
*TOTAL QUALITY MANAGEMENT AND ORGANIZATIONAL
PERFORMANCE IN SELECTED COMMERCIAL BANKS IN
NIGERIA*

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Abstract

The general purpose of this paper was to investigate the effect of Total Quality Management on organizational performance of commercial banks in Nigeria. The specific objective of the paper was to ascertain the extent to which the application of total quality management practices affects customer satisfaction in Nigerian commercial banks. In doing this, survey research design was employed and data were collected with the use of questionnaires and was presented in a tabular form and t-test was used with the aid of Statistical Package for Social Science (SPSS) version 20.0. We found that the application of total quality management practices affect customer satisfaction in Nigerian commercial banks and that total quality management practices affect customer's continuous loyalty in Nigerian commercial banks. It was equally ascertained that the application of Total Quality Management practices has helped in achieving improved quality output and reduced cost. Following our findings, it was recommended that the employees should get involved and a serene environment where the staff should be given the opportunity to create the room on how customers should be satisfied so as to achieve organizational values and goals.

Introduction

As trading barriers are collapsing all over the world and firms are competing for markets that were previously controlled by monopolists, the issue of satisfying the customer has taken centre stage and industries must seek ways to offer the customer better products at cheaper prices. Industries which cannot do this become extinct. The attempt to produce better products at cheaper prices has made the concept of quality imperative as a survival

strategy for organizations operating in the 21st century (Alamutu, 2012).

Total Quality Management (TQM) is a philosophy and a set of guiding principles that represent the foundation of an excellent organization and to ensure survival of industrial organizations in the competitive economy of today (Besterfield, 1999). Total Quality Management is also a technique that underscores the continuous improvement of product and service quality to satisfy customers and enhance productivity. The focus on the development of Total Quality Management (TQM)

systems in the US appears to have begun around 1980 in response to Global competition and stiff rivalry in the US manufacturing subsector arising from Japan (Easton and Jarrell, 1998). In the last three decades, Total Quality Management has become pervasive and widely accepted in manufacturing, services, government, healthcare and banking subsectors of the developed economies (Fotoponlam and Psomas, 2009 and Temtime (2003) assert that continuous attention has been given to TQM in the industrialized countries but researchers investigated quality practices in the developing countries in the last ten years.

Meanwhile in the light of increasing complexities and the change from local to global tiers of market places, there have been constant pressures applied on the management to improve competitiveness by lowering operating cost and improving logistics. The customers are becoming increasingly aware of rising standards having access to wide range of products and services to choose from.

There is an ever-increasing demand for quality product and/or services and this global revolution has forced organizations to invest substantial resources in adopting and implementing total quality management (TQM) strategies. Total

quality management refers to a total commitment to quality.

In response to the poor quality and substandard products in wide circulation alongside the attendant adverse effect on the lives of the citizens and the economy, Nigerian government established the legal and the institutional framework to curb the ugly trend and menace in the country.

Despite the fact that the Government of Nigeria has set up regulatory agencies such as Standard Organization of Nigeria (SON), National Agency for Food, Drug and Administration Control (NAFDAC), Nigerian Drug and Law Enforcement Agency (NDLEA) and Consumer Protection Council to safeguard the unsuspecting public against unethical practices and improve the quality of goods and services produced by business organizations, incompetence on the part of employees results to poor quality output. This undermining of the product quality affects the standard, organization repute, quality control and patronage.

However, over the years, organizations have witnessed different negative effects because of substandard products or fake adulterated ones. If products are not of the required specifications, this could make the products not to be competitive both at national and international markets, money

spent in the production may not be recovered or waste of resources and returns on investments will fall drastically. Often, lives are lost as a result of the consumption of products produced below specifications or sub-standard. Also inferior products affect the customer health and satisfaction.

The organization's corporate image and profitability are also affected negatively, due to non-adherence to total quality management principles. Some quality experts like Demings, Juran, and Crosby believe that the most important factor in the success or failure of TQM effort is the genuineness of the organizational commitment. It is against this backdrop that this study seeks to ascertain the effect of Total Quality Management on organizational performance of commercial banks in Nigeria.

