

Research Article

TOTAL QUALITY MANAGEMENT (TQM) AND PERFORMANCE IN FIRST BANK OF NIGERIA PLC. ADO-EKITI

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ABSTRACT

Total Quality Management (TQM) is committed to a process-driven approach with continual improvement to long term success that leads to customer satisfaction while performance is the goal achievement of any organization. This study examined the implementation of Total Quality Management (TQM) and Performance in First Bank of Nigeria Plc. Ado-Ekiti between 2010 and 2016. Methodology: the sources of data collection were adopted in the research study. Well-structured questionnaire was employed as primary data. Hypothesis were raised and tested, by simple percentages, tabulation, regression analysis, SPSS for computation and Taro Yamane method. This research study shows the implementation of the TQM and performance in First Bank of Nigeria Plc. Ado-Ekiti. Findings: The study found that TQM implementation has enabled the bank improve its performance in many service areas. From the questionnaires distributed and answered, a large percentage of respondents (employees) agreed that the implementation of TQM has improved the quality of their service delivery. The conclusion from the findings found that the adoption of TQM has been a step in the right direction for FIRST BANK OF NIGERIA PLC. TQM upturn the bank by increasing their income through an increase in patronage and an increase in the bank's capital base through the purchase of its shares by the general public, indicating growing confidence in the bank. Recommendations: the regulatory body of banking industry should make it mandatory for all banks in operation to practice TQM and government should involve in the implementation of TQM in all its agencies, departments and parastatals. This would help move the public and private sectors forward into the 21st century and enable workers compete favourably with their colleagues elsewhere in the world.

Keywords: total quality management, performance, employee knowledge, service improvement, organizational performance

INTRODUCTION

The banking sector is the basis of developing economics. Every day the banking sector gets more competitive, therefore, quality, speed efficiency and innovation are the reasons for designing quality programs. Total Quality Management (TQM), though a recent occurrence in the banking sector, it is important for management concept for continuous quality improvement, increased profitability and survival of the bank in the face of competitive challenges. According to (Lakhe and Mohanty, 1994) researched that TQM is considered as a tool for developing work and improving performance could be achieved through re-evaluating results, and also searching for other methods to raise the level of performance by reducing the time and effort spent on unnecessary functions in order to reach the required level of total quality. Management activity in the business world gives full share of the industry and ultimately control of, if possible, the direction towards which the industry moves and various managerial techniques involved. The business world is highly competitive; this makes all business strives towards putting in place policies that would increase sales volume and maintaining quality and quality service provision. To achieve quality in people, processes and services, TQM principles, practices and philosophies should be adopted. (Merih, 2017) Continuous quality improvement and employee focus are considered as a way of performing and reducing errors through quality control methods to detect any defect in inspection and their causes, so as to prevent them and help the bank to maintain and also gain new customers. A major characteristic that distinguished successful organization will be the degree importance placed on total quality management implementation with a view to

ensure overall productivity, efficiency, good orientation and direction (Adediran and Adediran, 2008). The deregulation of financial services and easy access to funds produced a new competitive environment, where the commercial banks were competing with mortgage houses, insurance companies and stock brokers. This new competition made some older banks close down while some others grow vigorously

In the early 1990s, there was a sea of change in the banking industry that sent many Chief Executives of the industry back to the drawing board to find new ways to compete. At this time, the top management of the industry learned the fundamental lessons that customers were willing to pay a price premium for products and services that consistently meet high standard of quality. Managers are concerned with discovering new processes and procedures of improving quality of their services to help their organization respond to changing market and dynamics. In Nigeria new banks emerged and sent older banks out of business (Inaya and Nomuoja, 2009). Although First Bank is one of the oldest banks in Nigeria, it still runs till today because they re-engineered its operations in order to survive and compete in the industry. Therefore, TQM strategists should understand what quality their customers expect and then provide services that continually exceed their expectations. Then managers, employees and suppliers must understand the importance of Total Quality to the organization and review their mode of communication since top to down communication alone without feedback (down to up) is not suitable for a total quality in the industry (Fathima, 2016).

