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Impact of Total Quality Management on Organization Productivity. A Study of  
Zenith Bank Plc

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**ABSTRACT**

Given the competitive pressure on the economy, more organizations that ever before are focusing on quality as a way of increasing productivity, reducing costs, and meeting customer needs and expectation, several of these organizations are beginning to understand the importance of continuous improvement on the quality of their products and services as a way of achieving these goals. Those who begin to learn about quality quickly become familiar with the names of Philip B, Crosby, W. Edward p Deming, and Joseph M, Juan- renowned quality experts who have been carrying forth the message of quality for more than 30 years.

This project work is carried out to ascertain how total quality management can affect and create impact on organization productivity. The study attempts to fill the research gap by examination relationship between quality management practices, productivity and profitability in organizations with a special focus on Zenith Bank Plc as case study.

In doing so relationship between total quality management (TQM) and productivity constructs would be as sensed, identified and described. Findings of this study would therefore provide a strike demon striation of the importance of quality management practice for organization in enhancing their product quality and profitability.

**Keywords:** Total Quality Management Process, Benefit of Total Quality Management

**INTRODUCTION**

Total quality management is a business management strategy aimed at embedding awareness of quality in all organizational processes. It is a comprehensive and structured approach to organizational management that seeks to improve the quality of products and service through quality leadership, strategic planning, and human resources management improved work processes, perfect customer relationship management, training and zero-defeat on

product and services. The concept of Total Quality management can be applied to any type of organization and has been widely used in manufacturing, education, government, non-profit organizations and service industries as well as financial institutions

In the 1950s the Japanese asked W. Edward Deming, an American statistician and management theorist, who is considered the Father of Total Quality management, to help them improve their war torn economy. By implementing Deming Principle of Total Quality Management, Japan experienced dramatic economic growth. Moreover, in the 1980s when the United States began to see a reduction in its own world market share in relation to Japan, American business rediscovered Deming.

Total quality management is the elixir for management success all over the world. In particular, it has helped to uplift the European economic from grass to grace. TQM as the current “Bride” of management must be reckoned by all entrepreneur who value profitability, effectiveness, employee loyalty, sustainable growth and development as well as continued existence and relevance.

Total Quality Management (TQM) is a systematic way of guaranteeing that all activities within an organization happen the way they have been planned in order to meet the defined needs and expectations of customers. The emphasis is on customer focused performance, which provides the continuous improvement of quality on products and services. The concept requires doing the right things right at first attempt so as to gain and retain the confidence of customers.

Total Quality Management has increasingly become a key business approach in several organizations. Apart from valuable benefits being derived from various quality management approaches, the introduction of TQM has had a significant impact on company’s work process, productivity and profitability such as Zenith Bank Plc, which is used as a case study in carrying this research work.

Total Quality Management is the organization-wide management of quality. It is a management approach centered on quality, based on the participation of all its members and aiming at long term success through customer satisfaction and benefit to all members of the organization and the society.

Given the competitive pressure on the economy, many organizations continuously seek ways to improve quality and achieve excellence in production and service delivery. Total quality management, therefore, is a concept based on continuity in the performance process in an organization and in the quality of production and service, which are the outputs of those processes.

## **STATEMENT OF PROBLEM**

Relevance of TQM in business operation in Nigeria at this crucial period cannot be ignored.

This research study is therefore designed to identify:

- I. The working apparatus of TQM
- II. How is works
- III. Why it is referred to as the “Bride” of management
- IV. The pitfall of TQM

### **OBJECTIVE OF THE STUDY**

The main objective of this research work is “to appraise critically the impact of total quality management on organizational profitability” especially to service industry like Zenith Bank Plc with a view to examining whether the practice of TQM concept will evolve positive change in the industry motioned and how this can be achieved.

Other Objectives are:

- 1) To find out if Total Quality Management is a cost reduction concept
- 2) To ascertain the relationship between Total Quality Management and customer loyalty
- 3) To ascertain the impact on organizational profitability
- 4) To find out if Total Quality Management worth management effort

### **RESEARCH QUESTIONS**

The following research questions were posed:

- i. Is TQM necessarily a cost reduction concept?
- ii. Is there any relationship between TQM and customer loyalty?
- iii. Does TQM have impact on organizational profitability?
- iv. Does it worth management effort?

