

Total Quality Management Practices in Multi-Awarded Cooperatives in Northern Negros: A Mixed Method Study

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ABSTRACT

Total Quality Management (TQM) was the cooperative's coordinated and continuous effort to improve operations by integrating customer focus, leadership, employee involvement, process management, factual decision-making, continuous improvement, and relationship management to achieve excellence and sustainability. This study aimed to (1) explore cooperative members' experiences of TQM practices and (2) measure the extent of these practices in two multi-awarded multi-purpose cooperatives in Northern Negros. A sequential-exploratory approach, mixed-methods design was employed, where a qualitative case study was followed by a quantitative descriptive-comparative phase. In the qualitative phase, fourteen (14) conversation

partners (seven per cooperative)—officers, department managers, employees, and active members—participated in semi-structured interviews. Data were analyzed using Creswell's seven-step qualitative analysis. In the quantitative phase, the population included 6,935 members in MPC-A and 1,647 members in MPC-B. Using Cochran's formula and stratified random sampling, 675 respondents (364 from MPC-A; 311 from MPC-B) were selected. The survey instrument was derived from qualitative themes and showed acceptable content validity (CVI = 0.793) and excellent reliability (Cronbach's $\alpha = 0.972$).

Findings showed strong implementation through responsive member service, transparent and values-driven leadership, teamwork and training support, clear procedures, coordinated work implementation, evidence-based decisions, innovation, and generally positive relationships rooted in trust and cooperative identity. However, recurring issues included monitoring lapses, communication gaps (including interest-rate concerns), uneven meeting participation, planning delays, workload/resource constraints, technology adaptation challenges, and weakened discipline after ISO monitoring was discontinued. Results indicated that all seven TQM principles were practiced to a very high extent, with the highest ratings in service quality, organizational values, support systems, decision-making, financial management, goal orientation, and organizational improvement. Relatively lower means appeared in business activity, leadership role, organizational meetings, planning, experience duration, and challenges encountered. Relationship management also remained very high with no significant differences across membership type, tenure, or position. TQM practices were consistently strong across the cooperatives, but strengthening monitoring, communication, participation, planning, and system/technology sustainability was recommended through the proposed Quality Excellence Sustainability Program (QESP).

Keywords: Total Quality Management Practices, Sequential-Exploratory Approach, Mixed method, Multi-Awarded Cooperative, Northern Negros

INTRODUCTION

Cooperatives are unique business entities that combine economic goals with social and community development, operating as member-owned organizations where profits are shared and decisions are made democratically (Sungkawati,2020; Khairunnisa,2021; Marlina,2021). As business organizations, cooperatives deliver goods and services, generate revenue, and uphold member welfare through democratic control (Khan and Sharmin,2020.Total Quality Management (TQM) further strengthens these functions by promoting

continuous improvement, member-focused service, and systematic processes for long-term success (Miswanto et al., 2024). Total Quality Management (TQM) is a framework that promotes continuous improvement and organizational excellence (Ajayi, and Olusegu, 2021). The seven principles—customer focus, leadership, employee involvement, process approach, factual decision-making, continuous improvement, and relationship management—help organizations maintain high-quality standards and build stakeholder trust (Abdulkadir, 2023; Esin,2023; Babatunde, 2022).

In cooperatives, Sunarsi et al., (2023) opined that Total Quality Management enhances products, services, and operations through the active participation of management, employees, and members; however, applying these principles effectively remains a challenge for many organizations (Attolba-Aquino & Castañeda, 2025, Abella, 2024; Amelia, 2023).Customer focus in cooperatives means giving importance to members' needs and feedback when making quality-related decisions (Konieczna, 2022). However, according to Menza and Rugami (2021) studies show that not all TQM practices automatically lead to better performance, which creates gaps between the quality efforts planned and the actual results achieved (Soltani, 2020; Wassan, et al., 2022; Abbas, 2020).

In the Philippines, the Cooperative Development Authority (CDA) ensures that cooperatives comply with laws, operate efficiently, and fulfill both their businesses and social responsibilities (Garmas,2023; Artemieva and Polivina,2020). Based on the study of Menza and Rugami, (2021) Leadership also plays a key role, as leaders are expected to promote quality initiatives and encourage continuous improvement .Yet issues such as unclear governance and weak oversight can reduce members' trust and confidence in their leaders (Mar et al., 2020).According by Macaspac , et.al (2025) opined that employee involvement highlights the need for staff to participate in decision-making and quality activities, but research suggests that this involvement may not lead to improved performance if the organization does not provide a supportive culture (Bayelsa, 2024).

The process approach emphasizes that cooperative activities are interconnected and must be monitored and improved regularly (Klein, 2022). Although strong process management can enhance performance, many cooperatives still struggle to standardize their procedures (Pangaribuan, 2020; handako, 2021; Kairunnisa, 2021) .According by the study of Abdallah et al.,(2025), Rauf et.al.(2025), Susiat i, (2025) opined that factual decision-making depends on using accurate data, yet challenges such as privacy issues, limited resources, and resistance to change make it difficult for cooperatives to fully adopt data-driven practices (Maina, 2022). Snongtaweporn et al., (2020) opined that continuous improvement requires ongoing evaluation and refinement of operations, but it may not lead to better outcomes when resources are limited or when the organization is not fully aligned with improvement goals (Sunarsi et al., 2023; Pallawagau,2021; Permana, 2021). Lastly, based on the study of Shah et al.,(2023) stated that relationship management focuses on building trust and maintaining good working relationships among members, employees, and stakeholders. However, weak communication and low member participation can prevent cooperatives from developing the strong relationships needed for successful TQM implementation (Sunarsi et al., 2023; Aletaiby et al., 2021; Clune & Zehnder, 2020).

Despite the recognized benefits of Total Quality Management, many cooperatives still struggle with effective implementation, resulting in uneven performance and lower member satisfaction. Moreover, no prior research has specifically examined TQM practices among cooperatives within a single region, specifically in Northern Negros. Additionally, even though the cooperative was multi-awarded, such recognition did not necessarily guarantee the consistent and sustained delivery of high-quality services over time. Awards reflected compliance and performance during a particular evaluation period, yet service quality could still fluctuate due to operational pressures, staff turnover, uneven implementation of procedures, and changing member expectations. Thus, this study aimed to assess the Total Quality Management (TQM) practices of multiawarded cooperatives in Northern Negros. The findings served as the basis for an intervention program designed to strengthen long-term quality and sustainability within the cooperatives and to provide practical benefits for the wider cooperative sector.

Objectives of the Study

To assess the Total Quality Management (TQM) practices of multi-awarded cooperatives in Northern Negros.

Qualitative

Specifically, the study aimed to explore and describe members' experiences in applying Total Quality Management (TQM) through the lens of its seven core principles: customer focus, leadership, employee involvement, process approach, evidence-based (factual) decision-making, continuous improvement, and relationship management. Furthermore, it sought to understand how these principles were practiced and perceived by members of multi-awarded cooperatives in Northern Negros.

Quantitative

It sought to answer the following questions:

1. What is the extent of total quality management practices of members in terms of customers focus, leadership, employee involvement, process approach, factual decision-making, continuous improvement, and relationship management when they are taken collectively and grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
2. Is there a significant difference in the extent of total quality management practices of members in terms of customers focus such as Service Quality, Business activity, and Community service when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
3. Is there a significant difference in the extent of total quality management practices of members in terms of leadership such as Leadership role and Organizational values when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
4. Is there a significant difference in the extent of total quality management practices of members in terms of employee involvement such as membership, educational program, organizational meeting, and support system when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
5. Is there a significant difference in the extent of total quality management practices of members in terms of process approach such as Decision-making, Planning, Project implementation, and financial management when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
6. Is there a significant difference in the extent of total quality management practices of members in terms of Factual decision-making such as financial support, Experience duration, and Goal orientation when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
7. Is there a significant difference in the extent of total quality management practices of members in terms of Continuous improvement such as Organizational improvement, performance outcome, and Challenges encountered when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?
8. Is there a significant difference in the extent of total quality management practices of members in terms of Relationship management such as General experience and Cooperative identify when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros?

Hypotheses

For inferential questions, the researcher hypothesized the following:

1. There is no significant difference in the extent of total quality management practices of members in terms of customers focus such as Service Quality, Business activity, and Community service when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.

2. There is no significant difference in the extent of total quality management practices of members in terms of leadership such as Leadership role and Organizational values when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.
3. There is no significant difference in the extent of total quality management practices of members in terms of employee involvement such as membership, educational program, organizational meeting, and support system when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.
4. There is no significant difference in the extent of total quality management practices of members in terms of process approach such as Decision-making, Planning, Project implementation, and financial management when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.
5. There is no significant difference in the extent of total quality management practices of members in terms of Factual decision-making such as financial support, Experience duration, and Goal orientation when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.
6. There is no significant difference in the extent of total quality management practices of members in terms of Continuous improvement such as Organizational improvement, performance outcome, and Challenges encountered when they are grouped according to membership type, length of membership, and position in the cooperative in multi-awarded cooperative in Northern Negros.
7. There is no significant difference in the extent of total quality management practices of members in terms of Relationship management such as General experience and Cooperative identify when they are grouped according to membership type, length of membership, and position in the cooperative in multiawarded cooperative in Northern Negros.

FRAMEWORK

Total Quality Management (TQM) practices in cooperatives are anchored in classical quality management theories, particularly Deming's System of Profound Knowledge (1993) by Dr. William Edwards Deming. As discussed by Adawiyah et al., (2020) this framework guides cooperatives in understanding processes, reducing variation, and fostering a culture of continuous improvement. These practices also align with -Quality Trilogy (1986) by Dr. Joseph Moses Juran Based on the study of Sunarsi et al., (2023) cooperatives apply systematic planning, quality control, and ongoing improvement to enhance member services and operational performance. Likewise, Zero Defects Theory (1979) by Philip Bayard Crosby emphasizes that quality is achieved by doing things right the first time. Abdulkadir, (2023) reinforces the cooperative's commitment to preventing errors, standardizing procedures, and ensuring reliable and consistent service delivery to members.

These theories strengthened TQM practices by promoting operational efficiency through streamlined processes, strong leadership, empowered employee involvement, customer focus, and evidence-based decision-making that enhanced productivity and service quality (Marpaung, 2024). In addition, the application of these theoretical principles reinforces continuous improvement and relationship management, enabling cooperatives to collaborate effectively, respond to challenges, and sustain long-term excellence across all departments. (Goetsch, 2020).

Given these theoretical foundations, the present study anchored its theoretical framework on the integration of these quality management principles to explain how Total Quality Management operated within the unique organizational context of multi-awarded cooperatives.

Deming's System of Profound Knowledge is a holistic framework made up of four interrelated components: appreciation for a system, knowledge of variation, theory of knowledge, and psychology. It emphasizes understanding how organizational processes work, reducing variations, and motivating people toward

continuous improvement (Smeds, 2025). Guided by Deming's System of Profound Knowledge, cooperatives strengthened customer focus by deepening their understanding of service systems, ensuring consistent service quality, improving business activities, and expanding community services that addressed member needs (Antonacci, 2021). Deming's emphasis on systems and psychology also supported cooperative leadership in clarifying organizational values, promoting transparency, and encouraging roles that upheld a shared vision of quality (Bobe, 2025; Teklay, 2023; Prajogo, 2022). The framework further enhanced employee involvement by valuing human behavior and continuous learning, leading to active membership participation, education programs, collaborative meetings, and stronger system support (Singh, 2023). Through Deming's focus on variation, cooperatives strengthen their process approach by streamlining decisions, improving planning, refining project implementation, and ensuring clearer financial management (Chaturvedi, 2020).

In line with the knowledge-of-variation principle, factual decision-making improves as cooperatives rely on financial data, performance results, member experience, and goal orientation to make evidence-based decisions (Jumawan, 2022; Kader & Khan, 2019). Deming's advocacy for continuous improvement motivated cooperatives to pursue organizational enhancements, stronger performance outcomes, and proactive responses to challenges (Chaturvedi, 2020). Finally, the psychology component of Deming's theory supported relationship management by enriching shared member experiences, reinforcing cooperative identity, and fostering a culture of trust and collaboration (Palmore, 2022, Ahmed & Idris, (2020), Alawaget.al, 2020).

On the other hand, Juran's trilogy consists of Quality Planning, Quality Control, and Quality Improvement (Saifillah et al., 2023; Berg & Lepp, 2023). It explains that quality must be planned systematically, monitored regularly, and continuously improved (Pribadi et al., 2022). According to Faruq et al., (2023) Guided by Juran's principle of quality planning, cooperatives identified member needs and designed services that enhanced service quality, strengthened business activities, and expanded community-oriented programs to meet customer expectations. Through Juran's emphasis on quality planning and policy setting, cooperative leaders clarified organizational values and established leadership roles that ensured quality goals were aligned with the cooperative's mission and long-term direction (Wakefield, 2023).

Juran's Trilogy highlighted that quality improvement required broad participation, which meant that employees and members engaged actively in education programs, meetings, and system-support activities to strengthen their contribution to organizational quality (Velkoska, 2022; Selim, 2021). In line with Juran's quality control process, cooperatives monitored decision-making, planning, project implementation, and financial management to detect variations, maintain stability, and ensure that operational processes met required quality standards (Said, 2020). Juran's focus on quality control and measurement emphasized that cooperatives relied on financial data, performance metrics, member experience, and goal orientation to make objective, evidence-based decisions that supported accuracy and accountability (Godfrey, 2025). Juran's quality improvement component encouraged cooperatives to implement continuous enhancement initiatives that strengthened organizational development, improved performance outcomes, and proactively addressed operational challenges over time. Consistent with Juran's call for collaborative improvement, cooperatives built strong relationships with members and stakeholders, ensuring shared identity, coordinated communication, and sustained cooperation to support long-term quality excellence (Avila et al., 2025; Bukharbayeva, 2023; Ajates, 2020).

Moreover, Crosby emphasized that quality means conformance to requirements, and organizations should aim for zero defects, not acceptable levels of error. He promoted prevention over inspection and the belief that quality is achieved through a strong culture of commitment (Bellows et al., 2023).

Crosby's Zero Defects Theory, which asserts that quality is achieved through strict conformance to requirements and a culture that prevents errors rather than corrects them, reinforces Customer (Vithalani, 2022, Sharma & Modgil, 2018). Focus in cooperatives by ensuring that service quality, business processes, and community services are delivered with consistency and minimal operational defects (Novkovic et al., 2022, Lund & Hancock, 2020, McMahan et al., 2020). The theory also strengthens Leadership, as cooperative leaders model organizational values and uphold quality expectations that influence the behavior and accountability of staff and members toward zero-error performance (Joseph-armstrong, 2023, Andrade, 2020, Sayyadi, 2021). In terms of Employee Involvement, the theory emphasis on prevention encourages

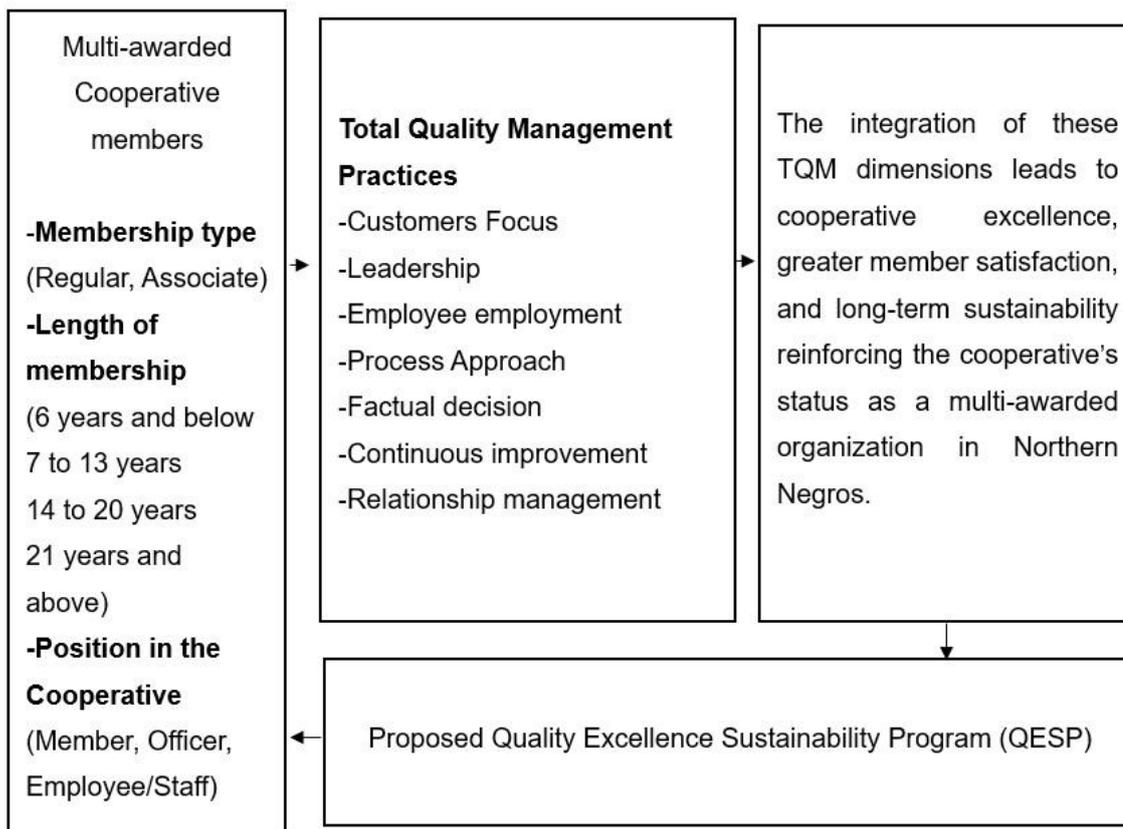
cooperatives to invest in education programs, structured meetings, and system support mechanisms that equip members and employees with the competencies needed to avoid service mistakes (Zoghلامي, 2025;

Alawag ,2023). Applying Zero Defects also enhances the Process Approach, since cooperatives are guided to refine decision-making, planning strategies, project implementation, and financial management processes to eliminate variations and ensure seamless operations (Jabbour et al., 2024; Abbas, 2020; Al-Dhaafri, 2022).

Aligned with Factual Decision-Making, the theory promotes reliance on accurate financial data, member experience, and organizational goals to prevent errors that may arise from assumptions or unverified information (Bakare, 2024; Khan & Vieito,2020; Laux, 2020). Crosby’s framework further advances Continuous Improvement, as cooperatives regularly evaluate organizational performance, address emerging challenges, and implement corrective and preventive actions to maintain high service standards (Bakare, 2024). Finally, the Zero Defects philosophy contributes to stronger Relationship Management, as error-free service delivery enhances member trust, reinforces cooperative identity, and promotes positive general experiences across all membership groups (Psarommatis et al., 2024; Amadori,et.al.,2022).

The conceptual model illustrated how the study examined the relationship between cooperative member characteristics, Total Quality Management (TQM) practices, and the resulting outcomes for multiawarded cooperatives in Northern Negros.

Figure 1 Conceptual model



The first component of the model represented the profile of multiawarded cooperative members, which included their membership type (regular or associate), length of membership (ranging from 6 years and below to 21 years and above), and their position in the cooperative (member, officer, or employee/staff). These characteristics were treated as key factors that could influence how members perceived and experienced the cooperative’s TQM practices.

The second component showed the set of Total Quality Management Practices, which consisted of customer focus, leadership, employee involvement, process approach, factual decision-making, continuous

improvement, and relationship management. These practices served as the core operational dimensions through which the cooperative maintained quality and organizational performance.

The flow of the model indicated that the member profile variables were expected to relate to or influence their assessment of the TQM dimensions. In turn, the integration of these TQM practices was shown to lead to cooperative excellence, greater member satisfaction, and long-term sustainability, reinforcing the cooperative's standing as a high-performing and multi-awarded organization.

Based on the findings from these relationships, the model concluded with the development of the Proposed Quality Excellence Sustainability Program (QESP). This program was designed to address identified gaps in TQM practices and support continuous improvement within the cooperative.

Scope and limitation

This study examined the Total Quality Management (TQM) practices of two multi-purpose cooperatives in Northern Negros, specifically MPC A in Escalante City and MPC B in Sagay City.

The qualitative phase involved fourteen (14) conversation partners who were grouped according to their roles in the cooperative. The officers included the Board of Directors, General Manager, Department Managers, and the Internal Quality Assessment Committee. The employees/staff supported daily operations, while the members were active cooperative members who shared their experiences as service recipients.

The quantitative phase involved selected members from MPC A (6,855 members) and MPC B (1,859 members) who answered the survey on TQM practices. The study was conducted during the first semester of AY 2025–2026. Data collection for the qualitative phase was completed in one and a half months for the interviews, followed by another two and a half months for the survey. After data gathering, one month was spent analyzing both the qualitative and quantitative results.

This study had two key limitations. First, it did not compare the TQM practices of MPC A and -MPC B; instead, data from both cooperatives were combined to provide an overall description of TQM practices. Second, the study was limited to the seven TQM principles included in the framework.

Significance of the study

This study is significant to the following:

Board of Directors

The findings may guide the Board of Directors in strengthening leadership practices that promote a culture of quality, transparency, and accountability. By integrating evidence-based governance and strategic decision-making, the Board may ensure long-term sustainability and organizational excellence.

General Manager

The results may help the General Manager enhance operational systems by adopting a process-oriented framework that ensures consistency, efficiency, and effectiveness in service delivery. This alignment with TQM principles may lead to better coordination among departments and improved overall performance.

Consumer Department Manager

This study may provide insights into improving customer-centered services, ensuring that member needs and expectations are consistently met. Through TQM-driven initiatives, the Consumer Department may strengthen member satisfaction, trust, and loyalty.

Lending Department Manager

The findings may support data-based decisions to improve loan processes, ensuring transparency, accuracy, and fairness. Evidence-based management may enhance operational consistency and financial service quality, promoting member confidence and trust.

Other Services Department Manager

This study may encourage innovation and ongoing improvement in supplementary services such as insurance, merchandising, and training. Applying TQM principles may lead to greater efficiency, adaptability, and responsiveness to changing member needs.

Internal Quality Assessment Committee

The results may serve as a valuable resource for strengthening quality assurance frameworks. The committee may use the findings to monitor performance indicators, evaluate outcomes, and promote continuous enhancement of cooperative programs and services.

Cooperative Employees

It may help them understand their roles in achieving quality objectives and sustaining operational excellence. Employees may benefit from the study through increased engagement, participation, and empowerment in implementing TQM practices.

Active Members

Provided firsthand insights into the practical implementation and benefits of Total Quality Management practices within the cooperatives. Their experiences allowed the research to capture the real impact of TQM on member satisfaction, engagement, and service utilization.

Other Cooperatives

The findings may serve as a practical guide for other cooperatives—especially those aiming for awards or sustaining high performance—by highlighting effective TQM practices and areas that need strengthening. The results may help them improve planning, communication, monitoring, and service consistency to enhance member satisfaction and long-term sustainability.

Researcher

The study may contribute to the academic field by expanding understanding of TQM applications in cooperatives. It may also provide a foundation for continuous improvement in future cooperative management and quality practices.

Future Researchers

The study may serve as a reference for future investigations, offering empirical evidence, tested methodologies, and insights that may guide subsequent studies on Total Quality Management and cooperative development.

Definition of terms

The following terminologies were defined according to their operational meanings:

Customer Focus

Ensuring that all cooperative activities prioritize customer satisfaction, respond to member needs, and incorporate feedback for service improvement.

Service Quality. Ensuring customer requests, concerns, and feedback are addressed promptly and satisfaction is prioritized in all cooperative activities.

Business Activity. Implementing effective marketing, sales monitoring, product quality checks, and technology use to meet member demands.

Community Service. Conducting programs and partnerships that support community development while strengthening cooperative identity.

Leadership

Leaders guide, support, and uphold ethical values while actively engaging members and staff to achieve cooperative goals.

Leader's Role. Leaders guide, support, and actively participate in programs while ensuring accountability and prompt action on recommendations.

Organizational Values. Upholding honesty, integrity, transparency, trust, fairness, and ethical behavior in all cooperative operations.

Employee involvement

Members and employees actively participate in programs, decision-making, planning, and continuous learning to contribute to cooperative success.

Membership. Members actively participate in programs, decision-making, and cooperative planning while being recognized for their contributions.

Education Program. Providing continuous learning and orientation opportunities to ensure members and employees understand policies and improve performance.

Organizational Meeting. Meetings serve as venues for communication, decision-making, reporting accomplishments, and addressing urgent issues.

Support System. Management and staff collaborate, mentor, and provide resources to facilitate effective performance and teamwork.

Process Approach

Cooperative operations follow systematic, data-driven, and coordinated processes to achieve quality objectives efficiently.

Decision-Making. Decisions are made collectively, based on facts and data, following established procedures and communicated clearly.

Planning. Plans are formulated using past feedback, strategic methods, and PDCA cycles with employee participation to achieve quality objectives.

Project Implementation. Projects are executed according to goals, timelines, budgets, and progress is regularly monitored with member involvement.

Financial Management. Financial operations, including payments, record-keeping, and fund utilization, are conducted responsibly and transparently.

Factual Decision-Making

Decisions are based on accurate information, past experience, and clear goals to ensure accountability and effective outcomes.

Financial Support. Financial policies, payments, audits, and records are managed accurately to support cooperative growth and accountability.

Experience Duration. Long-term programs and past experiences inform planning, decision-making, and process improvements.

Goal Orientation. Clear goals, targets, and objectives guide activities and are communicated and aligned across all departments.

Continuous Improvement

Cooperative processes, performance, and services are regularly evaluated and enhanced through feedback, training, and adoption of new technologies.

Organizational Improvement. Processes are regularly reviewed, feedback is collected, and new technologies and training are used to enhance operations.

Performance Outcome. Employee performance is monitored, evaluated, and rewarded to guide improvement plans and maintain standards.

Challenges Encountered. Problems and challenges are addressed promptly, openly discussed, and lessons are shared to improve operations.

Relationship Management

Strong and trusting relationships are maintained among members, employees, and stakeholders to support cooperation and uphold cooperative identity.

General Experiences: Harmonious, trusting, and cooperative relationships among employees and leaders are maintained to enhance efficiency.

Cooperative Identity: Policies, practices, and communication reflect the cooperative's mission, vision, culture, and core values.

Epstemco-Mpc (Escalante Public School Teachers and Employees Multi-Purpose Cooperative)

One of the locales of cooperatives located in Sagay City, Negros Occidental, recognized for its excellence in cooperative management and quality service.

NONESCOST-MPC (Northern Negros State College of Science and Technology Multi-Purpose Cooperative)

The other locale of cooperative located in Escalante City, Negros Occidental, also known for its quality initiatives and service performance.

Multi-Awarded Cooperative

This term refers to a cooperative in Northern Negros that has received multiple recognitions for outstanding performance, service excellence, and governance. Its awarded status demonstrates its commitment to implementing effective TQM practices.

Northern Negros

Refers to the geographical area in Negros Island, Philippines, where the cooperative under study operates. It provides the regional and cultural context influencing cooperative management and quality practices.

Total Quality Management (TQM) Practices

Refer to the coordinated and continuous efforts to improve all aspects of the cooperative's operations. These practices integrate leadership, customer focus, employee involvement, process management, factual decision-making, continuous improvement, and relationship management to achieve excellence and sustainability.

METHODOLOGY

This chapter presents the research design that was utilized in both the qualitative and quantitative phases of the study. For the qualitative phase: Research Design; Participants of the Study / Conversation Partners / Key Informants; Data Collection; Rigors of the Findings / Trustworthiness of the Data; Data Analysis / Data Explication; and Ethical Considerations were discussed. For the quantitative phase: Research Design; Respondents; Sample Size; Sampling Technique; Data Gathering Instrument; Validity and Reliability; Data Gathering Procedures; Data Analysis; and Ethical Considerations were also presented.

Research Design

This study employed an exploratory-sequential mixed-methods design to gain a comprehensive understanding of Total Quality Management (TQM) practices in multi-awarded cooperatives in Northern Negros. The exploratory sequential mixed methods design starts with qualitative data collection and analysis, followed by a quantitative phase to test or generalize the initial qualitative findings (Prime, 2014).

The exploratory-sequential design was deemed necessary to ensure that the study captured both indepth qualitative insights and measurable quantitative evidence, providing a comprehensive, reliable, and wellrounded understanding of TQM practices within the cooperatives.

Qualitative Phase

In the first phase, a qualitative approach was used to explore and understand the experiences and perceptions of cooperative members regarding TQM practices. This phase employed a case study method, providing detailed insights into the members’ experiences and highlighting their perspectives on the application of TQM principles in practice.

Conversation partner/Key informant

The qualitative phase involved 14 participants from multi-awarded cooperatives in Northern Negros:

seven (7) from MPC A and seven (7) from MPC B. The identified conversation partners included one representative from the Board of Directors, the General Manager, Department Managers (Consumer, Lending, and Other Services), a representative from the Internal Quality Assessment Committee, and an active member from each of the two selected cooperatives.

Inclusion criteria

Participants for this study were purposefully selected from a multi-awarded cooperative in Northern Negros. All participants were bona fide cooperative members officially classified as Regular or Associate. Member-participants were in good standing and had at least a Php12,000 capital build-up. Participants were selected based on role and length of involvement: active members had at least ten (10) years of membership, officers were duly elected and had served for at least ten (10) years (Board of Directors or appointed officer), and employees/staff had at least five (5) years of service (General Manager, department managers, or IQA representative). Participation was voluntary, and all participants provided informed consent. The following conversation partners met the purpose of the study.

Cooperative MPC A	Position	Age / Gender	Membership Status and Years of Service
	Board Director	78 / Female	Regular member; 20 years of service as an officer
	General Manager	63 / Male	Regular member; 33 years of service as employee/officer
	Credit and Collection Manager	32 / Male	Regular member; 5 years of service as employee
	Consumer Store Manager	33 / Female	Regular member; 5 years and 6 months of service as employee
	Staff (Other Services / Sales & Marketing)	33 / Female	Regular member; 6 years of service as employee
	Internal Quality Assurance Officer	37 / Male	Regular member; 16 years of service in IQA

	Active Member	74 / Female	Regular member; 27 years of membership; approx. Php 64,800 capital build-up; member in good standing and recipient of TQM practices
Cooperative MPC B	Board Director	63 / Male	Regular member; 27 years of service as an officer
	General Manager	52 / Female	Regular member; 27 years of service as General Manager
	Credit and Collection Manager	35 / Female	Regular member; 25 years of service as employee
	Consumer Store In-Charge	49 / Male	Regular member; 20 years of service as employee
	Other Services Manager	36 / Male	Regular member; 15 years of service as employee
	Internal Quality Assurance Officer	45 / Male	Regular member; 5 years of service in IQA
	Active Member	36 / Female	Regular member; Php 28,800 capital build-up; member in good standing and beneficiary of TQM practices

Sampling Technique

Purposive sampling was used to select participants who could provide rich insights on Total Quality Management (TQM) practices. Conversation partners included key members such as Board representatives, the General Manager, Department Managers, a member of the Internal Quality Assessment Committee, and active members. Participants were chosen based on the aforementioned inclusion criteria. This approach ensured the data were relevant, in-depth, and aligned with the study’s objectives.