Business institutions in Nigeria have been faced with several problems, which are lack of top quality goods and mismanagement. For instance, the failure of many banks from the late 1980s into the early 1990s, make customer lost deposits of work they labored for. Other sectors, like the manufacturing industry affected by the wave of mismanagement and neglect for quality. Banking industry

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reorganized themselves after the problems they faced during this period, and put structures in place to ensure that what caused their initial expiration did not reoccur. One of the strategies adopted was TQM. The focus was on customers and what to do to satisfy them, rather than the 'bottom line'. The acceptance of TQM has gone a long way in the direction of improving, 'management processes and service delivery which help restore the self-assurance of the public in the banking industry (Awolusi, 2013).

The Nigerian economy has experienced serious economic problems like persistent inflation, falling profits, wide spread business risks and bank failures. Hence, it is necessary for banks and corporate organizations to have effective and efficient of TQM strategies that will regularly reduce cost to enhance turnover and profitability as well as improvement on Total Performance. The financial institution in Nigeria was not without their problems like in other banks in the world (Ebiringa, 2012). This is endorsed by the fact that Nigeria banking history is full with bank failures occasioned primarily by inefficient management resulting in poor internal controls, ineffective checks and balances and poor performance. In addition to these are, unpleasant practices and gross mismanagement, all this contributed substantially to the failure of most of the banks. Most bankers would like to believe that banks are in the finance industry and not in the service industry. Thus they tend to compete in terms of financial competence rather than service quality. Many banks are managed by finance people, with little or no training in customer service. Good service does not happen naturally or by accident. Good service is planned and managed. Without planning, bad service is the natural state of affairs. As the guru Deming, (1986) put it, to improve service quality, one has to have profound knowledge of the service delivery system and bankers tend to think that money, not the customer, matters. In general, According to Olarenwaju, 2014, the bigger the bank, the more inferior the service they render, cause of self-admiration and administration which withhold both innovation and efficiency in customer service. The big bank can lose customers because of bad slow service but can easily replace them with new and even bigger customers. Presently, banks are grouped by comparison with a standard and come to the conclusion based on their success, financial resources and other quantitative measures which hardly indicate customer service quality assets base, number of ATMs (automated teller machines), number of transactions, number of depositors, amount of loans released etc. banks executives are mainly involved in asset management (the bigger the better) cash flow management, spread management (the wider the better), asset/liability management and financial ratio analysis systems are devoted more, to managing assets and cash rather than managing customers and services.

In fact, most banks are designed to control customers rather than satisfying customers, products and procedures are set up for the convenience of the bank rather than that of the customer, A big bank may have as many as three of vice president is responsible for guarding its assets, but no one to take care of customers service and complaints. Banks usually give customer service and satisfaction lower priority and accordingly, assign to it a low level, if not a lowly paid manager. Few or none of the bank's elaborate systems and structures is designed to monitor and maintain customer loyalty (Carolyne and Bichanga, 2014). In spite of this fact, customers are yet to experience a drastic improvement in service rendered by the bank. The waiting lime in banks is yet to reduce significantly and processing of transactions is still at a low level. More so, managers complain of lateness of reports, constant breakdown of computer machines and computer fraud. Top executives of most banks also find it difficult to take a decision on further investment in information technology because the return on investment of previous one has

been discouraging. In other words, managers sometimes find it difficult to measure the contribution of information systems but the widespread cases of information systems and the management of some banks in general (Egwu, 2014). Because of the huge investments, managers are gaining in information systems, it is expected that a good return on investment should be realized, In view of the above, the study tends to seek whether there is a significant relationship between quality management, organizational performance and the banking industry. The broad objective of the study is to examine the impact of Total Quality Management (TQM) on the banking industry, a case study of First Bank Plc. The specific objectives are to:

- i. Examine the outcome of TQM on service improvement in First Bank of Nigeria Plc. Ado-Ekiti.
- ii. Evaluate the significant relationship between TQM and organizational performance of First Bank of Nigeria Plc. Ado-Ekiti

LITERATURE REVIEW

Total Quality Management (TQM)

An important definition of TQM describes a management approach to long-term success through customer satisfaction, in a TQM effort, all members of an organization participate in improving processes, products, services, and the culture in which they work. Total quality management can be summarized as a management system to a customer-focused organization that involves all employees in continual improvement. It uses strategy, data, and effective communications to integrate the quality discipline into the culture and activities of the organization. Many of these concepts are present in modern Quality Management System (ASQ,2018).