### **RESEARCH HYPOTHESES**

The research hypotheses were stated in their null and alternative form.

#### **HYPOTHESIS I**

**H<sub>0</sub><sup>1</sup>**: Total quality management does not lead to reduction in cost of service provided.

**H<sub>A</sub><sup>1</sup>**: Total quality management leads to reduction in cost of service provided.

### **REVIEW OF RELATED LITERATURE**

#### **TOTAL QUALITY MANAGEMENT (TQM)**

Total Quality Management is the relationship between quality and productivity. It emphasized process improvement to improve the quality of the product or service, reducing costs, and higher productivity.

Dr. Deming a statistician and management expert credited with guiding Japan's economic recovery following World War II created the foundation for TQM

In 1947 he was invited to help the Japanese work on their census tracts. Two years later, he returned to Japan to teach a course on statistical control. The Japanese were quite receptive to the idea to improving quality because they wanted a larger export market.

Although Deming, along with Joseph Juran, Philip Crosby and Kaoru Ishikawa laid the foundations of TQM, the term was actually coined by the U.S. Navy in the early 1980s.

Kaoru Ishikawa initiated company –wide quality control that started in Japan during the period 1955 -1950 following the visit of Deming and Juran. Ishikawa sees the CWQC as implying that quality does not only mean the quality of product, but also of after sales service, quality of management, the company itself and the human life. Ishikawa biggest contributions are in simplifying statistical techniques for quality control and inventing quality circle. In addition, he created the cause-and-effect diagram (the Ishikawa diagram or the fish bone diagram). Philip Crosby, on his on part, developed a framework for Total Quality management. His focus is zero defects, or gets it right the first time. Crosby defines quality as conformance to the requirement which the company itself has established for its product based directly on its customer needs.

Total Quality management is a connection link between various arms of the organization that allows unhindered and efficient operation. Total Quality management (TQM) is a systematic way of guaranteeing that all activities with an organization happen the way they have been planned in order to meet the defined needs and expectations of customers and clients. Total Quality management emphasizes the involvement of everyone the organization in activities which provide for continuous improvement, and eliminates waste.

Although it is difficult perhaps impossible to achieve total in the overall work process of a company, companies that embrace and implement the concept are going in the right direction.

TQM is a customer-focused performance enhancing tool which can be applied to any type of organization. It balances the diverse eliminates of business (leadership, strategic quality planning, human resources development and customers relationship management).

Total Quality management is the current tonic for management success over the world. The concept is the current “bride” of management which must be embraced by all entrepreneurs who have value for profitability, effectiveness, employee's loyalty sustainable growth and development as well as continued existence and relevance.

Total Quality management (TQM) is the elixir for management success all over the world. In particular, it has helped to uplift the European economic from grass to grace. TQM as the current “bride” of management must be reckoned by all entrepreneurs who value profitability, effectiveness employee loyalty, sustainable growth and development as well as continues existence and relevance.

Total Quality management (TQM) is a systematic way of guaranteeing that all activities within an organization happen the way they have been planed in order to meet the defined needs and expectations of customers. The emphasis is on customer-focused performance, which provides the continuous improvement of quality of products and services. The concept requires doing the right things right at first attempt so as gain and retains the confidence of customers.

### **TOTAL QUALITY MANAGEMENT PROCESS**

TQM processes are divided into for sequential categories: plan, do, check, and act (the PDCA cycle). in the planning phase, the management define the problem to be addressed, collect relevant data, and ascertain the problem’s roots cause; in the doing phase, the management develop and implement solution and decide upon a measurement to gauge its effectiveness; in the checking phase, the management confirm the result through before-and-after data comparison; in the acting phase, the management also document their results, inform others about process changes and make recommendation for the problem to be addressed in the next PDCA cycle.

### **BENEFIT OF TOTAL QUALITY MANAGEMENT (TQM)**

Organization that have achieved higher level of organization excellence bring in their external customers and supplies into their planning process, this way those that matter most and those activities can contribute to the achievement of higher quality achievement in the organization.

Additionally, prevention is rather better than cure by doing the right things right first time every time, reliability, promptness and production of products and services which give the customer value for money. This in effect would eliminate waste and extravagance, raise quality, of good and services for customer satisfaction of unreasoned levels at the lowest overall cost.