Gatekeeper

In this study, the gatekeeper was the General Manager of each cooperative. As the key administrative officer, the General Manager facilitated access to the cooperative’s members and records, coordinated the schedule for interviews, and ensured that the research process adhered to the cooperative’s policies.

Data Gathering Procedure

A formal request letter was submitted to the administration of LCC Bacolod to obtain permission to conduct the study, including approval from the research panel and adviser. Approval letters were also secured from the management of MPC A and MPC B.

For the first phase, in-depth interviews were conducted with 14 conversation partners—seven (7) from MPC A and seven (7) from MPC B—to explore their experiences with Total Quality Management (TQM) practices. A semi-structured interview guide based on the seven principles of TQM was used to cover key areas while allowing participants to share detailed insights. Before the interviews, participants signed informed consent forms explaining the study’s purpose, voluntary participation, and confidentiality. Interviews were conducted in a quiet and comfortable setting and lasted about 90 to 120 minutes. With permission, a recording device was

used to ensure accurate transcription and analysis. Maintained an audit trail by documenting research decisions, procedures, field notes, transcripts, and analysis steps, and secured an audit trail certificate.

Rigors of the findings/Trustworthiness of the data

To ensure the rigor and trustworthiness of the qualitative findings, the study applied the four essential criteria of qualitative research: credibility, transferability, dependability, and confirmability (Leane Adele L. Linaugo and Carmen C. Menes, 2023). These criteria serve as the foundation for establishing the quality and reliability of qualitative research findings.

Credibility refers to the confidence in the truth of the data and its interpretation (McLeod, 2024). To ensure credibility, member checking was used, where participants reviewed and verified the accuracy of transcribed interviews and thematic interpretations. This strategy helped confirm that the findings truly reflected their experiences regarding Total Quality Management (TQM) practices in their cooperatives.

Transferability pertains to the extent to which the findings can be applied to other contexts or settings (Drisko, 2024). This was established through thick description, providing detailed accounts of the research setting, participant characteristics, and cooperative environment. These descriptions allowed readers to determine the applicability of the results to similar cooperative contexts.

Dependability ensures that the study's findings are consistent and could be replicated under similar conditions (Lal, 2025). An audit trail was maintained, documenting all stages of data collection, analysis, and decision-making. This process provided transparency and allowed external reviewers to trace how conclusions were drawn from the data.

Confirmability refers to the degree to which the findings are shaped by the participants rather than by researcher bias or personal interest (Elo et al., 2014). To ensure confirmability, an audit trail was established following Creswell's (2018) seven steps of qualitative data analysis. In addition, AI-assisted was utilized to verify the accuracy and consistency of the data analysis, allowing themes and interpretations to be crosschecked against the original data. Through this systematic and technology-supported process, the study ensured that the findings truly reflected the participants' experiences, thereby strengthening the confirmability and overall trustworthiness of the results on the Total Quality Management practices of multi-awarded cooperatives in Northern Negros.

Data explication

The process of data explication involved systematically organizing, examining, and interpreting the qualitative data to extract meaningful insights and themes from the participants' responses (Alem, 2020). This process enabled the researcher to gain a deep understanding of how Total Quality Management (TQM) practices were implemented and experienced within the selected cooperatives. Creswell (2018) outlined a systematic seven-step process for analyzing qualitative data. Each step helps researchers organize, interpret, and make meaning of participant experiences (Cinthya Butron, 2023).

To ensure a structured and rigorous analysis, Creswell's seven-step qualitative data analysis approach was followed.

In the first step, each interview was transcribed verbatim and carefully reviewed. The data consisted of interview transcription that reflected the cooperatives' Total Quality Management implementation.

The second step involved organizing and preparing the data for analysis. The researcher arranged all transcribed materials systematically and assigned codes to each transcript according to the participant's role and cooperative affiliation. This careful organization ensured that the data were easily traceable and manageable throughout the analysis process.

In the third step, the researcher read through all the data multiple times to gain a comprehensive understanding of the participants' experiences. This stage allowed the researcher to become fully immersed

in the data, taking note of key phrases, initial impressions, and ideas that reflected essential aspects of TQM practices.

The fourth step focused on coding the data. Here, the researcher identified meaningful statements from the transcripts and labeled them with concise codes that captured their essence. Recurring patterns emerged, such as Customers Focus, Leadership, Employee employment; Process Approach; Factual decisionmaking; Continuous improvement; Relationship management. These codes served as the foundation for the subsequent thematic analysis.

During the fifth step, the researcher proceeded to generate themes and descriptions by grouping related codes into categories that represented broader ideas. From these categories, major themes were developed to describe the participants shared experiences. These themes emphasized vital elements of TQM practices, including teamwork, customer focus, leadership involvement, and process improvement.

The sixth step entailed interrelating themes and descriptions to understand how they connected and supported one another in explaining the cooperatives’ approach to Total Quality Management. A thematic framework was then constructed to illustrate the interconnections among leadership, employee engagement, quality standards, and organizational performance, showing how these dimensions collectively contributed to TQM success.

Finally, the seventh step involved interpreting the meaning of the themes and descriptions. At this stage, the researcher connected the findings to existing theories and principles of Total Quality Management to provide a deeper contextual understanding. The interpretations revealed how TQM practices influenced the overall performance, sustainability, and service quality of the cooperatives.

By systematically applying Creswell’s (2018) seven-step approach, the researcher ensured that the data analysis process was organized, comprehensive, and credible. This structured process allowed the study to generate a well-grounded and meaningful understanding of the Total Quality Management practices of multiawarded cooperatives in Northern Negros.

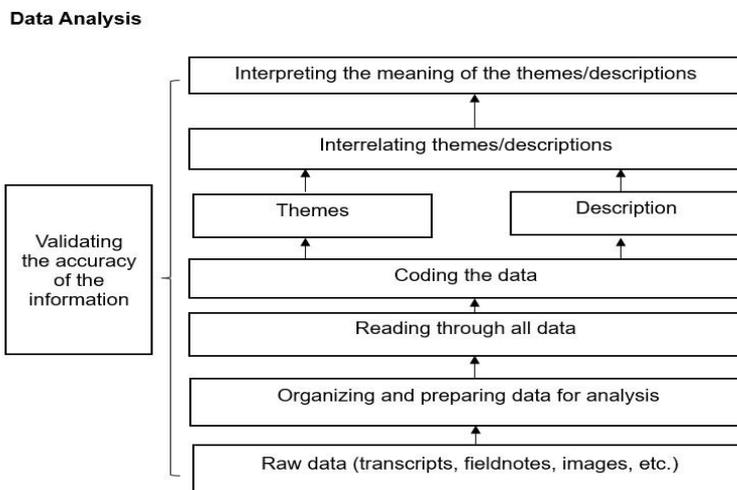


Figure 2: 7-steps of data analysis (Creswell, 2018)

Figure 2

Quantitative Phase

In the second phase, a quantitative approach was applied to measure the extent of TQM practices. This phase used a descriptive-comparative method, focusing on numerical data analysis to compare the variables related to TQM practices across the selected cooperatives.

Respondents. For the quantitative phase, the study was involving all members of the two selected cooperatives—Escalante Public School Teachers and Employees Multi-Purpose Cooperative (EPSTEMCOMPC) and NONESCOST Multi-Purpose Cooperative (NONESCOST-MPC).

Population. The phase two, As of October 19, 2025 the MPC A: total population 6,935 regular members 3,369 and associate 3,566. MPC B total population 1, 647 regular 839 and associate 808.

Sample Size. Cochran’s formula was used to compute the sample size. The study involved two multiawarded cooperatives, MPC-A and MPC-B, in Northern Negros. MPC-A had a total population of 6,935 members, divided into 3,369 regular members and 3,566 associate members. From this population, a sample of 364 members was selected, consisting of 234 regular members and 130 associate members. MPC-B had a total population of 1,647 members, including 839 regular members and 808 associate members, from which a sample of 311 members was selected, comprising 200 regular members and 111 associate members.

A stratified sampling method was used to ensure proportional representation of both membership types within each cooperative. This approach allowed the study to capture the perspectives of all member categories accurately. The total combined sample size of 675 members provided a reliable and representative dataset for analyzing the implementation and extent of Total Quality Management (TQM) practices in the two cooperatives.

Cooperative	Type of membership	Total Population	Per membership type	Sample size	Stratified (sample size)
MPC-A	Regular member	6,935	3,369	364	234
	Associate member		3,566		130
MPC-B	Regular member	1, 647	839	311	200
	Associate member		808		111
Total sample size					675

Sampling Technique. The study employed stratified random sampling to select participants from the two multi-awarded cooperatives, MPC-A and MPC-B. This method involved dividing the total population of cooperative members into strata based on membership type—regular members and associate members. Each stratum represented a specific category of the population, ensuring that all member types were proportionally represented in the sample.

After the strata were established, a random selection of participants was conducted within each membership category, length of members, and position of the members. This approach minimized selection bias and allowed each member an equal chance of being included in the study. By using stratified random sampling, the researcher ensured that the perspectives and experiences of both regular and associate members were accurately captured, providing a reliable and representative dataset for analyzing Total Quality Management (TQM) practices in the cooperatives.

Data Gathering Instrument

The quantitative research instrument was developed based on the emerging themes identified from the qualitative phase to measure the extent of Total Quality Management (TQM) practices in the selected cooperatives. It consisted of two main parts.

Part one, respondents’ Profile collected demographic and background information, including membership type, length of membership, and position in the cooperative. This information provided context for analyzing variations in TQM practices across different member categories.

Part two, seven Principles of Total Quality Management focused on measuring the implementation of TQM practices across seven dimensions: customer focus, leadership, employee engagement, process approach, factual decision-making, continuous improvement, and relationship management. Each principle was assessed using a four-point Likert scale.

Score	Verbal Interpretation	Description
4	Always	Practiced to a very high extent
3	Often	Practiced to a high extent
2	Sometimes	Practiced to a low extent
1	Never	Practiced to a very low extent

This scale enabled the researcher to quantify participants’ perceptions and experiences regarding the extent to which TQM principles were applied within their cooperatives.

Validity and Reliability

Validity. To ensure that the research instrument accurately measured the Total Quality Management

(TQM) practices of the multi-awarded cooperative, content validity was established using the Lawshe Content Validity Ratio (CVR) method (Jeldres , 2023). According to Costa, (2023) opined that out of the 15 expert validators. Each expert rated the items as “essential,” “useful but not essential,” or “not necessary.” Items that did not meet the minimum CVR value of 0.60 for fifteen experts were omitted, following Lawshe (1975) and Ayre and Scally (2014). This process ensured that all items were clear, relevant, and aligned with the study’s objectives. Below was the

Based on the validation results, specific items under each variable were omitted for not meeting the required CVR threshold; however, all validated variables were included in the final instrument. Presented below were the results of the CVI.

The computed Content Validity Index (CVI) scores were:

Principle	CVI Value
Principle 1	0.800
Principle 2	0.783
Principle 3	0.796
Principle 4	0.783
Principle 5	0.794
Principle 6	0.800
Principle 7	0.792
Overall CVI	0.793

These results indicated that the instrument had strong content validity, exceeding the acceptable level of 0.60, and was valid and reliable for measuring the cooperative’s Total Quality Management (TQM) practices.

Reliability. To check the reliability of the quantitative instrument, the study used Cronbach’s Alpha, which measures the internal consistency of questionnaire items. Values range from 0 to 1, and a value of 0.70 or higher is generally acceptable, while 0.80 and above indicates good reliability.

After the questionnaire passed content validity, it was pilot-tested with 30 cooperative members from the LCC Faculty Community Multi-Purpose Cooperative. The pilot test helped assess the clarity and consistency of the

items. Using Cronbach’s Alpha, the instrument obtained a coefficient of 0.972, which showed excellent reliability, meaning the items consistently measured the intended TQM dimensions.

Data Gathering Procedure

Approval letters were obtained from the management of MPC A and MPC B to allow the survey among their members. Informed consent was secured from all respondents before data collection.

Participants were given enough time to read and answer the questionnaire. Surveys were administered during members’ meetings and at the cooperative premises. For members who could not attend, questionnaires were distributed and collected through a designated gatekeeper. Ethical standards were strictly followed.

Statistical Treatment of Data

To analyze the data gathered in the study, the following statistical tools were employed to accurately measure the extent of Total Quality Management (TQM) practices in the multi-awarded cooperative in Northern Negros.

For Problem 1, the researcher utilized mean and standard deviation to determine the extent of Total Quality Management (TQM) practices of the multi-awarded cooperative in Northern Negros when the respondents were taken collectively and when they were grouped according to membership type, length of membership and position in the cooperative.

For Problems 4 to 7, the researcher applied t-test and Analysis of Variance (ANOVA) to test whether there were significant differences in the extent of Total Quality Management (TQM) practices of the multiawarded cooperative in Northern Negros when the respondents were grouped according to membership type, length of membership, and position in the cooperative.

Data analysis

The researcher gathered, tabulated, and interpreted the data based on the results of the survey. For the extent of Total Quality Management, the mean scores were interpreted as follows.

Number Code	TQM interpretation practices	Scale	Verbal Interpretation
4	Always	3.25-4.00	Very High extent of TQM practices
3	Often	2.50-3.24	High extent of TQM practices
2	Sometimes	1.75-2.49	Low extent of TQM practices
1	Never	1.00-1.74	Very low extent of TQM practices

Ethical Considerations

In conducting this study on the Total Quality Management (TQM) practices of cooperatives in Northern Negros, ethical principles were strictly observed to protect the rights, dignity, and welfare of all participants.

Adequacy of Facilities

Interviews and surveys were conducted in comfortable, appropriate cooperative settings. Secure digital tools were used for data storage to maintain confidentiality.

Community Involvement

The study encouraged active participation from cooperative members and leaders, ensuring their insights shaped the findings. Results were shared to support continuous improvement in cooperative TQM practices.

Informed Consent

All participants were fully informed about the study's purpose, methods, and use of results.

Participation was voluntary, with the right to withdraw at any time, ensuring ethical standards were upheld throughout the study.

Justice

The study included cooperatives of different sizes and services across Northern Negros to ensure fairness and inclusivity. All voices were valued equally in assessing TQM implementation. In line with the norm of reciprocity, participants' and respondents' time and effort were acknowledged through tokens of appreciation for their valuable contributions.

Privacy and Confidentiality

All personal information was kept confidential. Data were anonymized and securely stored, with access limited to the researcher to protect participant identity and data integrity.

Researcher's Qualifications

The researcher possessed expertise in business management and cooperative development, ensuring ethical and competent conduct of the study focused on TQM practices. With formal training in both qualitative and quantitative research methods, the researcher was well-equipped to collect, analyze, and interpret data rigorously and accurately.

Risks and Benefits

Minimal risks, such as discomfort during interviews, were mitigated through confidentiality and voluntary response. Benefits included improved understanding of TQM and support for cooperative capacitybuilding and performance improvement.

Social Value

This study explored the social relevance of TQM practices in multi-awarded cooperatives in Northern Negros. It aimed to generate practical insights that improved operational efficiency, service quality, and sustainability, contributing to the growth of the local cooperative movement.

Transparency

Participants were clearly informed about the study's objectives and process from the start. Open communication fostered trust and encouraged honest, meaningful participation.

Vulnerability of Participants

The study involved adult participants capable of informed consent. While no vulnerable groups were expected, care was taken to ensure participants felt respected, safe, and free from pressure.

RESULT AND DISCUSSION

This chapter presented the results and discussion of the qualitative findings, supported by global and local studies, verbatim statements, and the corresponding implications drawn from the participants' experiences. It

also presented the quantitative results through tables, table discussions, implications, and related studies that supported the statistical outcomes of the investigation.

Qualitative Results

After completing the quantitative phase of the study, the researcher identified and selected qualified conversational partners based on the predetermined inclusion criteria. These individuals served as the primary sources of data for the qualitative component of this research.

The study involved 14 conversation partners from two selected multi-awarded cooperatives in Northern Negros—MPC A (33 years of existence) and MPC B (27 years of existence). They were selected because of their active engagement and direct involvement in Total Quality Management (TQM) practices within their respective cooperatives.

MPC A. Conversation partners were: a 78-year-old female Board Director (regular member; 20 years as officer); a 63-year-old male General Manager (regular member; 33 years as employee/officer); a 32-year-old male Credit and Collection Manager (regular member; 5 years as employee); a 33-year-old female Consumer Store Manager (regular member; 5 years 6 months as employee); a 33-year-old female staff member—Other Services/Sales & Marketing (regular member; 6 years as employee); a 37-year-old male Internal Quality Assurance Officer (regular member; 16 years in IQA); and a 74-year-old female active member (27 years of membership; Php 64,800 capital build-up), actively availing of loans and services, in good standing, and a recipient of the cooperative's TQM practices.

MPC B. Participants were: a 63-year-old male Board Director (regular member; 27 years as officer); a 52-year-old female General Manager (regular member; 27 years as GM); a 35-year-old female Credit and Collection Manager (regular member; 25 years as employee); a 49-year-old male Consumer Store In-Charge (regular member; 20 years as employee); a 36-year-old male Other Services Manager (regular member; 15 years as employee); a 45-year-old male Internal Quality Assurance Officer (5 years in IQA); and a 36-year-old female Active Member (regular member; Php 28,800 capital build-up), actively availing of loans and services, in good standing, and directly experienced and benefited from the cooperative's TQM practices.

Qualitative data analysis generated seven themes and twenty-one sub-themes, namely: (1) Customer Focus, sub-themes (1.1) Service quality (1.2) Business activity (1.3) Community service (2) Leadership (2.1) Leadership roles (2.2) Organizational values (3) Employee involvement (3.1) membership (3.2) education programs (3.3) Organizational meetings (3.4) System support (4) Process approach (4.1) Decision-making (4.2) Planning (4.3) Project implementation (4.4) Financial management (5) Factual Decision-Making (5.1) Financial support (5.2) Experience duration (5.3) Goal orientation (6) Continuous Improvement (6.1) Organizational improvement (6.2) Performance outcomes (6.3) Challenges encountered (7) Relationship Management (7.1) General experiences (7.2) Cooperative identity

Theme 1: Customer Focus

Customer focus is a key principle of Total Quality Management (TQM) because it requires organizations to always consider the needs and expectations of both internal and external customers in every decision they make (Alderson, 2023). In cooperatives, this means understanding what members need while ensuring that all departments work together to deliver quality service (Adem et al., 2023). However, many organizations in other countries struggle to maintain strong customer focus due to fast-changing customer preferences and culturally diverse markets (Metz & Ilies, 2020). Developing nations also face challenges such as limited technology for gathering feedback, which makes it harder to respond quickly to customer concerns (Awoke, 2021). Even in the national and local context, cooperatives often deal with issues like limited customer service training, financial constraints, and inconsistent communication with members, which weaken their customer-focused efforts (Alsaqer & Katar, 2024). These challenges show that while customer focus is essential in TQM, organizations must continuously improve and innovate to meet customer needs effectively.

One participant noted: *"Ang services sang co-op, so ang co-operative ga offer sya ug different nga mga services. We have one sa lending, may ara man consumer service, kag other service pariho sa ga pa rent*

rooms like for meetings and conferences, which is amo gid na sya ang main and primary gid nga services nga gina offer sang coop." (The services of the co-op include different kinds of offerings. We have lending services, consumer services, and other services like renting out rooms for meetings and conferences. These are the main and primary services that the cooperative offers.)

Several participants emphasized that: "Sa amon nga department, ang mga product nga dugay na sa estante, amon gid gina double check bago namon pabayaran sa costomer. Basta gani may ara kami mabatian nga reklamo, amon gid dayon gina-actionan para indi man ma feel sa mga myembro nga wala gid sila gina tagaan importansiya." (In our department, we always double-check products that have been on the shelf for a long time before we let customers pay for them. Whenever we hear any complaint, we immediately take action so that members will not feel that they are not being given importance.)

Two participants shared: "Diri sa amon, para ang costomer may feel nila nga gina value gid sila, pariho sang aton mga senior citizen, ang coop nag butang gid special line sa aton senior." (Here in our place, so that customers will feel valued, especially our senior citizens, the coop has provided a special line specifically for seniors.)

Other participants also shared: "Diri, ma'am, amon mga ga rent, basta may ara sila reklamo, example ab isa CR nila, akon na dayon i-report sa kay manager para ma-repair ko dayon. Pero kung kaya ko man lang e-repair nga wala man lang kinahanggal kwarta, ako nalang para ang costomer magbalik-balik diri. Te nalipay man sila kung actionan ila request." (Here, ma'am, for those who rent our facilities, whenever they have a complaint—like if one of their comfort rooms has an issue—I immediately report it to the manager so it can be repaired right away. But if it's something I can fix without spending money, I do it myself so that customers will keep coming back. They are also happy when their requests are acted on quickly.)

One participant added: "Kanami sang coop, dako gid bulig sa akon bata nga naga eskwela pa. Pero ang akon lang gin bala kay ang interest sa ila pa loan medyo na sundalan ko, tani ila man pa nuban." (The cooperative is very good and has helped a lot, especially for my child who is still studying. But my only concern is that the interest on their loans feels a bit heavy for me; I hope they can lower it.)

The findings showed that the cooperative maintained strong customer focus through diverse, member-oriented services (lending, consumer, and facility rentals) and prompt responses to concerns, such as doublechecking products and acting immediately on complaints, which helped members feel valued. Inclusive initiatives, including a special lane for senior citizens, further reflected fairness and care, strengthening trust and member loyalty. However, customer satisfaction may have been weakened by loan-related concerns, particularly perceptions of heavy interest rates, creating a gap between service benefits and financial burden. Customer focus may also have been challenged by inconsistent training, weak feedback systems, and irregular communication, highlighting the need to standardize procedures, strengthen feedback and communication, and review loan policies to balance financial sustainability with member welfare.

Sub-theme 1.1: Service quality

Service quality refers to how well a cooperative's services consistently meet or exceed member expectations, which strengthens satisfaction, trust, and long-term loyalty (Afriyie, 2023). It involves regularly assessing responsiveness, reliability, assurance, and empathy to ensure that services remain efficient and member-centered (Manik et al., 2020). Prioritizing service quality also reflects TQM's emphasis on maintaining high standards that support operational excellence and strong member relationships (Alderson, 2023). However, many cooperatives face challenges such as limited financial resources, inconsistent staff training, and weak communication systems that hinder their ability to provide consistent service quality (Attolba-aquino & Castañeda, 2025). These issues emphasize the need for continuous improvement and stronger feedback mechanisms to keep service quality aligned with TQM principles (Cuarteros, 2024).

As one participant explained: "Akon gid gina sigurado nga ang rooms tinlo before mag start ang event. Gina pa double check ko gid sa akon upod. Pero one time may ara ta member nga nag reklamo kay ang pihak nga glass wala na tinlo-an. Sugod sato every event akon nagid kadtoa-an, wala nako ga pamagkot lang kundi double check ko gid." (I always make sure that the rooms are clean before an event starts. I even have my

companion double-check them. But one time, a member complained because one of the glass panels wasn't cleaned. Since then, I personally go to the venue for every event—not just asking about it—but making sure to double-check it by myself.)

Another participant opined: "*May natabo maam nga ang aton product ga ka expired gid, tungod nga damo ang stocks wala Nakita nga indi dayon ma ubos. Akon gina himo maam gina double check ko gid na kay basi bala ang ma baligya expired na.* (There was a time, ma'am, when some of our products expired because we had a lot of stocks and they were not immediately noticed or sold. What I do, ma'am, is I always double-check them to make sure that the items we sell are not expired.)

Several participants explained: "*Gina sigurado ko gid nga may ara man kalidad amon serbisyo, nag butang na ta suggestions box sa may dalom para if may ara man gid kinahangal nga address pinaaga sa suggestions box ma bago naton ang practices. Ga pati gid ko maam nga ang coop indi mag Malabo kung wala ta customer.*(I always make sure that our services have quality. We placed a suggestion box downstairs so that if there is anything that needs to be addressed, we can improve our practices through the suggestions. I truly believe, ma'am, that the cooperative will not survive if we don't have customers.)

Others participants stated: "*Pag abot ko diri sa hotel akon gid na dayon gina tinlo-an ang area ng ana assign sa akon para pag bugtaw sa ga rent nami nak ag tinlo ang palibot.*"(When I arrive at the hotel, I immediately clean the area assigned to me so that when the guests wake up, the surroundings will already be neat and clean.)

One noted: "*During pandemic maam amo to ang time nga kabudlay gid, pero naka raos man gid ang coop. Amon to ginahimo naka provide kita to-go services nga ang aton member tanan nila nga order kamai na ma deliver. Biskan subong may ara pa kita sina nga serbisyo kag na namiaan gid ang member kay if busy sila sa ila work, maya ra sila order easy sa ila.*"(During the pandemic, ma'am, that was really a difficult time, but the cooperative was still able to cope. What we did was provide to-go services, where all the orders of our members were delivered to them. Even now, we still offer that service, and members really like it because if they are busy with work, they can just place an order—it's easy for them.)

One participant added: "*Sa loan nga bahin ma'am gina sigurado ko man nga may quality amon serbisyo pariho ab inga ang aton loan dasig sap ag process and updated sila sap ag pahibalo sa ila due date. Pero amo lang nag ani may ara gid abi ga kalatabo nga baw dasig ang process kis-a ga kalipat man sila sa ila obligasyon.*"("In the loan section, ma'am, I also make sure that our services have quality. For example, the processing of loans is fast, and members are always updated about their due dates. But the thing is, sometimes because the process is quick, some of them tend to forget their obligations."

Other also commented: "*12 years nako nga member, so far ok man gid ang naga avail ko loan, ang during sa akon master dira ko ga loan. so far wala ko delinquent sa akon loan, Kung akon e rate siguro 1-10 ara man gid sa 8 ah...ang 2 points room for improvement...para may ara pa sila himoon para mag improve.* (I've been a member for 12 years, and so far I've been okay with the loans I've availed. During my master's studies, that's when I took out a loan. Up to now, I haven't been delinquent on any of my loans. If I were to rate it from 1 to 10, I'd give it 8—the remaining 2 points are room for improvement, so they still have things they can do to improve.)

The findings showed that service quality was generally strong because staff ensured cleanliness and regularly double-checked facilities and products, while the cooperative remained responsive through suggestion boxes, quick loan processing with reminders, and convenient to-go/delivery services. However, service quality was sometimes affected by lapses such as missed cleaning tasks and overstocked products that expired, and the fast loan process could lead some members to forget their obligations. Overall, the results suggested the need to standardize monitoring, strengthen communication, and improve follow-through to keep service quality consistent.

Sub-theme 1.2: Business activity

Business activity refers to the coordinated processes and services that a cooperative manages to consistently

deliver value and quality to its members (Helderman, 2021). Under TQM, these activities—such as product management, financial services, and member transactions—must be continuously monitored and refined to ensure operational efficiency and process excellence (Bekele, 2025). However, many cooperatives struggle with challenges such as limited digital systems, inconsistent process documentation, and slow adaptation to changing member needs, which weaken the efficiency of daily operations (Jamaluddin et al., 2023). These operational gaps often lead to delays, service inconsistencies, and reduced member satisfaction, signaling the need for stronger quality assurance mechanisms and more standardized workflows (Desai & Gupta, 2024). By integrating TQM into their business activities, cooperatives can overcome these challenges through improved process control, better staff empowerment, and continuous innovation, ultimately supporting sustainable performance and long-term competitiveness (Nawaz et al., 2020; Abbas, 2022).

One participant shared *“Ang services sang co-op, so ang co-operative gina aim gid ya nga maka serve sa amon mga members whatever nga makita kag mga concerns. (The services of the co-op are really aimed at serving our members, whatever needs and concerns they may have.)”*

In addition, another participant opined *“Pag avail nila sang service, ang costumer feeedback gina collect namon para ma check namon kung ano ang kulang kag ano pa ang dapat i-improve.”* (When they avail of our services, we collect customer feedback so we can check what is lacking and what still needs improvement.)

Furthermore, another partner added *“As much as possible ang process masunod gid po, kay isa na sa ginapromote gid namon to have quality service sa mga aktibidadis sa coop. (As much as possible, the process is strictly followed, because that is one of the things we really promote to ensure quality service in the cooperative’s activities.)”*

Finally, the respondents noted: *“And even gina pa check pana samon ang mga process kag documents para ma insures nga nag follow gid sa standard.”* (“They even have our processes and documents checked to ensure that we are truly following the standards.”)

Similarly, another conversation partner highlighted: *“Kung ano ang aktibidadis sa coop ga participate man ko pero kis-a kasako abi, pero nami ang ila serbisyo pag abot process sa loan.daw wala man gid ko reklamo pero ..tungod sa ka busy ko nagging passive man ko. (Whatever activities the cooperative had, I also participated, but sometimes I felt lazy. However, their service was good, especially in how they processed loans. I didn’t really have any complaints, but because I was busy, I also became passive.)”*

The findings indicated that the cooperative’s business activities had generally been implemented with a strong service orientation and attention to quality processes. Participants described that the cooperative had aimed to address members’ needs and concerns, collected customer feedback to identify service gaps, and strictly followed procedures, with internal checking of processes and documents to ensure compliance with standards—practices that supported operational consistency and process excellence. However, the results also showed a limitation in member engagement, as one member admitted becoming passive due to busyness and low motivation to participate in cooperative activities, which suggested that even when services (e.g., loan processing) had been satisfactory, participation in other business-related activities had not always been sustained. Overall, these findings implied that while the cooperative’s operational workflows had promoted quality and standardization, it had still needed stronger strategies to increase member involvement and sustain participation across its business activities.

Sub-theme 1.3: Community service

Community service is an important way for cooperatives to demonstrate their commitment to TQM, particularly through the principle of social responsibility (Mittal et al., 2023 ; Al-Refaie, 2022; Basu, 2020). Studies describe it as the cooperative’s intentional effort to support community welfare through outreach, education, and service-oriented programs (Attolba-aquino & Castañeda, 2025; Bogoviz, 2022). Aligning these activities with quality initiatives ensures that improvements in services also create positive social impact beyond their members (Muhammad Irfan, 2025). Community-oriented efforts such as volunteer work, donation drives, and livelihood activities help strengthen the cooperative’s visibility, identity, and trust within the community (Helderman, 2021). Overall, community service fosters shared responsibility,

continuous improvement, and stronger relationships between the cooperative and the people it serves (Zainuri & Huda, 2023).

