



Prifysgol Cymru
Y Drindod Dewi Sant
University of Wales
Trinity Saint David

Name: Hermann Jacquelin

Surname: Dady

Name of Module: Understanding and Engaging in the Customer (BMSW5103_LON)

Lecturer name: Nishi Ramsurrun

Assignment: organisation's quality systems and customer relationship management

Tables of contents

Executive Summary

1-Introduction

2-Introducing Barclays Bank Plc

3-Barclays Operations Strategy

4-Functions strategy plans for Barclays Bank Plc

5-Customers focus plan

6-The Quality System Management implementation within the organisation

7-Literature

9-Total Quality Management (TQM) definitions

A] The Total Quality Management

B] Total In TQM

C] Quality in TQM

9-Tools and Techniques

10-Operations

11-Leadership Roles

12-Management Roles

13-Workflow Process

14-Ishikawa (Fishbone) Diagram

A] Analysis for poor customer service

B] Customer Relationship Management Definitions

1-Analytics Customer Relationship Management

Collection and Organisation of Data

2-Operations

Streamlining Sales, Services and Marketing

3-Co-Creation

Working Together

Different Quality System

15-W. E Deming 14 points for Quality

W.E.Deming 14 points and application

- 1 -Create constant purpose
- 2 -Adopting new philosophy
- 3 - Understand the need for inspection
- 4 -End the ways of awarding business based on price tag
- 5 -Improve constantly and forever the system of production and service
- 6 -Institute training on the job
- 7 -Institute Leadership
- 8 -Drive out Fear and create a climate of trust and innovation
- 9 -Break down barriers between departments
- 10 -Eliminate Slogans, Exhortations, and Targets
- 11 -Eliminate Work Standard quotas
- 12 -Remove Management by Objective, Numbers, Numerical Goals, and Substitute Leadership.
- 13 -Create a Vigorous Program of Education and Self-improvement
- 14 -Take actions and ensure commitment to transform everyone

16 Marketing Theories

- A] Product**
- B] Place**
- C] Pricing**
- D] Promotion**

Executive Summary

1. Introduction

The overview objective for Barclays Bank was to be able to establish a positive effect of customer relationship management within the organisation on marketing performance of its operations within all its branches worldwide. To be more specific the organisation objective was to examine the effect of consumer orientation strategies on its market and how best to perform commercially as a bank. To do this Barclays has to assess the mood of the service quality management on marketing performance and its customer relation management.

The importance of quality process within an organisation is imperative because it provide the organisation to lay out parameters to achieve consistency in goals and tasks it set to itself that involves the whole production process of their products and how to better provide the service to consumers. The organisation must use resources and various technics to be efficient in its deliverance. The organisation must create a loyal customer base through good customer service by creating a sustainable long-term rapport with its customers. Its profitability and how lucrative it can be will depend on the benefits its consumers base will feel about the service the organisation will provide. The organisation must have a good Customer Relation Management in place to adhere of the needs of its consumers

In most cases a business can grow when they prioritise a great customer service approach to deliver a great customer experience that stands out compared to its competitors. This attitude approach helps the business becoming attractive in the marketplace and in turn becomes profitable in sales. Therefore, organisation must turn to use effective models such Total Quality Management or TQM (Total Quality Management) and Customer Relation Management or CRM, which are great tools that are effective to have a better understanding of consumer orientation and how to capitalise on it.

The organisation must display a great system of management based on the reliance that every member of staff or employee can relaying the company vision and are committed to it with a great deal of high standard practices of providing the service of work related to each aspect of the company methods of operations, the benefits are limitless.

2-Introducing Barclays Bank Plc

Barclays bank is one of the largest and global financial institutions that provide services in retail banking, credit cards, investment banking and wealth management as well as corporate banking to around forty-eight million customers worldwide. The bank has been able to achieve its success due to its capability to utilise innovation and market strategies to its operational resilience and due diligence to its

commitment to its customers by making a real impact on their lives with their products which affect all sphere of our lives in our community. This assessment of the bank image is true today and as it was when the Quaker Brothers set out to serve their community and beyond over 330 years ago.

3-Barclays Operations Strategy

The bank operations sector is the core of the driving force of the organisation, which is split into consumers and commercial banking. Barclays operates in over forty countries and employs over eighty-five thousand people. For being the fifth largest bank in Europe, the bank is also one of the largest funders of fossil fuel companies. Barclays consumer banking and commercial banking operations are led by the Chief Operating Officer, who is assisted by a group of manager and team leaders from each field of operation.