Additionally employee moral and productivity will soar; because everybody is given a sense of belonging and a good sense of leadership is also expected, because employees have been known to be motivated for quality through using decision first time, every time, using organizational structures that are lean and fit to enhance communication and customer responsiveness, investing substantially in good cost of quality, using a structured process of solving problems so as to arrive at the right solution first time every time; managing the business on

hard facts rather than on personal fancies clearly, on organization, with such positive records will be on a winning streak, and the inner and external customer will perceive and acknowledge the organization excellence and profitability.

TQM emphasizes strategic quality planning employees at all levels participate in a bottom up-bottom process to evolve a sound long-term plan which defines the organization's mission, values and strategic direction. Also TQM identifies key cross function process which impacts on external customer, scans the business environment to discern opportunities and threats, and contains clear performance objective for superior quality achievement.

### **REASONS WHY SOME MANAGEMENT WOULD OPPOSE TQM**

Most version of TQM philosophy stresses three (3) core principles as follows.

- i. All employees can contribute effectively to improvement. It follows that management have both an economic incentive and even a moral imperative to provide all employees with the opportunity to contribute. This require the provision of time, training. Access to information, and (most important) the possibility of implementation. A further corollary is that team work must be the primary mode of management, because the co-operation of others is essential to share information and to implement improvements.
- ii. The ultimate goal of the organizations efforts is customer satisfaction. Even profit is to be mostly function of and therefore subordinate to the requirement to please customer with products, services and hindered every aspect of their interaction with the company. It follows from this that management or managers are expected to put the customers interest first in all situation, even (in some views, especially) when these appear to conflict with other business priorities. These is a kind of Macho customer focus culture which reserves heroic status, from those who acted disproportionately and reasonably on their customer behalf, such as the legendary Nord stram's employee who accepted the return to defective times, knowing full well that Nord Stram's has never sold times.
- iii. Process is at least as importance results. This represents a subtle and powerful extension of the idea that consistent result depends on consistent process – the independence is elevated to equivalence. On this view it is the managers responsibility to behave as a student he cannot simply achieve the right answer (result) but must demonstrate the supporting data and “calculator” (process) and in line with the first principle noted above, process inevitably means team work, which means in practice that he must not only demonstrate the “calculate” but achieve consensus. However, this is all the good since implementation, will be facilitation and organizational capabilities will be enhanced.
- iv. Having achieved their status through experience education, technical and leadership skill managers have reasons to believe that they have more to contribute in their area of responsibility than any of their subordinates

or any team composed of their subordinates. Similarly by virtue of their functional, specialization, this situation holds true for their peer group and even for their less specialized superiors.

Also because manager usually have broader and faster to more sources of information, they naturally believe that they are better informed than others, they may accept that their values have distanced them from the Gemba (where the action is) by this they do not perceive this as a significant limitation. The common response to this argument is very grudging, partial acceptance coupled with an imputation of selfish motive “yes managers, do have more ability to contribute in some cases, but they certainly do not know everything (especially what’s really going on in Gemba) and besides they should share their knowledge and so increase everyone’s ability. Otherwise, they are just trying to preserve their own status; for TQM advocates that settles the matter, but many managers do not accept that the knowledge they have acquired over years of experience is so readily transferable and they resent the accusation that they value their place in the hierarchy and the hierarchy itself are in some way illegitimate, derived not from merit but from the appropriation of knowledge that is the rightful entitlement of all employees. Finally, at the practical level they believe that involving others in areas of their own expertise will at best delay matters and at worst produce sub optional result. (The cliché about the lunatics taking over the asylum” may escape the tips of the less politically careful) as one senior manager asked in complete the wrong decision”

Not everything is a process (in the TQM sense of the word) the most important things – insight, instinct, talent and creativity – do not benefit from process improvement efforts. This argument draws a distinction between explicative activities such as manufacturing, purchasing and creative activities such as design and strategy sophisticated manager admits a degree of fuzziness at the boundaries but nonetheless maintain that in certain situation the right just feeling should dictate direction and that there are meaningful contribution beyond the reach of data and analysis. These managers are not only managers but managers’ contributions are justified in resisting efforts to systematic the truly important aspects of their work and the associated participation of other employees therein.