To begin with, several participants noted *“Amo lang na guro kinahanglan mabuligan gid tani na sila. Sa ilang marketing man tani sa ilang mga products.”*(They really need support, especially in helping them market their products.)

In addition, respondents highlighted: *“Like tree planting ga coastal clean-up drive, ga pang limypo tapos gapa feeding, ga bloodletting, so didto siguro niya nakita ba nga ah maayo sad diay si coop Visayas.(Activities such as tree planting, coastal clean-up drives, community cleaning, feeding programs, and bloodletting are probably what made people realize that EPSTEMCO Visayas is truly doing good.)*

Moreover, one participant recalled *“Example during sa Yolanda, ning lupad ang amon atup, so immediately I went to coop nga amo na, so ano pag repair sa koan house nga wala naman koy loan... They immediately give what I need* (For example, during Yolanda, our roof was blown away. I immediately went to coop asking how I could repair our house since I no longer had an active loan... They immediately gave what I needed.)

Aside from these, one mentioned *“They protect its members sa ilahang need, especially when it comes sa ilahang financial problem kanang tuition fee sang mga students. They are greatly help, kay so whenever my daughters need amount for the school, they immediately response and give what I need...”* (They protect their members’ needs, especially regarding financial problems like students’ tuition fees. They are a great help because whenever my daughters need money for school, they respond immediately and give what I need.)

In addition, some were mentioned *“Ga deliver mi sa pabrika, sa escalante kis a, mo abot pami Minapasok... maayo gid nga naay co-op to go. (We deliver to the factory, sometimes even to Escalante, and reach Minapasok... it’s really good that there is a co-op to-go service.)*

One explained: *“Kami nalang ngita sa ilahang order kag kami nalang magpa punch... para indi na sila ma budlayan labi na ang mga senior.”*(We look for their orders ourselves and have them punched so they won’t have difficulty, especially the seniors.)

Another opined: *“Gina propose sang board nga partnership sang co-op kag sang hospital para indi na mag deposit ang member kung ma admit sila.”* (The board proposed a partnership between the cooperative and the hospital so that members would no longer need to pay a deposit when they are admitted.)

Some added:” *Ang plano sang board is one-stop-shop... para-accessible ang tanan services sa mga members kag sa community.* (The board plans to establish a one-stop shop so that all services will be accessible to members and the community)

The findings showed that the cooperative’s community service went beyond routine transactions by responding to urgent member needs with timely, caring, and community-oriented support. Participants highlighted outreach activities—tree planting, coastal clean-ups, feeding programs, and bloodletting—which strengthened public trust and reinforced the cooperative’s positive identity as an organization that “truly does good.” Members also emphasized that the cooperative protected their welfare during financial hardships by providing immediate assistance for essential needs such as students’ tuition fees, reflecting responsiveness and empathy. Proposed initiatives like a hospital partnership to remove deposit requirements during admission further showed proactive customer care that aimed to reduce member burden and improve access to vital services. Overall, the results suggested that community service served as customer service by building trust, protecting members, and expanding support systems that improved their quality of life.

Theme 2: Leadership

Leadership in cooperatives refers to the ability of leaders to set a clear vision, empower members, and align quality goals throughout the organization (Raj & Bhattarai, 2023). Effective leaders foster a culture of continuous improvement by motivating participation, strengthening trust, and ensuring that quality initiatives are implemented at all levels (Jerab, 2023). In cooperative settings, leadership is also characterized by

collaborative decision-making and shared responsibility, where leaders and members work together to sustain TQM practices in daily operations (Snongtaweepon et al., 2020). However, many cooperative leaders face challenges such as limited managerial training, resistance to change, and difficulty balancing member expectations with operational demands (Putra and Arifin, 2022; Ishaq, 2021). These challenges highlight the need for stronger leadership development programs and more structured quality-management systems to ensure effective TQM implementation (Al-Ali, 2020).

One mentioned: *“As a leader, I believed that I need to... talk to people noh... to listen to them, hearing feedbacks and then attain to their needs, so that we will be able to make the co-operative responsive to the needs of members and staff...”* (“As a leader, I believe that I need to talk to people, listen to them, hear their feedback, and address their needs so that we can make the cooperative responsive to the needs of both members and staff.”)

Other added: *“Ang diri gud sa coop shared ang amon leadership.”* (“Here in coop, our leadership is really shared.”)

Another mentioned: *“So as mga board of directors maka influence gid man sila sang amon mga, mga fellow nga officers and the management as well.”* (“So as members of the Board of Directors, we are able to influence our fellow officers and the management as well.”)

Several opined *“The support of the members who are also owners and customers at the same time of the cooperative and that of the staff is very vital to the success of the co-operative and that was already proven with the many awards received by the co-op.”* (The support of the members—who are also owners and customers of the cooperative—along with that of the staff, is very vital to the success of the cooperative, and this has already been proven by the many awards the co-op has received.)

One noted: *“Because before this co-op an ISO certified organization, part of the requirements of being an ISO certified is to consistently address noh or consistently meet or even exceed the expectations of the customer... so that can only be done, if we listen to their feedbacks.”* (Before this co-op became an ISO-certified organization, one of the requirements was to consistently meet or even exceed customer expectations... and that can only be done if we listen to their feedback.)

One added: *“Ako dugay na ko nga member kag sa akon na talupangdan, kamaayo gid sa mga leaders, pag ma sulod ko sa coop kag ara sila always man gid naka smile very accommodating sila.”* (I have been a member for a long time, and based on my observation, the leaders are very good. Whenever I enter the cooperative and they are there, they are always smiling and very accommodating.)

The findings implied that cooperative leadership supported TQM implementation because leaders used a people-centered approach by listening to members and staff, acting on feedback, and maintaining an accommodating and respectful presence that strengthened trust and participation. Shared leadership and the influence of the Board of Directors also suggested a collaborative system where officers, management, and member-owners worked together toward quality goals, which participants linked to the cooperative’s sustained success and awards. However, leadership challenges were also implied: meeting ISO-driven expectations required consistent feedback mechanisms and follow-through across all levels, and gaps in leadership development or resistance to change could weaken responsiveness and quality consistency. Overall, while leadership was a major strength, continuous leadership training, structured quality-management systems, and stronger accountability for acting on feedback remained necessary to sustain improvement and balance diverse member expectations with operational demands.

Sub-theme 2.1: Leadership roles

Leadership roles in cooperatives refer to the essential functions leaders perform to guide quality initiatives, including setting a clear direction, empowering teams, and allocating resources effectively (Attolbaaquino & Castañeda, 2025; Bridoux, 2022). These roles also involve modeling quality-driven behavior, strengthening cross-functional collaboration, and embedding TQM principles across all levels of the cooperative structure (Irvani, 2022). However, many cooperative leaders face challenges such as limited managerial training,

difficulties in aligning diverse member expectations, and constraints in implementing quality systems consistently (Raj & Bhattarai, 2023). Studies also report that leaders struggle with resistance to change, especially when introducing new quality standards or process improvements within member-owned organizations (Putra & Arifin, 2022; Hilman, 2020). Despite these challenges, effective leaders who continue to uphold TQM roles help sustain a culture of continuous improvement and strengthen long-term member satisfaction (Karia, 2020).

One mentioned: *“So ang among nga gina implement na procedure wala ko ga maintain tawo sa isa lang nga position... So ang amon nga process is rotation, ga rotate ang amon tanang tawo kay ang gusto nako if may mo absent nga isa ka tawo wala sang may position nga ma tambay.”* (The procedure we implement does not assign one person to a fixed position. Our process is rotation—our staff rotate in all areas because I want to ensure that if someone is absent, no position will be left unattended.)

Some explained: *“Like for example may ara kami activity didto sa amon event center duha lang akon tawo so mag pull out kami mga staff ug ipadala didto para mo bulig.”* (For example, if we have an activity at our event center and I only have two staff there, we pull out other staff and send them to help.)

Many opined: *“Guidance sang amon nga manager maam noh, indi nga kanang ako lang mo decide dapat communication sa iyaha nga dapat open... communication lang gid at the same time ma solutionan ninyo ang problema.”* (We follow the guidance of our manager, ma’am. It’s not that I decide alone—there must be communication with the manager, and it should be open. Through communication, we can find solutions to the problems.)

Others added: *“So need nimo ang assistance sang imo manager, nag help sa board kay at the end indi mani ma perfect ug mo tabo kung gid approval nila.”* (You really need the assistance of your manager, who works with the board, because in the end, nothing can be finalized or implemented without their approval.)

The findings showed that leadership roles in the cooperative were performed effectively through flexible staffing and strong coordination, as leaders implemented job rotation and deployed additional staff during activities to ensure continuity of service even when employees were absent. Participants also indicated that decision-making was not done individually but was guided by open communication with managers and supported by the board, which helped resolve issues and ensured that actions were properly approved.

However, the results also suggested limitations in leadership roles because operations sometimes depended on pulling out staff due to limited manpower, and implementation could be delayed when approval from managers and the board was required. Overall, the findings implied that while leadership promoted teamwork and continuity, stronger staffing support and clearer procedures could have improved efficiency and faster implementation of quality initiatives.

Sub-theme 2.2: Organizational values

Organizational values refer to the core principles and shared beliefs that guide a cooperative’s decisions, behaviors, and strategic direction, particularly in ensuring quality management (Cakir & Adiguzel, 2020). These values help shape a culture of accountability, integrity, and continuous improvement, allowing both leaders and employees to work toward organizational excellence (Purnomo et al., 2024). When aligned with TQM principles, organizational values ensure that processes, services, and member interactions consistently reflect transparency, fairness, and a strong commitment to member satisfaction (Afriyie, 2023). However, cooperatives often encounter challenges such as inconsistent value application across departments, declining commitment during high workloads, and limited opportunities for value-based training (Javellana, 2025; Abidin, 2021). Despite these challenges, well-established and consistently practiced organizational values remain essential for sustaining a quality-driven culture and supporting long-term cooperative success through TQM initiatives (Rachman, 2022).

One mentioned: *“Bisan pag.. Walay parihas sa iban ba nga offices nga unahon dayun kay chief general raba ni or superintendent raba ni sya nga. Pariho si superintendent aton gani si sir ***** ato man siya sa silay, member na sya kaadto na sya dire nya pero dili nimo ma diparahan ara ga pungko lang hulat lang sa ga kuha*

rapud syag number.” (Even here, it’s not like in other offices where someone is given priority right away just because they are a chief or superintendent. For example, our superintendent, Sir *****—he is from Silay and he comes here as a member, but you won’t see him cutting in line. He just sits, waits, and gets a number like everyone else.)

Other explained:“*Ang diri gud sa coop shared ang amon leadership. Wala nga ga ano nga sya lang or one or two ana. Shared... and our BOD pati mga officers noh nga mga committees are very active. Dasun more it for service, participative talang.*” (Here in coop, our leadership is shared. There is no “only him” or “only one or two people.” It is shared... and our Board of Directors as well as the officers and committee members are very active. It is more service-oriented and participative.)

Some mentioned: “*Open kami, sa foundation... sa general assembly may time gid taya and for open discussion and deliberation kung ano ila ma raise... dayun may mga suggestion box kita noh nga ginabutang.*” (We are open, especially during the foundation events and the general assembly. We really allot time for open discussion and deliberation on whatever members want to raise... and we also have a suggestion box that we place for additional feedback.)

Many opined: “*Para baya ni sa co-op... dili ta parihas sa uban nga negosyo... diri lain sa cooperative, dili nato bossing ang board of directors... pati ang members. So, expect members is everywhere.*” (This is for the co-op. We are not like other businesses. Here in the cooperative, the Board of Directors are not treated like “bosses” ... and neither are the members. We expect members to be active everywhere.)

Others added:“*Dili mangud ma bou ang imuhang decision making... if e-treat nimo sya japun ug negative. Kay without sa ilahang feedback dili manka mag strong nga leader.*” (Your decision-making will not improve if you continue treating feedback negatively. Without their feedback, you cannot become a strong leader)

Another mentioned: “*I vote every year kag kung ako mag pili isa ka leader gina lantaw ko gid maka help sa coop specially ,may ra ta gina patihan nga dili align sa objectives..as member gina lantaw ko gid in inga leader gina value ang coop kag may ara tagipusson sa paag serbisyo.*” (I vote every year, and when I choose a leader, I really look at whether they can help the cooperative. Sometimes there are leaders we believe are not aligned with the objectives. As a member, I make sure to choose leaders who value the cooperative and who have something meaningful to contribute through their service.)

The findings showed that the cooperative’s organizational values were strongly practiced through fairness, openness, and shared responsibility, as leaders and members followed the same procedures (e.g., no special treatment even for high-ranking members), encouraged participative leadership, and provided venues for open discussion and feedback through assemblies and suggestion boxes. Participants also indicated that the cooperative valued service and member involvement, viewing the organization as a shared responsibility rather than a boss-centered workplace, which supported transparency and stronger member trust. However, the results also suggested that these values could have been challenged when some leaders were perceived as not fully aligned with the cooperative’s objectives, and when feedback was not consistently welcomed or applied in decision-making. Overall, the findings implied that while organizational values were a major strength, consistent value application, stronger value-based training, and improved handling of feedback were still needed to sustain a quality-driven culture.

Theme 3: Employee Involvement

Employee involvement refers to the active participation of employees in decision-making, problemsolving, and process improvement efforts to enhance service quality and organizational performance (Palumbo et al., 2025; Adobor, 2020).It promotes collaboration and teamwork by encouraging staff to share their ideas, skills, and experiences, which supports the cooperative’s continuous improvement initiatives (Obodozie & Nwabufo, 2025).When employee involvement is consistently practiced, quality management principles become embedded across all operational levels, fostering accountability, empowerment, and ownership of tasks (Zoghlami, 2020; Alawag, 2023).However, many cooperatives face challenges such as uneven participation among staff, limited confidence in expressing suggestions, and the absence of structured mechanisms for meaningful employee contributions to quality-related discussions (Liu, 2021).Despite these barriers, strong employee involvement remains essential for cultivating a motivated workforce and sustaining long-term improvements in service delivery and organizational effectiveness (Kit-Fai Pun, 2002).

Other added: *“Lahi ra jud kung may constant communication ka with your peer... para maapply pud nila kung unsa ang imuhang ginagusto bitaw... kay may goal man mi sa department.”* (It’s really different when you have constant communication with your peers... so they can apply what you want them to do, especially because our department has goals.)

One opined: *“So as a leader you accept suggestions coming from your employees? — Yes. Especially sa insurance kay si ***** hanas na gid sya kaayo sa insurance maam kaysa sa akooa...”*

*“Si ***** dugay na sya sa insurance... dira gid ko gapangutana niya... open minded man tapos ga-share pud sya maam... so ako willing ko gang, tagae ko, tudlo-i ko gang amo ni ana.”* (As a leader, do you accept suggestions from your employees?’ — ‘Yes. Especially in the insurance section, because ***** is really very skilled in insurance work, even more than I am. ‘***** has been in insurance for a long time... that’s why I ask him questions. He is openminded and he shares his knowledge, ma’am... so I am willing to say, “Friend, please teach me how to do this.)

One mentioned: *“Ang akon mga kauban... may time pana ana nga mo-muno pana nga ‘maam **** mao na ana’... So sila pa na mo-hatag nakog ideas.”* (My colleagues sometimes tell me, “Ma’am, this is how it should be done...” So they also give me ideas.)

Another explained: *“Dili ta parihas sa uban nga negosyo; diri sa cooperative lain kay dili nato bossing ang Board of Directors pati ang members. Daghan kaayo ang members, mao na every time ga-monitor ko sa ilaha. Ma-encourage man ko nila, kay pinaagi sa pagpakita nila nga ‘uy si sir gani oh mao nay ginaubra noh,’ ma-inspire ko. Sa pag-treat sang member-owner, pangitaan gid namon pamaagi* (We are not like other businesses; here in the cooperative, it is different because we do not treat the Board of Directors or even the members as ‘bosses.’ There are so many members, which is why I constantly monitor them. I also get encouraged by them because when they show, ‘Look, sir is doing that,’ it inspires me. In dealing with memberowners, we always find ways to serve them better.)

One emphasized: *“So kung indi gid kaya, so amo na maam, magpa-help mi sa co-maker tapos may mga member nga indi magpati sa collector. Ang ginaubra dira, gina-inform namon si manager; the last thing nga ubrahon, si manager na ang mag-message.”* (If a member really cannot comply, then we ask for help from a co-maker. Sometimes there are members who do not listen to the collector. What we do is inform the manager; and if needed, the final step is for the manager to send the message.)

Several added: *“So sa ila daw okay man kay ginhambalan ko man sila. Ako, ga-sulod man ko sa store mo kay kis-a mo-canvas ka man, mo-survey ka man, tapos makita mo man na ang ila nga ano... so may ara kami parihas ana siguro, loan-related nga wala pa na-approval na proper gid, na-release or something... pero kung gi-inform moko, kabalo ko nga daan; indi ka ma-question.”* (For them it’s fine because I already explained things to them. I also go inside the store because sometimes you need to canvas or survey, and you can see their situation. We have experienced cases like that—maybe something loan-related that hasn’t been properly approved or released yet... but if you inform me, I already know beforehand, and you won’t be questioned.)

One mentioned: *“Ga attend gid ko sa mga kalihukan sa coop kada meetin naa ko para ma update ko sa unsay plano sa mga leaderis..As member namian ko kay ila kami gina update as part bala nga kami isa man ka tag-iya ..tapos kada meeting maka raise kami questions..sa akon nak experience daw wala man ko may na sawayan pero Nakita ko may ara gid wala ga involve kay damo kami nga members kis-a di jud ni mo ma ingin maka tunga sa population.”* (I always attend the coop’s meetings so I can know the leaders’ plans. I like it because they keep us updated since we are also owners, and we can ask questions during meetings. I don’t really have complaints, but I noticed some members are not involved because there are many members and not everyone can participate.)

The findings showed that employee involvement was strong because staff and leaders maintained constant communication, openly shared ideas, and accepted suggestions from experienced coworkers, which helped improve work processes and meet department goals. Employees also worked together in solving problems by coordinating with co-makers, informing managers when issues arose, and explaining concerns early to avoid misunderstandings. In addition, members were updated during meetings and were given chances to ask

questions, showing participation and openness in the cooperative. However, the findings also indicated challenges because involvement was not always equal—some members were less involved due to the large number of members, and some situations still needed manager intervention as the final step. Overall, the results implied that while teamwork and communication were evident, stronger systems were still needed to widen participation and make involvement more consistent.

Sub-theme 3.1: Membership

Membership refers to the meaningful participation of cooperative members in governance, decisionmaking, and quality improvement initiatives, ensuring that their voices shape the cooperative’s direction (Galamiton & Caballero, 2025). It also involves gathering member feedback and using their insights to refine services in alignment with TQM principles, promoting transparency and accountability (Qu et al., 2023). Engaged membership ensures that quality practices respond to the actual needs and expectations of stakeholders, supporting more member-centered operations (Manansala & Mendiola, 2024)). However, cooperatives often face challenges such as low member turnout, limited awareness of policies, and inconsistent participation during assemblies and consultations, which hinder effective quality implementation (Avila et al., 2025). Despite these issues, active and participatory membership remains essential for sustaining continuous improvement and achieving long-term organizational success (Alcoser & Pilar, 2024).

One mentioned: *“Kay dili ta parihas sa uban nga kanang mga negosyo nga usa ra aton bossing. So diri lain sa cooperative, dili nato bossing ang board of directors, ang managers, or ang aton mga kauban pati ang members. So expect, members are everywhere. So dili rapud si member usa lang, daghan kaayo, so mao na from time to time easy ang reklamo, kay nindot man pud gud sa co-op kay kung member ka may right man pud ka. I-correct nimo ang imuhang management kung di ka ganahan,*

pwede ka ka-istorya.” (We are not like other businesses where there is only one boss. In the cooperative, we do not treat the Board of Directors, the managers, or our colleagues—even the members—as “bosses.” Since members are everywhere and there are so many of them, it is easy for complaints to arise. But that is also the good thing about the cooperative—if you are a member, you have the right to speak up. You can correct the management if there is something you don’t like, and you can talk to them.)

Another added: *“Kay ang regular nga meeting ta sa monthly is not only for the boards but all the officers, not only the chairman with their members, ang tanan nga committees. Bali daw koan gid ta, daw participative jud sng mga representative sang mga members.”* (Our monthly regular meeting is not only for the Board but for all the officers—not just the chairman and their members, but all committees. It is really participative, with representatives of the members taking part.)

One highlighted: *“Open gid kami sa foundation. Sa founders day namon noh, ga-open gid, ga-open unsa nga rason. Sa general assembly may time gid taya for open discussion and deliberation kung ano ila ma-raise, may mga complaints sila diri.”* (We are very open during Foundation Day. On our Founders’ Day, we open everything—the reasons, the explanations. During the general assembly, we really allot time for open discussion and deliberation for whatever members want to raise, including complaints.)

One opined: *“Kanang naa’y problema ug naa’y bag-ong products nga e-koan sa ***** , ilaha nang ipa-approved sa body. Gusto ba mo ani? Unsa atong himoon para ma-koan ni siya, ma-success? Unsa ang benepisyo makuha ani kung ato ning e-koan? Ila e-koan sa body. It is the body to decide before ana.”* (If there is a problem or a new product to introduce, they bring it to the body for approval. They ask: “Do you want this? What should we do to make it successful? What benefits can we get if we pursue this?” It is the body that decides before anything is implemented.)

Sevel mentioned: *Before kami mag sulod sa coop gina orient anay kami ano ang amon obligasyon as member .They will always consult us... during the general assembly may gina-hatag sila nga folder sang accomplishment and plans sang co-op... meaning well-documented ang ilahang plans and accomplishment.”* (Before we become members of the cooperative, they first orient us about our obligations as members. They always consult us, and during the general assembly they give us a folder of the cooperative’s accomplishments and plans—meaning their plans and accomplishments are well documented.)

Another one stated: *“As far as I mentioned ganiha, you cannot impose a certain policy without the approval of the body. They have this experience katong sa ticket nga required pero di to siya naapproved sang members.”* (As I mentioned earlier, you cannot impose a policy without the approval of the body. They had an experience regarding the required ticket system, but it was not approved by the members)

The findings showed that membership participation was strong because members were oriented about their obligations, regularly consulted, and given opportunities to speak up, raise complaints, and correct management through open discussions in meetings and general assemblies. Participants also indicated that governance was democratic and member-centered because new products and policies were presented to the body for approval, and members were provided with well-documented folders of accomplishments and plans that supported transparency and accountability. However, the findings also suggested challenges in membership involvement because the approval process could delay decisions or stop proposed policies, as shown in the required ticket system that was not approved by members. Overall, the results implied that while active membership strengthened participation and quality improvement, stronger engagement and clearer communication were still needed to gain wider support and ensure smoother decision-making.

Sub-theme 3.2: Education programs

Education programs refer to structured training initiatives that enhance the knowledge, skills, and competencies of cooperative members and employees in applying quality management principles (Ram et al., 2025) These programs deepen awareness of TQM concepts, enabling individuals to contribute effectively to process improvement and service quality (Shao, 2025). They also promote a culture of continuous learning by strengthening problem-solving abilities and encouraging innovation within the cooperative (Emenike & Okechukwu, 2025). However, cooperatives often face challenges such as limited training resources, inconsistent implementation of learning activities, and unequal participation among members and staff (Marohom et al., 2020). Despite these issues, well-planned education programs remain vital for sustaining TQM practices and supporting long-term cooperative development and competitiveness (Vanitha, 2024).

One stated: *“When you talk about the cooperative, we have to satisfy the stakeholders, which is the members or the clients. So, madira na siya conduct ang coop sa need assessment... we conduct trainings sa members, sa officers, sa non-members, sa students, kay para isa ka gastos, isa ka strategize mo lang siya on how to implement sa mga activities, which are mandated by the CDA.”* (When you talk about the cooperative, we have to satisfy the stakeholders, which are the members or clients. So the co-op conducts a needs assessment... we conduct trainings for members, officers, nonmembers, and even students so that expenses are maximized and strategies are aligned with how we implement activities mandated by the CDA.)

Another mentioned: *“Bali our co-operative is one nga we just don't just admit the members nga so makoan ra dayun diretso. They have to attend the free membership seminar. And we do that every Saturday... para sa interested nga magpa-members.”* (Our cooperative is one that does not just immediately admit members. They have to attend the free membership seminar, which we conduct every Saturday for those interested in becoming members.)

Several explained: *“Necessary jud baya nga they have to undergo this free membership seminar because they will know their obligations and also their rights... they are being explained of what services that they could avail of.”* (It is really necessary for them to undergo this free membership seminar because they need to know their obligations and their rights... and they are also informed about the services they can avail of.)

Some mentioned: *“Parihas sang mga ethics committee, they function sang mga... may surveys man sila... and they administered it to the members. So whatever result... gina-present na nila during our board meeting... although ang final decision... maka-discuss sila openly.”* (For example, the ethics committee—they conduct surveys and administer these to members. Whatever the results are, they present them during board meetings... although the final decision is made by the body, they can openly discuss the findings.)

Another highlighted: *“May ara sila concern, nag cash advance ko... so karon may general manager naman mi maam ga-direct na kami for approval... at least aware na ko noh... mga concern nga wala namo nakita before, amo na ang ga-help nga ma-improve mi.”* (There were concerns, like when I made a cash advance...

now that we have a General Manager, we directly coordinate with them for approval. At least I am now aware of issues we did not notice before, and these help us improve.)

One added: *“Pag pa member ko naka agi ko attend anay seminar , sabado na sila ga sched.damo pa gid tani mapa member kaso ang akon iban nga co-teachers wala time kau ka busy,, nami tani may ara sila online interview.i don’t know kay wala ko ka bala if may naa sila online..nami pa jud tani.”* (When I applied for membership, I first had to attend a seminar, which they scheduled on Saturdays. There were many others who also wanted to become members, but some of my co-teachers didn’t have time because they were too busy. It would be nice if they had an online interview option. I’m not sure if they already offer it because I don’t know, but it would really be better if they did.)

The findings showed that the cooperative’s education programs supported TQM through needs assessments and structured trainings for members, officers, non-members, and students, helping maximize resources and align activities with CDA mandates. The free Saturday membership seminar increased awareness of members’ rights, obligations, and available services, promoting informed participation and better service use. Committees also gathered feedback through surveys and presented results in meetings, helping identify issues and improve processes. However, the Saturday schedule limited attendance for busy potential members, and some participants preferred more accessible options such as online orientation or interviews. Overall, while the programs strengthened learning and compliance, improving accessibility and widening participation could have made them more inclusive and effective.

Sub-theme 3.3: Organizational meetings

Organizational meetings refer to structured discussions where cooperative leaders, managers, and members review quality management processes, assess performance, and plan necessary organizational actions (Mroz et al., 2019). These meetings serve as a key platform for open communication and collaboration, ensuring that all stakeholders remain aligned with TQM goals and cooperative priorities (Nella Bahati Komora., et.al). They also help identify operational issues, gather member feedback, and develop strategies to improve service quality and overall efficiency (Metz & Ilies, 2020). However, cooperatives frequently encountered challenges such as inconsistent participation, scheduling conflicts, and limited time for meaningful, in-depth dialogue, which reduced the effectiveness of meetings and weakened collective decisionmaking and follow-through. (Jenny, 2022).

Another emphasized: *“Last Sunday during our meeting, we conducted our mid-year performance evaluation per committee. We presented our accomplishments, and as internal quality auditors, we also addressed the concerns of the cooperative—both internal and external processes.”*(*“Last Sunday during our meeting, we conducted our mid-year performance evaluation per committee. We presented our accomplishments, and as internal quality auditors, we also addressed the concerns of the cooperative— both internal and external processes.”*)

Several mentioned: *“We have what we call management meetings and staff meetings for the entire coop. All staff, including the supervisors, attend. During these meetings, we discuss the system, the processes, the problems encountered, and the positive outcomes of the issues we resolved.”* (We have what we call management meetings and staff meetings for the entire co-op. All staff, including the supervisors, attend. During these meetings, we discuss the system, the processes, the problems encountered, and the positive outcomes of the issues we have resolved.)

Another added: *“Every month we have staff meetings where we raise concerns, especially areas that need improvement. Then we also have special meetings with the board, where concerns are raised again, and we ask for advice from the board or officers, which I then relay back to the staff.”* (Every month we have staff meetings where we raise concerns, especially those related to areas that need improvement. We also have special meetings with the board where concerns are raised again, and we ask for advice from the board or officers, which I then relay back to the staff.)

One mentioned: *“We also have an annual meeting. Our General Assembly is usually in March where programs are presented. There is also an October meeting where reports are given, including updates on the co-op’s finances—whether the money has grown or not.”* (We also have an annual meeting. Our General

Assembly is usually held in March where programs are presented. There is also an October meeting where reports are given, including updates on the co-op's finances—whether the money has grown or not.)

Another added: *“They always conduct an annual general assembly for open discussions, especially regarding improvements in operations.”* (They always conduct an annual general assembly for open discussions, especially regarding operational improvements.)

One opined: *“There is also the election of officers, feedback sessions, presentations of the annual report, and the plans for the next year.”* (There is also the election of officers, feedback sessions, presentations of the annual report, and the plans for the next year.)

One highlighted: *“Yes, ma’am, we also create planning sessions. All of us staff join these meetings with the management because we do strategic planning every year.”* (Yes, ma’am, we also conduct planning sessions. All staff join these meetings with management because we do strategic planning every year.)

One mentioned: *“last year nag attend ko ownersip meeting and that’s good ka nami may pang hatag pa nga bugas if present ka.pero may times gid conflict sa schedule indi ko ka attend sa assembly., pero if may online sila mas ok gid..may alternative ang members despite sa ka sakuon ma update kami biskan online lang”* (Last year, I attended the ownership meeting, and it was good—it was really nice because they even gave rice to those who were present. But sometimes there are schedule conflicts, so I can’t attend the general assembly. If they had an online option, it would be better because members would have an alternative. Even if we’re busy, we could still be updated, even if it’s only online.)

The findings showed that organizational meetings supported quality management because committees and staff regularly evaluated performance, presented accomplishments, discussed systems and problems, and raised concerns for improvement. Participants also described monthly staff meetings, special meetings with the board, and annual assemblies where programs, reports, elections, and financial updates were shared, which strengthened communication, transparency, and planning. However, the findings also showed challenges because participation was sometimes inconsistent due to scheduling conflicts and limited time for deeper discussions, causing some members to miss assemblies. Some participants suggested that online options could have improved attendance and ensured members stayed informed even when they were busy.