Review of Related Literature

An Overview of Total Quality Management (TQM)

According to Milan (2002:464), Total Quality Management was not invented by anybody in particular, though the idea came from the United States of America. It has been gradually developed, thanks to contributions from many specialists, consultants and companies, and has passed through both successes and failures.

Juran and Gyrna (1993:30) state that at the dawn of the twentieth century, the pace quickened with a long list of "new" activities and ideas launched under bewildering array of names, namely quality control, quality planning, continuous quality improvement, defect prevention, statistical process control, reliability engineering, quality cost analysis, zero defects, total quality control, supplier certification, quality circles, quality audit, quality assurance quality function deployment, Taguchi methods, competitive bench marking.

So, following the World War 11, two principal forces emerged that have had a profound effect on quality. The first effect was the Japanese revolution in quality. Expatriating further on this, McGrath (2004:83) states that in international markets, the quality of products coming out of Japan in the 1950s and 1960s was very poor, owing to the destruction of Japanese industries by allied bombing during World War 11. Following the war, Japan had to rebuild its industrial base completely. To enable their products sell in international markets, the Japanese took some revolutionary steps to improve quality

Total Quality Management (TQM) is a management philosophy which focuses on the work process and people, with the major

concern for satisfying customers and improving the organizational performance. It involves the proper coordination of work processes which allows for continuous improvement in all business units with the aim of meeting or surpassing customer's expectations. It emphasizes on totality of quality in all facets of an organization with the aim of reducing waste and rework to reduce cost and increase efficiency in production (Oluwatoyin & Oluseun, 2008). Total Quality Management is a combined effort of both top level management as well as employees of an organization to formulate effective strategies and policies to deliver high quality products which not only meet but also exceed customer satisfaction. Total Quality Management enables employees to focus on quality than quantity and strive hard to excel in whatever they do.

Total Quality embraces not only the quality of a specific product or service, but everything an organization does, might or should do to determine the opinion not only of its immediate customers or end-users, but its reputation in the community at large (Shahin & Dabestani, 2011). TQM has six concepts as aforementioned asserted by Evans et al (2005). Drawing from Islam et al, (2012) perspective, TQM is based on eight pillars which are: Creation of quality

management environment; Development of Teamwork; Practice of quality control tools and techniques; focus on customer; focus on supplier relationship; Benchmarking; continuous improvement of processes; and involvement of employees.

This study however focused on six pillars (Practices) for the banking sector and they include as proposed by Islam et al, (2012): Top Management commitment, Customer Focused organization, Training and Education, Effective Communication, Teamwork and Continual Process Improvement. This study, however, focused on the six pillars highlighted below because they are the basic foundation, the rudiments, the fulcrum, the building blocks upon which if TQM is erected it will be unshaken.

Top Management Commitment

For TQM implementation to be successful, top management should champion its implementation by providing leadership and engage all employees in the work of satisfying the customer with a continuously improved quality. This means that continuous improvement should be practiced everywhere in the processes and that the involvement of all employees at every level should be facilitated. Secondly, the work is based on the skills and participation of every employee and his or

her understanding of what are required. Top management should champion training of all the employees to provide the knowledge needed on the mission, vision, direction, and strategy of the organization as well as the skills they need to implement TQM and resolve problems. (Witjaksono, 2012).

Customer Focused Organization

Quality should be valued by the customers and should always be put in relation to their needs and expectations (Nagaprasad &Yogesh, 2009). To focus on the customer means, therefore, that one tries to find out the customers' needs and values by conducting market analyses and then trying to fulfill the market expectations. Every employee has customers within the organization, internal customers, and in order to do a good job their needs also have to be fulfilled (Nagaprasad et al, 2009).

Training and Education

Since the concept of Total Quality Management (TQM) was launched in the western world in the early eighties, a large number of organisations of all types and backgrounds have attempted to implement it in order to regain or maintain their competitiveness or even survive in a drastically changing business world. Some of them have been very successful whilst others have had rather poor or null results.

