

IMPLEMENTATION OF TOTAL QUALITY MANAGEMENT (TQM) IN IMPROVING MANAGERIAL PERFORMANCE IN POST-MERGER SYARIAH BANK INDONESIA

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ARTICLE INFORMATION	ABSTRACT
<p>Received: 31 Maret 2023 Revised: 7 April 2023 Accepted: 30 April 2023</p> <p><i>Keywords: Total Quality Management (TQM), Managerial Performance, Bank Syariah Indonesia.</i></p>	<p>This research aims to analysis of the implementation of Total Quality Management (TQM) at Bank Syariah Indonesia branch office Surabaya Dharmawangsa and analysis of the implementation of Total Quality Management (TQM) in order to improve managerial performance at Bank Syariah Indonesia, branch office Surabaya Dharmawangsa. This study uses a qualitative research method with a descriptive approach. Research data obtained from primary data and secondary data. While the primary data sources are four employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa with secondary data from various literatures such as books, journals, and articles that are relevant. Data collection techniques used by observation, interview, and documentation. While the data processing technique is done by editing, organizing and analyzing data. The results obtained by researchers are that the application of <i>Total Quality Management (TQM)</i> at Bank Syariah Indonesia branch office Surabaya Dharmawangsa is considered quite good and in line with <i>Total Quality Management (TQM)</i> theory which is a strategy in management that is oriented to customer satisfaction which involves all employees or parts of the company. The application of <i>Total Quality Management (TQM)</i> has relevance to managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. This is evidenced by the many aspects that can be linked such as evaluations carried out to improve managerial performance as well as in <i>Total Quality Management (TQM)</i>.</p>

INTRODUCTION

Bank Syariah Indonesia is a merger of BUMN Islamic banks which was formed by the policy of the Minister of Finance which consists of Bank Mandiri Syariah, BNI Syariah and BRI Syariah. The existence of a merger policy also has a good

impact on the development of Islamic Commercial Banks (ICB), especially BSI (*Bank Syariah Indonesia*) because it can expand customers directly (Sit, 2011). This is in line with data released by the OJK (*Otoritas Jasa Keuangan*) which is the financial authority that

BSI as of December 31, 2021 had total assets of 265.29 trillion rupiah, making it rank 1st in the category of the largest BUS in Indonesia. In addition, the government also hopes that the merger policy can increase efficiency as well as become a financing milestone for many small industries to develop and drive the real sector, especially the halal product section.

The merger of three state-owned sharia banks has been effective since February 2021, in this case BSI as a merged sharia bank is experiencing various challenges, both internal and external. The main challenge is regarding management overhaul and improvement of strategies that must be carried out in several sections such as strengthening human resources (HR), digital technology, risk management, operational management, to improving future business prospects (Andrianto & Firmansyah, 2019). This challenge was experienced by all Indonesian Sharia Banks after the merger, including Bank Syariah Indonesia branch office Surabaya Dharmawangsa which is the largest branch in Surabaya which has more than 55,000 customers.

Based on observations and interviews at Bank Syariah Indonesia branch office Surabaya Dharmawangsa, there were many obstacles that had been overcome, including the need for adjustments to the SOP (Standard Operating Procedure) that patents were enforced. The joint agreement in the merger SOP used was SOP BSM (Bank Syariah Mandiri) while BSI branch office Surabaya Dharmawangsa before the merger was BNI Syariah so that adjustments had to be made starting from SOP, organizational culture, and operational banking services internally and externally.

Based on the existing post-merger situation and conditions, a company must maintain the existence or survival of the company's operations based on the vision and mission of the organization through its managerial performance (Juharni, 2017). Managerial performance is defined as the result of someone's performance that is in accordance with established standards, norms and rules (Abdul, 2018). Managerial

performance can be one of the measuring points to see how effectively and efficiently managers have worked to achieve company goals, in other words, managerial performance is the result of the work of individuals in organizations or companies who carry out managerial tasks.