Sub-theme 3.4: System support

System support refers to the organizational structures, processes, and resources that enable the effective implementation and monitoring of quality management initiatives within the cooperative (Adducul-Baria., 2025).It includes technological tools, standardized procedures, and management frameworks that help ensure consistent service delivery and continuous process improvement (Alotaibi et al., 2020) .Strong system support also promotes coordination, transparency, and alignment with TQM objectives, allowing both employees and members to perform their roles efficiently (Masoudi & Shahin, 2025).However, many cooperatives struggle with challenges such as outdated systems, limited technological capacity, and insufficient resources to sustain comprehensive support mechanisms (Pangaribuan, 2020; Handoko,2021).

One mentioned: *“We have also our set targets per committee that we need to perform within the year... we reported our findings and our audit for the second quarter, and then damo gid kami ma found out Doc... So we just reminding the co-operative lang nga mo to follow such our established processes and policies so that maging compliant still.”*(We also have set targets per committee that we need to accomplish within the year. We reported our findings and audit results for the second quarter, and we discovered many issues. So we remind the cooperative to follow our established processes and policies so that we remain compliant.)

Another added: *“Ang internal control I think Doc is in place mangid... plus introduction pa sa quality and management system, where in we really check on the process... may gina add mangid nga mga internal control mechanism kung may kami mga findings nga nakita.”* (I think, Doc, that internal control is really in place... plus with the introduction of the quality and management system, we carefully check the processes. We add internal control mechanisms whenever we find something during our audits.)

One highlighted: “*Actually ang amon trabaho parihga lang sya ang filling lang ang ga lapa tungod sa wala may ga check ang sauna ara ang ISO ang tanan nga file ara sa isa ka folder completed, subong kay wala man may ga check ibutang lang da danay lantawa.*” (Actually, our work is mostly filing, but it becomes overwhelming because no one checks it anymore. Before, when ISO was still in place, all files were complete and stored neatly in folders. Now, because no one checks, things are just placed anywhere.)

Another opined: “*Nami ang ISO maam, Maskin amo na ka strickto nami gid imong office organize, imung products, imong records, kay amo na sya ka strickto pero amo na ang impact sa office is 60 sa productivity... Kung may ISO, tanan ninyo nga forms tanan ninyo nga mga koan gina sunod kompleto, at the end ana kung gina sunod, maayo inyu record kag maayo inyu ubra.*” (ISO is really good, ma’am. Even though it is strict, it keeps your office organized—your products, your records—everything. It’s strict, but the impact on the office is about 60% of productivity. When you have ISO, all your forms and documents are complete and followed. In the end, when everything is followed, your records improve and so does your performance.)

Many mentioned: “*Ano maam, naa na syay gina follow nga policy, may inPLACE na sya nga policy... So subong ga follow kami sang ano ang gina sunod nga policy, so ga benefit man ang members ga benefit man ang co-op an at the same time ga benefit ang community.*” (Ma’am, we already follow certain policies. We have policies in place... so now we follow whatever policy is mandated. It benefits the members, it benefits the co-op, and at the same time, it benefits the community.)

Another explained: “*Actually, there is a difference because being an ISO-certified organization, your focus is how to continually improve your products and services and that continual improvement should be based from the feedbacks from what customers are saying... so there will be process improvement also not only the products and services but including the process of addressing their needs leading towards their satisfaction.*” (Actually, there is a difference. Being an ISO-certified organization means your focus is on continually improving your products and services, and that improvement should be based on customer feedback. This results not only in improved products and services but also in improved processes for addressing their needs, leading to customer satisfaction.)

One added: “*Actually, at the time when ***** was still an ISO certified, there is management review committee meeting wherein the findings of the IQA are considered as one of the major agenda... and all this data information feed by management run by the IQA... are included in the agenda of the officers’ meeting with the board as basis for their decision-making.*” (Actually, when the cooperative was still ISO-certified, there was a Management Review Committee meeting where the findings of the Internal Quality Audit (IQA) were considered as one of the major agenda items. All the information and data provided by management through the IQA were included in the officers’ meeting with the Board and served as the basis for their decision-making.)

The study implied that a cooperative’s quality outcomes depended strongly on the consistency of its support system. When policies, committee targets, internal controls, and audit-based feedback mechanisms were actively monitored, they strengthened compliance, coordination, and continuous improvement. The findings also implied that ISO-based structures helped sustain orderly documentation and evidence-based decision-making through regular management review. However, when monitoring weakened and ISO checks were no longer sustained, systems became less disciplined—records turned disorganized, issues were more easily overlooked, and implementation relied heavily on individual effort rather than standardized enforcement.

Theme 4: Process Approach

Process approach refers to the systematic management of interconnected activities to ensure consistent, efficient, and high-quality outcomes within the cooperative (Sidney & Almazan, 2025). It requires understanding, documenting, and optimizing each step of service delivery and internal operations to enhance efficiency and overall organizational performance (Viteri-sánchez & Novillo-villegas, 2025). Applying a process approach enables cooperatives to identify bottlenecks, reduce errors, and align activities with organizational goals for continuous improvement (Tukiran et al., 2025). However, many cooperatives struggle with challenges such as incomplete process documentation, limited staff training, outdated procedures, and

resistance to adopting standardized workflows, all of which hinder effective implementation (Islam & Islam, 2024).

One mentioned: *“Kung mag-loan ang isa ka member, dapat clear niya pila ka adlaw gikan sa application up to releasing. Kinahanglan ma-establish ang process para kabalo ang members nga within 3 days lang or within 10 days matapos ang application.”* (When a member applies for a loan, the number of days from application to release should be clear. The process needs to be established so members know that the application will be completed within 3 days or within 10 days.)

Another opined: *“At the time when *****was ISO-certified, the Management Review Committee included the findings of the IQA as a major agenda, and all information from the audit was forwarded to the officers’ meeting with the Board as basis for process-based decision-making.”* (At the time when ***** was ISO-certified, the Management Review Committee included the findings of the Internal Quality Audit (IQA) as a major agenda item, and all information from the audit was forwarded to the officers’ meeting with the Board as the basis for process-based decision-making.)

Another added: *“As much as possible, ginusunod gid namon ang process, and if may available nga room for improvement, gin-implement dayon as part of continuous improvement. Makita man namon kung may activities nga indi aligned sa process.”* (As much as possible, we really follow the process, and if there is any available room for improvement, we implement it immediately as part of continuous improvement. We can also see if there are activities that are not aligned with the process.)

One emphasized: *“Kung first-time ka mag-apply, may education series anay. After that, mo-pass ka sa Credit Committee. That is the established process of loan application.”* (If you are applying for the first time, you must undergo the education series first. After that, you pass through the Credit Committee. That is the established loan application process.)

Another added: *“In claims processing, kung ang member wala utang, paspas lang kay ang co-op dayon ang bayad basta kumpleto documents. Pero kung may utang, lain ang process—gina-validate pa ang beneficiaries, amount sang utang, kag kung kinsa ang namatay.”* (In claims processing, if the member has no outstanding loan, the process is fast because the cooperative pays immediately as long as the documents are complete. But if the member has an existing loan, the process is different—beneficiaries are validated, the loan amount is checked, and verification is done on who passed away.)

Several mentioned: *“Sa technology aspect, importante gid ang improved systems. Sang una, nakaencounter kami sang double entries tungod kay mano-mano. Subong, kung naka-check out na sa system, klaro dayon kag indi na magka double.”* (On the technology aspect, improved systems are really important. Before, we encountered double entries because everything was done manually. Now, once a transaction is checked out in the system, it is immediately clear and cannot be duplicated.)

One added: *“ISO helps ensure standardization kay dapat may flowchart, display of transactions, complete forms, and consistent documentation. Sang may ISO pa, klaro gid ang flow and standard nga gina-follow; subong wala na, gamay nalang. Kung may ISO, maayo ang records kag trabaho; kung wala, daw okay lang tanan bisan indi standard.”* (ISO helps ensure standardization because there must be flowcharts, transaction displays, complete forms, and consistent documentation. When ISO was still in place, the flow and standards being followed were very clear; now that it’s gone, only a few remain. With ISO, the records and work are organized; without it, everything seems okay even if it is not standardized.)

The interpretation showed that the cooperative’s process approach worked best when procedures were clearly defined, consistently followed, and supported by technology and ISO-based standards. Participants indicated that structured steps in loan and claims services improved transparency and made timelines and responsibilities clearer, while improved systems reduced manual errors such as double entries and increased transaction accuracy. They also implied that ISO certification strengthened standardization through flowcharts, complete documentation, and the use of audit findings in management review for process-based decisions. However, when ISO monitoring discontinued, the process approach became less consistent—documentation

quality declined, adherence to standards became uneven, and operational gaps were easier to miss—suggesting that continuous monitoring was necessary to sustain process efficiency and quality outcomes.

Sub-theme 4.1: Decision-making

Decision-making refers to the structured process of selecting the best course of action based on data, analysis, and member input to achieve quality and operational excellence within the cooperative (Zapata et al., 2022). Effective decision-making integrates feedback from both employees and members, ensuring that choices reflect stakeholder needs and support inclusive governance (Neely et al., 2021). Under TQM, decisionmaking emphasizes evidence-based approaches, regular monitoring, and continuous evaluation to minimize errors and strengthen process efficiency (Burnett et al., 2024). However, cooperatives often face challenges such as limited access to reliable data, varying member opinions, slow consensus-building, and insufficient analytical skills among leaders, which can hinder timely and quality decisions (Morales-arevalo & Rodríguez, 2025).

Some mentioned: *“Very open ang Board to state whether maayo ukon indi ang proposal, and we openly discuss both positive and negative points to support continuous improvement.”* (The Board is very open in stating whether a proposal is good or not, and we openly discuss both the positive and negative points to support continuous improvement.)

One emphasized: *“Policies that have been practiced for several years are revised when needed to respond to member needs, especially based on customer feedback.”* (Policies that have been practiced for several years are revised when necessary to address member needs, especially based on customer feedback.)

One added: *“Concerns from any department are raised to the Board during special meetings, and their advice and decisions are communicated back to the staff.”* (Concerns from any department are raised to the Board during special meetings, and their advice and decisions are communicated back to the staff.)

Sevel emphasized: *“The final decision always lies with the Board; usahay kinahanglan gyud mi maghulat for their approval before moving forward.”* (The final decision always lies with the Board; sometimes we really have to wait for their approval before moving forward.)

Another one added: *“All feedback gathered from members is processed during the Management Review Committee meeting and forwarded to the Board for deliberation, resulting in resolutions that approve products or services for members’ benefit.”* (All feedback gathered from members is reviewed during the Management Review Committee meeting and forwarded to the Board for deliberation, resulting in resolutions that approve products or services for the benefit of the members.)

One opined: *“No policy or major action can be implemented without the approval of the body, as shown in past experiences where proposals were corrected after members did not approve them.”* (No policy or major action can be implemented without the approval of the body, as shown in past experiences where proposals were corrected after members did not approve them.)

The results showed that participants shared both positive and negative experiences in decision-making within the cooperative. On the positive side, they said the Board was open to discussion, weighing the strengths and weaknesses of proposals, revising long-standing policies when needed, and using member feedback through Management Review Committee meetings to guide resolutions that benefited members. Concerns from different departments were also raised in special meetings, and decisions were communicated back to staff. However, they noted that decision-making was highly centralized, as final approval always depended on the Board or the general body, which sometimes caused delays because staff had to wait before actions and policies could be implemented.

Sub-theme 4.2: Planning

Planning refers to the systematic process of defining objectives, establishing quality goals, and designing strategies that guide the cooperative toward organizational excellence (Arda et al., 2021). It involves identifying necessary resources, setting timelines, and assigning responsibilities to ensure that all activities

remain aligned with TQM principles and performance standards (Alderson, 2023). Effective planning also enables cooperatives to anticipate operational challenges, address potential risks, and support continuous improvement across all areas of service delivery (Thaba & Mbohwa, 2021). However, many cooperatives encounter challenges such as limited data for forecasting, resource constraints, inconsistent participation in planning sessions, and difficulties in monitoring long-term plans (Arda et al., 2021).

One mentioned: *“Oo, Ma’am, ga-create mi planning ana. Upod ka man ana nga meeting. Tanan man kami nga staff upod basta mag-management, kay every year ga-planning man kami.”* (Yes, Ma’am, we create planning for that. You were also part of that meeting. All of us staff join whenever there is management planning, because every year we conduct planning.)

Another opined: *“Say for example, kami sa Internal Quality Auditors—every end of the year, we present our plan for the next year.”* (For example, in the Internal Quality Auditors group—we present our plan for the next year at the end of every year.)

One emphasized: *“Dako pa gid kami dira nga e-improve, nga dapat mangita pagid lain nga strategy para indi kami mamoblema sa normal delinquency, kay loan man ang amon main product.”* (We still have a lot to improve, especially in finding new strategies so we won’t have problems with normal delinquency, since loans are our main product.)

Several added: *“Amo na ang gina-focus namon subong kay nagdamo ang members nga indi maayo ulogtas, amo na nga nag-hire kami sang (Members Relations and Development Officer) para maghandle sang member concerns.”* (That is what we are focusing on now because many members are no longer practicing good repayment discipline, so we hired a Members Relations and Development Officer to handle member concerns.)

The findings indicated mixed experiences in planning within the cooperative. On the positive side, planning was regularly conducted through annual management sessions where staff and committees, including the Internal Quality Auditors, presented and aligned plans for the next year. Planning also helped identify priority concerns and actions, such as addressing member issues and improving services through the hiring of a

Members Relations and Development Officer. On the other hand, planning still needed improvement, particularly in developing stronger strategies to reduce loan delinquency and in sustaining long-term monitoring, suggesting that some recurring challenges remained unresolved despite existing planning

Sub-theme 4.3: Project implementation

Project implementation refers to the systematic execution of planned initiatives and quality improvement activities aimed at achieving the cooperative’s strategic and operational objectives (Menon, 2024). It requires effective coordination of resources, clear assignment of responsibilities, and adherence to standardized procedures to ensure timely and efficient project (Ii, 2024). Under TQM, project implementation also involves continuous monitoring, evaluation, and feedback to identify gaps, improve processes, and maintain alignment with cooperative goals (Mohsen et al., 2025). However, cooperatives often face challenges such as limited budgets, inadequate manpower, inconsistent adherence to project plans, and delays caused by internal or external constraints (Hananta & Susyanti, 2024).

One mentioned: *“So nangayo ko sorry kay Ma’am, tapos tingwaan ko nga indi na maliwat. Sukton ko siya sa sunod nga month nga mabayad siya.”* (So I apologized to Ma’am, and I tried my best not to repeat the mistake. I will collect from her next month when she is able to pay.)

Another added: *“Oo, Ma’am, ga-create mi planning ana. Upod ka man ana nga meeting. Tanan man kami nga staff upod basta mag-management meeting. Kay every year ga-planning man kami.”* (Yes, Ma’am, we create planning for that. You were also part of that meeting. All of us staff attend whenever there is a management meeting because we do planning every year.)

One opined: *“One of the mechanisms is close monitoring. May checklist ko para ma-monitor nako unsa na ilang nahuman, especially sa ila nga side, para marefrain pud ang mga negative feedback.”* (One of the mechanisms is close monitoring. I have a checklist so I can monitor what they have already accomplished, especially on their part, to help prevent negative feedback.)

Another emphasized: *“Last time gi-apil nako na siya sa akong action plan, pero wala pa natigayon. Wala siya na-materialize kay, syempre, co-op man gud—dili basta-basta maka-hatag budget dayon. So gihulat nalang namo nga mahuman ang sa resort, kay kung mahuman na, usa nalang pud mi diri sa system.”* (Last time, I included that in my action plan, but it was not realized. It did not materialize because, of course, it is a cooperative—we cannot easily request for a budget. So we just waited for the resort project to be finished, because once that is done, we can focus again on the system here.)

One added: *“Gi-hikay dayon na namo. Mao gani ingon ni Sir ***** katong gi-meeting mi last time, isa ka gabii, gi-meeting mi tanan regarding the findings. Kay kami aware naman mi nga during the Board meeting, mauwaw jud ka—magpabaga nalang nawng, Ma’am—kay pati committees ug Board naa man pud findings sa ilang action plan.”* (We immediately prepared for that. That’s why Sir ***** said during our meeting one evening that we all needed to gather to discuss the findings. We were already aware that during the Board meeting, it can be embarrassing—you really have to toughen your face, Ma’am—because even the committees and the Board also have findings in their action plans.)

Another stated: *“As part of the strategy, nag-conduct kami fiesta-style assembly. May ara kami booth para pancakes, hotdogs, kag educational learnings about savings gamit ang play money. Gin-tagaan namon sila budget nga daw ₱50 per person, kag makit-an mo nga ang mga bata nag-save danay antes mag-bakal.”* (As part of the strategy, we conducted a fiesta-style assembly. We had booths for pancakes, hotdogs, and educational activities on savings using play money. We gave them a budget—around ₱50 per person—and you could see that the children chose to save first before buying anything.)

One explained: *“Amo na ang gina-focus namon subong kay nagdamo ang members nga indi maayo ulogtasa. So nag-hire kami sang MRDO (Members Relations and Development Officer) para maghandle sang member concerns.”* (That is what we are focusing on now because many members no longer have good repayment discipline. So we hired an MRDO (Members Relations and Development Officer) to handle member concerns.)

The findings showed that project implementation in the cooperative relied heavily on planning, coordination, and continuous monitoring to ensure alignment with organizational goals. Moreover, interview responses revealed that staff used annual planning meetings and checklists to track progress and minimize negative feedback. However, several initiatives were delayed or not implemented due to limited budgets and competing priorities, indicating constraints in resource allocation. In addition, action plans were closely reviewed during board and committee meetings, creating accountability but also added pressure on staff to address unresolved findings. Overall, while the cooperative made strong efforts in planning and monitoring projects, financial limitations and delayed execution hindered the full and timely implementation of quality improvement initiatives under TQM.

Sub-theme 4.4: Financial management

Financial management refers to the systematic planning, organizing, directing, and controlling of financial resources to support quality initiatives and ensure sustainable cooperative operations (Hashim et al., 2025). It includes budgeting, monitoring expenditures, and evaluating financial performance to ensure that resources are properly allocated toward achieving TQM objectives (Morgate et al., 2025). Under TQM, financial management emphasizes transparency, accountability, and evidence-based decision-making, helping maintain member trust and operational efficiency (Rubiyanty et al., 2025). However, many cooperatives face challenges such as limited financial resources, fluctuating revenues, inadequate financial monitoring systems, and gaps in financial literacy among staff or members, which can hinder effective financial management (Hamzah et al., 2025).

One mentioned: *“For example, ang mga cash advances—kana siya may ara gid kami. Ako, specifically, ga-audit gid ko sina kay gusto ko man mabal-an kung paano gid gina-utilize ang kwarta sang co-op. So may ara man kami gin-introduce ni Doc nga mga mechanism nga part sang internal control para dili ma-abuso, kumbaga dili ma-abuse.”* (For example, with cash advances—we really have that. I personally audit those because I also want to know how the cooperative’s money is being utilized. And Doc also introduced mechanisms that are part of internal control so that it will not be abused.)

One added: *“During all meetings, open man. Ang management side is super centered to make an updated report, financial for ano. Basta, dayun ang mga—as I’ve said—ang mga different committees are also required to submit.”* (During all meetings, everything is open. The management side is very focused on preparing updated reports, especially financial reports. And as I mentioned, the different committees are also required to submit theirs.)

Another stated: *“Kay sa akon part gud, Ma’am, unfair sa part sa ako kay mag-ubra ug budgeting taga-December. Example, mag-ubra mi’g budget for the next school year. So sa akon nga part kay wala naman, ila manang decision nga dili pa pagamitan kay tungod sa gastusan pa nga uban.”* (For my part, Ma’am, it feels unfair on my side because I do the budgeting every December. For example, we prepare the budget for the next school year. But from my perspective, it ends up being useless because it’s their decision not to implement it yet, since they say there are other expenses that still need to be prioritized.)

Several opined: *“So kwan, Ma’am, ang big impact sa ako kung dili siya priority. Nya sa amoa man gud nagka-double booking—sometimes sa resort pa na magpa-book. Mao nang gusto nako stayhan didto kung may mo-koan man lang. Kaso ang decision sa Board indi lang sa kuno, kay basi kuno maquestion, budlayan ko maam kay gusto namon maka dugang income indi man pwd may hesitation man ang Board basi maka violate daw”* (So, Ma’am, it really affects me a lot when it isn’t treated as a priority. And in our case, we also end up with double bookings—sometimes the reservation is even made at the resort already. That’s why I prefer to stay there if we’re going to book it anyway. But the decision doesn’t depend on us; the Board isn’t allowing it because they’re worried it might be questioned. It’s hard for me, Ma’am, because we want to increase our income, but the Board is hesitant since they think it might violate the rules.)

The result showed both strengthening and persistent gaps in how cooperative funds were handled. The participants described stronger transparency and internal controls—cash advances were actively audited, mechanisms were introduced to prevent abuse, and financial updates were openly presented during meetings, with committees required to submit reports that supported accountability and monitoring. On the other hand, some experiences reflected frustration in budget utilization and decision delays: annual budgeting efforts were sometimes not implemented due to shifting priorities, and income-generating opportunities (e.g., bookings) were missed or postponed because Board decisions were cautious and hesitant, often driven by fear of questions or possible rule violations, resulting in inefficiencies and reduced morale among those tasked with financial planning.

Theme 5: Factual Decision-Making

Factual decision-making refers to the process of making organizational choices based on accurate data, verified evidence, and systematic analysis rather than intuition or assumptions (García-vidal et al., 2025). It involves collecting, validating, and interpreting relevant information to ensure that decisions support cooperative objectives and quality standards (Domracheva, 2025). This approach enhances transparency, accountability, and consistency in TQM implementation by providing a reliable foundation for evaluating options and predicting results (Burnett et al., 2024). However, cooperatives often face challenges such as limited access to updated data, inadequate information systems, insufficient analytical skills among staff, and delays in data gathering, all of which hinder evidence-based decision-making (Brandy, 2023).

One mentioned: *“When coop was still ISO-certified, the cooperative regularly conducted*

Management Review Committee meetings where the findings of the Internal Quality Audit (IQA) were treated as major agenda items. Observations from different processes were discussed, and

improvements were identified based on the issues raised by process owners. All data gathered through the IQA were also included in the officers' meeting with the Board as a basis for informed decisionmaking.”(When coop was still ISO-certified, the cooperative regularly conducted Management Review Committee meetings where the findings of the Internal Quality Audit (IQA) were treated as major agenda items. Observations from different processes were discussed, and improvements were identified based on the issues raised by process owners. All data gathered through the IQA were also included in the officers' meeting with the Board as a basis for informed decision-making.)

Another added: “*May ara siya for example nga ang management sang co-op may ginapatuman lang daan nga practice, pero later na-realize namon nga dapat gina-follow gid ang written policy. For instance, before authorization lang amo na ang gina-require, pero indi gali dapat amu na kay wala man na siya naka-sulat sa policy. So gin-air out gid na nga dapat mag-stick kami sa kung ano ang naka-butang gid sa policy.*” (For example, there were practices implemented by management before, but we later realized that the written policy should really be followed. Before, authorization alone was being required, but we found out that this was not correct because it was not written in the policy. So it was raised that we should strictly follow what is actually stated in the policy.)

Several opined: “*So subong, gina-follow guid namon kung ano ang existing nga policy. As a result, nag-benefit ang members, ang co-op, kag ang community tungod kay klaro kag husto ang proseso.*” (So now, we really follow the existing policy. As a result, the members, the cooperative, and even the community benefit because the processes are clear and correct.)

One added: “*During General Assembly, gina-hatag man nila ang folder sang accomplishments and plans sang co-op. This shows that the cooperative is well-documented, transparent, and provides members with factual information for accountability.*” (During the General Assembly, they also give a folder containing the cooperative's accomplishments and plans. This shows that the cooperative is well-documented, transparent, and provides members with factual information for accountability.)

Another emphasized: “*Pag start namon sang physical inventory, kag pag stabilized na sang system, kon may overage gani, ginadeduct na siya sa variance. Amo ni siya ang proseso nga gina-follow namon based on actual data.*” (When we started doing physical inventory and once the system was stabilized, any overage found was deducted as variance. This is the process we follow based on actual data.)

One stated: “*Pagkuha namon sang data, gina-evaluate namon dayon kun ngaa indi kaabot ang mga mensahe sa ila. Didto namon nabal-an nga indi updated ang ila contact numbers ukon kulang ang signal sa ila lugar. So based sa factual information, nakahibalo mi kun ano nga corrective action ang angay buhaton.*” (When we gathered the data, we immediately evaluated why the messages were not reaching them. That was when we found out that their contact numbers were not updated or the signal in their area was weak. So based on factual information, we were able to identify the appropriate corrective action to take.)

The study showed strong factual decision-making through the use of audit findings, management reviews, and documented reports as key bases for improving processes. Decisions were aligned with written policies, supported by actual records (e.g., inventory and variance data), and strengthened by transparency during the General Assembly. However, some actions were taken only after issues emerged (e.g., outdated contact details and communication barriers), indicating gaps in data updating and maintenance that delayed timely service responses.

Sub-theme 5.1: Financial support

Financial support, in the context of TQM practices in cooperatives, refers to the provision and management of sufficient financial resources needed to implement, sustain, and improve quality-related initiatives (Zehir, 2023). It includes preparing budgets, funding priority projects, and allocating resources strategically to ensure that quality goals are met efficiently and effectively (Hansson, 2020). Financial support also enables cooperatives to invest in essential areas such as staff training, technological upgrades, and system improvements that strengthen continuous improvement efforts (Eriksson, 2020). However, cooperatives often face challenges such as limited capital, fluctuating income streams, competing budget priorities, and

inadequate financial planning systems, which restrict their ability to maintain strong TQM implementation (Sungkawati, 2020). Despite these constraints, consistent and well-managed financial support remains critical for sustaining quality initiatives and promoting long-term organizational growth and member satisfaction (Alawag, 2023).

One mentioned: *“So wala pa na tigayun... Dili ka kabasta basta hatag budget dayun... gi hulat nalang namo maam mahuman to ang sa resort kay syempre ug ma human to sa usa nalang pud mi diri sa system.”* (So it wasn’t implemented yet... You cannot just request a budget immediately... We were just waiting, Ma’am, for the resort project to be finished because once that is completed, we can then focus here on the system.)

Another explained: *“So imagine twenty-four thousand something ang guard namo... Times twelve mga three hundred twenty something... asa man mi mangita ug income kay wala mi income didto.”* (So imagine, our guard’s salary is around twenty-four thousand... multiplied by twelve, that’s about three hundred twenty-something.)

One opined: *“Store na dira maam... proposed namo pero siling ni General manager wala pa budget... padakoon pa namon ang profit mao na sya.”* (That store, Ma’am... we already proposed it, but the General manager said there is still no budget... we need to increase our profit first, that’s why.)

One added: *“Ang amon tanan nga gi pa ubra namo nga buildings... 21 million siguro... kwarta rasad na sya sang members wala sya loan.”* (All the buildings we had constructed... maybe around 21 million... that is purely members’ money, not from any loan.)

Another stated: *“Halin sa nag sulod ko daw pila na kami ka tuig wala ka loan outside... tanan namo nga kwarta is our money from the co-operative... waa kami borrowing from any banks.”* (Since I started here, for several years now, we have not taken any loan from outside... all the money we use is from the cooperative... we do not borrow from any banks.)

The study showed both careful financial discipline and resource limitations affecting quality initiatives. Participants preferred funding major projects through members’ contributions and cooperative earnings rather than loans, reflecting cautious risk management. However, limited budgets, competing priorities, and rising operating costs sometimes delayed or put proposed improvements on hold, restricting the cooperative’s ability to promptly sustain TQM-driven initiatives.

Sub-theme 5.2: Experience duration

Experience duration refers to how long a cooperative member has been involved in the organization, influencing their understanding and application of TQM principles (Hameed et al., 2020). Longer-tenured members usually show stronger familiarity with policies and quality standards, helping them participate more consistently in TQM initiatives (Lopez, 2021). However, newer members may face challenges such as limited procedural knowledge and low confidence in quality-related decisions (Awan, 2024). These differences can lead to inconsistent TQM implementation and uneven engagement among members (Galamiton & Caballero, 2025). Thus, cooperatives must provide continuous orientation and training to ensure all members can support TQM-driven improvements (Estrada et al., 2025).

Two mentioned: *“Actually, well trained na sila kaayo, they existing for more than 20 years na eh I think...27 to be exact, and this mga employees are really serving the co-op for more than 10 years na siguro, diba ang iban pila nana sila ka years.”* (Actually, they are very well-trained. The cooperative has been existing for more than 20 years...27 to be exact, and many of these employees have been serving the co-op for more than 10 years already—some even longer.)

One added: *“ Kami nag start sa coop, pila-pila plaanag kami sato..ara naman gid ko sa 33 years libot lang ang position..naging DOD akg subong General Manager* (Actually, I started my involvement in coop MPC Visayas in 2020. The general membership of 25 members elected me as the Chair of the Board of Directors—from 2020 until today, up to the present. I am still holding the same position.)

One point out: *Member at the same time nag officer man ko starting 2013 and I am assigned at a committee, internal quality audit, in line with our ISO certification.”* (I was a member, and at the same time I also became an officer starting in 2013. I was assigned to a committee—the Internal Quality Audit committee—in line with our ISO certification.)

Two state: *“Actually, I was the chair of the board of directors for more than 2 decades already since 2000 up to 2025.”* (Actually, I was the Chair of the Board of Directors for more than two decades already—from the year 2000 up to 2025.)

One emphasized: *“So sukad sa ng OJT ko is year 2010... So, nag-apply ko 2010... hasta subong mabali, 13 years na ako mga 2010 to 2025. So, 15 years na ako sa co-op.”* (Since my OJT in 2010... I applied in 2010... and until now, meaning from 2012 to 2025, I have been in the co-op for 15 years already.)

The results showed that long tenure strengthened TQM practice through strong policy familiarity, stable leadership, and sustained involvement in quality systems such as ISO-related functions and Internal Quality Audits. Experienced members also contributed to continuity by applying lessons learned across different roles over time. However, TQM knowledge and decision influence may be concentrated among longtenured personnel, which can limit the confidence and participation of newer members unless continuous orientation, mentoring, and training are provided.

Sub-theme 5.3: Goal orientation

Goal orientation refers to the practice of setting clear, measurable, and achievable objectives that guide all quality management activities and cooperative operations (Jadhav, 2025). It ensures that individual, departmental, and organizational goals are aligned with TQM principles, promoting consistency, accountability, and shared direction across the cooperative (Cheng, 2022). Goal orientation also supports continuous improvement by providing performance benchmarks that help identify gaps and guide necessary corrective actions (Gjerde et al., 2022). However, cooperatives often encounter challenges such as unclear goalsetting processes, limited employee awareness of targets, inconsistent monitoring, and difficulties maintaining focus during operational pressures (Henry, 2025). Despite these obstacles, strong goal orientation remains essential for enhancing productivity, strengthening quality outcomes, and sustaining long-term cooperative success (Vandewalle, 2022).