In parallel with this, training has become something of an issue, in this decade, due to the rapid growth of technological innovation and development. It has been observed that, before trying to implement a TQM initiative, the concepts associated with training such as education, learning, transfer, retention, and how they are related have to be clearly understood in order to achieve success. TQM implementation requires specific training and if the importance of this is not properly appreciated and undertaken in particular circumstances, the consequences of the implementation could be disastrous.

Effective Communication

Communication plays an important role in developing any business. Communication means a mutual understanding of ideas between the sender and the receiver. The success of TQM demands communication with and among all the organization members, suppliers and customers.

Team Work

Doorewaard (2002) defined teamwork as a "process to fulfil the employee's need or control over their work environment". It holds a common task requiring interdependent work and action

(Thompson, 2011). Subsequently teamwork is a set of behavioural skills working together to generate best outcomes (Hughes & Jones, 2011). Teamwork is an essential aspect for the success of the organization to communicate with the goal and mission of the organization, encourages creativity, shares information, builds trust and openness and empowers employees (Griffin et al., 2001). Teamwork helps maintain competitive advantage in the face of challenges caused by several world events and also by international marketplaces (Salas, 2010).

Organizational Performance

The concept of organizational performance is based upon the idea that an organization is the voluntary association of productive assets and those providing the assets expect to receive value in exchange (Barney, 1991). Hence the provider of the resource is the one who defines value as the essential overall performance evaluation criteria. Organizational Performance is a multidimensional concept that encompasses aspects including financial performance and market performance (Richard, Devinney, Yip & Johnson, 2009).

Organizational performance allows researchers to evaluate firms over time and compare them to rivals (Richard et al., 2009). The idea of Organizational

Performance is based upon the possibility that an association is the wilful relationship of beneficial resources and those giving hope to get value in return. TQM is often used as a multidimensional approach to measuring organizational performance, where both financial and non-financial measures assume equal importance (Sila, 2007). For measurement performance, many scholars used financial as well as non-financial performance (Choi & Eboch, 1998; Forza & Filippini, 1998).

Review of Empirical Studies

Chin, Fang, Hung and Yen (2007) empirically examined the extent to which total quality management and firm performance are correlated and how total quality management impact various levels of firm performance. Questionnaire was distributed to 95 small and medium enterprises. The research model and hypotheses were tested with descriptive statistics using data collected from information-related small and medium size enterprises operating in Taiwan. The findings of the research showed that an effective management leadership can positively influence human resource management, supplier management, and design management.

Robins and Judge (2007) carried out a ten (10) year study on Total Quality

Management by selecting a group of 600 publicly traded organizations that had won awards for effectively implementing TQM. A control group similar in size and industry to the award winners was also used for the study. The performance of both groups was compared during the five (5) years prior to the award and five years after winning the award. No difference was noticed between the two groups prior to winning the award.

Oluwatoyin and Oluseun (2008) highlight the benefit of TQM implementation in the Nigerian Airline industry by examining the basic principles of TQM in the airlines. The impact of TQM implementation of the three performance indicator was assessed. Primary data were collected from the airline companies through the use of questionnaires and interview. Secondary data were also gotten from articles, journals and online resources. The study used a T-test hypothesis to measure the difference in mean of TQM airline and Non-TQM airlines using the three performance indicator. The research findings confirmed the benefits that ensued from the implementation of TQM. It showed that TQM is a strategic tool industry can employ in the quest to remain competitive. It was also discovered that for the TQM to be properly implemented, everybody in the organization must be involved from the

management to the employees and even the customers.

Masood, Aamna, Saif and Sidra (2012) examined association between total quality management (TQM) practices and performance, i.e. quality, business, and organizational performance. The quantitative data were obtained through a survey from 171 quality managers of Pakistan's manufacturing industry. Data analyzed with the help of SPSS by using Principal Component Analysis and Varimax Rotation. The study supported the hypothesis that TQM practices positively impact on performance. According to their study, the main implication of the findings for managers is that with TQM practices, manufacturing organizations are more likely to achieve better performance in customer satisfaction, employee relations, quality and business performance than without TQM practices.