As it was established by Thompson and Strickland (2001) defines "TQM as a strategic integrated management system for achieving customer satisfaction which involves all managers and employees and the uses of quantitative methods to continuously improve an organization's process". TQM is proficient in using a team organization both management and the employees which are members of Quality Teams which focus on continuous process improvement. According to MacDonald (1993), TQM is a management process, which involves people, systems, supporting tools and techniques. Phillips Consulting (1996) defined TQM as "the combination of systems, working harmoniously for the ultimate benefit of the customers". That is the combination of ail factors for the production of goods and services.

Wahl (1994) investigated TQM, as "performance is superior in delighting customers. The means used are people committed to employing organizational resources to provide value to customers by doing the right things right, the first time, every time". Talib, Rahman and Qureshi (2012), examined TQM as where there is adequate culture of quality awareness and quality improvement in every process, in every department, at every level in the organization. Organizations practicing TQM have a long-term commitment to quality and consider quality to be a core value of the organization". They take an external view of quality as compared to the traditional Western internal view. Weihrich and Koontz (1994) researched that TQM "involves the organization's long-term commitment to the continuous improvement of quality throughout the organization and with active participation of all members at all level to meet and exceed the customer's expectation". In other words, TQM is simply effective management. Royal Mail (1980) defines TQM as "a comprehensive way of working throughout the organization which allows employees as a team to add value and satisfy the needs of customers". McCarthy and Eishennawy examined TQM as "both a

philosophy and asset of guiding principles that represent the foundation of a continuously improving organization”.

Mostly, TQM serves as a collective term used to describe all activities, techniques, strategies, theories and methods put in place to establish greater improvement in an organization. A competent manager will instantly recognize the word TOTAL as on which is directed at employees at all levels of any organization aspiring to achieve a high quality production or service quality level. Quality is not limited to a single entity. It is spread through all of the organization. In a nutshell, it is about quality results or quality products (Gregory, 1994). TQM is the set of management processes and systems that create system delighted customers through empowered employees leading to higher revenue and lower cost.

Customer Focus and Satisfaction

Customer satisfaction is the driving force that propels organization existence. In considering the extent of customer satisfaction in Total Quality management, Hendricks and Singhal,(1996) examined organizations relationships with customers and knowledge of customer requirements and the key quality factors that drive market place competition. The customer requirements derive from thoroughness and objectivity of the organization, customer types and product/service features. Other key excellence indicators for customer satisfaction are resolution by management to empower frontline staff, strategic infrastructure support for frontline employees and attention to hiring training, attitude and moral for frontline employees. It is of the view mat these activities will help employees relate to customers in highly professional manners and also provide services/products that will satisfy their requirements (Ogbari and Borishade, 2015). For an organization to achieve success in any customer focus initiative, it is crucial that it has an understanding of customers. Customers' needs and values should influence every aspect of the organization, strategy, employee staffing and performance, product and service development, sales and marketing programmers, operational procedures, information and measurement systems. Customer focus and satisfaction will not only enable organizations to know that customers think about them, their products, their competitors, but also to know about (lie customers personal lives (Sashkin and Kiser, 1993).

Commitment to Quality

The success of TQM in any organization depends on how it is adopted. It should be practiced at all levels, from the CBO to the top directors and managers. Effort should be made to put in place, a performance appraisal procedure to measure the success or otherwise of TQM. Also systems and techniques required for the successful implementation of TQM should be put in place. An enabling environment goes a long way towards encouraging employees to give their best. Application of TQM should be all encompassing. Everyone should be involved in order to achieve success (Powell, 1995). Principally, TQM aims to re-orientate people, improving their skills, attitude and mentality in order to ensure that the culture and tradition of the organization is upgraded and maintained. It improves efficiency and prevents failure.