One mentioned: *“Every month ang kada committee requested gid ya to submitted an accomplishment report. So, during our meeting every committee will submit. So mag ubra gid na sila during the month. Mag ubra gid na sila. Required gid na sila. Dason may mid ta nga evaluation. Year evaluation, yearend evaluation. Target setting gid ta pag start, dayun evaluation na dayun.”* (Every month, each committee is required to submit an accomplishment report. So, during our meeting, every committee submits their report. They really have to prepare one every month—this is required. Then we have a mid-year evaluation, a year-end evaluation, and at the start of the year we conduct target-setting followed immediately by evaluation.)

Another added: *“May goal man mi department, may goal man mi mao na mo provide kamig goods and services sa amon members.”* (Our department also has its own goals because our role is to provide goods and services to our members.)

Several Mentioned: *“Every year naa gid silay evaluation nga ginahatg sa members, nga how far is the.. sa mga leaders or mga naka compose sa *****, naga trabaho diha, unsa ang ila nga function, maayo ba sila sa ilahang trabaho.”* (Every year, an evaluation is given to the members to assess how far the leaders or those working in ***** have fulfilled their functions, and whether they are performing well in their jobs.)

Another opined: *“So daw mga target niya bisan sometime naabot covid, wala man mi kaagi nga wala kami kaabot sa amo nga target always gin namon ma kuha amon nga target.”* (Even during COVID, we always achieved our targets. We never experienced a time when we failed to meet our goals—we always reached them.)

Two point out: *“Dako pagid kami dira nga e improve nga dapat mangita pagid lain nga strategy nga makaingon ka at the end indi ka mamoblema nga may normal delinquency kay loan inyuha product may loans mo.”* (There is still much that we need to improve, especially in finding strategies to make sure we won’t have problems with normal delinquency since our main products are loans.)

The results showed that the cooperative maintained structured goal-setting and performance monitoring through regular target-setting, monthly committee reports, and mid-year and year-end evaluations. Department goals were aligned with member service delivery, and annual member evaluations supported transparency and improvement, with targets reportedly met even during COVID-19. However, participants noted that persistent concerns—especially loan delinquency—still required stronger, long-term strategies despite ongoing monitoring.

Theme 6: Continuous Improvement

Continuous improvement refers to the ongoing effort to enhance processes, services, and operations to achieve higher levels of quality and member satisfaction within the cooperative (Endalamaw et al., 2024). It involves consistently evaluating performance, identifying gaps, and implementing corrective actions that strengthen efficiency and service delivery (Dinis-carvalho, 2023). Continuous improvement also promotes a culture of learning, innovation, and proactive problem-solving as employees and members work together to elevate quality standards (Calingo, n.d.). However, cooperatives often face challenges such as limited resources, inconsistent monitoring practices, resistance to new methods, and difficulty sustaining improvement initiatives over time (Beatriz et al., 2025).

One Mentioned: *“So meaning the audit will be based on the documents will be presented, the interview result... the most important element noh of being an ISO certified, Continuous improvement.”* (This means that the audit will be based on the documents presented and the results of the interview. The most important element of being ISO-certified is continuous improvement.)

Several explained: *“As much as possible ang process masunod gid sya, and if may ara room for improvement, continuous improvement ma implements gid sya.”* (As much as possible, the process must be followed, and if there is room for improvement, continuous improvement is implemented.)

One opined: *“Every general assembly na change gid ang mga process... so we give them options and mapadali gid ang pag process sang election... adapting the concept of continuous improvement based on our quality management system* (During every General Assembly, the processes really change. We provide options and make the election procedures faster—adapting the concept of continuous improvement based on our quality management system.)

Another explained: *“Although when we say ISO certified that doesn’t mean the organization is already perfect but the most important thing there is learning in the process noh, continuous improvement, that is the most important element noh of being an ISO certified, Continuous improvement.”* (Although being ISO-certified does not mean the organization is already perfect, the most important part is learning through the process—continuous improvement. That is the key element of being ISO-certified.)

Two imply: *“So meaning always do the evaluation of what you are doing and look for some other areas that still need improvement.”* (This means you must always evaluate what you are doing and identify other areas that still need improvement.)

One added: *“So sang pag sugod namon sa ISO may naa kami tanan kanang suggestions box... kay required man sya sa ISO ang feedbacking for continuous improvement... So may ara sya and then gina dala sya sa meeting and e address mo sya dayun.”* (When we started with ISO, we had a suggestion box because feedback is required in ISO for continuous improvement. So we had one, and the suggestions were brought to the meeting and addressed immediately.)

Another emphasized: *“So amo na subong ang continuous improvement nga gina ubra subong sang co-op? — Yes maam. Ga sige na, sang una nag hatag mig seedlings... nag pa award mi... nag create mig GC sa seniors... to help sa members para ma generate sila income and maka bayad sila sa ilahang loans.”* (So is

that the continuous improvement being done by the co-op now? — Yes, Ma'am. It continues. Before, we distributed seedlings... we gave awards... we created a group chat for seniors... all to help members generate income so they can pay their loans.)

The study showed that the cooperative practiced continuous improvement by regularly reviewing its work and making changes based on evidence. Participants shared that audits, documents, and interviews helped identify gaps, ensure procedures were followed, and guide improvements. They also mentioned adjusting processes during major activities like the General Assembly, using suggestion boxes to gather feedback, and implementing member-support initiatives (e.g., seedlings, awards, and group chats) to help members earn income and pay loans. However, they also recognized that being ISO-certified does not mean everything is perfect, so some areas still need consistent monitoring, resources, and follow-through to sustain improvements.

Sub-theme 6.1: Organizational improvement

Organizational improvement refers to systematic efforts aimed at strengthening processes, structures, and overall performance to achieve higher operational efficiency and member satisfaction (Okeke et al., 2025). It involves assessing existing practices, identifying performance gaps, and implementing strategies aligned with TQM principles to support continuous development across all areas of the cooperative (Enyinna, 2023). Organizational improvement also fosters a culture of collaboration, innovation, and proactive problem-solving, enabling members and employees to contribute effectively to organizational growth (Zhang et al., 2023). However, cooperatives often face challenges such as limited resources, resistance to change, inconsistent implementation of improvement plans, and inadequate monitoring systems that hinder sustained progress (Baha & Aichouni, 2024).

One mentioned: *“Pero subong nga may ara nagid inventory system kag POS system... dako gid sya nabulig maam... naka bulig gid sya para mapa smooth ang process. Actually, pag start namo sang store sang una indi pa gid sya amo na kay manual pa, pero subong nga may inventory system kag OS system mas smooth gid ang process.”* (But now that we already have an inventory system and a POS system, it has helped a lot, Ma'am. It really made the process smoother. When we first started the store, it wasn't like this because everything was manual, but now with the inventory and POS systems, the process is much smoother.)

Another added: *“As soon as possible gina check mangid na namon ang ila nga compliant... advice gid namon Doc nga those nonconforming products should be eliminated and should be thoroughly checked jud before maghatag ug service or product.”* (As soon as possible, we really check their compliance. We advise, the general manager, that nonconforming products should be eliminated and thoroughly checked before providing any service or product.)

Several opined: *“So ang area pa namon e develop is the processes sang lounging and function hall... So mano-mano kami... So sa technology kinahanglan upgraded na kami kay naka encounter kami doble-doble tungod kay mano-mano.”* (The area we still need to develop is the process for the lodging and function hall. We still do things manually. Technology really needs to be upgraded because we encounter double entries due to manual processing.)

Two stated: *“Actually, ang isa ko ka customer nag saka gid dire maam nag complain... grabe gid amon explanation pag start sang compliance... pero karon steady nalang gid kami sa kung ano ang approved sang board kag ang members follow also.”* (Actually, one of our customers once came up here to complain... We had a hard time explaining at the start of compliance, but now we strictly follow what the Board has approved, and the members follow as well.)

One emphasized: *“So meaning the audit will be based on the documents presented, the interview result... seldom that they will have resistance in the findings because everything is presented, and the findings are confirmed by them... the most important element noh of being ISO certified is Continuous Improvement.”* (This means the audit will be based on the documents presented and the interview results. There is seldom any resistance to the findings because everything is presented and confirmed by them. The most important element of being ISO-certified is continuous improvement.)

One mentioned: *“Nami ang ISO maam, Maskin amo na ka strickto, nami gid imong office organize, imong products, imong records... amo na sya ang impact sa productivity. Mas madasig gid maam kay madali ma locate ang documents kay naka standard naman, kag ang filling sang documents nakaorganize, nadasig gid ang services.”* (ISO is good, Ma’am. Even if it is strict, your office becomes organized—your products, your records. That is the impact on productivity. Everything becomes faster because documents are easy to locate since they are standardized, and filing is organized, making services faster.)

The study showed that the cooperative improved its systems and work processes, especially through ISO-guided standards, but some areas still needed upgrading. Participants shared that the inventory and POS systems made store operations smoother, faster, and more organized than the previous manual process. They also noted stronger compliance practices, such as checking standards, removing nonconforming products, and consistently following Board-approved policies, which helped reduce complaints. However, some operations—particularly lodging and function hall processes—remained manual and caused double entries, indicating the need for further technology upgrades and consistent system implementation.

Sub-theme 6.2: Performance outcomes

Performance outcomes refer to the measurable results of quality management initiatives, reflecting the cooperative’s efficiency, member satisfaction, and overall organizational effectiveness (Maniego, 2024). Evaluating these outcomes helps determine how well existing processes and strategies align with TQM objectives and stakeholder expectations (Ekonomi, 2020). Performance outcomes also guide leaders in identifying gaps, strengthening accountability, and implementing corrective actions to enhance service quality and operational consistency (Jumawan, 2022). However, cooperatives often face challenges such as limited performance monitoring tools, inconsistent data reporting, varying member expectations, and difficulties in measuring non-financial indicators, which can hinder accurate evaluation (Pritchard & Çalıyurt, 2021).

Three noted: *“Every month ang amon gina-approved nga membership wala gid nag-zero; karon lapit na gid sa 7,000 members, makita gid ang dako nga improvement sang co-op.”* (Every month, the number of approved memberships never goes to zero; now we are close to 7,000 members, which clearly shows the significant improvement of the cooperative.)

Two stated: *“So based sa services noh, nag-increase gid ang pag-patronize kay karon smooth na gid ang dalagan sang proseso basta ga-comply lang ka.”* (Based on the services, patronage has really increased because the processes now run smoothly as long as you comply.)

One added: *“Subong nga may inventory system kag POS system, dako gid ang nabulig kay mas smooth, organized, kag hapos ang process sang operasyon.”* (Now that we have an inventory system and a POS system, it has helped a lot because the operations are smoother, more organized, and easier to manage.)

Two mentioned: *“Dasig gid ang amon service; indi pa gani mag-labot 3 minutes ang loan release basta may credit line ka, kay ga-andar na daan ang proseso.”* (Our service is very fast; loan releases don’t even reach 3 minutes as long as you have a credit line because the process is already in place.)

One point out: *“Ang tanan namon nga buildings kag mga duta nga nabakal, lapit 21 million, kwarta gid na sang members kag wala kami nag-utang—nagpakita gid ini sang maayo nga financial performance.”* (All our buildings and the land we purchased—almost 21 million—were funded entirely by members’ money; we did not borrow. This really shows strong financial performance.)

Another added: *“Very good ang service sang co-op; instant ang release sang kwarta, indi ka pahulaton, kag bisan wala pa ang manager basta may signed check na, ma-release dayon.”* (The service of the co-op is very good; money is released instantly, you don’t have to wait, and even if the manager is not around, as long as there is a signed check, the release proceeds immediately.)

One opined: *“Before gamay lang ang co-op nga may share capital nga 2,500 kag 25 members; subong may dorm, function hall, store, medical allowance advances, kag assets nag dako na gid.”* (Before, the co-op was small, with only 2,500 in share capital and 25 members; now we have a dorm, a function hall, a store, medical allowance advances, and greatly increased assets.)

The results showed strong performance outcomes brought about by organizational improvements. Participants reported steady membership growth, increased patronage because processes became smoother and more organized, and faster service delivery such as quick loan releases. They also highlighted that the inventory and POS systems improved operational efficiency, while the cooperative's ability to build major assets and facilities using members' funds—without borrowing—reflected strong financial performance. However, participants implied that these gains must be sustained through consistent compliance, continuous monitoring, and regular reporting to ensure performance remains stable over time.

Sub-theme 6.3: Challenges encountered

Challenges encountered refer to the obstacles or difficulties that arise during the implementation of quality management initiatives, which can affect efficiency, service delivery, and member satisfaction within the cooperative (Bosco & Anandan, 2023). These challenges often include resistance to change, limited financial and human resources, and inadequate training, all of which restrict the cooperative's ability to fully adopt TQM practices (Mohammad et al., 2024). They may also involve weak system support, inconsistent communication, and varying levels of employee or member engagement, leading to delays and operational inefficiencies (Shah et al., 2022; Sinha, 2021). Addressing these issues is essential to maintain consistent service quality, strengthen member participation, and sustain continuous improvement efforts (Aljodea et al., 2021).

One mentioned: *“So mano-mano kami... earlier naka encounter ka nga double-double tungod kay mano-mano... unfair sa part sa koa kay mag-ubra ug budgeting... dili jud siya ma stayhan.”* (We are still doing things manually... before, we encountered double entries because everything was manual. It also feels unfair on my part because I prepare the budgeting, yet the system cannot fully support it.) **Another explained:** *“Actually dako ang adjustment kay gina-compare nila ang before and now... may customer nag saka gid dire maam nag complain... ‘okay man sang una ngano karon indi na?’”* (There are major adjustments because people compare the before and the now. A customer even came up here to complain, saying, ‘It was okay before, why is it not okay now?’)

One opined: *“Abi sweldo ron, mo huwat ko ug 5 days or 3 days bago ko adto didto para ma-entertain jud ka... you have to wait... amo pud baya na ilahang pag-process kung daghan tawo.”* (For example, during salary days, I wait 3 to 5 days before going there so that I can be served properly... you really have to wait... that is how their process works when there are many people.)

One mentioned: *“Karon kay indi sila ka follow sa policy... indi ka gusto maka offend pero you have to maintain man nga ang policy kay policy gid... the members budlay kay they think ilang right na magloan.”* (Now, because they cannot fully follow the policy... you don't want to offend members, but you still have to maintain that the policy is the policy. Members find it difficult to accept because they think it is their right to take a loan anytime.)

Some emphasized: *“Ang tanan namon trabaho parihga lang sya... ang filling lang ang ga lapta tungod kay wala may ga check... sang sauna ara ang ISO ang tanan nga file ara sa isa ka folder completed.”* (Our work is still the same... only the filing became scattered because no one is checking it anymore. Before, when we had ISO, all files were complete and placed in one folder.)

Several explained: *“Manual noh, syempre ang passbook is manual pa sya... prone pa kayo sa errors... basi may savings ka pa ay wala ka na savings na ka withdraw ka pa.”* (Manual systems—especially manual passbooks—are prone to errors. You might still have savings, but the record will show none; or you might withdraw even when you should not.)

One added: *“For example, 20,000 lang per day ang withdrawals... What if emergency? So ang members mapa in-cash pa to sa airbank kay gina-limit lang nila for 20,000 per day.”* (For example, they only allow withdrawals of up to ₱20,000 per day. What if there is an emergency? Members end up encashing through AirBank because they limit daily withdrawals to ₱20,000.)

showed that while the cooperative aimed to improve quality systems and enforce policies, several obstacles still affected service efficiency and member satisfaction. Participants noted operational issues such as manual

processes that caused double entries, errors in records (e.g., passbooks), scattered filing due to reduced monitoring after ISO, and long waiting times during peak days. They also described difficulties in implementing policies consistently because some members resisted limits and felt entitled to loans, creating tension between maintaining rules and avoiding conflict. In addition, limits such as the ₱20,000 daily withdrawal cap created inconvenience during emergencies, pushing members to seek other options. Overall, these challenges highlighted the need for stronger system upgrades, stricter monitoring, and clearer communication to sustain improved service outcomes.

Theme 7: Relationship Management

Relationship management refers to the strategic process of building and maintaining strong, collaborative connections with members, employees, suppliers, and other stakeholders to support the cooperative's quality and performance goals (Hu & Basiglio, 2025). It requires open communication, trustbuilding, and effective conflict resolution to ensure that all parties remain aligned with the cooperative's mission and TQM initiatives (Damberg et al., 2022; Cho, 2020). Strong relationship management also promotes knowledge sharing, collective problem-solving, and active participation, which are essential for sustaining continuous improvement and operational excellence (Vergara & Soliman, 2023). However, cooperatives often face challenges such as inconsistent communication, varying stakeholder expectations, limited engagement, and unresolved conflicts that weaken collaboration and slow down quality initiatives (Fux et al., 2020).

One added: *“Very important ang communication because you work as one, you work as a team, you work as a group. Therefore, communication is very important from the presentation of the policies, from plans to execution, because you work as a team and as an organization.”* (Communication is very important because you work as one—you work as a team, as a group. Therefore, communication is essential from the presentation of policies, to planning, to execution, because everything is done as a team and as an organization.)

One explained: *“Kay tungod sa free man siguro namon, mas more ang amon free time. Kami parihas nako, most ga-represent sang aton cooperative diri sa coop. Makita gid nimo nga ang mga members mo palapit dayon nga, ‘Ma’am, may kuan siya nga ipagwa,’ kay siguro we have established that relationship with our members. They feel free to come to us and talk to us. Murag, we consider ourselves as one family and close lang, and although officers kami sa BOD, we can feel nga if they have some problems, they come to us.”* (Since our schedule gives us free time, many of us—like me—represent our cooperative here at Coop. You can really see that members approach us directly, saying things like, ‘Ma’am, I have something to submit,’ because we have established a relationship with them. They feel free to come to us and talk to us. We consider ourselves like one family—very close—and even though we are officers of the Board of Directors, we can feel that if they have problems, they come to us.)

Another emphasized: *“Actually, sa lending department ma’am, especially kung may promotion, ang pinaka big help nila kay mo-hatag sila gift certificate nga i-avail sa e-mart. Wala sila ga-hatag cash; GC ang ginahatag worth amo na ma’am, then i-transact nila sa e-mart—additional sales pud na sa amon. Then kung may promotion, dala pud mi ana.”* (In the lending department, especially when there are promotions, the biggest help from them is giving gift certificates that can be used at E-mart. They don't give cash; they give GCs worth a certain amount, and these are used at E-mart—which also means additional sales for us. And whenever there are promotions, we are also included.)

Several mentioned: *“So ga-help pud ang mga board and officer’s kung may mga kaila sila sa BIR or kaila nga maka-help sa amon. Naka-set na na siya ang schedule, ang payment, and naka-set man na siya ma’am, gina-meeting once a month. If needed na gid, magpa-special meeting and i-raise sa BOD.”* (The Board and officers also help when they have contacts in agencies like the BIR or anyone who can assist us. The schedule and payments are already set, and meetings are held once a month. If something urgent comes up, we call a special meeting and raise it to the Board.)

Some explained: *“They are very approachable jud. Walay variance—wala sila gapaingon nga they are leaders so dapat mo-tahaw ka. Especially general manager, very accommodating. E-ask ka niya, ‘What is your problem?’ Natagaan dayon? And ang in-charge ana naa jud, nga mo-assist dayon kung unsay kinahanglan.”*

Ang mga suppliers namon ga-support gid sila—ga-hatag free goods or items para sa panghatag namon sa outreach program. Dako gid ang bulig sang suppliers ma'am.” (They are very approachable. There is no distance—they don't act like leaders who must be treated differently. Especially the general manager—very accommodating. He asks you, ‘What is your problem?’ and immediately helps. The person in charge is also there to assist with anything needed. Our suppliers also support us—they give free goods or items for us to distribute during outreach programs. The suppliers really provide great help, Ma'am.)

The results indicated strong collaborative relationships that supported cooperative operations and service delivery, while also showing the need for more consistent communication and alignment to sustain cooperation. Participants described officers as approachable and family-like, creating a comfortable environment for members to raise concerns. Relationship management was strengthened through coordinated promotions (e.g., gift certificates that boosted E-mart sales), regular and special meetings for urgent issues, Board-linked support from external agencies, and suppliers' contributions to outreach programs. However, accounts also implied that these partnerships must be maintained through clear expectations, regular engagement, and continuous communication to avoid misunderstandings and ensure long-term collaboration among members, leaders, and external partners.

Sub-theme 7.1: General experiences

General experiences refer to the cumulative knowledge, skills, and insights that members and employees develop through their active participation in cooperative operations and quality management initiatives (Thaba & Mbohwa, 2021). These experiences allow individuals to better understand processes, recognize emerging challenges, and contribute meaningfully to continuous improvement activities (Ayash et al., 2020). General experiences also strengthen informed decision-making, enhance problem-solving abilities, and encourage the adoption of best practices that support high-quality service delivery (Zehir, 2023). However, cooperatives often face challenges such as uneven exposure to tasks, limited learning opportunities, and inconsistent orientation or training programs, which can restrict the development of shared experiences among stakeholders (Vyas et al., 2021).

One mentioned: *“So after sa ito, sir, natabo, sir, ato nga mga failures based sa iyo mga decision making nga gin ubra, sir... Bali ma'am for example, may ara abi masulod nga mabago... i-refer ko sa main para at least kung hindi sila magsugot... Pero kung magsugot naman sila pwede... pero kung hindi, wala ko mahi mo... so amo na siya nga... ang decision making maam nga kanang magpaliwat sa am oni... gusto ko liwaton na...”* (So after that happened, Sir—those failures based on the decisions you made—for example, when there is something new coming in, I refer it to the main office so that if they don't approve it... at least it's clear. But if they approve, then we can proceed... but if they don't, I can't do anything. So that's how the decision-making goes, Ma'am... sometimes I want to change things, but I can't.)

Another mentioned: *“Base sato sa imo ng mga role na you have a lot of hats on your head tungod sa imo na nagdadaghan ng mga responsibilities... Mas tawahayan ko diri kay sa rin, maam kay kis a dutay lang, mo. So, maano lang po... makahimo kag lain lain... didto sa store, akon na experience didto memorable man pud baya maam kay syempre akon ka istorya tanan... so, nakita mo nga ano kang klase nga leaders.”* (Based on your role, you wear many hats because of your many responsibilities... It's lighter for me here compared to the other branch, Ma'am, because there are fewer tasks. I can easily do different things. At the store, my experiences were memorable because I talked to everyone... and you can really see what kind of leaders they are.)

One added: *“May times man nga maka learn pud ko from may past experiences. In order for me to grow as an individual. And para pajud nga maka itsendi kuba maka share pud ko sa koang mga kauban.”* (There are times when I also learn from my past experiences. This helps me grow as an individual. And it allows me to share what I've learned with my co-workers.)

One mentioned: *“At first ang na experience namon gid sa with the officers, they are ano gid kanang daw indi gid sila ano, some of them dili pa acceptable sa ilahang certain findings... but as we grow along Doc... na embrace man nila ang process.”* (At first, our experience with the officers was that they were not very open—

some of them could not accept certain findings. But as time went on, Doc... they eventually embraced the process.)

Several explained: *“Damo kami learnings sang gamay kami pero daw kadasig sang dako sang amon nga co-op, pamatyagan ko wala pami na learn maayo na dako na amon nga co-op, indi kami kalagas sa year book.”*(We learned a lot when the cooperative was still small, but when it grew bigger so quickly, I felt that we had not fully learned everything we needed—we could hardly keep up with the yearbook.)

One emphasized: *“Nang kung ano bala imo nga suggestion gina pamatian gid niya. So isa gid na siguro sa reason nganong nag stay ko sa co-op kay General Manager gid man na... so damo kami learnings sang gamay kami pero daw kadasig sang dako sang amon nga co-op.”* (Whatever suggestion you make, he really listens. That is one of the reasons why I stayed in the cooperative—because of General Manager We learned so much when the co-op was still small, but when it grew big, it grew so fast.)

The participants’ general experiences reflected how daily involvement in cooperative work helped build practical learning in decision-making, leadership awareness, and personal growth. Many shared that they gained valuable insights from past mistakes, learned to handle multiple responsibilities, and appreciated leaders—especially managers—who listened to suggestions, which encouraged them to stay and contribute. At the same time, some experiences emerged as some decisions still required higher approval that limited flexibility to implement changes, some officers were initially resistant to findings, and the cooperative’s rapid growth created gaps in learning and orientation, making it difficult for others to keep up and develop shared experiences consistently.

Sub-theme 7.2: Cooperative identity

Cooperative identity refers to the shared values, principles, and mission that define the organization and guide its quality management initiatives (Wilson, 2021).It shapes the attitudes and behaviors of members and employees, fostering a sense of belonging, accountability, and commitment to continuous improvement (Stecca et al., 2023).A strong cooperative identity also helps align organizational goals with TQM principles, ensuring consistent processes, service quality, and meaningful member engagement (Novkovic et al., 2022).However, cooperatives often face challenges such as varying interpretations of cooperative principles, inconsistent value practices, limited orientation programs, and declining member involvement, which can weaken organizational cohesion (Amb et al., 2023).

One mentioned: *“Kay dili ta parihas sa uban nga kanang mga negosyo nga usa ra aton bossing. So diri lain sa cooperative, dili nato bossing ang board of directors, ang managers, or ang aton mga kauban pati ang members.* (Unlike other businesses that have a single owner, in a cooperative it’s different. We don’t have one person in charge—neither the board of directors, the managers, nor our colleagues and members are our ‘boss’)

Several mentioned: *“So my role in the co-operative or in this organization is to become a role model not only for my colleagues and for all the member owner noh.”* (My role in the cooperative or in this organization is to become a role model not only for my colleagues but also for all member-owners.)

One added: *“So isa na siguro nga way nga ma hambal mo nga ga work man sila together... amo nagid na ang amon culture diri everytime ang isa ka department makulang tawo mo step in gid ang iban nga staff para e support ang amo sina.”* (That is one way of saying that they really work together... it has become our culture here that whenever a department lacks manpower, the other staff will step in to help and support them.)

Some explained: *“Kay paano nga ga income nag co-op, ma provide namon ang need sang members kung ano ang pangangailangan nila ma provide namon sa ila, nga makaingon sila nga ang co-op is an institution nga maka help sa ila.”* (Since the cooperative earns, we can provide for the needs of our members—whatever they require, we can supply. That is why they can say that the co-op is an institution that helps them.)

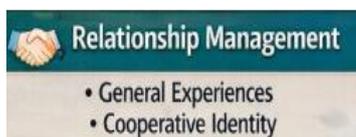
One mentioned: *“So at the same time ma ilahang family maging part napud, ang ilang bana nga indi mo sugot loans at the end epa member nila ilang bana ilang bata... so ang co-op is an institution that make them feel supported not only financially pero maski stress nila ma release dira lang sila mo istorya.”* (At the same time, their families also become part of the cooperative. Even if a husband initially does not agree with taking a loan, eventually they will encourage him to become a member, even their children. So the co-op becomes an

institution that makes them feel supported—not only financially, but even when they are stressed, they come here to talk and feel relieved.)

One emphasized: “*Sa amon maam noh inanga halos tanan kami na train as family kami maam, kung may isa lang na magabihan bisan may bana pana or nubyo indi kami akigan kay na train na kami nga walay malisya maam ba.*” (For us, Ma’am, we are trained to treat each other like family. If someone works late—even if they have a spouse or partner—they don’t get scolded because we were trained to have no malice among us. That is our culture.)

The result showed a strong cooperative identity anchored on shared ownership, teamwork, and a “family-like” culture that encouraged members and staff to act as role models, support other departments when manpower was lacking, and remain committed to serving members’ needs. The cooperative was consistently viewed as an institution that helps and supports members not only financially but also emotionally, strengthening belonging and loyalty—even extending membership to family members over time. However, the experiences also implied potential weaknesses, as cooperative identity can be challenged when understanding of principles and values is not consistently shared, orientation and value formation are uneven, and member involvement varies, which may weaken cohesion and consistent practice of the cooperative’s mission.

Figure 2



This figure illustrated how the integrated practices of the multi-awarded cooperative reflected the comprehensive application of Total Quality Management (TQM) principles as a unified framework guiding its strategies, processes, and member experiences. Firstly, Customer Focus is evident as the cooperative prioritizes member satisfaction and community service. High service quality, responsiveness to member needs, and consistent improvement of business activities demonstrate a strong customer-oriented culture. Moreover, community initiatives extend this focus beyond internal stakeholders, reinforcing the cooperative’s commitment to social responsibility. In addition, effective Leadership is characterized by clearly defined roles, ethical practices, and a shared vision that guides operational decisions. Strong leadership fosters trust, coordination, and alignment with organizational goals, which in turn strengthens Employee Involvement. Members actively participate in cooperative activities, meetings, and educational programs, while training and

feedback mechanisms empower them to contribute meaningfully, ensuring they are active stakeholders in organizational success.

Furthermore, the Process Approach enables systematic decision-making, planning, project implementation, and financial management. By emphasizing processes over isolated tasks, the cooperative ensures efficiency, coordination, and consistency in service delivery. Similarly, Factual Decision-Making relies on accurate data, financial analysis, and experiential insights to guide strategies, promoting transparency, accountability, and effective problem-solving. Likewise, Continuous Improvement is reflected in ongoing evaluations, identification of challenges, and adaptation of strategies, fostering a culture of learning that enhances competitiveness, resilience, and responsiveness. Finally, Relationship Management strengthens ties with members, partners, and the community, as trust, collaboration, and positive engagement reinforce the cooperative’s identity, credibility, and long-term sustainability. Collectively, these TQM principles demonstrate how the cooperative integrates quality management practices to achieve organizational excellence while serving its members and the broader community.