## **METHODOLOGY**

In a research for the impacts of total quality management on organization productivity in zenith bank plc, a survey design was used and the procedure was explanatory. The purpose of the research design was to evaluate the impacts of total quality management on organizational productivity towards achieving organizational objectives.

## **SOURCE OF DATA**

### **PRIMARY DATA:**

These are information collected through the administration of well designed and structure questionnaire to sample the opinion of different caliber of staff of Zenith Bank Plc.

Primary data also came in form of observation, personal interview, experience on various caliber of staff or personnel in zenith bank plc the purpose of this was to complement the responses on the questionnaire as well as extracting salient information that could not be revealed by the questionnaire

### **SECONDARY DATA:**

These were gathered from lecture, textbooks and the World Wide Web (the internet) published on total quality management from different authors. Secondary data were also collected from internal sources, this refers to data generated from within the organization (zenith bank plc) for instance, data = from financial reports and publications on the said organization activities were collected.

### **POPULATION AND SAMPLE SIZE**

In research of this nature, there must be a population which would serve as the people who shall give their opinion i.e. those who are to complete the questionnaires.

Population was defined by Bevenson and Levine as “the totality of items in things under consideration. Population is also any group of individual that have one or more characteristic in common that are of interest to the researcher. In view of this, the population in this research work is made up the zenith bank plc Management post i.e. (from the management staff downward) in the company with particular reference to (zenith bank plc). The population also consists of consumer of the company’s products who are randomly spread in Lagos.

### **SAMPLE SIZE SELECTION**

In conducting this research work, the population of the respondent are divided into two i.e. the industry and the customers, from which samples are selected.

The total population of the company (Zenith Bank Plc) head office at plot 84 Ajose Adeogun street Victoria island Lagos) are divided into three - that is the head office staff (this the management staff too and the Annex offices staff. The three divisions are as follows management staff -10 senior staff 153 and the junior staff - 51 making the total population of the head office and head office staff be 214.

From the population the samples were selected and done thus, management senior staff, 96 and junior staff 130 making the total sample from the company’s head office and the company’s Annex to be 232. In selecting samples from the customer, 3 days visits were made to the company.



During these days, questionnaires were given to some of these customers. The total questionnaire administered during this periods was 60 thereby making the sample selected from the customer population of about 6, 42 according to the company's records.

### **HYPOTHESIS TESTING AND INTERPRETATION**

In testing the five hypotheses, the two tailed at 5% levels significance or 95% confidence would be used. Thus, the hypothesis will be accepted or rejected at 5% level of significance and under the following conditions.

- a) Accept the hypothesis if the chi-square
- b) Score fall between the range of 1.96 and + 1.96
- c) Reject the hypothesis, if the chi square

(z) Score falls outside the range of 1.96 and - 1.96

### **ANALYTICAL PROCEDURE**

The instrument of data analysis will be chi square thus

$$Z = \frac{X - M}{\frac{\sigma}{\sqrt{N}}}$$

M

Where X = sample mean

M = the population mean

$\sigma$  = the standard deviation

N = the sample size

$\sum X = \sum EFx$  where F = frequency

$\sum EFx$

X = value of variables

E = Summation

Population mean (N) =  $\frac{\sum X}{N}$

Standard deviation ( $\sigma$ ) =  $\sqrt{\frac{\sum (X - \bar{X})^2}{N}}$

EF

In testing the hypothesis, weight will be attached to the option as follows:

Strongly agreed	-	5
Agreed	-	4
Uncertain	-	3

Disagree - 2  
 Strongly disagree - 1

### DATA PRESENTATION AND ANALYSIS

In the process of analyzing the information/from the questionnaire, the percentage of response to each question will be calculated while sample mean will be used for the section B.