METHODOLOGY

Introduction

The research methodology deals with the instrument and method used in collecting the required information research design, sources of data, description of the population, sample for the study, methods of gathering data and analyzing the data collected to ensure that

evidence obtained gives no error answer to the initial question provided in the research work.

Research Design

The research design used for the study is survey design. Questionnaire was employed to determine opinions of the respondent. These were also used in determining how effective TQM is in First Bank Nig. Plc.

Research Population

For this study population encompass of the employee/staff and management of the First Bank Nig. Plc between the period of 2010 and 2016. The primary data was derived from well-structured questionnaire. The population consists of 234 staff in three (3) selected branches of First Bank which are; branches in Oke-Iyinmi, Adebayo, and Secretariat Road, Ado-Ekiti, Ekiti State, Nigeria.

Sampling and Sampling Techniques

For this study, simple random sampling technique will be used to drawn a sample of one hundred and forty-seven (147) by using Taro Yamane method determined employee/staff of First Bank Nig. Plc. Taro Yamane formula is expressed as;

$$n = \frac{N}{1 + N(e)^2} \text{ Equation (3.1)}$$

Where

n = Sample size to be tested

N = Total population size

1 = constant (k)

e = Acceptance error term (0.05)

the total sample size therefore is calculated thus:

$$n = \frac{234}{1 + 234(0.05)^2} = 147 \text{ respondents}$$

RESEARCH INSTRUMENT

For this study, the research instrument used was structured questionnaire Section A considered the following which are: Age, Gender, Marital Status, Highest Level of Education, The department where employee work, the length of service in the organization. While section B Focused on the employees view point of TQM concepts introduction, TQM focus on meeting employee's needs, TQM focus on continuous improvement of services. This was measured by using the likert scale which are (Strongly Agree – SA, Agree – A, Disagree – D, Strongly Disagree – SD, and Undecided – U)

Validity and Reliability of Instrument

In this study, questionnaires were shared in First Bank Nig. Plc., Ado-Ekiti. The Questionnaires were shared among the employees and management of First Bank federal polytechnic, Ado-Ekiti, so as to measure the validity of the hypothesis. Before, it was shared in three (3) branches of First Bank Nigeria Plc. which are Oke-Iyinmi, Adebayo and Secretariat Road Ado-Ekiti

Data Collection Techniques

Questionnaires were shared among the employee/staff of First Bank Nigeria Plc. as a source of primary data. While, the sources of secondary data are: Articles, Journals.

Data Analysis Techniques

The Techniques assumed for the analysis of the hypothesis used in this research work are regression analysis, Taro Yemen method, and simple percentages. Information that was collected through the questionnaires was carefully examined and restructured because of some inaccuracy in answering some of the questions. Data analysis involves using classification, tabulation, investigation; these tools help in representing data information that will be gathered. The simple percentages were used in determining the number of respondents who either strongly agreed, agreed, strongly disagreed, disagreed or were undecided for each question, and this was presented in a tabular form. It was also used to determine the number of respondents that clear-out into each category (i.e., gender, marital status, age, education, rank and work experience), of which was presented using table. Regression analysis was carried out with the help of statistical package for social sciences (SPSS) to analyze the data collected from questionnaires.

Linear regression is mathematically expressed as:

$$Y = \alpha + bX$$

Where:

Y = dependent variable (performance)

α = y-intercept

b = slope of the line

X = independent variable (Total Quality Management (TQM))

Note: The independent variables will be tested one at a time against performance. For hypothesis one, X represents employees knowledge, for hypothesis two X represents employee's needs and for hypothesis three, X represents continuous improvement of service. For the F-test, if the calculated P-value is > 0.05, then there is no evidence to support a relationship between TQM and performance, as such, we accept the Null Hypothesis (H₀) and reject the Alternative Hypothesis (H₁). However, if the calculated P-value if < 0.05, then there is evidence to support a relationship between TQM and performance, as such, we accept the Alternative Hypothesis (H₁) and reject the Null Hypothesis (H₀)

DATA ANALYSIS AND DISCUSSION

Analysis of all Data Collected

Demographic Profile of Respondents

The table below shows the demographic characteristics of First Bank Nig. Plc. Ado-Ekiti respondents Table 4.1