Quantitative Phase

Table 1

The Extent of Total Quality Management Practices of Members in terms of Customers Focus when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Grouping Variables	n	Customers Focus											
		Service Quality			Business Activity			Community Service			Overall		
		M	SD	VI	M	SD	VI	M	SD	VI	M	SD	VI
Membership Type													
Regular	434	3.88	0.23	VHE	3.78	0.31	VHE	3.85	0.25	VHE	3.84	0.22	VHE
Associate	241	3.90	0.21	VHE	3.81	0.28	VHE	3.88	0.21	VHE	3.86	0.19	VHE
Length of Membership													
6 years and below	154	3.89	0.21	VHE	3.82	0.28	VHE	3.87	0.24	VHE	3.86	0.20	VHE
7 years to 13 years	270	3.88	0.23	VHE	3.80	0.29	VHE	3.88	0.20	VHE	3.85	0.19	VHE
14 years to 20 years	180	3.89	0.22	VHE	3.77	0.33	VHE	3.87	0.25	VHE	3.84	0.22	VHE
21 years and above	71	3.85	0.26	VHE	3.75	0.31	VHE	3.79	0.29	VHE	3.80	0.24	VHE
Position in the Cooperative													
Member	561	3.88	0.22	VHE	3.79	0.30	VHE	3.87	0.22	VHE	3.85	0.20	VHE
Officers	66	3.86	0.25	VHE	3.76	0.32	VHE	3.79	0.34	VHE	3.80	0.26	VHE
Employees/Staff	48	3.89	0.23	VHE	3.83	0.26	VHE	3.88	0.21	VHE	3.87	0.20	VHE
Taken Collectively	675	3.88	0.23	VHE	3.79	0.30	VHE	3.86	0.24	VHE	3.85	0.21	VHE

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

Table 1 showed the result revealed that customer focus in terms of service quality, which was rated to a very high extent (VHE) across all groupings. ~~Both regular and associate members reported very high ratings, with associate members obtaining a slightly higher mean.~~ This indicated that service quality standards were consistently applied regardless of membership type. ~~All length-of-membership groups also rated service quality to a very high extent,~~ suggesting that both new and long-term members experienced the same level of service excellence due to well-established customer-focused practices. In terms of position in the cooperative, employees or staff obtained the highest mean, followed by members and officers. This highlighted the effectiveness of service delivery from an operational perspective. Overall, the very high rating confirmed that the cooperative consistently demonstrated a strong customer focus through efficient service delivery and responsive handling of member needs.

On the other hand, the results showed that business activity was rated to a very high extent across all groupings. Both regular and associate members reported very high ratings, indicating that customer satisfaction was consistently embedded in business and operational decisions. All length-of-membership groups likewise perceived business activity to a very high extent, suggesting that customer-focused practices were well-established and experienced by both newer and long-tenured members. In terms of position in the cooperative, employees or staff obtained the highest mean, followed closely by members and officers, highlighting the effectiveness of policy implementation and feedback integration in daily operations. Taken

collectively, the very high overall rating confirmed that customer satisfaction remained a central focus of cooperative business processes.

The findings showed that community service was rated to a very high extent across all groupings. Both regular and associate members provided very high ratings, indicating that the cooperative’s customer focus extended beyond internal operations to community-oriented initiatives. All length-of-membership groups likewise rated community service to a very high extent, suggesting that these programs were well-established and consistently recognized by members regardless of tenure. In terms of position in the cooperative, employees or staff registered the highest mean, followed closely by members and officers, highlighting the effective implementation of community programs. Taken collectively, the very high overall rating confirmed that customer and community concerns were translated into meaningful and sustained community actions.

The consistently very high extent ratings across all dimensions and groupings implied that Total Quality Management (TQM) practices related to customer focus were deeply embedded in the cooperative’s culture. The findings indicated that the cooperative effectively ensured prompt and efficient responses to customer requests, implemented policies responsive to customer concerns, prioritized customer satisfaction in all activities, and utilized customer feedback for continuous improvement. These results suggested that multiawarded cooperatives in Northern Negros had successfully institutionalized customer-focused practices, which contributed to sustained performance and recognition. The strong alignment of service quality, business activities, and community service with customer needs strengthened member trust, operational effectiveness, and social responsibility, supporting long-term cooperative excellence.

Furthermore, Consistent with the findings of the study, Deming’s Theory of Quality Management, as cited by Alauddin & Yamada, (2024) emphasizes continuous improvement, effective feedback mechanisms, and a strong customer-first orientation, which align with the very high extent ratings observed across service quality, business activity, and community service. These principles support the result that customer-focused practices were deeply embedded in the cooperative’s operations. However, the slight variations in ratings across membership type, length of membership, and position in the cooperative suggest that perceptions of quality were not entirely uniform (Afriyie, 2023). This observation partially contrasts with Crosby’s Zero Defects Theory, which assumes consistent quality perceptions across organizational groups (Simplilearn, 2025). Supporting the study’s results, prior research indicates that employees and frontline personnel tend to report higher assessments of customer-focused practices due to their direct involvement in service delivery and firsthand experience of operational improvements (Fauzi, 2025). Conversely, studies also note that longtenured members and officers often exhibit more critical evaluations because of their broader organizational perspective, higher expectations, and responsibility for monitoring compliance and performance (Richardson, 2024), while officers typically identify more gaps because they oversee operations and monitor compliance in line with these differences highlight the importance of communication, transparency, and stakeholder participation in strengthening Total Quality Management practices and ensuring alignment across diverse cooperative groups (Khasanah et al., 2023).

Table 2
The Extent of Total Quality Management Practices of Members in terms of Leadership when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern

Grouping Variables	n	Leadership								
		Leader’s Role			Organizational Values			Overall		
		M	SD	VI	M	SD	VI	M	SD	VI
Membership Type										
Regular	434	3.85	0.25	VHE	3.84	0.29	VHE	3.85	0.22	VHE
Associate	241	3.84	0.25	VHE	3.85	0.26	VHE	3.85	0.21	VHE
Length of Membership										
6 years and below	154	3.86	0.26	VHE	3.82	0.33	VHE	3.84	0.25	VHE
7 years to 13 years	270	3.85	0.24	VHE	3.86	0.24	VHE	3.85	0.20	VHE
14 years to 20 years	180	3.85	0.24	VHE	3.84	0.28	VHE	3.84	0.22	VHE
21 years and above	71	3.82	0.27	VHE	3.88	0.25	VHE	3.85	0.21	VHE
Position in the Cooperative										
Member	561	3.84	0.25	VHE	3.84	0.28	VHE	3.84	0.22	VHE
Officers	66	3.85	0.25	VHE	3.83	0.32	VHE	3.84	0.25	VHE
Employees/Staff	48	3.88	0.20	VHE	3.87	0.23	VHE	3.87	0.18	VHE
Taken Collectively	675	3.85	0.25	VHE	3.84	0.28	VHE	3.85	0.22	VHE

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results of Table 2 revealed that in terms of leadership that, the Leader's Role was rated to a very high extent (VHE) across all groupings. In terms of membership type, both regular and associate members provided very high ratings, indicating a shared perception that cooperative leaders effectively influenced positive change and provided clear direction to committees. When grouped according to length of membership, all categories likewise rated the leader's role to a very high extent, suggesting that leadership practices were consistently experienced by both newer and long-tenured members. In terms of position in the cooperative, employees or staff registered the highest mean, followed closely by officers and members, reflecting their direct observation of leaders' active involvement in program implementation and prompt action on audit findings and recommendations. Taken collectively, the very high overall rating affirmed that leadership practices were consistently visible, responsive, and effective across the cooperative.

On the other hand, Leadership findings further revealed that organizational values were rated to a very high extent (VHE) across all groupings. Both regular and associate members reported very high ratings, indicating that values such as accountability, transparency, and shared responsibility were deeply embedded in the cooperative's culture. Across length of membership, all groups perceived organizational values to a very high extent, suggesting that these values were consistently upheld and communicated regardless of members' tenure. In terms of position in the cooperative, employees or staff again obtained the highest mean, followed by members and officers, highlighting their close engagement with daily operations where officers' accountability and transparency were most evident. Taken collectively, the very high overall rating confirmed that organizational values strongly guided behavior, decision-making, and leadership practices within the cooperative.

These results implied that well-established organizational values significantly supported effective leadership and quality management. The strong emphasis on accountability and transparency suggested that officers consistently performed their duties responsibly and ethically, reinforcing confidence among members and stakeholders. This alignment of leadership behavior with organizational values promoted a culture of trust, strengthened governance, and enhanced the cooperative's ability to implement programs effectively, thereby contributing to long-term sustainability and continued recognition.

The findings were strongly supported by Transformational Leadership Theory, which emphasized that leaders who provided clear direction, upheld strong organizational values, and acted proactively tended to receive positive perceptions from members (Khasanah et al., 2023). This finding is consistent with the study which showed that leaders who demonstrate clear direction, strong organizational values, and proactive behavior (Rodenas, 2025). This perspective aligned with the study's results, which showed very high ratings for the Leader's Role and organizational values across all groupings (Ly, 2024). Recent studies likewise indicated that leadership practices characterized by role clarity, ethical conduct, accountability, and responsiveness enhanced member trust and organizational commitment in cooperative and organizational settings (Jean et al., 2025). Consistent with the results, newer members and employees provided higher ratings due to greater visibility of leader support and their direct involvement in daily operations (González-cánovas et al., 2024). However, the findings partially contrasted with assumptions of uniform leadership perceptions, as long-tenured members tended to be more critical due to higher expectations developed over time (Morais et al., 2024). These results implied that although leadership practices were generally effective, continuous leadership development, transparent communication, and sustained engagement with long-tenured members were necessary to maintain trust and long-term cooperative excellence (Garza, 2024)

Table 3

The Extent of Total Quality Management Practices of Members in terms of Employee Involvement when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Grouping Variables	n	Employee Involvement												Overall		
		Membership			Education Program			Organizational Meeting			Support System					
		M	SD	VI	M	SD	VI	M	SD	VI	M	SD	VI	M	SD	VI
Membership Type																
Regular	434	3.84	0.32	VHE	3.81	0.33	VHE	3.80	0.29	VHE	3.87	0.23	VHE	3.83	0.24	VHE
Associate	241	3.85	0.26	VHE	3.83	0.27	VHE	3.83	0.28	VHE	3.90	0.19	VHE	3.85	0.20	VHE
Length of Membership																
6 years and below	154	3.80	0.40	VHE	3.83	0.38	VHE	3.82	0.30	VHE	3.86	0.28	VHE	3.83	0.30	VHE
7 years to 13 years	270	3.88	0.24	VHE	3.80	0.29	VHE	3.82	0.27	VHE	3.89	0.19	VHE	3.85	0.19	VHE
14 years to 20 years	180	3.84	0.27	VHE	3.81	0.29	VHE	3.81	0.27	VHE	3.87	0.20	VHE	3.83	0.20	VHE
21 years and above	71	3.82	0.29	VHE	3.85	0.25	VHE	3.78	0.32	VHE	3.90	0.21	VHE	3.84	0.23	VHE
Position in the Cooperative																
Member	561	3.84	0.30	VHE	3.81	0.32	VHE	3.81	0.28	VHE	3.88	0.22	VHE	3.84	0.23	VHE
Officers	66	3.83	0.33	VHE	3.86	0.27	VHE	3.76	0.32	VHE	3.89	0.21	VHE	3.83	0.22	VHE
Employees/Staff	48	3.90	0.24	VHE	3.85	0.25	VHE	3.85	0.26	VHE	3.87	0.23	VHE	3.87	0.19	VHE
Taken Collectively	675	3.84	0.3	VHE	3.82	0.31	VHE	3.81	0.28	VHE	3.88	0.22	VHE	3.84	0.226	VHE

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results table 3, showed that employee involvement was rated to a very high extent (VHE) across all groupings, indicating that members and employees were actively engaged in cooperative activities, decision-making, and quality improvement efforts. This suggested that employee involvement was a well-established practice in the multi-awarded cooperatives. In terms of membership, the findings revealed that all groupings rated this dimension to a very high extent. Both regular and associate members perceived strong participation in cooperative programs and activities. Across length of membership, both newer and long-tenured members reported very high involvement, indicating that members were consistently informed about policies, recognized for their contributions, and involved in planning and decision-making. Employees or staff obtained the highest mean, reflecting their close collaboration with officers and members in achieving cooperative goals. These results implied that active member participation strengthened shared responsibility and collective ownership within the cooperative. When members worked collaboratively, were recognized for their contributions, and were involved in decision-making, commitment and accountability were enhanced, supporting effective Total Quality Management practices.

The findings further showed that the education program dimension was rated to a very high extent across all groupings. Members perceived that educational programs helped them understand cooperative policies, while employees were given opportunities for continuous learning and training. Across length of membership, the consistent ratings suggested that both new and long-tenured members benefited from orientation and training programs. Employees or staff registered the highest mean, indicating that learning gained from training was applied to improve work performance. These findings implied that continuous education and training supported employee competence and confidence. Regular assessment of training needs and effective orientation programs enhanced members' and employees' ability to contribute meaningfully to cooperative operations, thereby strengthening quality improvement and organizational performance.

In terms of organizational meetings, the results indicated a very high extent of employee involvement across all groupings. Members perceived meetings as effective venues for decision-making, reporting accomplishments, and addressing urgent issues. Across length of membership, the consistent ratings suggested that meetings promoted open communication and transparency. Employees or staff again obtained the highest mean, reflecting their active participation in discussions and coordination during meetings. These results implied that well-organized and inclusive meetings promoted transparency, participation, and timely decisionmaking. When meetings encouraged open communication and clear reporting, coordination among officers, members, and employees was strengthened, supporting effective governance and quality management.

The findings also revealed that the support system dimension was rated to a very high extent across all groupings. Both regular and associate members perceived strong management support, teamwork, and availability of resources. Across length of membership, consistent ratings indicated that employees assisted

one another and received guidance and mentorship from leaders. Employees or staff obtained the highest mean, highlighting their direct experience of teamwork, leadership support, and access to tools needed to perform effectively. These findings implied that a strong support system enhanced collaboration, motivation, and performance within the cooperative. Management support, teamwork, mentorship, and adequate resources enabled employees and officers to work effectively, reinforcing a positive work environment essential for sustaining Total Quality Management initiatives.

The findings were closely aligned with Deming’s Total Quality Management Theory, which emphasized employee participation, continuous training, and shared decision-making as essential to quality performance and long-term organizational sustainability (Enyinna, 2024). Recent studies reinforced these results, showing that strong employee involvement and well-established support systems enhanced effectiveness and service quality in member-owned organizations (Ghani, 2025). In the Asian context, participatory meetings and continuous education programs were found to strengthen cooperative performance and member commitment (Buang & Samah, 2021). However, the results partly diverged from recent findings that reported challenges related to meeting efficiency and consistency of participation in selected cooperatives (Paraschou et al., 2025). Although such concerns were minimally evident in the present study, this difference highlighted the importance of continuous improvement in meeting management to sustain high levels of employee involvement and effective Total Quality Management practices (Sungkawati, 2020).

Table 4

The Extent of Total Quality Management Practices of Members in terms of Process Approach when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Grouping Variables	n	Process Approach												Overall			
		Decision-Making			Planning			Project Implementation			Financial Management			M	SD	VI	
		M	SD	VI	M	SD	VI	M	SD	VI	M	SD	VI				
Membership Type																	
Regular	434	3.85	0.28	VHE	3.82	0.29	VHE	3.82	0.34	VHE	3.89	0.23	VHE	3.85	0.24	VHE	
Associate	241	3.87	0.25	VHE	3.84	0.27	VHE	3.85	0.30	VHE	3.88	0.22	VHE	3.86	0.21	VHE	
Length of Membership																	
6 years and below	154	3.85	0.30	VHE	3.84	0.30	VHE	3.84	0.37	VHE	3.91	0.21	VHE	3.86	0.25	VHE	
7 years to 13 years	270	3.86	0.26	VHE	3.82	0.29	VHE	3.85	0.31	VHE	3.90	0.21	VHE	3.85	0.22	VHE	
14 years to 20 years	180	3.86	0.25	VHE	3.84	0.26	VHE	3.80	0.32	VHE	3.85	0.23	VHE	3.84	0.23	VHE	
21 years and above	71	3.86	0.27	VHE	3.84	0.28	VHE	3.83	0.31	VHE	3.86	0.27	VHE	3.85	0.23	VHE	
Position in the Cooperative																	
Member	561	3.86	0.27	VHE	3.83	0.28	VHE	3.83	0.33	VHE	3.89	0.21	VHE	3.85	0.22	VHE	
Officers	66	3.82	0.30	VHE	3.82	0.33	VHE	3.82	0.36	VHE	3.85	0.29	VHE	3.83	0.27	VHE	
Employees/Staff	48	3.93	0.16	VHE	3.87	0.27	VHE	3.89	0.24	VHE	3.91	0.22	VHE	3.90	0.19	VHE	
Taken Collectively	675	3.86	0.27	VHE	3.83	0.29	VHE	3.83	0.33	VHE	3.89	0.22	VHE	3.85	0.227	VHE	

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results of table 4, showed that the process approach in terms of decision-making was practiced to a very high extent among members of multi-awarded cooperatives. This indicated that decisions in the cooperatives were consistently based on facts and data, discussed and agreed upon collectively, and guided by established procedures. The findings also showed that decisions were clearly communicated to concerned members and involved consultation with relevant committees. The consistently high mean scores across all groups suggested that decision-making processes were systematic, transparent, and participatory, reflecting a strong adherence to quality management principles in cooperative governance.

In terms of planning, the findings revealed a very high extent of practice among cooperative members. This meant that plans were regularly made to achieve quality objectives and were informed by feedback from previous evaluations. The results further indicated that the PDCA (Plan-Do-Check-Act) cycle was followed in operations, and strategic plans were reviewed and updated on a regular basis. Employee involvement in planning activities was also evident. These results showed that planning in the cooperatives was structured, continuous, and inclusive, supporting sustained quality improvement and organizational effectiveness.

The results demonstrated that project implementation was practiced to a very high extent across all groups. This implied that projects were implemented as planned and were aligned with the cooperative’s organizational goals. Members were actively involved in project execution, and project progress was regularly monitored and documented. The findings also showed that projects followed clear timelines and budgets.

Overall, this reflected a strong and disciplined approach to implementing projects, ensuring that cooperative activities were carried out efficiently and in line with quality standards.

With regard to financial management, the findings indicated a very high extent of practice among cooperative members. This suggested that payments to suppliers were made promptly and that financial records were maintained accurately. Savings and loan policies were well-implemented, and funds were used responsibly to support cooperative growth. The results also showed that financial transparency was consistently ensured in all transactions. These findings highlighted that sound financial management practices were firmly established, contributing to trust, accountability, and long-term sustainability of the cooperatives.

The findings were generally supported by related literature, which agreed that strong process approaches improved organizational performance. Deming’s System of Profound Knowledge emphasized the importance of data-based decision-making and well-coordinated processes, which was consistent with the very high results in decision-making and financial management. Studies by (Zehir, 2023) also showed that organizations with effective process alignment and financial discipline achieved better TQM outcomes, supporting the cooperatives’ strong performance. In contrast, research in Asia indicated that broader employee involvement further strengthened planning and implementation, which slightly disagreed with the comparatively lower planning results observed in this study (Bah et al., 2024). Local studies likewise reported that Filipino cooperatives performed well in operations but faced challenges in inclusive planning, aligning with the present findings (Attolba-aquino & Castañeda, 2025). Other literature suggested that long-tenured members sometimes showed reduced engagement over time, which helped explain the lower project implementation ratings among members with longer membership (Honnamane et al., 2024).

Table 5
The Extent of Total Quality Management Practices of Members in terms of Factual Decision-making when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperative in Northern Negros

Grouping Variables	n	Factual Decision-making									Overall			
		Financial Support			Experience Duration			Goal Orientation			M	SD	VI	
		M	SD	VI	M	SD	VI	M	SD	VI				
Membership Type														
Regular	434	3.83	0.28	VHE	3.84	0.29	VHE	3.86	0.28	VHE	3.86	0.28	VHE	
Associate	241	3.89	0.22	VHE	3.89	0.23	VHE	3.89	0.23	VHE	3.89	0.23	VHE	
Length of Membership														
6 years and below	154	3.89	0.25	VHE	3.87	0.27	VHE	3.88	0.27	VHE	3.88	0.25	VHE	
7 years to 13 years	270	3.83	0.27	VHE	3.86	0.26	VHE	3.86	0.25	VHE	3.85	0.23	VHE	
14 years to 20 years	180	3.84	0.26	VHE	3.85	0.28	VHE	3.87	0.26	VHE	3.85	0.23	VHE	
21 years and above	71	3.87	0.26	VHE	3.85	0.26	VHE	3.85	0.27	VHE	3.86	0.24	VHE	
Position in the Cooperative														
Member	561	3.85	0.25	VHE	3.86	0.26	VHE	3.88	0.25	VHE	3.86	0.23	VHE	
Officers	66	3.80	0.35	VHE	3.83	0.34	VHE	3.81	0.36	VHE	3.81	0.32	VHE	
Employees/Staff	48	3.84	0.24	VHE	3.87	0.27	VHE	3.85	0.24	VHE	3.85	0.22	VHE	
Taken Collectively	675	3.85	0.26	VHE	3.86	0.27	VHE	3.87	0.26	VHE	3.86	0.24	VHE	

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results of table 5, showed that factual decision-making in terms of financial support was practiced to a very high extent among members of multi-awarded cooperatives. This indicated that payments to suppliers were made promptly and that financial records were maintained accurately. The findings also showed that savings and loan policies were wellimplemented, and funds were used responsibly to support cooperative growth. In addition, internal audits were regularly conducted to ensure accountability. Overall, these results reflected that financial decisions were based on accurate data and proper controls, which strengthened transparency, trust, and sound financial management in the cooperatives.

In terms of experience duration, the findings revealed a very high extent of factual decision-making practice. This meant that cooperative programs were continuously implemented over time and that officers shared their long-term experiences to improve operations. The results further showed that past performance was used as a basis for future planning and that experience played an important role in strengthening decisions and policies. The regular review of historical records also supported process improvement. These findings indicated that cooperatives relied on accumulated experience and documented results to guide informed and reliable decision-making.

The results demonstrated that factual decision-making in terms of goal orientation was practiced to a very high extent across all groups. This suggested that clear goals guided cooperative activities and processes, and that

performance targets were regularly met. The findings also showed that objectives were aligned with the cooperative’s vision and mission and were clearly communicated to all members and staff. Moreover, departments worked together to achieve organizational goals. Overall, these results showed that decisions were strongly guided by clear, shared, and measurable goals, ensuring coordinated efforts and effective performance in the cooperatives.

The findings were supported by related literature, which generally agreed with the interpretation of the results. Previous studies grounded in TQM and ISO 9001:2015 principles emphasized that effective decisionmaking relied on factual information, accurate records, and systematic evaluation, which aligned with the very high ratings in financial support, experience duration, and goal orientation (Aji & Munizu, 2024). Research on cooperatives showed that strong internal controls, transparent financial systems, and responsible use of funds improved organizational performance and strengthened member trust, supporting the results on financial support (Vu Thi Hai, 2024). Studies also confirmed that the use of past performance data and accumulated experience enhanced consistency and reliability in decision-making, which agreed with the high findings in experience duration (Khong et al., 2023). Furthermore, literature indicated that clear and shared goals

improved motivation, teamwork, and overall performance, reinforcing the very high ratings in goal orientation (Park & Choi, 2020). However, other studies reported challenges in sustaining TQM practices, financial discipline, and factual decision-making in some organizations, suggesting that continuous improvement remained necessary despite the strong results (Fadilasari et al., 2024).

Table 6
The Extent of Total Quality Management Practices of Members in terms of Continuous Improvement when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Grouping Variables	n	Continuous Improvement									Overall			
		Organizational Improvement			Performance Outcome			Challenge Encountered			M	SD	VI	
		M	SD	VI	M	SD	VI	M	SD	VI				
Membership Type														
Regular	434	3.87	0.27	VHE	3.88	0.24	VHE	3.82	0.30	VHE	3.86	0.22	VHE	
Associate	241	3.89	0.23	VHE	3.89	0.20	VHE	3.88	0.24	VHE	3.89	0.18	VHE	
Length of Membership														
6 years and below	154	3.88	0.29	VHE	3.89	0.25	VHE	3.86	0.26	VHE	3.88	0.23	VHE	
7 years to 13 years	270	3.91	0.20	VHE	3.89	0.20	VHE	3.85	0.27	VHE	3.88	0.16	VHE	
14 years to 20 years	180	3.83	0.30	VHE	3.86	0.25	VHE	3.80	0.32	VHE	3.83	0.24	VHE	
21 years and above	71	3.88	0.23	VHE	3.92	0.18	VHE	3.87	0.26	VHE	3.89	0.18	VHE	
Position in the Cooperative														
Member	561	3.88	0.25	VHE	3.88	0.22	VHE	3.85	0.27	VHE	3.87	0.20	VHE	
Officers	66	3.84	0.32	VHE	3.89	0.29	VHE	3.77	0.37	VHE	3.83	0.29	VHE	
Employees/Staff	48	3.94	0.16	VHE	3.93	0.17	VHE	3.88	0.23	VHE	3.92	0.16	VHE	
Taken Collectively	675	3.88	0.26	VHE	3.89	0.22	VHE	3.84	0.28	VHE	3.87	0.21	VHE	

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results of table 6, showed that continuous improvement in terms of organizational improvement was practiced to a very high extent among members of multi-awarded cooperatives. This indicated that cooperative processes were regularly reviewed to identify areas for improvement and that employees actively suggested ways to enhance operations. The findings also showed that feedback was consistently used to support organizational enhancement, and new technologies were adopted to improve efficiency and member experience. In addition, training was provided to support continuous improvement initiatives. Overall, these results reflected a strong culture of improvement where the cooperatives continuously sought better ways to improve systems, services, and operations.

In terms of performance outcome, the findings revealed a very high extent of practice among cooperative members. This meant that employee performance was regularly monitored and evaluated, and performance results were used to guide improvement plans. The results further showed that disciplinary actions were based on fair and transparent performance evaluations and that incentives were provided to recognize outstanding performance. Performance standards were also clearly communicated to all employees. These findings indicated that performance management systems were well-established and supported continuous improvement and accountability in the cooperatives.

The results demonstrated that continuous improvement in terms of challenges encountered was practiced to a very high extent across all groups. This implied that problems were treated as opportunities for learning rather than setbacks. The findings showed that corrective actions were implemented promptly and that challenges were openly discussed to find solutions. Lessons from past challenges were shared across departments, and management addressed operational problems in a timely manner. Overall, these results reflected a positive and proactive approach to handling challenges, which supported learning, adaptability, and sustained improvement in the cooperatives.

The findings were largely supported by related literature, which agreed that continuous improvement was strengthened when organizations regularly reviewed processes, used feedback, and actively involved employees, as emphasized in Total Quality Management (TQM) Theory. Previous studies showed that effective performance monitoring, fair evaluation, and reward systems improved productivity and member satisfaction, which supported the very high results in organizational improvement and performance outcome (Benjamin & Kuot, 2025). Research also confirmed that organizations that encouraged employee suggestions, adopted new technologies, and used performance data achieved sustained growth, aligning with the present findings (Idrus et al., 2025). However, other studies reported that some organizations still faced difficulties in consistent problem-solving and implementation of corrective actions, suggesting the need for continuous strengthening of improvement practices despite the strong results observed (Dinis, 2023).

Table 7
The Extent of Total Quality Management Practices of Members in terms of Relationship Management when they are Taken Collectively and Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperative in

Grouping Variables	n	Relationship Management								
		General Experiences			Cooperative Identity			Overall		
		M	SD	VI	M	SD	VI	M	SD	VI
Membership Type										
Regular	434	3.80	0.33	VHE	3.80	0.31	VHE	3.80	0.28	VHE
Associate	241	3.84	0.29	VHE	3.85	0.27	VHE	3.84	0.24	VHE
Length of Membership										
6 years and below	154	3.83	0.32	VHE	3.81	0.32	VHE	3.82	0.27	VHE
7 years to 13 years	270	3.81	0.33	VHE	3.83	0.30	VHE	3.82	0.28	VHE
14 years to 20 years	180	3.81	0.30	VHE	3.81	0.30	VHE	3.81	0.26	VHE
21 years and above	71	3.84	0.33	VHE	3.83	0.27	VHE	3.84	0.25	VHE
Position in the Cooperative										
Member	561	3.81	0.32	VHE	3.82	0.30	VHE	3.81	0.27	VHE
Officers	66	3.80	0.35	VHE	3.79	0.34	VHE	3.80	0.32	VHE
Employees/Staff	48	3.88	0.22	VHE	3.87	0.25	VHE	3.88	0.20	VHE
Taken Collectively	675	3.82	0.32	VHE	3.82	0.30	VHE	3.82	0.27	VHE

Note. M, SD, and VI stand for mean, standard deviation, and verbal interpretation, respectively. For verbal interpretation, VHE stands for very high extent, HE stands for high extent, LE stands for low extent, and VLE stands for very low extent.

The results of table 7, showed that relationship management in terms of general experiences was practiced to a very high extent among members of multi-awarded cooperatives. This indicated that relationships between employees and leaders were harmonious and based on trust and mutual respect. The findings also showed that coordination with management promoted efficiency and that open communication strengthened teamwork within the organization. Cooperation was maintained even during organizational challenges. Overall, these results reflected a positive and supportive working environment that encouraged collaboration, effective communication, and strong interpersonal relationships in the cooperatives.

In terms of cooperative identity, the findings revealed a very high extent of practice among cooperative members. This meant that the cooperative’s mission and vision were clearly communicated to all members and that compliance with ISO standards was maintained. The results further showed that organizational policies reflected the cooperative’s identity and culture, and that members understood and upheld the core values of the organization. Internal practices were also aligned with the cooperative’s mission and purpose. These findings indicated that a strong and shared cooperative identity was established, which guided behavior, strengthened commitment, and supported long-term organizational sustainability.

The findings were largely supported by related literature, which agreed that strong relationship management was built through open communication, cooperation, and shared values, as emphasized in Total Quality Management (TQM) Theory (Wang, 2023). Previous studies showed that positive relationships between leaders and members, along with clear communication of mission and values, improved teamwork, trust, and organizational commitment, which aligned with the very high results in general experiences and cooperative identity (Liang, 2024). Research on relational leadership also confirmed that employees who felt connected to

their leaders were more engaged and collaborative, supporting the higher ratings among employees and staff (Hai & Domingo, 2024). However, other studies reported ongoing challenges such as communication gaps and weak alignment with organizational values in some organizations, which slightly contrasted with the findings and helped explain the lower ratings observed among officers

Table 8

Differences in the Extent of Total Quality Management Practices of Members in terms of Customers Focus when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Customers Focus	Membership Type			Length of Membership			Position in the Cooperative		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Service Quality	0.550	NS	Accepted	0.792	NS	Accepted	0.646	NS	Accepted
Business Activity	0.241	NS	Accepted	0.349	NS	Accepted	0.400	NS	Accepted
Community Service	0.227	NS	Accepted	0.139	NS	Accepted	0.185	NS	Accepted
Overall	0.188	NS	Accepted	0.340	NS	Accepted	0.208	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

(Serapon, 2025)

The results of table 8, showed that there was no significant difference in the extent of customer focus in terms of service quality when members were grouped according to membership type, length of membership, and position in the cooperative. This meant that members consistently addressed customer requests promptly, gave high priority to customer satisfaction, and discussed customer feedback for improvement regardless of their group classification. The acceptance of the null hypothesis indicated that service quality practices were uniformly applied and shared across all members, reflecting a strong and collective commitment to customer-centered service in the cooperatives.