Performance appraisal in the organization is used as a tool to evaluate performance in the past period as well as the basis for preparing the company's next strategy. One way that companies use to achieve the desired goals but not part of the company's final goals is Total Quality Management (TQM) (Citaluki, 2016). Total Quality Management (TQM) is defined as a strategy in management applied by organizations or companies to improve company quality, improve product quality and productivity in order to maximize the business through continuous improvement of services, products, human resources and work environment (Jumady & Attestasi, 2020)

Companies that successfully implement TQM are ultimately able to improve company quality and reduce production costs incurred. This is considered sustainable because quality and costs are inversely related where if the quality of a company increases, expenses decrease so that company profits increase (Deviesa, 2019). In its application, Total Quality Management (TQM) involves all employees of an organization or company in improving processes up to the company's organizational culture. With the merger, BSI as an Islamic bank experienced various challenges, both internal and external. The main challenge is regarding overhauling management and improving strategies that must be carried out in several sections such as strengthening human resources (HR), digital technology, risk management, operational management, to improving future business prospects. Based on this, the authors are interested in analyzing the implementation of post-merger TQM in improving managerial performance at Bank Syariah Indonesia, a case study at BSI branch office Surabaya Dharmawangsa.

Based on this, the formulation of research problem is how is the implementation of Total Quality Management (TQM) in increase managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa after the Merger? And research objectives is to find out the implementation TQM in increase managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa.

LITERATURE REVIEW

Total Quality Management

TQM or Integrated Quality Management is a strategy in management that focuses on the main strategy and is oriented towards customer satisfaction involving all employees or parts of the company. TQM is also defined as an approach used in the business world to maximize the business through continuous improvement of services, products, human resources and work environment (Jumady & Attestasi, 2020).

According to Goetsch and Davis in Munadzar & Sulis (2021) stated that there are ten characteristics in TQM, including:

- 1) Focus on customers or customers (internal and external);
- 2) Obsessed with quality;
- 3) Making decisions with a scientific approach or logical thinking;
- 4) Commitment in the long term;
- 5) Teamwork (teamwork);
- 6) Continual process improvement;
- 7) Education and training;
- 8) Freedom from control;
- 9) Uniformity in setting goals;
- 10) Employee engagement and empowerment.

According to Juharni (2017) there are four main principles of TQM, namely:

1) Customer Satisfaction

Customers have a very important position as a determinant of the quality of a company. If a company wants to have a good level of quality, it is necessary to achieve specifications according to what has been determined by the customer

2) Respect for everyone

Employees as the main liaison between customers and the company have a high value in increasing the quality of the company. Therefore, it is appropriate for employees to provide input in

a number of ways for the company and be given opportunities in several institutional processes to create a good and comfortable company ecosystem. This will create a sense of need and responsibility within the company which can increase loyalty and independence in carrying out the mandate.

3) Management is worth the fact

Companies must have a good orientation towards facts. This means that the company makes every decision and policy in accordance with the facts and data that occur in the field, not just making assumptions without any definite data.

4) Continuous improvement.

In order to obtain good quality, the company must make continuous improvements. This continuous improvement application can be carried out using the PDCA cycle which consists of strategic planning, implementation, checking of planning results and evaluation of the results that have been obtained. This Silklus is considered to be able to facilitate the company in making continuous or continuous improvements.

Managerial performance is needed by companies to survive against competing companies. Managerial performance is a factor used to increase organizational effectiveness. Managerial performance can be achieved if the organization as a whole, or business unit managers together have achieved the goals set (Deviesa, 2019). The great managerial performance will produce effectiveness that strives for performance results obtained and banking quality.

According to Mahoney in Hidayat (2016) explains that in managerial performance there are dimensions including:

1) Planning

In this case it means the ability to determine a goal, policy and action or implementation, work scheduling, budgeting, designing procedures and programming.

2) Investigation

Ability to gather and convey information for records, reports and accounts, measure results, determine inventory, and analyze jobs.

3) Coordination

Ability to exchange information with others in other parts of the organization to link and adapt programs, notify other departments, and liaise with other managers.

4) Evaluation

Ability to assess and measure proposals, performance observed or reported, employee appraisals, reviewing results records, assessing financial reports, product inspections.

5) Supervision

Ability to direct, lead and develop subordinates, guide, train and explain work regulations to subordinates, assign work assignments and handle subordinates

METHOD

This research uses descriptive qualitative method. According to Moleong (2017: 49) states that qualitative research is a method for exploring and understanding the meaning that a number of individuals or groups of people ascribe to social or humanitarian issues. The descriptive type is a description of the object under study with the actual situation (Albi & Setiawan, 2018).