In analyzing the data from section B of the questionnaire, the following weight were made to each options,

Strongly agreed - Represented by a in the table  
 Agreed - 4 represented by A in the table  
 Uncertain - 3 represented by U in the table  
 Disagreed - 2 Represented by D in the table  
 Strongly Disagree 1 Represented by K in the table

### PRESENTATION AND ANALYSIS OF RESPONDENTS CHARACTICSTERIS

**TABLE 1: DISTRIBUTION OF RESPONDENT’S SEX**

SEX	NO. OF RESPONSES	PERCENTAGE (%)
Male	74	77.1%
Female	22	22.9%
<b>Total</b>	<b>96</b>	<b>100%</b>

*Source: Field Survey 2021*

**TABLE 2: MARITAL STATUS OF RESPONDENTS**

Marital Status	NO. OF RESPONSES	PERCENTAGE (%)
Single	84	87.5%
Married	12	12.5%
<b>Total</b>	<b>96</b>	<b>100%</b>

*Source: Field Survey 2021*

**TABLE 3: DISTRIBUTION OF RESPONDENTS BY AGE**

AGE	NO. OF RESPONSES	PERCENTAGE (%)
21-30yrs	32	33.3%
31.39yrs	34	35%
40-50yrs	22	22.9%
50 & Above	7	7.3%
<b>TOTAL</b>	<b>96</b>	<b>100%</b>

*Source: Field Survey 2021*

**TABLE 4: EDUCATIONAL QUALIFICATIONS**

EDUCATIONAL QUALIFICATION	NO. OF RESPONSES	PERCENTAGE (%)
WASC	13	15.0%
HSC/OND/NCE	29	15%
HND & BSC	34	30.2%
MSC & PHD	13	13.5%
OTHERS	5	5.2%
<b>TOTAL</b>	<b>96</b>	<b>100%</b>

*Source: Field Survey 2021*

## PRESENTATION AND ANALYSIS OF DATA ACCORDING TO HYPOTHESIS (HYPOTHESIS TESTING)

For the purpose of testing the hypothesis the chi-square (Z) test will be used Z – test is denoted by the formula.

- Where X = Sample  
M = the population mean  
6 = the standard deviation  
N = the same size  
X = EFX where F = frequency and

$\sum x$  = Value of variation

$\sum$  = summation

Population mean ( $M$ ) =  $\bar{x} + 1.96 (s/\sqrt{n})$

Mean deviation =  $(\sum |x - \bar{x}|) / n$

Standard deviation ( $s$ ) =  $\sqrt{\sum (x - \bar{x})^2 / n}$

EF

In testing the hypothesis weight will be attached to the options follows.

Strongly agree	-	5
Agree	-	3
Uncertain	-	4
Disagree	-	2
Strongly disagree	-	1

### ACCEPT/REJECT RULE

The null hypothesis will be accepted – if the chi-square ( $z$ ) score falls outside the range of -1.96 and + 1.96 while the alternative will be rejected.

- b) The Null Hypothesis will be rejected if the chi-square ( $z$ ) score falls outside the range of -1.66 and + 1.96 while the alternative hypothesis will be accepted.

### HYPOTHESIS 1

(Hi) That introduction of total quality management leads to reduction in cost of service provided.

Null Hypothesis (Ho):- that introduction of total quality management does not lead to reduction in cost of service provided.

Question (A) 16: has the introduction of total quality management brought any significant cost reduction in production of company's product and services?

Variable	X	F	FX	X-X	(x-x)	F (X-X)
Strongly Agreed	5	30	150	1.2	1.44	43.2
Agreed	4	38	152	0.2	0.04	1.52
Uncertain	3	17	41	0.8	0.64	10.88
Disagreed	2	8	16	1.8	3.24	25.92

Disagree	1	<u>3</u>	3	-2.8	7.84	<u>23.50</u>
Summation ()	96	362				<u>105.04</u>

$$\text{Mean } (x) = \frac{362}{96} = 3.77$$

X = 3.8 approximately

$$\text{Standard deviation } (s) = \sqrt{\frac{\sum F(x - X)^2}{EF}}$$

$$= \sqrt{\frac{105.04}{96}} = 1.099$$

$$= 1.046$$

$$\text{Population mean } (s) = x + 1.96 (1.046)$$

$$= 3.8 + 1.96 (1.046/196)$$

$$= 3.8 + 1.96 (0.1068)$$

$$= 3.5907 \text{ or } 4.0093$$

$$= \frac{3.8 - 3.5907}{0.1068}$$

$$1.9597 = 1.96 \text{ approximately}$$

Since the z square score falls on 1.96 thus, the null Hypothesis will be accepted while the alternative hypothesis will be rejected. This simply means that, introduction to total quality management leads to reduction in cost of banking service provided for customers.