Findings revealed no significant difference in customer focus in terms of business activity across membership type, length of membership, and position in the cooperative. This indicated that practices such as eliminating defective products, evaluating sales performance, basing expansion on customer demand, and using technology for sales enhancement were consistently observed by all groups. The acceptance of the null hypothesis suggested that business-related customer focus practices were well-established and evenly implemented throughout the cooperative, regardless of members' roles or tenure.

The results indicated no significant difference in customer focus in terms of community service when respondents were grouped by membership type, length of membership, and position. This meant that community programs, development projects, member participation, and partnerships with local organizations were similarly valued and practiced by all groups. The acceptance of the null hypothesis showed that community-oriented activities were an integral and shared responsibility among cooperative members, reinforcing the cooperative's commitment to serving both customers and the broader community.

The results were largely supported by related literature, which agreed that consistent service delivery, effective business processes, and active community programs led to uniform member satisfaction, as explained in Kano's Customer Satisfaction Model (Syakbani, 2025). Studies also confirmed that cooperatives with strong TQM practices achieved similar levels of customer focus across members regardless of tenure or position, supporting the acceptance of the null hypothesis in this study (Octobre & Legorio, 2025). However, contrasting studies based on the Gap Theory of Service Quality argued that differences in expectations and experiences should create variations in satisfaction, which was not observed in this study, suggesting that the cooperative effectively minimized service gaps (Veranga, 2024). Other research indicated that customer focus could weaken if communication and feedback systems declined, highlighting the need for continuous monitoring and improvement to maintain uniform service experiences (Montano et al., 2025).

Table 9

Differences in the Extent of Total Quality Management Practices of Members in terms of Leadership when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Leadership	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Leader's Role	0.620	NS	Accepted	0.537	NS	Accepted	0.730	NS	Accepted
Organizational Values	0.883	NS	Accepted	0.535	NS	Accepted	0.987	NS	Accepted
Overall	0.667	NS	Accepted	0.913	NS	Accepted	0.683	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The results of table 9, showed that there was no significant difference in the extent of leadership in terms of the leader's role when members were grouped according to membership type, length of membership, and position in the cooperative. This indicated that leaders consistently influenced positive change, provided clear direction through the Board of Directors, and were actively involved in program implementation regardless of group classification. The findings also showed that leaders acted promptly on audit findings and performed their duties with accountability and transparency. The acceptance of the null hypothesis suggested that leadership roles and responsibilities were uniformly practiced and perceived across all groups in the cooperative.

Findings revealed that there was no significant difference in leadership in terms of organizational values across membership type, length of membership, and position in the cooperative. This meant that honesty, integrity, trust, transparency, and ethical standards were consistently observed by leaders and members alike. Respect and fairness were also demonstrated in interactions within the cooperative, regardless of members' roles or tenure. The acceptance of the null hypothesis indicated that organizational values were strongly embedded and equally upheld across all groups, reinforcing ethical leadership and shared commitment within the cooperative.

The findings were supported by existing literature, which showed that leaders who consistently demonstrated integrity, accountability, and clear direction fostered positive and uniform leadership perceptions across all groups, as explained by Transformational Leadership Theory (Luistro, 2025). Studies on cooperative governance further confirmed that transparent and ethical leadership practices promoted trust, respect, and satisfaction among members, resulting in consistent leadership perceptions and supporting the acceptance of the null hypothesis (Kathayat, 2024). However, contrasting views based on Leader–Member Exchange (LMX) Theory suggested that leadership perceptions could vary due to closer leader–member relationships and unequal treatment, while weak communication and poor value alignment also contributed to inconsistencies. These findings emphasized the need for continuous reinforcement of Total Quality Management–based leadership practices to ensure fairness and consistency across cooperative membership groups (Irfan et al., 2025).

Table 10

Differences in the Extent of Total Quality Management Practices of Members in terms of Employee Involvement when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Employee Involvement	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Membership	0.799	NS	Accepted	0.104	NS	Accepted	0.353	NS	Accepted
Education Program	0.700	NS	Accepted	0.071	NS	Accepted	0.588	NS	Accepted
Organizational Meeting	0.296	NS	Accepted	0.674	NS	Accepted	0.158	NS	Accepted
Support System	0.163	NS	Accepted	0.367	NS	Accepted	0.999	NS	Accepted
Overall	0.302	NS	Accepted	0.376	NS	Accepted	0.375	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The results table 10, showed that there was no significant difference in the extent of employee involvement in terms of membership when respondents were grouped according to membership type, length of membership, and position in the cooperative, as reflected by all p-values being greater than 0.05. This indicated that members actively participated in cooperative programs and activities, worked collaboratively with officers, were recognized for their contributions, and were consistently informed about policies and updates regardless of their group classification. The acceptance of the null hypothesis implied that participation in planning and

decision-making was uniformly practiced and perceived across all groups, demonstrating inclusive and participatory membership engagement within the cooperative.

Findings revealed that there was no significant difference in employee involvement in terms of education programs across membership type, length of membership, and position in the cooperative. This suggested that educational and training opportunities were equally accessible and effective for all respondents, regardless of tenure or role. Members and employees similarly perceived that training needs were assessed, learning opportunities were provided, and acquired knowledge was applied to improve work performance. The acceptance of the null hypothesis indicated that the cooperative consistently implemented education and orientation programs, reinforcing a shared commitment to continuous learning.

The findings showed that there was no significant difference in employee involvement in terms of the support system across membership type, length of membership, and position in the cooperative. This indicated that management support, teamwork, mentorship, and the provision of resources were consistently experienced by employees and officers regardless of their role or length of service. The acceptance of the null hypothesis suggested that the cooperative maintained a strong and equitable support system, fostering collaboration and enabling members to perform their duties effectively across all organizational levels.

The findings were supported by Participative Management Theory, which explained that shared decision-making, open communication, and inclusive involvement foster uniform perceptions of participation regardless of role or tenure (Villafane, 2025). This perspective justified the similar experiences reported by respondents across membership type, length of membership, and position in terms of involvement, education programs, and support systems (Fauziah, 2020). Empirical evidence further agreed with the results, as cooperatives with strong involvement structures and continuous capacity-building showed consistent engagement and satisfaction among members across organizational groups (Sotor et al., 2022). However, contrasting literature cautioned that uniform perceptions may decline if participatory practices are not continuously strengthened and supported (Kwon, 2025). Herzberg’s Two-Factor Theory suggested that differences in motivation and recognition could lead to varying perceptions of involvement when leadership consistency and support systems weaken (Hasan & Mishra, 2025). Similarly, declining communication quality and insufficient reinforcement of participation mechanisms were found to create perception gaps over time (Jimoh & Adeoye, 2025).

Table 11

Differences in the Extent of Total Quality Management Practices of Members in terms of Process Approach when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Process Approach	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Decision-Making	0.895	NS	Accepted	0.926	NS	Accepted	0.105	NS	Accepted
Planning	0.851	NS	Accepted	0.525	NS	Accepted	0.321	NS	Accepted
Project Implementation	0.587	NS	Accepted	0.037	S	Rejected	0.239	NS	Accepted
Financial Management	0.471	NS	Accepted	0.004	S	Rejected	0.375	NS	Accepted
Overall	0.911	NS	Accepted	0.508	NS	Accepted	0.105	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The results of table 11, showed that there was no significant difference in the extent of the process approach in terms of decision-making when members were grouped according to membership type, length of membership, and position in the cooperative. This indicated that decisions were consistently based on facts and data, discussed collectively, and guided by established procedures across all groups. Decisions were clearly communicated and involved relevant committees regardless of members’ roles or tenure. The acceptance of the null hypothesis suggested that decision-making processes were standardized and uniformly practiced throughout the cooperative.

Findings revealed no significant difference in the process approach in terms of planning across membership type, length of membership, and position in the cooperative. This implied that quality-oriented planning, use of feedback, application of the PDCA cycle, and regular review of strategic plans were consistently observed by all respondents. Employee involvement in planning activities was similarly perceived across groups. The

acceptance of the null hypothesis indicated that planning processes were systematic, inclusive, and equally implemented within the cooperative.

The results indicated no significant difference in project implementation when members were grouped according to membership type and position; however, a significant difference was found when grouped according to length of membership. This suggested that while projects were generally implemented as planned, aligned with goals, monitored regularly, and followed timelines and budgets, perceptions varied based on members' tenure. The rejection of the null hypothesis for length of membership implied that longer-serving members may have had greater familiarity or expectations regarding project execution processes compared to newer members.

Findings showed no significant difference in financial management practices across membership type and position in the cooperative; however, a significant difference was observed when grouped according to length of membership. This indicated that prompt payments, accurate record-keeping, responsible fund utilization, and financial transparency were generally practiced, but were perceived differently by members depending on their length of service. The rejection of the null hypothesis for length of membership suggested that tenure influenced members' understanding or assessment of financial processes within the cooperative.

The results were strongly supported by Deming's System of Profound Knowledge, which emphasized that stable and standardized processes in decision-making and planning promote consistent understanding and perception among members regardless of role or tenure, explaining the non-significant differences observed across most groupings (Abdullah et al., 2024). Empirical studies likewise affirmed that cooperatives applying a strong process approach under TQM tended to achieve uniform perceptions in planning and decision-making due to clear procedures and collective participation (Liu et al., 2023). However, the findings also aligned with Juran's Quality Trilogy, which argued that differences may emerge when quality control and improvement processes are not equally internalized by all members, particularly those with varying lengths of service (Khasanah et al., 2023). Supporting this view, (Jumawan, 2022) reported that long-tenured cooperative members often evaluated project implementation and financial management more critically due to broader exposure to previous systems and operational changes. Similarly, (Al-ghunaimi & Awashreh, 2024) contended that perception gaps across tenure signal the need for continuous communication, orientation, and reinforcement of TQM practices to ensure that process consistency is not only implemented but also equally understood by both new and long-serving members.

Table 12

Differences in the Extent of Total Quality Management Practices of Members in terms of Factual Decision-Making when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Factual Decision-Making	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Financial Support	0.006	S	Rejected	0.006	S	Rejected	0.494	NS	Accepted
Experience Duration	0.064	NS	Accepted	0.312	NS	Accepted	0.808	NS	Accepted
Goal Orientation	0.459	NS	Accepted	0.462	NS	Accepted	0.267	NS	Accepted
Overall	0.010	S	Rejected	0.070	NS	Accepted	0.530	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The results of table 12, showed a significant difference in factual decision-making in terms of financial support when members were grouped according to membership type and length of membership, as reflected by p-values less than 0.05; however, no significant difference was found when grouped by position. This indicated that perceptions of prompt payments, accurate financial records, implementation of savings and loan policies, responsible fund utilization, and internal audits varied depending on members' classification and tenure. The rejection of the null hypothesis for membership type and length of membership suggested that access to information, exposure to financial processes, or experience over time influenced how members evaluated financial accountability practices, while similar positions in the cooperative shared comparable views. The significant differences in financial support across membership type and length of membership implied the need for the cooperative to strengthen transparency and information dissemination related to financial processes. Management may consider providing regular financial briefings, simplified financial reports, and orientation sessions tailored to different membership groups to ensure equal understanding of payments, audits, and fund utilization. Enhancing access to financial information could help minimize perception gaps

and promote greater trust and confidence in financial accountability practices among all members, regardless of tenure.

Findings revealed no significant difference in factual decision-making in terms of experience duration across membership type, length of membership, and position in the cooperative. This implied that continuous program implementation, sharing of long-term experiences, use of past performance for planning, and review of historical records were consistently recognized by all groups. The acceptance of the null hypothesis indicated that experience-based learning and the use of historical data were uniformly integrated into decision-making processes, regardless of members' tenure or role. The absence of significant differences in experience duration suggested that the cooperative effectively institutionalized learning from past experiences into its decision-making processes. This implied that existing mechanisms for documenting programs, reviewing historical records, and using past performance data were functioning well. The cooperative should continue sustaining these practices through systematic knowledge management, mentoring, and documentation to preserve organizational memory and ensure consistent, experience-based decisions across all membership groups.

The results indicated no significant difference in factual decision-making in terms of goal orientation when members were grouped according to membership type, length of membership, and position. This showed that clear goals, aligned objectives, regularly met performance targets, and coordinated efforts across departments were consistently observed throughout the cooperative. The acceptance of the null hypothesis suggested that goal-oriented decision-making was well-established and equally understood among all members, reinforcing a shared direction guided by the cooperative's vision and mission. The uniform perceptions of goal orientation across all groups implied that the cooperative had successfully aligned its objectives with its vision and mission. This highlighted the effectiveness of clear goal communication and coordinated efforts among departments. To maintain this strength, the cooperative may continue reinforcing goal alignment through regular performance reviews, strategic planning sessions, and cross-functional collaboration, ensuring that all members remain focused on shared targets and organizational priorities.

Table 13

Differences in the Extent of Total Quality Management Practices of Members in terms of Continuous Improvement when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Continuous Improvement	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
Organizational Improvement	0.793	NS	Accepted	0.003	S	Rejected	0.161	NS	Accepted
Performance Outcome	0.930	NS	Accepted	0.056	NS	Accepted	0.393	NS	Accepted
Challenge Encountered	0.052	NS	Accepted	0.102	NS	Accepted	0.138	NS	Accepted
Overall	0.147	NS	Accepted	0.014	S	Rejected	0.122	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The findings were supported by Agency Theory, which explains that differences in financial decision-making perceptions arise when members have varying levels of access to information and involvement in financial activities—consistent with the significant differences across membership type and length of membership (Syafriadi et al., 2023). In contrast, Systems Theory argues that well-structured financial processes should create uniform experiences across all groups, which did not fully occur in the study, as some groups perceived financial support differently (Ozili, 2025). A recent study by (Murenga, 2020) supported the results by showing that members with longer cooperative exposure often assess financial transparency and accountability differently from newer members. Meanwhile, Hashim et al., (2025) argued that effective financial management systems should minimize perception gaps, suggesting that the cooperative may need stronger communication and equal engagement in financial processes.

The results of table 13, showed no significant difference in organizational improvement when members were grouped according to membership type and position in the cooperative, but a significant difference was observed based on length of membership. This indicated that processes were generally reviewed regularly, employees actively suggested improvements, feedback was consistently used to enhance operations, new

technologies were adopted, and training was provided across all groups. The rejection of the null hypothesis for length of membership suggested that longer-serving members may have had greater awareness or engagement with continuous improvement practices compared to newer members, reflecting how experience influenced perceptions of process enhancement and innovation within the cooperative.

Findings revealed no significant difference in performance outcome across membership type, length of membership, or position in the cooperative. This implied that employee performance was consistently monitored and evaluated, performance results guided improvement plans, disciplinary actions were fair and transparent, incentives recognized outstanding performance, and performance standards were clearly communicated to all employees. The acceptance of the null hypothesis indicated that performance management practices were well-established, uniformly applied, and equally perceived across all members, demonstrating a strong culture of accountability and continuous development.

The results indicated no significant difference in practices related to challenges encountered across membership type, length of membership, or position in the cooperative. This showed that problems were treated as opportunities for learning, corrective actions were implemented promptly, challenges were openly discussed, lessons from past challenges were shared across departments, and management addressed operational problems in a timely manner. The acceptance of the null hypothesis suggested that the cooperative maintained a consistent and proactive approach to problem-solving, fostering learning, adaptability, and continuous organizational improvement across all member groups.

The findings were supported by Kaizen Theory, which emphasizes continuous, incremental improvement and suggests that employees with different levels of tenure may experience improvement initiatives differently due to varying exposure to process reviews and training (Modise, 2023). In contrast, Organizational Learning Theory assumes that improvement practices should create uniform experiences across all members, yet this did not fully occur in the study, as significant differences emerged based on length of membership (Intan et al., 2022). A recent study by (Murenga, 2020) supported the results by showing that long-term employees often perceive improvement initiatives differently from newer members because they compare current systems with past practices. Meanwhile, Ayash et al., (2020) argued that when improvement systems are consistently implemented, perceptions should not vary greatly across tenure, suggesting that the cooperative may need to strengthen equal access and communication regarding improvement efforts.

Table 14

Differences in the Extent of Total Quality Management Practices of Members in terms of Relationship Management when they are Grouped according to Membership Type, Length of Membership, and Position in the Cooperative in Multi-Awarded Cooperatives in Northern Negros

Relationship Management	Membership Type			Length of Membership			Position in the		
	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho	p-value	Sig. (a=0.05)	Decision on Ho
General Experiences	0.187	NS	Accepted	0.201	NS	Accepted	0.529	NS	Accepted
Cooperative Identity	0.135	NS	Accepted	0.599	NS	Accepted	0.521	NS	Accepted
Overall	0.113	NS	Accepted	0.258	NS	Accepted	0.259	NS	Accepted

Note. S and NS stand for 'Significant' and 'Not Significant', respectively.

The results of table 14, showed no significant difference in relationship management in terms of general experiences when members were grouped according to membership type, length of membership, and position in the cooperative, as indicated by p-values greater than 0.05. This suggested that harmonious relationships among employees and leaders, efficient coordination with management, trust and mutual respect, open communication, and sustained cooperation during challenges were consistently observed across all groups. The acceptance of the null hypothesis implied that these positive relational practices were uniformly

experienced and perceived by members, reflecting a strong culture of collaboration and effective interpersonal dynamics within the cooperative.

Findings revealed no significant difference in relationship management in terms of cooperative identity across membership type, length of membership, and position, with all p-values exceeding 0.05. This indicated that the cooperative’s mission and vision were clearly communicated, ISO standards were adhered to, policies reflected the organizational culture, members upheld core values, and internal practices aligned with the cooperative’s purpose uniformly across all members. The acceptance of the null hypothesis suggested that cooperative identity was consistently understood and internalized by members, reinforcing shared commitment, alignment with organizational goals, and a unified sense of purpose throughout the cooperative.

The overall results showed no significant difference across all groupings, which implied that the combination of general experiences and cooperative identity in managing relationships was consistently practiced and perceived by members. This reflected that relationship management was institutionalized within the cooperative, supporting collaboration, trust, effective communication, and shared values across all membership types, lengths of membership, and positions.

The results were supported by Social Capital Theory, which states that trust, shared values, and strong interpersonal relationships lead to cohesive and uniform member experiences—consistent with the cooperative’s stable ratings in relationship management (Manu, 2021). In contrast, Leader–Member Exchange (LMX) Theory suggests that relationships often differ based on role or tenure, yet this pattern did not appear in the study, indicating that the cooperative successfully maintained equal treatment and communication across groups (Anuar, 2020). A recent study by supported these findings by showing that cooperatives with strong cultural alignment and clear mission–vision communication tend to produce consistent relationship experiences among members. Meanwhile, (Modise, 2023) argued that relationship quality can weaken when communication systems or value reinforcement decline, emphasizing the need for continual TQM efforts to sustain harmony and cooperative identity.

Joint Display of Quantitative and Qualitative Results

Highlighted Dimensions	Qualitative Result	Quantitative Result	Meta-Inference
1. Customer Focus (Service Quality, Business Activity, Community Service)	Positive: Strong customer service, reliable product/loan processes, proactive response to concerns, active community outreach and support. Negative: Occasional monitoring lapses on product quality; some concerns on interest rates and communication gaps.	Very High Extent (M = 3.86–3.90). Highest: Service Quality. Lowest: Business Activity (but still very high).	Customer focus is strong, but recurring concerns about communication and product monitoring indicate the need for improved follow-through and more transparent financial policies.

<p>2. Leadership (Leadership Roles, Organizational Values)</p>	<p>Positive: Shared leadership, transparency, active board involvement, value-driven governance, open communication. Negative: Some coordination challenges and workload pressure observed.</p>	<p>Very High Extent (M =3.85). Highest: Organizational Values. Lowest: Leadership Role.</p>	<p>Leadership is value-driven and participatory, yet role execution and workload management require capacitybuilding and clearer communication to avoid coordination gaps.</p>
<p>3. Employee Involvement (Membership, Education Program, Organizational Meeting, Support System)</p>	<p>Positive: Strong teamwork, peer mentoring, active participation, supportive management, effective training. Negative: Uneven participation levels; organizational meetings need improvement.</p>	<p>Very High Extent (M = 3.81–3.88). Highest: Support System (M=3.88). Lowest: Organizational Meeting (M=3.81).</p>	<p>Employee involvement is strong, but inconsistent meeting participation highlights the need to redesign engagement strategies and strengthen meeting structures.</p>
<p>4. Process Approach (Decision-Making, Planning, Project Implementation,</p>	<p>Positive: Clear procedures, team coordination, strong implementation practices, structured decision-making.</p>	<p>Very High Extent (M = 3.83–3.93). Highest: DecisionMaking & Financial Management.</p>	<p>Process systems function well, but planning weaknesses require prioritization, including better</p>
<p>Financial Management)</p>	<p>Negative: Planning delays and varied engagement across tenured groups.</p>	<p>Lowest: Planning (M = 3.83).</p>	<p>documentation, inclusiveness, and use of structured planning tools (PDCA).</p>
<p>5. Factual DecisionMaking (Financial Support, Experience Duration, Goal Orientation)</p>	<p>Positive: Strong financial systems, effective resource allocation, clear goals, evidencebased practices. Negative: Perception differences among long-tenured members.</p>	<p>Very High Extent (M =3.86–3.89). Highest: Goal Orientation. Lowest: Experience Duration.</p>	<p>Evidence-based decisions are practiced, but differences in perception across tenure groups suggest the need for uniform communication and equal access to information.</p>

<p>6. Continuous Improvement (Organizational Improvement, Performance Outcome, Challenges Encountered)</p>	<p>Positive: Strong performance results, innovation, improved systems. Negative: Challenges (workload, resource constraints, technology adaptation issues, discontinued of ISO) remain.</p>	<p>Very High Extent (M = 3.83–3.92). Highest: Organizational Improvement & Performance Outcomes. Lowest: Challenges Encountered.</p>	<p>The cooperative demonstrates a strong culture of continuous improvement through high performance outcomes and innovations. However, workload pressures, limited resources, technology adaptation issues, and weakened ISO monitoring still affect consistency. Sustaining ISO controls and strengthening capacity-building and system support are needed to reduce barriers and maintain quality gains.</p>
<p>7. Relationship Management (General Experience, Cooperative Identity)</p>	<p>Positive: Strong trust, harmonious relationships, consistent cooperative identity, effective communication. Negative: Minor communication</p>	<p>Very High Extent (M = 3.85–3.90). No significant differences across groups ($p > .05$).</p>	<p>Relationships are stable and cohesive, but strengthening internal communication will enhance clarity, coordination, and member satisfaction.</p>
	<p>gaps requiring reinforcement.</p>		

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

Summary of findings Qualitative

The findings showed that the cooperatives strongly practiced TQM across the seven principles. Customer focus was evident through strong customer service, reliable loan and product processes, proactive handling of concerns, and active community outreach. Leadership was generally shared, transparent, and values-driven, supported by open communication and active board–management involvement. Employee involvement was strengthened by teamwork, peer mentoring, supportive management, and training, while process approach was reflected in clear procedures, coordinated implementation, and structured decisionmaking.

Factual decision-making was supported by sound financial systems, proper resource allocation, clear goals, and evidence-based practices, and continuous improvement was reflected in good performance outcomes, innovation, and improved systems. Relationship management remained positive, characterized by trust, harmonious interactions, and a consistent cooperative identity. However, improvement areas persisted, including monitoring lapses in product quality, concerns on interest rates, and recurring communication gaps; coordination and workload pressures in leadership; uneven participation and weak organizational meetings; planning delays and varying engagement across tenured groups; perception differences among long-serving members; and continuing challenges related to workload, limited resources, technology adaptation, and the discontinuation of ISO monitoring—indicating the need to strengthen system consistency, communication, participation, and sustained quality controls.

Quantitative

The quantitative results showed that all seven Total Quality Management (TQM) principles were practiced to a very high extent across the cooperatives. Positively, the highest-rated areas were Service Quality, Organizational Values, Support Systems, Decision-Making, Financial Management, Goal Orientation, and Organizational Improvement, reflecting strong customer service, value-driven leadership, supportive employee systems, clear decision-making processes, and continuous organizational growth. Relationship Management was also very high, with no significant differences across membership type, tenure, or position,

indicating consistency in service and member experience. However, several relatively lower-scoring areas highlighted opportunities for improvement. The lowest means appeared in Business Activity, Leadership Role, Organizational Meetings, Planning, Experience Duration, and Challenges Encountered, suggesting minor weaknesses in planning processes, leadership role execution, meeting participation, information alignment across tenure groups, and the management of operational challenges. Despite these weaker areas, all scores still fell within the very high extent, showing strong overall TQM implementation with specific aspects needing refinement.

CONCLUSION

The qualitative findings concluded that the cooperatives strongly practiced Total Quality Management across the seven principles, as reflected in responsive customer service, transparent and values-driven leadership, active teamwork, structured processes, evidence-based decision-making, continuous improvement, and generally strong relationship management grounded in trust and cooperative identity. However, recurring weaknesses—such as monitoring lapses, interest-rate and communication concerns, uneven participation and meetings, planning delays, workload and resource constraints, technology adaptation issues, and reduced discipline after ISO monitoring was discontinued—indicate the need to strengthen system consistency, participation, communication, and sustained quality controls to maintain and further improve overall performance.

The quantitative findings concluded that all seven TQM principles were practiced to a very high extent, indicating strong and consistent implementation across the cooperatives. High mean scores in service quality, organizational values, support systems, decision-making, and continuous improvement confirmed the cooperatives' commitment to quality and performance excellence. Meanwhile, relatively lower ratings in business activity, leadership role, organizational meetings, planning, and challenges encountered pointed to areas requiring targeted enhancement. Overall, the quantitative results demonstrated stable and uniform TQM practices across member groups, with minor weaknesses that the cooperatives must strengthen to sustain long-term organizational excellence.

Monitoring and quality control lapses, weak feedback systems, uneven participation, ineffective meetings, planning delays with limited long-term monitoring, and system/technology and ISO sustainability issues need to be addressed to sustain and improve the cooperatives' overall quality performance.

RECOMMENDATIONS

Based on the integrated qualitative and quantitative findings, it is evident that while the cooperatives have shown strong adherence to Total Quality Management (TQM) principles, several critical areas still require focused enhancement to maintain and elevate organizational performance. Key weaknesses were consistently identified across both data sets, particularly in monitoring and quality control lapses, weak feedback systems, uneven participation and engagement, ineffective organizational meetings, planning delays with weak long-term monitoring, and system/technology and ISO sustainability issues.

To address these interconnected areas, the researcher recommends to proposed Quality Excellence Sustainability Program (QESP)—a comprehensive intervention designed to strengthen planning processes, improve communication systems, increase member and employee participation, reinforce monitoring mechanisms, and ensure consistent and high-quality service delivery. Through QESP, the cooperatives will be better equipped to sustain their accomplishments, enhance member satisfaction, and uphold long-term excellence in Total Quality Management.

Proposed Quality Excellence Sustainability Program (Qesp)

Rationale

The Quality Excellence Sustainability Program (QESP) will be proposed in response to the weakest findings that will emerge from both the quantitative and qualitative phases of the study. The combined results will show that although the cooperatives will practice Total Quality Management (TQM) to a very high extent and will demonstrate strong performance in customer focus, leadership values, support systems, decisionmaking,

continuous improvement, and relationship management, recurring weaknesses will still limit consistency and long-term sustainability.

Thus, QESP will be proposed to address these priority areas particularly in monitoring and quality control lapses, weak feedback systems, uneven participation and engagement, ineffective organizational meetings, planning delays with weak long-term monitoring, and system/technology and ISO sustainability issues.

Based on these findings, the researcher will develop a Quality Excellence Sustainability Program (QESP) to mitigate the identified weaknesses and support the organization’s long-term sustainability. The aim of QESP is to strengthen and sustain Total Quality Management (TQM) practices in the cooperative by improving planning, communication, participation, monitoring, and system/technology support, so that services remain consistent, efficient, member-centered, and continuously improving over the long term.

Training Needs Analysis

This Training Needs Analysis (TNA) identifies priority capacity-building requirements aligned to the QESP areas and activities. It specifies the observed need, target participants, proposed training topics, expected competency outcomes, and delivery/assessment.