Ali and Abedulfattah (2013) empirically examined the extent to which Quality Management Practices (QMPs) and Organizational performances are correlated and how QMPs impacts on organizational performance. Questionnaire was used to collect data from banks in Jordan and was tested model. The Statistical Package for the Social Sciences (SPSS) has been used to analyze the data. The Preliminary analysis

was conducted to check for any violations in normality, equality of variances and linearity. The data from the sample fulfilled all the assumptions allowing for parametric tests to be conducted. Correlation analysis and multiple regressions Analysis were used to test hypotheses. From the managerial perspective, the results of this study showed that there was a significant relationship between quality management dimensions (leadership, strategic planning, customer locus, and employee relation) and Organizational Performance.

Chukwu, Adeghe and Anyasi (2014) investigated the impact of total quality management on performance of Nigerian Brewery Plc and Nigerian Bottling Company Plc. Enugu state, Nigeria. It also emphasized error prevention in place of error correction that increases cost. The data collected from the questionnaire instrument were analyzed using percentage and multiple regressions. The research findings showed significant and positive relation lie between the independent variable, error prevention, quality improvement, cost reduction, fewer delays and the dependent variable organizational performance.

Carolyne and Bichanga (2014) established TQM practices employed by National Bank of Kenya (NBK) and examine their effect

on the financial performance of the bank. The objective of this study was to establish the effect of total quality management on financial performance of NBK. The study was descriptive in nature and the researcher used case study method. The target population of the study comprised of NBK employees. The researcher used stratified random sampling in selecting respondents. The t-test and a weak coefficient of determination were used. The findings indicated a positive relationship between top management involvement, process and supplier relationship and financial performance.

Abd El-Moneim and Atef (2015) investigated the impact of applying TQM on the overall hospital effectiveness in the accredited governmental hospitals in Jordan that accredited from Health Care Accreditation Council (HCAC). The study population represented all health care professionals working in the five HCAC accredited governmental hospitals who were working for more than three years in the same hospitals. Study sample included 1290 employees. The response rate was 83.6 % of the total questionnaires distributed. TQM principles were: Leadership commitment to quality. Study findings showed a significant impact of all TQM principles on the overall hospital

effectiveness ($p < 0.05$). Using multiple linear regression analysis showed that TQM is a strong predictor of hospital performance (Beta = 0.818, $t = 46.613$, $R^2 = 0.669$ and p value = 0.000). Taken together, applying the principles of TQM increases the overall hospital effectiveness in the HCAC accredited governmental hospitals in Jordan.

Marcel and Ayankeng (2015) investigated the impact of Total Quality Management Organizational Performance. Data were collected from manufacturing firms in the republic of Cameroon. Variables used to capture Total Quality Management (TQM) were management commitment through leadership, Quality control, inspection, employee training, customer focus, benchmarking as the basis for enhancing product quality. Organizational performance was measured by Customer Satisfaction, Cost Reduction, and Employee Satisfaction. Multiple regressions were used. The results showed that only employment training and empowerment has a significant impact on financial performance and corporate social responsibility; leadership commitment, quality control and inspection have a significant impact on cost reduction.

However, none of the TQM practices appear to have a significant effect on

customer satisfaction. Ayandele and Akpan (2015) examined the practice, challenges and benefits of TQM in Nigerian manufacturing firms and discovered among others that while a significant reduction in operating expenses and manufacturing costs were recorded, workers were also found addressing different issues in the name of TQM. In analyzing the data obtained in this study, the simple percentage statistical analysis was done, while the formulated hypotheses were validated with the Pearson Product Moment Correlation Co-efficient Analysis. The study concludes that careful and objective implementation of TQM will enhance the innovative and technological capability of the firm thereby boosting her goodwill.

Shanl Ahmad and Nor (2016) assessed the relationship between TQM and business performance with a mediator's effect of Kaizen. The proposed model attempted to create knowledge to both academician and company players to acquire a better understanding among the TQM and Kaizen practices. Consequently, the Structural Equation Modelling (SEM) techniques were applied to identify and evaluate the relationship among TQM, Kaizen and business performance in developing a new TQM model. According to the study, the relationship resulted between TQM and

Business Performance indicated inconsistent.