## HYPOTHESIS 2

Questionnaire (17) (H<sub>i</sub>) that there is a significance relationship between total quality management and customer’s loyalty in Zenith Bank Plc.

(H<sub>o</sub>) that there is no significant relationship between total quality management and customer’s loyalty in Zenith Bank Plc.

Variable	X	F	FX	X-X	(x-x)	F (X-X)
Strongly Agreed	5	40	200	0.9	0.81	32.4
Agreed	4	37	148	-0.1	0.01	0.37
Uncertain	3	9	27	-1.1	1.21	10.89
Disagreed	2	7	14	-2.1	4.41	30.87
Strongly disagreed	1	3	3	-3.1	9.61	28.83
<b>Summation</b>	<b>96</b>	<b>392</b>				<b>103.36</b>

$$\text{Mean}(x) = \frac{\sum FX}{\sum F} = \frac{392}{96} = 4.08$$

$$\sum F = 96$$

$$\bar{X} = 4.1 \text{ approximately}$$

$$\text{Standard deviation } (s) = \sqrt{\frac{\sum F(X - \bar{X})^2}{\sum F}}$$

$$=$$

$$1.038$$

$$\text{Population mean } (m_{\alpha}) = \bar{x} + 1.96s$$

$$= 4.1 + 1.96$$

$$= 4.1 + 1.96(0.1059)$$

$$= 3.8924 \text{ Or } 4.3076$$

$$Z = \frac{\bar{X} - m_{\alpha}}{s} = \frac{4.1 - 3.8924}{0.1059}$$

$$= \frac{0.2076}{0.1059}$$

$$Z = 1.96033 = 1.96 \text{ approximately}$$

Since the 3 square falls on 1.96 thus, the Null Hypothesis will be accepted while the alternative hypothesis will be rejected.

This simply means that there is significant relationship between total quality management and customer loyalty at Zenith Bank Plc.

## FINDINGS

From the hypothesis tested, interview conducted and literally works reviewed, it has become clear that: Business organization should embrace the concept of TQM for survival in the programmatic economic climate to keep afloat.

However, this is primarily TQM concept without much to reap from its bumper economic gains.

The need for worker to be encourage to use not only their hands but also their minds and treated as partners by management serves as of the factors responsible for the economic miracle identified with the concept of TQM.

Additionally, the need for business organization to design improvement into the business process rather than wastefully indulgence in after - event inspection is of primary importance.

The following hypothesis attests to the analysis highlight above.

- (i) That introduction of total quality management leads to reduction in cost of service provided.
- (ii) That there is significant relationship between total quality management and customer's loyalty in Zenith Bank Plc.
- (iii) That proper implement of total quality management would boost employees' morale and hence high return profitability
- (iv) That total quality management is pivotal to increase customer satisfaction
- (v) That the effect on the company service due to the practice of TQM concept will encourage high patronage

Based on the above hypothesis tested, it is suffice to say that the need and the significance of TQM owing to its positive economic attributes and organization profitability cannot be tested with a wave of the hand

## CONCLUSIONS

The rational behind carrying out this research is to evaluate the concept of Total Quality Management and bring to light the basic ingredients that make the concept a panacea to solving the lingering

Economic problems and enhancement of organization productivity.

Therefore, embracing the total quality management (TQM) phenomenon is a call for organization excellence and profitability. The phenomenon which started spreading like wild fire across the globe in early 1980 has been spurred on by the fierce competition raging between companies of Japan, North America and Asia, which only occupies 0.3 percent of the world's land surface.

## RECOMMENDATION

In a nutshell, for total quality management to effectively combat the unwholesome economic crisis and enhancement of organizational productivity in business organizations, the following should be strictly adhered to:

- i) Achieve quality in everything that involved people process, products and services
- ii) Do the right things right first time very time
- iii) Continuously strive for improvement
- iv) Have visceral commitment to and obsession for, customer who are both internal and external
- v) Strengthen the supplier customer chain.
- vi) Manage business through team building and team work
- vii) Flatten hierarchies and have stable structures.
- viii) Reduce cost of bad quality by investing substantiality in cost of good quality.
- ix) Use a structured process when solving business problems which should be tackle proactively
- x) Use total quality tools to generate hard facts to manage business rather than depend on opinion or whims
- xi) Provide quality leadership and motivation to enable al employee commit to the total quality process.

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