4-Functions strategy plans for Barclays Bank Plc

For being one of the largest and successful banks worldwide, this comes with a huge responsibility and image that need to be maintained, a reputation that is constantly challenged by economic environment, a credibility that cannot be overlook when it come to be custodians of other people money and benefits. Over the years the bank had had to set up a complex system and bureaucracy to maintain efficiency while sacrificing and neglecting customers services. The management was mostly interested in making profit, growth and be profitable to its shareholders. However, if one looks closely to the bank operations system at the concept of quality and progress, it becomes clear that Barclays bank has always had the need to provide quality service as an important part of it underlying success to this day compared to any other organisation.

5-Customers focus plan

The bank has implemented a quality system that goes in line with the ISO standards. It adopted The Total Quality Management (TQM). In that focus Barclays focus on delivering a total customer service and prolong customer satisfaction, which has been enrolled on all sectors of operations, from manufacturing industry, commercial and corporate as well as direct customer services where the consumers are just as important. In fact, the bank concluded that the customer service sector is most sensitive to the quality of service it receives, and its deliverance compared to the manufacturing sector because the banking sector operates on the day-to-day basis facing customers directly and its personnel is on the front line of its operation.

Barclays would immerse itself into the Total Quality Management programme to train, upgrade and efficiently improve its overall personnel professional skills to face up to the growing challenges and demands. The bank will pay much attention at the programme to emphasise for the need of its employees to focus providing service with excellence in all sectors of management.

The bank had to develop and implement The Quality Management System (QMS), which is defined as a formalised system that catalogues and documents processes,

procedures and responsibility for achieving quality policies and objectivities. As of the ISO system approach which is to standardise the way the organisation in overall take the managing and improving the process that result ultimately in producing better outcome quality products and services for customers as well as other organisations operation.

6-The Quality System Management implementation within the organisation

This system is often implemented all at once in all sectors of the organisation for consistency for the service quality. The goal is where phased implementations come in force, the effectiveness of the system in selected sector of operation can be evaluated for their intended purpose, to provide quality service to all customer and corporation alike. This provide the bank with a better understanding to initially evaluate areas where the opportunities are positive and on the high per analysis to maintain the confidence of both management and employees in the benefits that derive from the implementation of the QSM training and programme.

7-Literature

The quality gurus believe that supplier should be viewed as an integral part of the organisation business operation (Deming, 1986; Ishikawa, 1985; Crosby, 1989)

Many authors advocate that companies must establish supply chain partnership to motivate suppliers to provide materials needed to meet customer expectations (Harrison et al., 1996; Kumar, 1996; Lambert et al., 1996; Jabnoun, 2000; Clifton, 2001; Thakur, 2002)

8-Total Quality Management (TQM) definitions

A] The Total Quality Management

It is defined as a quality focus, fact based, senior management led process, team driven, and customer focused to achieve an organisation's' strategy imperative through continuous process of improvement. According to Juran, 1989, "Quality is fitness for use", The Oxford American dictionary defines Quality as "A degree or level of excellence". Feigenbaum, 1983, defines quality as:" Quality is defined as being about value".

B] Total in TQM means that everyone, that is part of an organisation or group must be involved in the continuous improvement and effort.

C] Quality in TQM means showing an emphasis for customer satisfaction, and Management points out to the people and process required to achieve the quality.

9-Tools and Techniques

All sectors within the commercial Operation Functions are linked to each other with the same focus, aim to meet the business strategies goals. However, there are no visible interactions and synergies present between all sectors which will make them all functions effectively. As then service level between all department within the organisation is low as there are excessive competition to perform better than the other. Sometimes it is required to force performance within an organisation.

10-Operations

- Liase with internal customers like the consumers operations department to reply to customer enquiries directly
- Nature of instructions by fax/email/mail - new account opening, transfers, payments of bills or import loans, change in authorised signatories, Power of attorney, request of statement/complaint/advice, access to internet banking information

11-Leadership Roles

- To perform checks and verification that operator performance is required and desirable excellence for the task at hand
- To follow up after instructions have been signed on by relation management on all instructions to be processes by relevant department sector for approval
- To receive, allocate, verify all checks have been completed for all incoming and outgoing processes and that all stages have been logged properly for audit.