The data sources used are primary and secondary. According to Sugiyomo (2019: 77) primary data is information data that refers to the first informant while secondary data is obtained through existing sources and does not need to be collected by the author himself. The primary data collected in this study included profiles of Bank Syariah Indonesia branch office Surabaya Dharmawangsa, brief profiles of sources, and the implementation of Total Quality Management (TQM) at Bank Syariah Indonesia branch office Surabaya Dharmawangsa in improving managerial performance. In this study, secondary data was obtained from various sources such as journals, books and articles describing Total Quality Management (TQM) in Banking and Companies. Data processing techniques are carried out by editing, organizing and analyzing data (Bachri, 2016).

RESULT AND DISCUSSION

The results of the research that has been carried out over the last few months based on observations and interviews conducted by the author with several employee and customer sources resulted in several analyzes regarding Total Quality Management (TQM) at Bank Syariah Indonesia branch office Surabaya Dharmawangsa which is described as follows:

Analysis of Implementation of Total Quality Management (TQM) at Bank Syariah Indonesia branch office Surabaya Dharmawangsa Total Quality Management (TQM)

a) Focus on customers

BSI or *Bank Syariah Indonesia* branch office Surabaya Dharmawangsa has the main focus on providing the best service to all of its customers. This is evidenced by the existence of several programs held to maintain customer trust, provide protection for customer interests to help customers achieve their respective satisfactions. By providing the main focus on customers, it is hoped that customer satisfaction or customer satisfaction from Bank Syariah Indonesia branch office Surabaya Dharmawangsa can be achieved. In order to get customer satisfaction, Bank Syariah Indonesia branch office Surabaya Dharmawangsa implemented the "BSI Customer Care" program as an effort to detect problems in banking operations and complaints about unsatisfactory services. This program can be accessed directly through the customer monitor provided in the front liner area of the branch. In addition, online access can be made by calling BSI Call 14040. The existence of this program is expected to produce output in solving service problems experienced by customers personally until a good resolution and evaluation is found from Bank Syariah Indonesia branch office Surabaya Dharmawangsa.

However, in practice in the field, it turns out that there are still some obstacles experienced by customers, especially the IT (Information Technology) department. There are several incidents such as an ATM machine that does not function properly so that the money saved by the customer has not been recorded by the system. This is common because after all IT is a human-

made device that is not free from errors. However, it is different with banks which must really minimize system errors because this is related to the level of trust of customers who keep money in the bank. If the error system continues, it is certain that the bank will suffer losses and begin to lose customer trust, which in turn can increase the risk of bankruptcy.

In solving this problem, Bank Syariah Indonesia branch office Surabaya Dharmawangsa always tries to overcome system errors as quickly and as well as possible. This was proven when the author was carrying out observations at Bank Syariah Indonesia branch office Surabaya Dharmawangsa and saw employees working very seriously in solving the problem. Apart from that, in the interviews conducted with the employees of the relevant departments, it was also explained that IT problems are indeed a common problem. However, the banking sector always tries to solve these problems as soon as possible so that no party is harmed. This is also intended to maintain and improve the quality of service at Bank Syariah Indonesia branch office Surabaya Dharmawangsa.

b) Obsessed with quality

Bank Syariah Indonesia branch office Surabaya Dharmawangsa considers that quality is one of the most important things that must always be improved in various divisions and employees. This is evidenced by the explanation in the previous point regarding how Bank Syariah Indonesia branch office Surabaya Dharmawangsa handles problems by customers. In addition, in order to maintain and improve its quality, especially in its operations, Bank Syariah Indonesia branch office Surabaya Dharmawangsa provides several employees who are in front liner positions. At the beginning of this research, Bank Syariah Indonesia branch office Surabaya Dharmawangsa only had one teller as of February-April 2022.

However, when researchers carried out observations in May 2022 it was found that now the tellers of Bank Syariah Indonesia branch office Surabaya Dharmawangsa had increased by one to two. This can improve service quality by reducing the number of customer queues due to the addition of human resources. In addition, there are three

customer services, one of which is a Customer Service Supervisor who is on the same line to make it easier if there are problems experienced by Customer Service. By providing three Customer Service tables, it is also part of the defense in improving the quality that Bank Syariah Indonesia branch office Surabaya Dharmawangsa is willing to accept complaints and is ready to help customers.

c) Making decisions with a scientific approach or logical thinking

As one of the state-owned Islamic financial institutions, Bank Syariah Indonesia branch office Surabaya Dharmawangsa makes logical and wise decisions which must be implemented in order to obtain solutions to problems, reveal hidden sides such as bias and manipulation, so that the best and most reliable decisions are obtained.

