountability for managing processes are not clearly defined.					
3	Lack of analyzing the effect of modifications to individual processes on the system as a whole.					

No	Barriers	SA	A	N	D	SD
4	Processes and their interrelations as a system are not well Managed.					
5	Risks that can affect outputs of the processes and overall outcomes of the quality management system are not well managed.					
6	Lack of coordination between different departments					
7	Ineffective performance measurement system					
	5. Barriers to implement the principle of continual improvement					
1	Lack of Promoting establishment of improvement objectives at all levels of the organization.					
2	Lack of focus to implement PDCA cycle for continuous improvement.					
3	Lack of reviewing the planning, implementation, completion and results of improvement projects					
4	Lack of Recognition and acknowledgement of improvement					
5	Rigid to react quickly to opportunities					
	6. Barriers to implement the principle of evidence based decision making					
1	Key indicators are not well determined, measured and monitored.					
2	Unavailability of all data needed to the relevant people.					
3	Data and information are not sufficiently accurate, reliable and secure.					
4	Lack of analyzing and evaluating data and information using suitable methods.					
5	Lack of decision making based on collected data.					
	7. Barriers to implement the principle of relationship management					
1	Suppliers and their relationship with the organization are not effectively identified.					
2	Interested party relationships that need to be managed are not well prioritized.					
3	Sharing of information, expertise and resources with relevant interested parties is not well performed.					
4	Lack of supplier cooperation and involvement					
5	Lack of positive attitude of supplier towards quality					
6	Lack of control on supplier procedure					

No	Barriers	SA	A	N	D	SD
7	Lack of supplier evaluation					

8. Please list any other barriers you think affecting the QMS implementation in CBE?

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9. What do you suggest to solve those problems?

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10. Any additional comments:-

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Thank You Very Much