12-Management Roles

- With the responsibility to liase with other departments to help improve quality service excellence, reply to customers enquiries, deal with complaints in the timely manner of high priority as it involves the bank reputation and loss of confidence in customers' service.

Today, employee's performance is evaluated in relation to customer service they provide to consumers at the front-line. Most banks have system to handle error and customers complaints.

13-Workflow Process

The concern to trait all customer fairly has been the focus of the quality of service which has increased to such extent that the organisation is able to retain existing customers by offering service that other competitors do not offer. We acknowledge that all banks can provide the same service, however level of quality of the service differentiate from one bank to another with the goal to provide customer service satisfaction.

14-Ishikawa (Fishbone) Diagram

Ishikawa Kaoru who pioneered quality management processes in the Kawasaki shipyards and popularized the Ishikawa diagram in 1960. He became one of the founding fathers of modern management process. His Fishbone process/cause and effect diagram is an analysis tool that permit to display potential causes of specific problem with the benefits to consider all plausible causes of the problem in a structured and uncomplicated manner.

A] Analysis for poor customer service

Using the Ishikawa Fishbone diagram, we will be able to break down the reasons why customer service has declined and as such identify the workable solutions. The Fishbone diagram will help us identify how much we know about the root causes of the problem.

B] Customer Relationship Management Definitions

The Customer Relationship Management is the system in which you look after and manage your customers. It is the way you choose to interact with customers as well how you organise workflow with them. The basis is to create a set of practices design to give you and your clients a great long-lasting experience at every juncture. By having a more practical view on your customer relationship, you will ultimately ensure the success of your business. A good customer relationship leads to happy customer, loyal customer, and complimentary review for the company with potential more customers and profits.

1-Analytics Customer Relationship Management

Collection and Organisation of Data

Barclays Bank as an organisation has gone through various transformation in dealing and improving its customer relationship. It has adopted many managements system to face the challenges of an everchanging and challenging customer demands by streamlining the customer information. The bank put in place over the years a system to macro views its client relationship overall by tracking how many repeat customers needs were received and formulated automated answers to repetitive enquiries to save time and focus on other areas of the business.

2-Operations

Streamling Sales, Services and Marketing

The operations are the focus of the Customer relationship management as the organisation is looking for better ways to interact with its customers and remove barriers, save time and money, and still operate efficiently to provide a quality service to all its customers. By improving the quality of the service with innovations of innovative ideas, the use of technology and implementation of TQM, Barclays Bank has ensured a smooth running of its day-to-day business activity.

3-Co-Creation

Working Together

With the surge of information technology, Barclays Bank has capitalised on the modern ways of communicating and interacting with all its customers via email, SMS, text messaging services and TV advertising. The use of client management software has allowed the organisation to invite client's videoconferencing and collaborate on mutual projects,

Different Quality System

There are several ways that can be used to implement Quality System, for example Crosby 14 Steps for Quality Improvement, Juran 10 points for Quality Improvement, and many more others.

15-W. E Deming 14 points for Quality

W.W Deming is one of the famous gurus in quality management implementation. He is credited with the post war introduction of quality concepts in Japan. According to Deming, the consumer is the most essential element of the production line. He deduced that the quality of the service should be aimed at the needs of the consumer, past, present, and future. He also believes that adoption and implementation of fourteen points would be a sign that quality management intends to stay in business with the aims to protect investors and jobs.

W.E.Deming 14 points and application

1 -Create constant purpose

For management, it should be a point of priority. To achieve consistency in production, resources must be allocated for long-term planning that short term profits. The management should evaluate in the investment in quality and innovation that will ensure the guaranteed existence and competitiveness the organisation. The focus of the management should be to motive and encourage employees and communicate with a clear progressive policy.

The implementation of this process would inevitably remove stress and provide a friendly work environment for employees and management alike. It is therefore imperative for the commitment of the top managerial to invest in innovation and allocate resources for long-term benefits that will ensure the employees and costumers needs are meet and that the organisation aspires to remain in business for a near future.

The investment in innovation will help the bank to increase its share of the market with its technology, product/service quality that will ensure its competitiveness or its competitors. The long innovation will also decrease the gap in technology with other banks.