Based on the results of interviews conducted by the author with several employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa it was found that the decision making by Bank Syariah Indonesia branch office Surabaya Dharmawangsa was not done haphazardly. However, it must comply with established procedures. Although one of the problems currently being handled is regarding a merger which resulted in an SOP and a new work culture that requires adaptation by all employees and customers of Bank Syariah Indonesia branch office Surabaya Dharmawangsa. Currently, the SOP that has been implemented has been decided by the top manager, which is carried out logically by combining the three merged Islamic banks. Although there are still some changes that were initially considered quite burdensome. However, after considering the decision, the employee also has an obligation to comply with the agreed agreement.

One of the new policies is regarding submitting employee leave which is considered more difficult to obtain permits. However, after conducting further research it turns out that this policy also has a positive side for the progress of banking institutions. By minimizing the application for leave, the banking sector can be more agile in dealing with post-merger problems. This is evidenced by the merger of many customer data

that had to be transferred from the previous Islamic banks to become BSI customers. In inputting a large number of data, adequate staff is needed in order to minimize errors in inputting customer data. Besides that, banking operations must always run. So that the current policy of minimizing leave permits is felt to have a positive impact on Bank Syariah Indonesia branch office Surabaya Dharmawangsa.

At this point, Bank Syariah Indonesia branch office Surabaya Dharmawangsa has directly implemented the adaptive points listed in the AKHLAK values which are the main reference for Bank Syariah Indonesia branch office Surabaya Dharmawangsa in their work.

d) Long-term commitment

Long-term commitment by employees is very important for the company. with this commitment it is needed to improve the quality of the company among the many business competitions. Bank Syariah Indonesia branch office Surabaya Dharmawangsa also pays attention to a long-term commitment to maintaining existing quality, namely by assessing, achieving and evaluating so that if a problem occurs it can be resolved immediately. Then, if in the future an error is found again, it can be anticipated.

In terms of commitment itself, it can be measured by how long the employee spends working at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. Based on interviews with the supervisors of Bank Syariah Indonesia branch office Surabaya Dharmawangsa stated that most of the permanent employees at Bank Syariah Indonesia branch office Surabaya Dharmawangsa had worked for at least 3 years. Even today, there are not a few employees who have worked for more than 5 years. This proves that the commitment given by employees does not only last 1 to 2 years, but can reach more than 9 years. This commitment is also part of the Loyalty points contained in the AKHLAK values which should indeed be applied.

e) Teamwork

Teamwork is one of the best alternatives so that a job can be completed more effectively and efficiently. Teamwork in the banking sector is generally carried out to facilitate the achievement

of targets owned by branches, including Bank Syariah Indonesia branch office Surabaya Dharmawangsa. In its application, employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa always carry out work in teamwork. This is so that branch targets, such as the number of savings accounts, current accounts, time deposits, and opening other savings accounts, must have a minimum target. In completing this target, collaboration between departments is needed so that the target is obtained as a whole and does not exceed the predetermined time limit.

In this teamwork, Collaborative values are included in AKHLAK where collaboration is defined in building synergistic cooperation in a work environment including Providing opportunities for various parties to contribute, Being open in working together to produce added value and Mobilizing the use of various resources for common goals or branches. The process of improvisation on an ongoing basis

Based on the results of observations and interviews with several employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa, it was found that the process of improvisation or continuous improvement was implemented by Bank Syariah Indonesia branch office Surabaya Dharmawangsa with an audit visit to carry out a real inspection of the service and performance of employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa. This visit was carried out by one of the East Java BSI employees without giving an exact date when the inspection was carried out. In addition, the employee can impersonate a customer in order to find out in real terms how the operations of Bank Syariah Indonesia branch office Surabaya Dharmawangsa are carried out without making it up. Employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa only know the month when the audit was held, not the exact date the visit was made. So it is very important for employees to be able to improvise in their work to the fullest so as not to reduce the assessment during the audit and avoid other problems.

g) Education and training

Education and training are important components in one of the empowerment of employees in a

company. In the improvement, development and formation of the workforce is carried out through coaching, education and training efforts. Education and training programs are designed to obtain good quality human resources who are ready to compete in the labor market. Human resources basically still have limitations attached to them, for this reason organizations, companies, institutions and agencies design education and training programs to narrow down the limitations that exist in their human resources.

Bank Syariah Indonesia branch office Surabaya Dharmawangsa also conducts regular training, which is at least once every 6 months. This training program is carried out by all employees according to their respective positions. In the end, this selection program has an output in the form of a post-test which will be a benchmark for the level of employee knowledge in dealing with banking-related problems according to their respective positions and an increase in knowledge in it.