Onyango (2016) examined the relationship between TQM practices implementation and performance of commercial banks in Kenya. In the study, all the 43 commercial banks in Kenya were used. The study depended on information gathered through an organized poll to meet the goals of the study utilizing five point Likert scale. The surveyed questions concentrated on the relationship between TQM practices implementation and performance of commercial banks in Kenya with the inquiries being shut finished. Regression model was used with aid of Package for Social Sciences (SPSS 21.0). Different relapse measurements were utilized to set up a factually huge connection between the TQM practices and performance of commercial banks' in Kenya. Based on the study, it demonstrated a factually irrelevant relationship between TQM practices and performance of commercial banks' in Kenya.

Monirci (2016) established quality management practices among manufacturing firms in Nairobi City County; to establish the performance of firms in manufacturing industry in Nairobi City County; to determine the relationship between quality management and

performance of firms in the manufacturing industry in Nairobi City County. The research design used was descriptive survey method. A sample of 70 manufacturing firms in Nairobi County was selected which is 12.75% of the target population. Both descriptive and inferential statistics was used to analyze the data. From the data collected the respondents reported that continuous quality improvement is practiced between a very large extent and large extent. From the findings all activities show that customer focus practices have been adopted in the respective organizations at large extent. All activities showed that top management commitment practices have been adopted in the respective organizations at large extent. It was established that Quality management was embraced in the vision of the company to a large extent as shown by a mean of 4.02.

Mukhtar (2016) measured the relationship between some total quality management dimensions and business performance on small and medium enterprises (SMEs). The study advanced the understanding of TQM and also resolved some arguments that appear in the literature concerning the relationship between TQM dimensions and performance relationship. A questionnaire survey was undertaken. The data for the

study was drawn from 359 service SMEs operating in Kano, Nigeria. Multiple regression technique was used for the data analysis. The findings indicated that management leadership has a significant effect on business performance of SMEs, whereas, ^Bcustomer focus and continuous improvement to business performance relationship were found not significant. The findings of this study is of benefits to SME owner / managers and regulators of small firms, hence, future research directions were provided and explained. Kriengsak and

Thanh (2017) examined the relationship between organizational culture and Total Quality Management within the context of the Vietnamese construction industry- A survey was conducted with 104 respondents from Vietnamese construction firms, using validated survey instruments developed in past research. Analysis techniques include cluster analysis and Structural Equation Modeling. Findings showed that Vietnamese construction firms are dominated by clan and hierarchy cultures rather than adhocracy and market cultures according to Competing Value Framework (CVF) of OC classification. Furthermore, it was discovered that organizations dominated by either clan or adhocracy cultures could provide a favourable

environment for successful TQM implementation, whereas this is not the case for those dominated by both market and hierarchy cultures. In a nutshell, studies have examined the relationship between total quality management and various levels of business performance but the impact of Total Quality Management on organizational performance is at rudimentary stage in Nigeria. Hence, only limited work has been conducted to investigate the level of Total Quality Management implementation and its impact on organization performance in the banking sector. Furthermore, majority of these studies were carried out in manufacturing firms while only few studied banks in US and UK (Almarn et al 2007, Peschel et al, 2008; Ali and Abedalfattah et al, 2013; Carolynne & Bichanga et al, 2014; Onyango, 2016). Moreso, assessing the effect of TQM on bank performance had not specifically received attention in Nigerian context, hence the significant of this study.