2 -Adopting new philosophy

It si now clear to the organistion that change is necessary from the old management system of running the business. The bank set out to make positive changes for less cost and this will have a huge impact on the organisation. There should be consistency towards new ways of operations systems as changes should be progressive towards the new philosophy.

First the organisation needs to analyse the failure of the old ways of doing business and acknowledge the damaged caused by the current system. In line with the new way of adopting the new philosophy, the management must recognise that they should be more present at the fore front of the day-to-day business operation and minimize on delegation of work concerning the operation and running of the

business. The Management involvement should be encouraged and consistent to see reflect the recent changes and improve customers relation.

The organisation should concentrate on defect prevention as one dissatisfied customer is equivalent to a loss. This innovative approach will help improve the process, quality, and productivity as the understanding of instruction becomes clearer, delay will be reduced, and quality response will be improved. All employees should be made aware of the benefits of this new philosophy approach of running the business overall for the organisation expectation of quality management system.

3 - Understand the need for inspection

The management should be aware of the need for inspection and its purpose. To improve the service quality deliverance and reduce cost and losses in the day-to-day operation. Team leader should take note and understand why the number of failure and embrace the building of quality of employees in producing service adequate to meet the needs of customers and decrease the number of controls and procedures over time in line with the organisation innovative approach of doing business.

The need to use checklist as a tool to have better understanding of the new practices and show more accountability in the process of quality control. This approach will help the management to observe and detect errors and how often this occurs so they can be address at initial stages.

Through these inspections, management can make staff understand that controls are not punitive measures but are there to reduce the inadequate quality of service and minimise the threat to the business.

4 -End the ways of awarding business based on price tag

All purchase from suppliers should be more scrutinised for quality before end of sale. Management can make considerable saving by purchasing quality products due to its long-term benefits. Management should purchase products from suppliers with track records of providing quality products on the basis on suppliers' evidence to be and process of feedback.

5 -Improve constantly and forever the system of production and service

The management should approach their responsibilities for problems solving by finding them and correcting them. This will decrease the costs for the business in dealing with the negative impact of complaints and increase the quality and productivity of the service excellence the organisation aims to achieve. The process of quality-of-service improvement should be consistent and focus on long term customer satisfaction. There is room for improvement constantly in a variable business environment. The quality of service will improve in line with employee's communication and implementation of operation system in place. Customers complaints can reduce if employees are well motivated by the management.

6 -Institute training on the job

The focus should be placed on effective training for management and employees alike. The proper investment on training new employees will ensure the basis for

stable and consistency with clearer understanding of the organisation operation of the business. A better training will help detect any variation, make the necessary adjustment, and bring any addition feedback in line with improving the benefits across all employees. Training will equip employees and management with all the tools required to be more effective in their role, complaints would be properly addressed by managers and responsibilities would be well define within the integration between all employees.

7 -Institute Leadership

The aims of the institute leadership are to help management, employees, machines, and gadgets to do a better job in a well synchronise manner for work efficiency supervision of management needs overhaul, as well as supervision of production workers. The leadership management should not create a negative and fault-finding environment as this can have the opposite intended effect of progessive workflow. They should instead create a more positive and supportive environment where workers are appreciated and recognize for their input. The communication between management and employees should be clearer to ensure that immediate action is taken whenever defections are detected and identified that can compromise the service quality of the production.

The leadership management should encourage quality, production and performance at all levels are continually improved consistently while taking account the benefits of experience workers.

According to Deming, Leadership should:

- Teach and counsel rather than judge and supervise
- Use mistakes to learn rather than to blame with punitive action
- Lead and motivate by leading by example and not fear
- Promote teamwork and mutual trust benefits
- Provide innovative methods to accomplish goals

8 -Drive out Fear and create a climate of trust and innovation

Management should drive out fear so employees may work effectively for the benefits of the organisation. The leadership role should be to encourage effective teamwork and communication. Fear is caused by lack of communication and job security, performance appraisals, ignorance of the company goals and lack of training. Fear can be eradicated through better communication of the organisation goals, vision and objectives, training, and coaching. The need for innovation can improve once fear is removed and employees are confident in performing their duties. Deming believes that fear makes the implementation of new procedures impossible to achieve if employees fear for their job.

9 -Break down barriers between departments

Employees in different sectors of the company, from research, design, sales, and production should work together as a well synchronise team, to foresee and detect problems in the production line and take the necessary actions. Effectively implement solution to encounter problems with product or service. Barriers exist among departments within a company because of poor communication and ignorance of the organization goals and vision.