		FREQUENCY	PERCENT (%)
AGE	20-28	31	25.8
	29-38	60	50
	39-48	21	17.5
	49-58	5	4.2
	59 and above	3	2.5
	TOTAL	120	100
GENDER	MALE	72	60
	FEMALE	48	40
	TOTAL	120	100
MARITAL STATUS	Single	87	72.5
	Married	32	26.7
	Divorced	1	0.8
	TOTAL	120	100
LEVEL OF EDUCATION	NCE/OND	15	12.5
	HND/B.Sc./Others	69	57.5
	M.Sc./Ph.D	3	30
	TOTAL	120	100

DEPARTMENT	Human Resources	13	10.9
	Marketing	18	15
	Finance/Administrative	7	5.8
	Front Office	45	37.5
	Others	37	30.8
	TOTAL	120	100
WORK EXPERIENCE	< 2 years	23	19.2
	2-5 years	48	40
	6-9 years	42	35
	10 years and above	7	5.8
	TOTAL	120	100

From table 4.1, 31 (25.8%) respondent were of age 20 – 28, 60 (50%) respondents were of age 29 – 38, 21 (17.5%) respondents were of age 39 – 48, 5(4.2%) respondents were of age 49-58 and 3 (2.5%) respondents were of age 59 and above.

From the table, the respondents involved in the study were 72 (60%) male and 48 (40% female). The table shows that 87 (72.5%) of respondents were single, 32 (26.7%) of respondents were married and 1(0.8% divorced). 15 (12.5%) of the respondents had NCE/OND certificate, 69 (57.5%) had their HND/B.Sc. and other certificate and 36 (30%) had B.Sc./Ph.D of the respondents involved in this study 13 (10.9%) were in Human Resources Department, 18 (15%) were in Marketing Department, 7 (5.8%) were in Finance and Administrative Department, 45 (37.5%) were in Front Office and 37 (30.8%) comprised of other departments. The table shows that 23 (19.2%) had less than 2 years of work experience in First Bank of Nigeria Ado-Ekiti, 48 (40%) had 2-5 years' work experience in the bank, 42 (35%) had 6-9 years' experience and 7 (5.8%) had 10 years and above of experience in the bank.

Research Questions

Do employees understand TQM in First Bank of Nig. Plc., Ado-Ekiti
Table 4.1.2.1: RESPONSES IN PERCENTAGE

	SA (%)	A (%)	D (%)	SD (%)	U (%)
1	80 (66.7)	30 (25.0)	4 (4.2)	4 (3.3)	1 (0.8)
2	50 (41.7)	40 (33.3)	20 (16.7)	4 (3.3)	6 (5.0)
3	50 (41.7)	50 (41.7)	3 (2.5)	7 (5.8)	10 (8.3)
4	30 (25.0)	70 (58.3)	10 (8.3)	5 (4.2)	5 (4.2)
5	20 (16.7)	80 (66.7)	10 (8.3)	8 (6.7)	2 (8.3)
6	40 (33.3)	50 (41.7)	12 (10.0)	8 (6.7)	10 (8.3)

From table 4.1.2.1, 66.7% respondents strongly agrees that application of Total Quality Management (TQM) concept leads to success of the bank, while 25.0% respondents agrees to the statement. 4.2%, 3.3%, 0.8%, disagree, strongly disagree and undecided respectively. That shows that majority agrees that application of Total quality Management (TQM) concept leads to the success of the bank 41.7% respondent strongly agree that management introduces Total quality Management to the employees, while 33.3% respondents agree in turn. 16.7%, 3.3%.5.0%, disagree, strongly disagree and undecided respectively. This indicates that almost all the respondent agrees that management introduces TQM to the employee. And 41.7% respondents strongly agree that management reengineered and developed organizational structure so as to suit TQM, while 42.7% respondents agree to the statement. 2.5%, 4.2%, disagree, strongly disagree and undecided accordingly. The result shows that majorly agreed that management reengineered and developed organizational structure to suit TQM.