Methodology

This study adopted survey research design. According to Nworgu (2004), survey design involves the gathering of data through questions and interviews from few people or items considered to be the representative of the entire group. Survey

design was selected for this study because the study seeks to sample the opinion of respondents and draw inferences based on their views. The population of this study comprises of bank staff and customers of banks of the fifteen (15) quoted deposit money banks quoted on the Nigeria Stock Exchange. While the customers are users of the bank's services, the staff also uses the service of the bank in their capacities as staff and customers. The staff and customers comprising the population are expected to have sufficient knowledge of the issues related to services offered by the bank within the scope of Total Quality Management. The banks quoted in the Nigerian Sock Exchange are as follows: Access bank plc; Keystone Bank Limited, First bank plc; Skye bank plc; First City Monument Bank (FCMB) plc; Guranty Trust Bank (GTB) plc; Zenith bank plc; Sterling bank plc; United Bank of Africa (UBA) plc; Fidelity bank plc; Stanbic IBTC; Union Bank plc; Unity Bank Plc; Wema bank plc; Eco bank Plc. The impossibility of including all the members of the population makes sampling imperative. As a result the researcher sampled five (5) of the banks.

Sample of the Study

The sample size of this study consists of staff of five (5) banks quoted in the

Nigerian Stock Exchange and customers of banks. The banks includes two (2) old generation bank: United Bank for Africa, First bank, and three (3) new generation bank: Zenith bank, Access Bank and GTB bank in Awka metropolis, Anambra state. These banks are classified as old generation and new generation as to when it came into operation. The population being infinite, the researcher used Cochran's equation of infinite population to determine the sample of the study. The formula is stated below:

$$n_0 = \frac{Z^2 pq}{e^2 N}$$

Where; n – sample size

Z – Z value of confidence level. Abscissa of the normal curve that cuts off an area α at the tail (found in statistical tables which contain area under normal curve)

P – Estimated proportion of an attribute present in the population

q – 1-p

e – Desired level of precision expressed in decimal.

N- Population size.

Using a 90% confidence interval; Z = 1.645

e = $\pm 10\% = 0.1$

p = 0.5 (maximum variable)

q = 1- 0.5 = 0.5

N = 0.5

$$n_0 = \frac{(1.645)^2 (0.5) (0.5)}{(0.10)^2}$$

=135.30

Our sample size therefore will be one hundred and thirty-five (135) bank staff of the five (5) selected banks as well as 135 customers of banks.

Method of Data Collection

The researcher used primary data. The primary data was supplied by staff of five (5) banks who participate in the process of quality formulation and quality service rendering and customers of banks who are learned. The data was collected through structured questionnaire administered on the respondents. These questionnaires addressed various issues of the research and how Total Quality Management affects customer satisfaction, Customer continuous loyalty, reduced cost and improve quality. The questionnaire was designed in a structured form and made up of fifteen (15) general questions to be answered hypothetically and was restricted to the responses made of strongly agree (SA), agree (A) undecided (U) strongly disagree (SD) and disagreed (D).

Method of Data Analysis

The data collected was presented in a tabular form and t-test was used with the aid of Statistical Package for Social Science (SPSS) version 20.0. The research result was further interpreted, discussed and

analyzed in line with the research problem, hypotheses and relevant literature and experience. Conclusion shall be drawn, recommendations made and suggestions for further studies proffered.

Data Presentation and Analysis

Data Distribution and Returned From table I above, out of 88 copies of questionnaires was distributed, and 78 were returned, this represent 89%.

Data Presentation

Table 1: Summary of bank staff Responses using five point Likert's scale

S/ N	STATEMENT	S A	A	U N	D	S D
1	The banks are prompt in responding to customer.	37	48	1	5	0
2	There are no delays in posting of transactions by the bank.	44	40	1	4	2
3	I am satisfied with the quality of services rendered by the bank	33	41	0	8	9
4	The bank is customer focused	40	35	2	9	5
5	There are no delays in issuance and usage of the Automated	30	49	2	10	0

	Teller Machine (ATM).					
6	Charges on customer accounts are significantly moderate.	32	48	0	9	2
7	The bank employees are friendly and dedicated to service.	34	42	0	11	4
8	Interest given to customers is impressive.	31	47	2	11	0
9	The bank environments are neat, conducive and adequate or business.	31	47	4	5	4
10	Working time/ Queuing are not frustrating.	41	39	0	11	0
11	The bank has greatly improved in the overall quality of services rendered to their customer.	36	44	0	11	0
12	Quality is the key word of my bank.	39	43	0	7	2
13	Every member of the bank staff are committed to maintaining high standard of work in every aspect of the banks' operation.	33	46	0	12	0
14	There is increase in the quality of	35	46	1	9	0

	products / services provided by the bank to customers.					
15	There is need to improve on the quality of services rendered by the bank to the customers.	36	50	2	3	0