Area 1: Monitoring and Quality Control

Identified Activity	Current Gap / Need (Evidence)	Target Learners	Training Topics / Modules	Expected Competency / Output	Delivery Mode & Assessment
1. Quality Checkpoint Workshop (Checklists + Standards Setting)	Monitoring is inconsistent; checklists and standards are not uniform across units; accountability for checkpoints is unclear.	Unit heads, supervisors, frontline staff, QA/IQA	Checklist design; defining standards and control points; SOP alignment; basic quality tools (5S, 5 Whys); RACI/accountability	Unit-level checklists finalized; weekly monitoring routine established; consistent reporting to management committee	Workshop + unit coaching; reviewed checklists; supervisor spot-checks and compliance rate tracking
2. Internal Quality Audit Simulation (Mock Audit Day)	Audit readiness is uneven; evidence/documentation practices vary; recurring issues are not detected early.	IQA/QA team, process owners, department heads, management	Audit planning and sampling; interview and observation techniques; evidence gathering; writing findings; audit reporting and follow-up	Mock audit completed with documented findings; action plans assigned with timelines; improved audit preparedness	Simulation/role play; audit report rubric; % findings closed on time

AREA 2: FEEDBACK SYSTEMS

Identified Activity	Current Gap / Need (Evidence)	Target Learners	Training Topics / Modules	Expected Competency / Output	Delivery Mode & Assessment
Unified Feedback Channels and Tracking (QR/online form, hotline, suggestion box)	Feedback is fragmented; response times vary; logs are incomplete; actions are not consistently tracked to closure.	MRDO/customer service, frontline staff, supervisors, IT focal (if applicable)	Complaint/feedback logging; categorization; response SLA; escalation workflow; basic data privacy and documentation	Single feedback register implemented; improved response consistency; clear routing and escalation	Demo + guided practice; dashboard checks; response time and completeness audits
Monthly Voice of the Member Review / VoM Symposium	Feedback trends are not routinely analyzed; actions and results are not communicated back to members (weak 'closing the loop').	Board representatives, management, MRDO, QA/IQA	Trend analysis; action tracker use; reporting formats; communicating improvements; facilitation of review meetings	VoM report produced monthly/quarterly; action owners and timelines defined; transparent member updates	Workshop + templates; review meeting minutes; member pulse check

AREA 3: PARTICIPATION AND ENGAGEMENT

Identified Activity	Current Gap / Need (Evidence)	Target Learners	Training Topics / Modules	Expected Competency / Output	Delivery Mode & Assessment
Cooperative Member Education Series (MiniWorkshops)	Member awareness and engagement vary; orientation and education sessions require stronger facilitation and structured content.	Education committee, trainers/facilitators, MRDO, officers	Facilitation and adult learning; coop policies and benefits; financial literacy basics; feedback collection during sessions	Short modules delivered with learning checks; improved member understanding and participation	Workshop + microteaching ; pre/post quizzes; attendance monitoring
Member Engagement Programs (assemblies, consultations, recognition)	Participation is inconsistent; engagement strategy is not segmented (new/active/inactive members) and follow-through is limited.	Board committees, MRDO, unit/branch representatives	Engagement planning; segmentation; communication plan; incentives/recognition; capturing actionable suggestions	Quarterly engagement plan created; higher participation rate; more actionable inputs gathered	Planning clinic; participation dashboard; # suggestions acted upon

Staff Engagement for Quality Culture (Kaizen / Suggestions)	Quality ownership is uneven; improvement ideas are not systematically gathered and implemented.	All staff, unit heads, supervisors	Quality culture; teamwork; Kaizen basics; suggestion system; simple improvement cycles (PDCA)	Regular improvement huddles; documented improvement actions; stronger shared accountability	Short seminar + coaching; idea-to-action tracking; implemented actions/month
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AREA 4: PLANNING AND LONG-TERM MONITORING

Identified Activity	Current Gap / Need (Evidence)	Target Learners	Training Topics / Modules	Expected Competency / Output	Delivery Mode & Assessment
Annual Planning and Strategy Alignment	Plans exist but are not consistently linked to measurable KPIs; recurring issues (e.g., delinquency) persist.	Management, department heads, Board committees	Strategic planning; KPI setting; riskbased planning; aligning unit plans to cooperative goals	KPI-linked annual plan with owners, timelines, and resources; clearer priority setting	Workshop; plan quality rubric; KPI adoption and reporting rate
Long-Term Monitoring (dashboards, review cadence, action tracking)	Monitoring is irregular; reports are not consistently used for decisions; action closure is delayed.	Management, QA/IQA, unit heads	Monitoring and evaluation (M&E); dashboard building; meeting cadence; action tracking and escalation	Monthly/quarterly performance reviews institutionalized; improved followthrough and accountability	Coaching + templates; on-time report rate; action closure rate
Delinquency Reduction Planning and Controls	Delinquency controls may be reactive; early warning indicators and consistent collection practices need strengthening.	Credit/loans, collections, management	Credit risk early warning indicators; collections communication; restructuring guidelines; documentation	Structured delinquency control plan implemented; improved cure rates and reduced PAR/delinquency	Workshop; delinquency trend review; cure rate and PAR monitoring

AREA 5: SYSTEM/TECHNOLOGY AND ISO SUSTAINABILITY

Identified Activity	Current Gap / Need (Evidence)	Target Learners	Training Topics / Modules	Expected Competency / Output	Delivery Mode & Assessment
System Use Standardization (POS/inventory, loan system, booking where applicable)	Some processes remain manual; double-entry and encoding errors occur; system use is inconsistent across staff.	Store/POS staff, loan staff, admin staff, IT focal	System navigation; standard encoding rules; error prevention; basic troubleshooting; role-based access discipline	Reduced manual duplication; fewer encoding errors; faster transactions and reporting	Hands-on lab; error rate review; processing time benchmarks
Document Control and Records Management (ISO/QMS sustainment)	Documents are inconsistently filed; version control varies; retrieval is slow; records are not uniformly maintained.	All units, document controller, QA/IQA, process owners	Document control; versioning; retention; controlled forms; records audit preparation; traceability	Controlled document registry established; improved retrieval time; higher records audit scores	Workshop; records audit checklist; retrieval time test
ISO/QMS Awareness and Sustainability (if aligned to ISO 9001)	ISO practices are not consistently applied across units; sustainability relies on a few personnel.	Management, QA/IQA, process owners, staff	ISO/QMS awareness; process approach; risk and opportunity; continual improvement; management review basics	Consistent QMS practice across units; fewer recurring nonconformities; stronger audit outcomes	Seminar + coaching; internal audit results; nonconformity recurrence monitoring

A. Quality Excellence Sustainability Program

Area 1: Monitoring and Quality Control

Program / Activity	Program Objectives	Proposed Date(s) / Time Frame	Venue	Participants	Topics per Session (Outline)	Delivery Mode & Assessment	Budget (PHP) + Major Cost Items
Quality Checkpoint Workshop (Checklists + Standards)	1) Standardize unit checklists and quality standards. 2) Clarify	Proposed: Jan 20–21, 2026 (2 days workshop) Coaching: Jan 27–Feb	Cooperative Training Room / MultiPurpose Hall (or online platform)	Unit heads; supervisors; frontline staff; QA/IQA	Session 1: Quality checkpoints & control points Session 2: Checklist design + standards setting (per unit) Session 3: SOP alignment + templates/forms	Workshop + unit coaching Assessment: checklist quality review; supervisor	Y1: 50,000 Y2: 53,000 Y3: 56,000 Cost items: printing/handouts; meals/refreshments; supplies

Setting)	<p>accountability for checkpoints (who checks, what, when, how).</p> <p>3) Establish a weekly monitoring and reporting routine.</p>	21, 2026 (4 weeks, weekly spotcheck)	if needed)		<p>Session 4: Basic quality tools (5S, 5 Whys)</p> <p>Session 5: RACI/accountability + weekly reporting routine</p>	<p>rate tracking</p>	<p>(forms/folders); facilitator token (if external); coaching transport/allowance</p>
Internal Quality Audit Simulation (Mock Audit Day)	<p>1) Improve audit readiness and consistency evidence practices.</p> <p>2) Detect</p>	<p>Proposed: Feb 25, 2026 (1 day simulation)</p> <p>Followup 1: Mar 10,</p>	<p>Head Office + selected unit/branch sites (for field checks)</p>	<p>IQA/QA team; process owners; department heads; management; Board committee</p>	<p>Session 1: Audit scope, criteria, sampling plan</p> <p>Session 2: Interview & observation techniques</p> <p>Session 3: Evidence gathering & record checking</p> <p>Session 4: Writing</p>	<p>Simulation/role play Assessment: audit report rubric; % findings closed on time; quality of</p>	<p>Y1: 75,000 Y2: 79,000 Y3: 83,000</p> <p>Cost items: printing/photocopying audit tools & checklists; meals/refreshments;</p>
	<p>issues early to prevent recurrence.</p> <p>3) Strengthen followup discipline (action plans with timelines and owners).</p>	<p>2026 (CAPA review)</p> <p>Followup 2: Apr 07, 2026 (closure verification)</p>		<p>representatives (observers)</p>	<p>findings (NC/Observation/Opportunity)</p> <p>Session 5: Closing meeting + action assignment</p>	<p>evidence documentation</p>	<p>transport/allowance for site/branch checks; CAPA materials & follow-up meetings</p>

Area 2: Feedback Systems

Program / Activity	Program Objectives	Proposed Date(s) / Time Frame	Venue	Participants	Topics per Session (Outline)	Delivery Mode & Assessment	Budget (PHP) + Major Cost Items
Unified Feedback Channels and Tracking (QR/online form, hotline, suggestion box)	1) Integrate all feedback channels into a single register. 2) Standardize response SLA and escalation workflow. 3) Improve completeness of logs and closure tracking.	Proposed: Jan 28, 2026 (1 day demo + guided practice) Implementation: Feb 01–Mar 15, 2026 (6 weeks) Weekly dashboard check: every Friday during implementation	Customer Service/MRDO Office + Training Room (or online platform for system demo)	MRDO/customer service; frontline staff; supervisor; IT focal (if applicable)	Session 1: Feedback channels mapping + standard definitions Session 2: Logging & categorization (service/loan/store/facilities, etc.) Session 3: Response SLA + escalation workflow (routing and ownership) Session 4: Closure rules + action tracker (what counts as closed) Session 5: Basic data privacy + documentation standards	Demo + guided practice Assessment: completeness of logs; response time tracking; dashboard checks	Y1: 40,000 Y2: 42,000 Y3: 44,000 Cost items: printing of forms/posters; QR/online form setup support; communication costs (SMS/posters); meals/refres hments; simple supplies (logbook/folders)
Monthly Voice of the Member (VoM) Review / VoM Symposium	1) Analyze feedback trends and prioritize improvement actions. 2) Assign action owners with timelines and monitor closure. 3) Strengthen transparency by communi	Kickoff Symposium: Mar 20, 2026 (halfday) Regular Review: every month (last week of each month) Quarterly member update: end of each quarter	Cooperative MultiPurpose Hall / Meeting Room (or online platform if hybrid)	Board representatives; management; MRDO; QA/IQA; unit heads (as needed)	Session 1: VoM concept + review meeting flow Session 2: Trend analysis (top issues, recurrence, root themes) Session 3: Action tracker (owners, timelines, resources) Session 4: Reporting formats (monthly/quarterly) Session 5: Communicating improvements to members	Workshop + templates Assessment: VoM report produced; review meeting minutes; action closure rate; member pulse check	Y1: 60,000 Y2: 63,000 Y3: 66,000 Cost items: venue/AV or online platform; printing of feedback summary & action tracker; meals/refres hments; communication costs (SMS blasts/posters)

	cating results back to members (closing the loop).				(channels + message standards)		
Service Recovery and Handling Difficult Cases	1)Standardize service recovery steps across frontline units. 2)Strengthen deescalation, empathy, and documentation skills. 3) Reduce unresolved complaints and improve member experience.	Proposed: Apr 15, 2026 (1 day skills training) Coaching/refreshers: May–Jun 2026 (2 sessions, 2 hours each) Ongoing: quarterly observation and refresher drills	Training Room (role play setup) / branch training corner (for refresher drills)	Frontline staff (tellers, loan staff, store staff); customer service; supervisors	Session 1: Service recovery framework (acknowledge–resolve–follow up) Session 2: Deescalation techniques + handling sensitive cases Session 3: Empathy scripts and professional tone standards Session 4: Documentation rules + escalation thresholds Session 5: Role play scenarios + feedback and coaching	Role play + coached practice Assessment: observation checklist; complaint resolution quality review; reduction in repeat/reopened cases	Y1: 35,000 Y2: 37,000 Y3: 39,000 Cost items: training materials/handouts; facilitator token (if external); meals/refreshments; printing of service scripts and desk guides; coaching sessions

Area 3: Participation and Engagement

Program / Activity	Program Objectives	Proposed Date(s) / Time Frame	Venue	Participants	Topics per Session (Outline)	Delivery Mode & Assessment	Budget (PHP) + Major Cost Items
Cooperative Member Education Series (Mini-Workshops)	1. Strengthen member orientation and education using structured modules. 2. Improve facilitation quality and learner engagement. 3. Increase member	Trainer Prep: Feb 05, 2026 (1-day training-of-trainers) Delivery: Feb–May 2026 (1 mini-workshop/month) Review: End of	Cooperative Training Room / Multi-Purpose Hall (or barangay venue for outreach	Education committee; trainers/facilitators; MRDO; officers; selected member leaders (co-facilitators)	TOT Session 1: Facilitation & adult learning methods TOT Session 2: Building short modules + learning checks Module A: Cooperative policies, rights/respons	Workshop + microteaching Assessment: Facilitator demo scoring; pre/post quizzes; attendance monitoring	Y1: 55,000 Y2: 58,000 Y3: 61,000 Cost Items: Module/handout printing; meals/refreshments; speaker token (if external); venue support; outreach transport/allowance;

	understanding of policies, benefits, and responsibilities.	May 2026 (program evaluation)	h session s)		ibilities, benefits Module B: Financial literacy basics (savings, loans, budgeting) Module C: Feedback collection + handling questions	ng; session evaluation forms	learning materials
Member Engagement Programs (Assemblies, Consultations, Recognition)	1. Build a segmented engagement strategy (new/active/inactive members). 2. Improve participation through communication and incentives/recognition. 3. Capture and act on member suggestions with tracking.	Planning Clinic: Mar 06, 2026 (half-day) Implementation: Apr–Dec 2026 (quarterly engagement cycle) Quarterly Review: End of Apr/Jul/Oct/Dec	Meeting Room / Multi-Purpose Hall (or hybrid meeting platform)	Board committees; MRDO; unit/branch representatives; communications focal person	Session 1: Member segmentation + engagement goals Session 2: Engagement planning template Session 3: Communication plan (channels, schedule, standards) Session 4: Incentives/recognition design + fair criteria Session 5: Capturing actionable suggestions + action tracker	Planning clinic + templates Assessment: Quarterly engagement plan produced; participation dashboard; number of suggestions logged and acted upon	Y1: 70,000 Y2: 73,000 Y3: 77,000 Cost Items: Assembly/consultation venue & logistics; communication costs (SMS/posters); recognition tokens/certificates; meals/refreshments; documentation/printing
Staff Engagement for Quality Culture (Kaizen / Suggestions)	1. Strengthen shared quality ownership across units. 2. Establish suggestion system and improvement huddles. 3. Increase implemented improvements using PDCA cycles.	Kickoff Seminar: Apr 22, 2026 (half-day) Huddles: Weekly/bi-weekly (May–Dec 2026) Quarterly Kaizen Review: End of each quarter	Cooperative Training Room / Department huddle areas	All staff; unit heads; supervisors; QA/IQA (coaches)	Session 1: Quality culture & teamwork behaviors Session 2: Kaizen basics + PDCA cycle Session 3: Suggestion system (submission, evaluation, prioritization) Session 4: Running	Short seminar + coaching Assessment: Idea-to-action tracker; number of implemented actions/month; huddle	Y1: 45,000 Y2: 47,000 Y3: 50,000 Cost Items: Training materials/handouts; Kaizen boards/forms; meals/refreshments; recognition for best ideas; coaching sessions

					improvement huddles + documentation checks	
					Session 5: Tracking ideas to actions + celebrating wins	

Area 4: Planning and Long-Term Monitoring

Program / Activity	Program Objectives	Proposed Date(s) / Time Frame	Venue	Participants	Topics per Session (Outline)	Delivery Mode & Assessment	Budget (PHP) + Major Cost Items
Annual Planning and Strategy Alignment	1. Link annual plans to measurable KPIs and cooperative goals. 2. Apply risk-based planning to prioritize recurring issues (e.g., delinquency, service delays). 3. Produce a clear annual plan with owners, timelines, and resources.	Planning Workshop: May 05–06, 2026 (2 days) Finalization: May 20, 2026 (plan consolidation) Midyear Review: Sep 2026 (half-day)	Board/Management Meeting Room or Cooperative Training Room (offsite venue optional)	Management; department heads; Board committees; QA/IQA (planning support)	Session 1: Strategy review + cooperative priorities Session 2: KPI setting (SMART KPIs; leading vs lagging indicators) Session 3: Risk-based planning (risk register + mitigation actions) Session 4: Aligning unit plans to coop goals (owners, timelines, resources) Session 5: Planning outputs—annual plan template + approval process	Workshop + planning templates Assessment: Plan quality rubric; KPI adoption rate; on-time submission of unit plans	Y1: 90,000 Y2: 95,000 Y3: 100,000 Cost Items: Venue/AV (if offsite); meals/refreshments; printing/planning kits; facilitator token (if external); documentation and materials
Long-Term	1. Institutional	Dashboard Build	Training Room /	Management;	Session 1: M&E	Coaching +	Y1: 65,000 Y2: 68,000

<p>Monitoring (Dashboards, Review Cadence, Action Tracking)</p>	<p>ize monthly/quarterly review cadence using dashboards. 2. Strengthen decision-making using timely reports and evidence. 3. Improve action tracking, escalation, and closure discipline.</p>	<p>Clinic: Jun 10, 2026 (1 day) Coaching: Jun–Aug 2026 (8 weeks; weekly 1-hour sessions) Regular Reviews: Monthly (starting Jul 2026) + quarterly management review</p>	<p>Computer Lab (or meeting room with projector); online option for coaching</p>	<p>QA/IQA; unit heads; MIS/IT focal (if applicable)</p>	<p>fundamentals (what to measure and why) Session 2: Dashboard design (KPIs, targets, owners, frequency) Session 3: Data collection rules + validation Session 4: Review cadence (agenda, minutes, decisions) Session 5: Action tracking + escalation (deadlines, blockers, closure rules)</p>	<p>templates Assessment: On-time report rate; dashboard completeness; action closure rate; quality of review minutes</p>	<p>Y3: 72,000 Cost Items: Dashboard templates/tools; printing; meals during clinic; data collation support; coaching sessions and review meetings</p>
<p>Delinquency Reduction Planning and Controls</p>	<p>1. Strengthen proactive delinquency controls using early warning indicators. 2. Standardize collections communication, documentation, and restructuring options. 3. Improve cure rates and reduce PAR/delinquency through structured</p>	<p>Workshop: Jul 22–23, 2026 (2 days) Implementation: Aug–Dec 2026 (pilot controls + monitoring) Monthly Review: Every month (starting Aug 2026)</p>	<p>Training Room / Credit & Collections Office (for practicum); meeting room for review</p>	<p>Credit/loans staff; collections team; management; QA/IQA (monitoring support)</p>	<p>Session 1: Credit risk basics + delinquency drivers Session 2: Early warning indicators + monitoring triggers Session 3: Collections communication protocols (scripts, escalation) Session 4: Restructuring</p>	<p>Workshop + applied exercises Assessment: Delinquency trend review; cure rate & PAR monitoring; compliance checks on documentation</p>	<p>Y1: 80,000 Y2: 84,000 Y3: 88,000 Cost Items: Training materials; facilitator token (if external); meals/refreshments; printing of scripts/forms; monitoring meetings; transport (if branch visits)</p>

	plans.				guidelines + document ation standards Session 5: Delinquen cy control plan template + tracking (PAR, cure rate)		
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Area 5: System/Technology and ISO Sustainability

Program / Activity	Program Objectives	Proposed Date(s) / Time Frame	Venue	Participa nts	Topics per Session (Outline)	Delivery Mode & Assessme nt	Budget (PHP) + Major Cost Items
System Use Standardiz ation (POS/Inve ntory, Loan System, Booking where applicable)	1. Standardize system use and encoding rules across staff. 2. Reduce manual duplication, double-entry, and common encoding errors. 3. Improve processing time and reporting accuracy using role-based access discipline.	Hands-on Lab: Aug 12–13, 2026 (2 days) Coaching: Aug 20–Sep 30, 2026 (6 weeks; weekly check-ins) Monthly System Audit: Starting Oct 2026	Comput er Lab / Office with workstat ions (POS demo setup); online support for follow-ups	Store/POS staff; loan staff; admin staff; IT focal; supervisor s	Session 1: System overview + roles and access discipline Session 2: Standard encoding rules (fields, naming, codes) Session 3: Error prevention and correction (validation , reconciliat ion) Session 4: Basic troublesho oting + escalation to IT Session 5: Reporting routines + end-of-day/end-of-month controls	Hands-on lab + guided practice Assessme nt: Error rate review; processin g time benchmar ks; competen cy checklist; post-training practical test	Y1: 85,000 Y2: 89,000 Y3: 93,000 Cost Items: Trainer/IT support token; printed guides/job aids; meals/refresh ments; lab setup (consumables, cables, test data); troubleshootin g and coaching sessions

<p>Document Control and Records Management (ISO/QMS Sustainment)</p>	<p>1. Establish consistent document filing, version control, and retention practices. 2. Improve retrieval time and traceability of controlled documents and records. 3. Prepare units for records audits and improve audit scores.</p>	<p>Workshop: Sep 24, 2026 (1 day) Implementation: Oct–Nov 2026 (8 weeks; department rollout) Records Audit Drill: Nov 26, 2026</p>	<p>Training Room + Records Area/Office (for filing practice)</p>	<p>All units; document controller; QA/IQA; process owners; records custodians</p>	<p>Session 1: Document control basics (controlled vs. uncontrolled) Session 2: Versioning rules + approval and distribution Session 3: Retention and disposal schedule + confidentiality Session 4: Controlled forms + traceability requirements Session 5: Records audit preparation + retrieval drill</p>	<p>Workshop + filing practicum Assessment: Records audit checklist; retrieval time test; completeness of document registry</p>	<p>Y1: 60,000 Y2: 63,000 Y3: 66,000 Cost Items: Printing of document control manual/forms; folders/labels/storage supplies; meals/refreshments; audit drill materials; minor records area improvements</p>
<p>ISO/QMS Awareness and Sustainability (if aligned to ISO 9001)</p>	<p>1. Build consistent understanding of ISO/QMS requirements across units. 2. Strengthen process approach, risk/opportunity thinking, and continual improvement. 3. Improve</p>	<p>Seminar: Oct 14, 2026 (1 day) Coaching: Oct–Dec 2026 (3 monthly coaching sessions) Management Review Refresher: Dec 2026 (half-day)</p>	<p>Multi-Purpose Hall / Meeting Room (or hybrid platform for wider attendance)</p>	<p>Management; QA/IQA; process owners; staff; Board committee representatives (optional)</p>	<p>Session 1: ISO/QMS overview + key terms Session 2: Process approach (inputs, outputs, controls, measures) Session 3: Risk and opportunity thinking + corrective actions</p>	<p>Seminar + coaching Assessment: Internal audit results; nonconformity recurrence monitoring; QMS compliance checklist</p>	<p>Y1: 70,000 Y2: 74,000 Y3: 78,000 Cost Items: Facilitator token (ISO/QMS resource person); training kits; meals/refreshments; printing of QMS awareness materials; coaching and review meetings</p>

	internal audit performance and reduce recurring nonconformities.				<p>Session 4: Continual improvement tools + internal audit link</p> <p>Session 5: Management review basics + sustainability roles</p>		
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3. Evaluation tools

Are used to determine whether the program is being implemented properly and achieving its intended results

Area 1: Monitoring and Quality Control

Evaluation Tool	What It Measures	How to Use (Steps)	Frequency	Scoring / Output (KPIs)
Checklist Compliance Audit Form (Unit SpotCheck)	Implementation of standardized checklists + consistency of monitoring across units.	<ol style="list-style-type: none"> 1) Select unit/process for spot-check. 2) Review checklist completeness and actual practice. 3) Mark each item as Done/Not Done/NA; write notes. 4) Compute compliance rate. 5) Agree corrective actions + due date. 	Weekly per unit; consolidated monthly.	<p>Compliance Rate = $(\text{Done} \div \text{Applicable items}) \times 100$.</p> <p>Target example: $\geq 90\%$.</p>
Mock Audit Report Rubric	Quality of audit execution and documentation (scope, evidence, clarity of findings).	<ol style="list-style-type: none"> 1) Conduct mock audit. 2) Rate report sections using 1–4 rubric. 3) Validate evidence attached. 4) Identify improvement actions for next audit cycle. 	After each mock audit (1–2x/year) + follow-ups.	<p>Rubric (1=Poor, 2=Fair, 3=Good, 4=Excellent).</p> <p>Overall score = average of criteria.</p>

Area 2: Feedback Systems

Evaluation Tool	What It Measures	How to Use (Steps)	Frequency	Scoring / Output (KPIs)
Feedback Register Completeness & SLA Audit	Completeness of feedback log + response time compliance with SLA.	1) Export/print weekly log. 2) Check required fields (date, channel, category, owner, status, closure notes). 3) Compute completeness and SLA compliance. 4) Escalate overdue items.	Weekly; reported monthly.	Completeness % = $(\text{Complete entries} \div \text{total}) \times 100$. SLA Compliance % = $(\text{Closed within SLA} \div \text{total}) \times 100$.
VoM Report Quality Rubric + Action Tracker Review	Trend analysis of quality + clarity of action owners, timelines, and communicated updates.	1) Review VoM report. 2) Score rubric (data accuracy, trends, priorities, actions). 3) Check action tracker for due dates and closure evidence. 4) Approve	Monthly/quarterly VoM review.	Rubric 1–4 per criterion. Action Closure Rate = $(\text{Closed actions} \div \text{total actions}) \times 100$.
		member update message.		
Service Recovery Observation Checklist (Role Play / Live)	Frontline skills: courtesy, deescalation, documentation, escalation decision, closure follow-up.	1) Observe role play or actual case. 2) Tick behaviors met/not met. 3) Provide coaching notes. 4) Re-check after 2–4 weeks.	Quarterly observations; monthly for highcomplaint units.	Competency score = $(\text{Met behaviors} \div \text{total}) \times 100$. Target example: $\geq 85\%$.

Area 3: Participation and Engagement

Evaluation Tool	What It Measures	How to Use (Steps)	Frequency	Scoring / Output (KPIs)
Member Education Session Evaluation Pack (Pre/Post + Attendance)	Learning gain and engagement in miniworkshops.	1) Give 5–10 item pre-test. 2) Conduct session. 3) Give posttest + session feedback form. 4) Record attendance. 5) Compute learning gain.	Every education session.	Learning Gain = Post-test mean – Pre-test mean. Attendance rate trend.
Participation Dashboard (Assemblies/Consultations)	Participation rate by segment (new/active/inactive) + engagement outputs.	1) Record attendance and segment. 2) Count suggestions received. 3) Track suggestions acted upon. 4) Review quarterly.	Per event; quarterly review.	Participation % = $(\text{Attendees} \div \text{invited/eligible}) \times 100$. Actionable suggestions acted upon %.
Kaizen / Suggestion Ideato-Action Tracker	Staff improvement culture: ideas submitted, approved, implemented, and impact.	1) Log ideas. 2) Rate impact/effort. 3) Assign owner and due date. 4) Verify implementation and record results. 5) Recognize top ideas quarterly.	Weekly/biweekly huddles; quarterly review.	# ideas/month; % implemented; average days to implement; impact notes.

Area 4: Planning and Long-Term Monitoring

Evaluation Tool	What It Measures	How to Use (Steps)	Frequency	Scoring / Output (KPIs)
Annual Plan Quality Rubric (KPI-Linkage Check)	Strength of planning: KPI alignment, risk controls, owners, timelines, budget realism.	1) Review each unit plan. 2) Score rubric criteria. 3) Return for revision if weak KPI link. 4) Approve consolidated plan.	Annually; midyear review.	Rubric 1–4 per criterion. % unit plans with SMART KPIs.
Monthly/Quarterly Performance Review Minutes + Action Closure Log	Whether reports are used for decisions + closure of action items on time.	1) Use standard agenda. 2) Record decisions and action items. 3) Track due dates. 4) Escalate overdue actions. 5) Report closure rate.	Monthly and quarterly.	On-time report rate. Action Closure Rate = $(\text{Closed on time} \div \text{total}) \times 100$.
Delinquency Scorecard (PAR/Cure Rate + Early Warning Indicators)	Effectiveness of delinquency controls and collections followthrough.	1) Track PAR/delinquency monthly. 2) Track early warning flags. 3) Record interventions and restructuring. 4) Compute cure rate. 5) Review and adjust controls.	Monthly.	PAR %; delinquency %. Cure Rate = $(\text{Accounts cured} \div \text{delinquent accounts}) \times 100$.

Area 5: System/Technology and ISO Sustainability

Evaluation Tool	What It Measures	How to Use (Steps)	Frequency	Scoring / Output (KPIs)
System Competency Practical Test + Error Log Review	Correct system use, encoding accuracy, processing time, and troubleshooting behavior.	1) Give task-based test (encode transaction, generate report). 2) Observe steps and time. 3) Review error logs for the month. 4) Coach and retest if needed.	After training; monthly error review.	Pass/Fail + score rubric. Error rate trend; average processing time.

Document Control & Records Audit Checklist	Version control, filing consistency, retention compliance, retrieval speed, traceability.	1) Sample controlled documents and records. 2) Check version, approval, distribution. 3) Perform retrieval test. 4) Record findings and CAPA. 5) Re-audit after corrections.	Quarterly; before external/internal audits.	Records audit score %. Retrieval time (minutes) per document.
ISO/QMS Awareness Quiz + Internal Audit Trend Dashboard	Staff understanding of QMS + sustainability (NC recurrence, closure).	1) Administer short quiz. 2) Discuss results in unit meeting. 3) Track internal audit NCs and recurrence. 4) Monitor closure timeliness.	Semi-annual quiz; quarterly audit trend review.	Quiz mean score %. NC recurrence rate; % NC closed on time.

C.KPI-Based Program Evaluation Survey Tool

Purpose:

To assess the effectiveness of the program based on key performance indicators (KPIs).

Scale	Scoring Interpretation
4 – Strongly Agree	3.50 – 4.00 → Highly Effective Program
3 – Agree	2.50 – 3.49 → Effective Program
2 – Disagree	1.50 – 2.49 → Less Effective Program
1 – Strongly Disagree	1.00 – 1.49 → Ineffective Program

A. Monitoring and Quality Control

No.	Statement	4	3	2	1
1	Standardized checklists are consistently followed across units.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Monitoring activities accurately reflect actual work practices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Compliance results are reliable indicators of program performance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Audit findings contribute to improving program quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5	Corrective actions from audits are effectively implemented.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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B. Feedback Systems

No.	Statement	4	3	2	1
6	Feedback records are complete and properly documented.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Feedback concerns are addressed within the prescribed timeframes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Feedback trends are clearly analyzed and reported.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No.	Statement	4	3	2	1
9	Service recovery actions resolve issues effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Feedback results lead to meaningful program improvements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

C. Participation and Engagement

No.	Statement	4	3	2	1
11	Participation rates reflect strong stakeholder engagement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Education sessions increase participants' knowledge and awareness.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Participants are encouraged to provide suggestions and ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Submitted ideas are reviewed and acted upon appropriately.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Engagement activities strengthen stakeholder commitment to the program.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

D. Planning and Long-Term Monitoring

No.	Statement	4	3	2	1
16	Program plans are clearly linked to performance indicators (KPIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Performance reviews are conducted regularly and systematically.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	Decisions are based on performance review results.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	Action items from reviews are completed on time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	Monitoring supports long-term program sustainability.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

E. System, Technology, and ISO Sustainability

No.	Statement	4	3	2	1
21	Systems used in the program are reliable and efficient.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

22	Staff demonstrate competency in using program systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23	Errors in system use are minimal and well-managed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24	Records are properly controlled and easily retrievable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25	The program supports ISO/QMS sustainability and continuous improvement.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Disclosure Statement

This research paper used several digital tools to improve the accuracy and quality of its work. A language-based computational assistant helped in coding, interpreting, and analyzing the qualitative data, including the creation of a dendrogram. For quantitative data, spreadsheet software and a statistical program (Jeffreys's Amazing Statistics Program -JASP) were used to generate tables, graphs, and a dendrogram to better understand the results. A writing support tool also helped check grammar and improve clarity. To manage all references properly, Mendeley was utilized to organize and format the sources. Overall, these tools contributed to a clearer, more organized, and reliable research output and supported the proper implementation of the mixed-method process.

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