EFFECT OF TOTAL QUALITY MANAGEMENT ON ORGANIZATIONAL PERFORMANCE
(A CASE STUDY OF UNITED BANK FOR AFRICA, PLC)

BY

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CHAPTER ONE
INTRODUCTION
1.1 BACKGROUND TO THE STUDY
In today's competitive environment, where customers are more conscious about product quality, the importance and adoption of quality improvement initiatives is are increasing day by day. A broad list of such initiatives has been found in literature including Advanced Manufacturing Technology (ATM), Total Quality Management (TQM), and Total Preventive Management (TPM), Just in Time (JIT), Six-Sigma and Lean Manufacturing. Selecting from among these emerging concepts, the focus of the current study is on TQM implementation and further investigation of its effects on organizational performance.
The concept of TQM flourished after the advent of quality movement led by Americans, such as Deming, Juran and Feigenbaum. In the 1950s, Deming taught statistical methods and Juran taught quality management techniques to the Japanese. Then the focus widened from quality of products to quality of all issues within an organization – the start of TQM. Japanese industry had embraced (TQM) in the 1950's and the resulting success led other countries to follow suit in the 1980's. Gradually TQM started to emerge as a new paradigm shift (Spencer, 1994) and a leading management idea tool (Yong and Wilkinson, 2001).
Organisations implement TQM in order to gain competitive advantage over others, to win customers allegiance, gain business resources or obtain massive funding (Oakland, 2005; Douglas & Judge 2001). Also, TQM exhibits high levels of benefits of improved customer focus,

communication, team work and effectiveness; these benefits are due to joint problem solving, management commitment and employee empowerment (Witcher, 1994).

A considerable amount of the TQM literature has investigated whether there is an association between TQM practices and organisational performance. Empirical studies reveal contradictory findings. For example, substantial research provides empirical evidence that there is a positive association between TQM implementation and organisational performance (Bou-Llusar et al. 2009; Tari, Molina and Castejon 2007; Kaynak, 2003; Douglas and Judge, 2001; Easton and Jarrel, 1998). On the other hand, many studies indicate that there is a weak or no relationship between TQM practices and organisational performance, especially financial results (Corredor and Goni, 2010; Macinati, 2008; Benner and Veloso, 2008; Samson and Terziovski, 1999; Dow, Samson and Ford, 1999; Ho, Duffy and Shih 2001).

Existing studies record that the social, cultural and economic conditions of a country might have the potential to affect TQM practices within a company (Kull and Wacker, 2010; Flynn and Saladin, 2006; Anwar and Jabnoun, 2006; Yoo, Rao and Hong, 2006; Prasad and Tata, 2003; Lagrosen, 2002; and Dahlgaard, Kristensen and Kanji, 1998). For example, Kull and Wacker (2010) found significant differences in the implementation of quality management practices among companies located in the East Asian cultures of China, Taiwan, and South Korea. Similarly, Flynn and Saladin (2006) identify that quality management practices were not equally effective in the USA, Japan, Germany, Italy and England. Therefore, Sila and Ebrahimpour (2005) suggest that relationship between TQM and organisational performance need to be explored in the context of a specific country. Forza and Filippini (1998) and Flynn and Saladin (2006) also suggest that the relationship between TQM and organisational performance needs to be examined in the context of other countries.

Therefore, this research will contribute by providing empirical evidence about the relationship between TQM practices and organisational performance from an under-researched developing country. Furthermore, the review of performance related TQM literature shows that there is a wide and varying range of criteria used in performance measurement frameworks. For example, many studies measure performance in terms of financial measures only, like market share value, return on investment and profit (e.g. Nicolau and Sellers, 2010; Corredor and Goni, 2010; Easton and Jarrel, 1998). These studies do not consider any non-financial outcomes such as customer satisfaction, process improvement, employee satisfaction or society results. Kaplan and Norton (1992) posit that traditional financial measures of accounting like returnon-investment and earning-per-share might give deceptive signals about organisational performance. However, studies such as Bou-Llusar et al. (2009), Martinez-Costa, Choi, and Martinez (2009) and Curkovic et al. (2000) consider this issue and take both the financial and non-financial measures of performance. Thus, in future studies this issue needs to be considered and researchers should use sufficiently wide constructs to measure organisational performance. This study uses both financial and non-financial measures to investigate the relationship between TQM practices and organisational performance.

1.2 **STATEMENT OF THE PROBLEMS**

TQM is still considered new philosophy and its principles and tools are still unfamiliar for a large number of organizations managers and employees. The existed theoretical research that focused on TQM are still insufficient to create an in-depth understanding for the term of total quality management (Thiagarajan et al.,2001).

Different strategic reasons such as globalization directly enhance the interest of developing countries in quality, so focus is on TQM to gain economic benefits at these developing countries. Moreover, customers in different countries were demanding services and products with high quality characteristics more than ever. All of these reasons generate the new wave of quality interest at different business organisations all over the world. Although there are several studies about TQM and its relation with performance (Baidoun and Zairi, 2003), however this paper will define TQM practices and techniques and its impact on organisational performance specifically.