Teamworking can eliminate barriers, bringing employees from different department together to interact to find quality solution to problems, improve communication, and cooperation, open channel for a better organized and competitive department with the company.

10 -Eliminate Slogans, Exhortations, and Targets

This approach only creates adversarial relationship between employees as the root cause of the low quality and low production imbedded in such system that erode the power of the work force. The exhortations refer to increase productivity without providing improvement innovative methods and this may lead to handicap the company. This approach only expresses the organisation desires. According to Deming, Employees should be given the means to work efficiently, smarter, and not harder. It is quite common in a large company like Barclays Bank Plc. The preferred model of communication within such a company are often emails, which can be interpreted differently at all levels of communication of the organisation. One should bear in mind that Barclays Bank Plc has branches in over forty countries and languages barriers are a constant and challenging threat for the company. A face-to-face interaction or video conferencing would be beneficial to relay management policies more effectively, which in turn can create a friendly environment to channel communication and develop a sense of belonging between employees.

11 -Eliminate Work Standard quotas

The quotas in the work force focus on quantity and not the quality. The organisation should instead establish the methods of processes of control to achieve its goals more consistently. Instead of primarily focusing on the objectives, the management should learn the capabilities of the process and how to effectively make improvement to it. As Management starts to investigate customer satisfaction, the needs to meet customers' demand would be much clearer. Only by improving the process of quality to customers that the bank will continue to competitively and a bigger Marketshare.

12 -Remove Management by Objective, Numbers, Numerical Goals and Substitute Leadership.

Ignorance within an organisation goals, punitive supervision and adequate training leads to loss and pride for employees. According to Deming, the mental obstacles that prevent the pride of employees are performance appraisal that cause stress and close innovative idea of expression and management by objection where the focus is on quantity instead of quality. These two obstacles lead to barriers in communication, increase risk of low work productivity and decrease innovative ideas. Jealousy and fear prevent the organization from attaining its potential along with its long-term goals.

13 -Create a Vigorous Program of Education and Self-improvement

To sustain quality performance and excellence in better service deliverance, an organisation requires to employ people who are improving with education. The challenging work environment changes at a faster pace so management should be aware and be appropriately trained to face those challenges. Re-education and self-improvement for everyone should be encouragement and provided. Re-training and self-improvement lead to investment that is fundamental asset to the company.

14 -Take actions and ensure commitment to transform everyone

The leadership management should demonstrate commitment and determination to implement the quality management system in the organisation to ensure that quality service is delivered to customers. The management approach in defining the organisation quality policy should be made priority and well communicated to employees at all levels. The success at ensuing quality service must be the objectives established at all levels and function while providing training and resources as required for continually development.

Management must acknowledge its primarily responsibility to a never-ending improvement of the process and all employees should understand and be committed to the new philosophy. Deming believes that "Quality is made the Borad Room."

16-Marketing Theories

Then marketing theories are the continually evolving system that is the driving force for company promote themselves and stay competitive. The marketing discipline is as such that companies find them left behind if do not have a strong marketing strategy to compete. The evolution of the marketing strategy is a fundamental evolution for the changes to the basic marketing mix. Where once there use to be four Ps to explain the marketing theories, it is commonly accepted that these more theories can be added to the four known theories. The birth of the developed seven Ps adds to a much need way to analyse the marketing mix and its depth.

A] Product

The product should be produced according to customer specifications and requirements. Barclays Bank has most of its products tailored to its customer base, hence provide the company with a sure customer loyalty.

B] Place

The product should be made available to customers wherever they may be. The easier customers can get access to their product the more like the bank can build on a strong customer relationship.

C] Pricing

The product should always be seen as excellent value for money to remain competitive. Customer demands quality and affordability. The perception of customer reliance is that they are willing to pay a little more for something that works well for a long run without defects.

D] Promotion

A good promotion based on the quality of the production, its accessibility, with social media platform base and sales promotions can make a difference in how the product is communicated to the mass audience.

References

<https://home.barclays/who-we-are/our-history/>

<https://www.emerald.com/insight/content/doi>

<https://home.barclays/who-we-are/our-strategy/>

<https://www.proquest.com/docview/>

<http://mitiq.mit.edu/IQIS/Documents>

<https://link.springer.com/article/>