Based on the author's observations in the field, this training was felt to have gone well and as it should. This is evidenced by the suggestions for all employees to participate in the training and post-test that have been provided. In addition, the output that is claimed to be obtained from the training results is also quite felt based on how employees solve problems with customers as quickly and optimally as possible.

h) Freedom in control

Every employee has a role in controlling the quality of a company. However, in its control, of course, there are limitations that have been determined by each company. Bank Syariah Indonesia branch office Surabaya Dharmawangsa also has regulations to limit the control exercised by each employee. The regulation regulates the extent to which employees are allowed to make decisions in accordance with their position and level of office. In practice in the field, this can be seen from the tellers who are in charge of receiving deposits at the branch office, while the customer service is responsible for opening customer savings and receiving complaints. From the examples of the two tasks, employees who occupy other positions should not be carried out arbitrarily.

There was a merger that resulted in a difference in SOPs and work culture at this time, all employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa had a stake in attracting and finding new customers. The existence of this policy in fact has a positive side and a negative side. The negative position is that there is a sense of fear if there is a miscommunication between employees and customers because withdrawals can be made by more than one person. To overcome this, employees must cooperate and communicate well. Besides that, if it is necessary to do labeling for some customers who are felt to be specifically handled by one person, especially for customers with problems. Meanwhile, the positive side obtained by Bank Syariah Indonesia branch office Surabaya Dharmawangsa is that the greater the quantity of resources that make withdrawals and search for new customers makes it easier to achieve branch targets and expands connectivity in the community regarding Bank Syariah Indonesia branch office Surabaya Dharmawangsa.

i) Uniformity in setting goals

Uniformity in setting goals is an important thing that is instilled by Bank Syariah Indonesia branch office Surabaya Dharmawangsa. In its application, all employees of Bank Syariah Indonesia branch office Surabaya Dharmawangsa must be ensured to have uniform goals even with different individual targets. The uniformity of the goal is to jointly get branch targets in a timely manner. This uniformity in setting goals is included in the AKHLAK values, namely Collaborative in mobilizing the use of various resources for common goals

j) Employee engagement and empowerment

In its application in the field, Bank Syariah Indonesia branch office Surabaya Dharmawangsa engages employees in the process. Some of them are Dual Control, Maker Checker, Segregation of Duties and verification with independent sources. These programs are carried out by involving a minimum of two employees in disbursing money to customers. for example, when there is a customer who wants to make a disbursement, the teller as the distributor of funds must contact the manager to withdraw the funds. Meanwhile,

employee empowerment is also carried out in education and training. In addition to receiving training on the knowledge required in their field of work, employees also receive training according to their individual skills outside the field of work. Based on the results of the previous analysis regarding the implementation of Total Quality Management (TQM) it can be concluded that in practice in the field there are actually several problems that occur at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. However, if we review it, basically the settlement carried out by Bank Syariah Indonesia branch office Surabaya Dharmawangsa is considered to be quite good and optimal. The implementation of these two variables can be used as tools in improving managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. Improvement in managerial performance is considered necessary on the grounds that there has been a merger that has taken place over the past year which has resulted in several impacts and demands that Bank Syariah Indonesia branch office Surabaya Dharmawangsa be able to adjust to a new work culture without affecting banking performance.

In the results of research conducted by Mohamad Toyyib Wibiksana concerning the analysis of the implementation of Total Quality Management (TQM) with managerial performance in independent Islamic banks, it is stated that the implementation of Total Quality Management (TQM) has a moderate positive correlation with managerial performance (Jannah et al, 2017); (Abdullah, 2022). Based on the results of this study it can be concluded that Total Quality Management (TQM) is considered an aspect that needs attention because it has a correlation with post-merger managerial performance. In the application at Bank Syariah Indonesia branch office Surabaya Dharmawangsa itself, based on the results of the analysis conducted by the author, there are several indicators among Total Quality Management (TQM) which are considered to have quite good relevance to managerial performance, including:

First, as is known that planning is an important part in improving managerial performance. The

existence of a plan can simplify and clarify the company in setting goals so that it can focus more on achieving these goals. indicators that have relevance to planning include customer focus and decision making based on logical thinking. The focus on customers makes service and everything that includes customers an important priority so that the services provided will also be made to the maximum extent possible (Al-Swidi & Mahmood, 2011). If there are problems in banking operations and services, then the bank must solve the problem as quickly and as much as possible so as not to reduce customer confidence. This is because customer trust is an important factor so that the company can develop and have an impact on increasing customer loyalty to Bank Syariah Indonesia branch office Surabaya Dharmawangsa. In addition, decision making based on logical thinking also has strong relevance (Hakami et al, 2014) because with planning, wise decision making is needed to produce good and optimal regulations so that they can have a positive effect on improving managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. If the policies taken are not based on logical thinking, then it is feared that there will be manipulative and unfair attitudes for some parties so that there are parties who feel disadvantaged.