Table 2: Summary of Customers Responses using five point Likert's scale

S/ N	STATEMENT S	S A	A	U N	D	S D
1	There is flow of information among departments	39	41	0	12	9
2	Existence of regular programs to improve customer service.	41	34	2	19	5
3	Strategic plans are customer driven.	40	43	2	16	0
4	Working time in the banking hall is laborious	40	48	0	11	2
5	Remuneration to an extent is commensurate to services rendered.	34	50	0	13	4
6	Sufficient incentives and allowances are provided by the bank. 34	34	35	2	20	10
7	Top management of the bank are committed to	41	47	4	5	4

	quality improvement programmes.					
8	Promotions are as regular and as appropriate as possible.	41	39	0	13	8
9	Increase in teamwork and co-operation among employees within departments and different departments. 36 52 2 11 0	36	52	2	11	0
10	The rate of job turnover is moderately low.	41	48	0	10	2
11	Work environment are conducive and job-friendly.	40	46	0	12	3
12	The quality targets and strategies are regularly reviewed.	32	50	0	19	0
13	There is increase in quality product/ services provided by one department to another.	40	56	2	3	0
14	Policies are installed for making continuous improvement on products quality for every individual in	41	50	1	9	0

	the Nigerian banks.					
15	Monthly or periodic quality audits are regularly conducted	33	60	1	7	0

Discussion of Findings

From the result of the three hypotheses tested, the study found that Total Quality Management has significant effect on customer satisfaction in Nigeria deposit money banks, also that there is significant influence from the application of Total Quality Management practices on customers' continuous loyalty. Another finding is that the Application of Total Quality Management practices has significantly brought about improved quality output and reduced cost. This result is in line with Chin, Fang, Hung and Yen (2006) who showed that an effective management leadership can positively influence human resource management, supplier management, and design management. Oluwatoyin and Oluseun (2008) also confirmed the benefits that ensued from the implementation of TQM. It showed that TQM is a strategic tool that industry can employ in the quest to remain competitive. Masood, Aamna, Saif and Sidra (2012) supported the hypothesis that TQM practices positively impact on

performance. Ali and Abedulfattah (2013) showed that there was a significant relationship between quality management dimensions (leadership, strategic planning, customer locus, and employee relation) and Organizational Performance. Chukwu, Adeghe and Anyasi (2014) also showed significant and positive relation lie between the independent variable, error prevention, quality improvement, cost reduction, fewer delays and the dependent variable organizational performance.

Conclusion

However, this study only examines the effects of TQM on Nigerian deposit money banks. From the findings, Total Quality Management has significant effect on customer satisfaction and significant influence from the application of Total Quality Management practices on customers' continuous loyalty in Nigeria deposit money banks. Application of Total Quality Management practices has significantly brought about improved quality output and reduced cost. The findings of this study indicate that an effective management leadership can positively influence human resource management, supplier management, and design management. The findings state that TQM practices have direct effects on operating performance. Then improving

operating performance brings in the rise of customer satisfaction and improvement of financial performance.

Recommendations

The study has basically a single recommendation but with other subsidiary recommendations. On this note, the study recommends consistent implementation of the tenets of Total Quality Management by institutions and organizations while ensuring that:

- The enabling environment so created is sustained.
- Employees involvement requires should be allowed, this will creates a work environment where people have the ability and confidence, to obliged and initiate necessary steps to satisfy customer requirements in order to achieve organizational values and goals
- Members in the TQM implementation process must be trained in communication skills, quality awareness and specific problem solving techniques such as Statistical quality control, safety, and technical aspects of the job
- It is necessary to involve front line employees in decision making at their workplace as they are the

ultimate actors for producing quality products.

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