25.0% respondents strongly agree that management has a written plan to introduce Total Quality Management has a written plan to introduce TQM to the employees, while 58.3%respondents agrees to the statement, 8.3%,4.2%,4.2%, disagree , strongly disagree and

undecided respectively. This study shown that all the respondent agreed that management has a written plan to introduce TQM to their employees.

The table shows that 16.7% respondents strongly agree that management improve incentives to suit TQM. However, 66.7% respondents agree to the report. 8.3%, 6.7%, 8.3%, disagree, strongly disagree and undecided correspondingly. This demonstrates that management improves incentives to suit TQM concept. Of the respondents shown in this study 33.3% strongly agree that management distribute a book about quality so as to explain service quality steps to their employees, whereas 41.7% respondents agree to the statement. 10.0%, 6.7%, 8.3%, disagree, strongly disagree and un decided respectively. This indicates that majority agree that management distribute a book about quality so as to explain service quality steps to their employees.

Does TQM improve meet employee's work standard in First Bank of Nigeria Plc. Ado- Ekiti?

From Table 4.1.2.2 Responses in Percentage

	SA%	A(%)	D(%)	SD(%)	U(%)
1.	30(25.0)	50 (41.7)	22 (18.3)	8 (6.7)	10 (8.3)
2.	27 (22.5)	58 (48.3)	18 (15.0)	15 (12.5)	2 (1.7)
3.	26 (21.7)	44 (36.7)	13 (10.8)	19 (15.8)	18 (15.0)
4.	25 (20.8)	47 (39.2)	18 (15.0)	17 (14.2)	13 (10.8)
5.	45 (37.5)	43 (35.8)	17 (14.2)	5 (4.2)	10 (8.3)
6.	73 (60.0)	19 (15.8)	8 (6.7)	11 (9.2)	9 (7.5)

From table 4.1.2.2, 2.5% respondents strongly agree that the bank provides annual budget and equipment for training, while 41.7% respondent agree to the statement.18.3%, 6.7%, 8.3%, disagree, strongly disagree and undecided respectively. The report shows that almost all the respondents agree that banks provide annual budget and equipment for training. 2.5% respondent strongly agree that management entertains and adapt with an employee's new ideas, whereas, 48.3% respondent agree to in turn. 15.0%, 12.5%, 1.7%, disagree, strongly disagree and undecided correspondingly. This shows that all the respondent agree that management entertain and adapt with employees new ideas. Of the respondent shown in this table 21.7% respondents agree that employees have chance to demonstrate opinions about their jobs, but, 48.3% respondents agree to the statement. 10.8%, 15.8%, 15.0% disagree, strongly disagree and undecided respectively. This shows that majorly agree that employee have chance to demonstrate opinions about their jobs. And 20.8% respondents strongly agree that management follow the trainer after finishing his training, while 39.2% respondent agree to the statement, while 15.0%, 14.2%, 10.8%, disagree, strongly disagree and undecided correspondingly. The report shows that almost all the respondent agree that management follow the trainer after finishing his training. 37.5% respondents strongly agree that management form team so as to improve bank quality involving employees, but, 35.8% respondents agree to the statement. 14.2%, 4.2%, 8.3%, disagree, strongly disagree and undecided correspondingly. This allows that majority agree that management form team work so as to improve bank quality involving employee.

The table above shows that 60.0% respondents strongly agree that bank has team work that meet regularly to discuss work problem and make decisions, while, 15.8% respectively agree in turns. 6.7%, 9.2%, 7.5%. Disagree, strongly disagree and undecided respectively. Majority agree that a bank has a team work that meet regularly to discuss work problems and make decision

Test of Hypotheses

The hypothesis was tested by using regression analysis

Hypothesis One

H₀: There is no significant relationship between employee knowledge of TQM and organizational performance in First Bank of Nigeria Plc, Ado-Ekiti.

H₁: There is significant relationship between employee knowledge of TQM and organizational performance in First Bank of Nigeria Plc, Ado-Ekiti.

Regression Test for employee knowledge of TQM in First Bank of Nigeria Plc.