Second, investigation is one of the pillars in the key to improving the company's managerial performance. Investigations are a way for companies to measure performance results, check records and reports, and analyze employee jobs. In this case, analysis has relevance to being obsessed with quality. Total Quality Management (TQM), which has a main focus on quality, will be a very supportive aspect so that managerial performance investigations can run well (Jumady & Atestasi, 2020). If all employee and company performance focus on quality, it can make it easier for companies to identify and minimize errors in work.

Third, coordination becomes a tool in exchanging information between employees in carrying out work to link one part to another. This aspect is closely related to teamwork. The strengthening of communication is very important so that work can

be completed properly. Apart from that, at Bank Syariah Indonesia branch office Surabaya Dharmawangsa there are also several regulations regarding Dual Control which require the involvement of two parties with different jobs to handle an operation. This is very important considering that Islamic banking is a financial service-based company that prioritizes transparency in order to minimize fraud (Mintje, 2013).

Fourth, there is the ability to carry out periodic evaluations to minimize future mistakes so that they do not recur. Evaluation can be done by measuring the performance carried out, assessing the results of defects, to inspecting products or services. In this case the evaluation has a close relationship with education and training where education and training are used to measure the extent of the ability of employees in a certain time scale. In addition, education and training also have outputs in the form of employee assessments which will be material for evaluating managers of employees individually or as a whole in order to obtain maximum managerial performance (Rawashdeh, 2014).

Fifth, supervision is also an important factor for monitoring company performance so that managerial performance can also run well. Supervision is usually carried out by leaders or top managers to direct, lead, guide, and assign tasks and supervise their subordinates (Sari, 2018). In this case supervision is related to freedom in control as well as long-term commitment. Freedom in control makes employees have a role in making decisions but must remain within the limits set and not escape supervision. Meanwhile, commitment is an important role for leaders and employees so that supervision can be carried out in accordance with established standards. Without commitment, it is feared that there will be discrepancies committed by leaders and their subordinates.

Based on the description of the analysis above, Total Quality Management (TQM) has relevance to managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. This is evidenced by the many aspects that can be connected such as evaluations

carried out to improve managerial performance as well as in Total Quality Management (TQM) through education and training so that it can be used as a benchmark for future improvements. With Total Quality Management (TQM), companies can focus more on their original goals without ignoring existing problems. If the company's quality management is good, then automatically the managerial performance of the company is also good. This is proof that managerial performance can be optimally implemented with Total Quality Management (TQM). Total Quality Management (TQM) itself can assist BSI in improving quality, identifying the best quality in products and services so that the company's competitive advantage also increases to survive in business competition and can increase Indonesia's resilience to domestic macroeconomic fluctuations (Jatmiko et al, 2021)

CONCLUSION

Based on the results of research and discussion on Bank Syariah Indonesia branch office Surabaya Dharmawangsa experienced various challenges and obstacles after the merger was carried out, but Bank Syariah Indonesia branch office Surabaya Dharmawangsa was also considered good enough in solving problems and trying to adjust to a work culture that was different from before. TQM at Bank Syariah Indonesia branch office Surabaya Dharmawangsa can also be considered quite well implemented both individually and as a whole. This is evidenced by easy access to operations and filing complaints from customers. Good teamwork, to the development of resources that are fulfilled through education and training.

Based on this, TQM has relevance to managerial performance at Bank Syariah Indonesia branch office Surabaya Dharmawangsa. This is evidenced by the many aspects that can be connected, such as evaluations carried out to improve managerial performance as well as carried out in Total Quality Management (TQM) through education and training so that it can be used as a benchmark for future improvement.

Suggestions for Bank Syariah Indonesia in the future, namely good TQM collaboration, every time there is a change with quick adjustments so

as not to cause harm to any party and the slightest problems and obstacles are immediately identified and solutions are made by making the right decisions and then evaluated periodically in order to obtain maximum quality Possible.

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