R	R SQUARE	F-STATISTIC	SIGNIFICANCE
.182^a	.033	24.672	.000 ^a

- a. Predictor variable Employee knowledge
- b. Dependent variable: performance

The R- square states that employees understanding of TQM concept in First Bank of Nigeria Plc, Ado-Ekiti. Accounts for 33%changes in performance level (dependent variable) This is to say that employees do not really understand TQM concept which in turn affects their performance level. The test of significant at 0.000 which is less than the P values of 0.05. this shows that it is significant. The value of X falls within the area of acceptance, so the null hypothesis is rejected.

Hypothesis Two

H₀: There is no significant relationship between TQM and Employee work standards in First Bank of Nigeria Plc, Ado-Ekiti.

H₁: There is significant relationship between TQM and Employee work standards in First Bank of Nigeria Plc, Ado-Ekiti.

R	R.SQUARE	F- STATISTIC	SIGNATURE
.086^a	.007	5.331	.021 ^a

- a. Predictor variable: Employees needs
- a. Development variable: performance

The R- square states that employees understanding of TQM concept in First Bank of Nigeria Plc, Ado-Ekiti. Accounts for 7% changes in performance level (dependent variable). This is to say that employees do not really understand TQM concept which in turn affects their performance level. The test of significant at 0.000 which is less than the P value of 0.05.this shows that it is significant. The value of X falls within the area of acceptance, so the null hypothesis is rejected.

Discussion of Findings

The test result of hypothesis one shows that there is relationship between employee's knowledge of TQM and performance in First Bank of Nigeria Plc, Ado-Ekiti, Ekiti State. This reveal that management introduces TQM to employees in the bank and employees understanding of TQM that help improve the bank services which will Increase the performance level. This agree with ASQ (2018), that says, TQM is a customer's focused performance enhancing tool which can be applied to any type of organization and balances the diverse element of business leadership strategic planning, human resource development and management, work processes, management, stakeholders and put in order for them to a achieve excellent business results. In understanding management tools there is need to secure committed practitioners that shows

exceptional business benefit and organizational excellence and undisclosed customers focus. To help boost performance, management should educate employees on quality and explain the service quality improvement steps. This agrees with Ifeanyi (2012) that says "To boost performance, management should train employees on quality and explain the service quality improvement steps. This involves four levels of quality assurance by inception, Quality control, Quality assurance and TQM.

The test result of hypothesis two shows that there is a relationship between the employee's need of TQM and performance in First Bank of Nigeria Plc, Ado-Ekiti, Ekiti State. It reveals that management should encourage employee's ideas and give them a chance to demonstrate their opinion about their jobs. This agrees with Strickland (1989) states that management encourages employees to use quantitative methods to continuously improve an organization's process. TQM is capable in using a team organization both management and the employees which are members of quality teams which focus on continuous process improvement. To help boost performance level the management meets continuously to discuss work problems and make decisions. This agrees with Asikhia, (2010) that, banks and its confidentiality, and how sensitivity this can be affected by the mistakes, which there is need of applying the quality with its systems, methods and tools which helps to detect errors in a timely manner to address them and avoid repetition by knowing the root cause of errors and take necessary to remove these reasons by controlling all internal processes and improve performance continuously in the competitive environment which is characterized by striving for the best.

CONCLUSION AND RECOMMENDATIONS

Conclusion

In conclusion from the findings of this research was that the application of TQM had a positive influence on the operation on FIRST BANK NIGERIA PLC. Over the years, leading to the comparatively high position it has found itself today, The adoption of TQM by organizations and government establishments means that in the near future, activities in most of the establishments will be carried out with 'QUALITY' as the watchword. The scholar has also looked at the subject from the point of view of other experts like (Sashkin and Kiser, 1993) in the field. From the data collected, the significance of TQM in an organization cannot be over emphasized. Nevertheless, as a comparatively new concept, it would be a while before it is adopted totally especially in a conservative society like Nigeria with our low literacy level.

Recommendation

The Banks should try to organize bank-customer forum at least quarterly. It could be an informal affair. This can go a long way towards assuring customers quality service, which is the most important aspect of the banking business also, it is one of the seals of TQM. Moreover, the regulatory body of banking industry should make it mandatory for all banks in operations to practice TQM. The Government at all levels can also make these practices necessary in all its institutions.

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