1.3 **RESEARCH QUESTIONS**

i. To what extent does the application of total quality management practices affects organizational performance?

ii. How effective is total quality management practices on organizational performance?

iii. How does the application of Total Quality Management practices has assisted in achieving improved quality output and reduced cost in an organization?

1.4 **OBJECTIVES OF THE STUDY**

This research paper is designed to find out the following key objectives which are;

i. To ascertain the extent to which the application of total quality management practices affects organizational performance.

ii. To find out the effect of total quality management practices on organizational performance

iii. To examine if the application of Total Quality Management practices has assisted in achieving improved quality output and reduced cost in an organization.

1.5 **RESEARCH HYPOTHESIS**

HO1: Application of total quality management practices doesn’t affects organizational performance

HO2: Total quality management practices has no on organizational performance

HO3: The application of Total Quality Management practices hasn’t assist in achieving improved quality output and reduced cost in an organization.

1.6 **SIGNIFICANCE OF THE STUDY**

In all aspect this research work will be relevant to the managers and employees of United Bank for Africa (UBA), Ilorin. Firstly it will be beneficial to other public sector organization in Nigeria. The findings of this research would help public sector organization to improve the quality of their

products.
Secondly also it will be of vital importance to government, as the quality and standard of products produced in Nigeria will be comparable to that of other products in western countries. Also the economic situation of the country would be improved.
Finally academically potential and future researcher on the issue of total quality management in organization would benefit from this research.

1.7 **SCOPE OF THE STUDY**

The study is aimed at examining the impact of Total Quality Management on performance of United Bank for Africa (UBA), Ilorin. It would border on evolving quality improvement strategies within the metropolis.

1.8 **DEFINITION OF KEY TERMS**

TQM: Total quality management (TQM) is the continual process of detecting and reducing or eliminating errors in manufacturing, streamlining supply chain management, improving the customer experience, and ensuring that employees are up to speed with training. Total quality management aims to hold all parties involved in the production process accountable for the overall quality of the final product or service.
Organization: An organization is a group of people who work together, like a neighborhood association, a charity, a union, or a corporation.
Performance: A performance is an act of staging or presenting a play, concert, or other form of entertainment. It is also defined as the action or process of carrying out or accomplishing an action, task, or function.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter is aimed at providing a comprehensive and clear picture of the related studies and to show how the present study contributes in extending the knowledge in the study area.

2.1 CONCEPTUAL FRAMEWORK

2.1.1 TOTAL QUALITY MANAGEMENT (TQM)

The emergence of Total Quality Management Quality Management (TQM) has been one of the most significant recent developments in U.S. management practice. The focus on the development of TQM in the U.S. appears to have begun around 1980 in response to global competition, primarily in U.S. manufacturing companies facing competition from Japan (Easton & Jarrell, 1998). There are several term in TQM including continuous enlightening process, understanding customer expectation, minimize rework, encouraging employee's involvement, redesign procedure, build a reliable relationship with suppliers, measure the outcomes and direct to benchmarking. These guidelines (terms) are widely used to implement TQM by most of the organization (Valmohammadi & Roshanzamir, 2015). Moreover, a supportive environment for TQM is essential such as supportive management, structure and culture to move toward the competitiveness (Mosadeghrad, 2014).

TQM can be defined as a holistic management philosophy that strives for continuous improvement in all functions of an organization, and it can be achieved only if the total quality concept is utilized from the acquisition of resources to customer service after the sale. TQM practices have been documented extensively in measurement studies as well as in the studies that have investigated the relation of TQM practices to various dependent variables (Hale, 2003).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 and as 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

The definition of "Commitment" is "a force that binds an individual to a course of action of relevance to one or more targets" (Meyer & Herscovitch, 2001). 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

A central core value in TQM is that all products and processes should always have a customer focus. Quality should be valued by the customers and should always be put in relation to their needs and expectations (Nagaprasad &Yogesha, 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 fulfil 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).

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 o the organization to communicate with the goal and mission of the organization, encourages creativity, shares information, builds trust and openness and empowers employees (Grifin 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).

2.1.2 THE INFLUENCE OF TQM ON THE FINANCIAL PERFORMANCE OF ORGANIZATION

Performance is "the results document the relationship between organizations functions in terms of quality management practices and the results they obtain in several types of outcomes in a hypercompetitive environment, organizations are highly seeking development, innovation and to develop the quality of the product\service. Promoting higher quality and innovation should be one of the most important priorities in any organization (Al-Ettayyem et al. 2015).

The word satisfaction had been defined as “a buyer’s emotional or reasoning response post-subjective assessment and comparison of pre-purchase expectations and actual performance subsequent to the consumption of the product or service, meanwhile evaluating the costs incurred and benefits gained in a specific purchase even or over time in course of transacting with an organization”. Most recent studies have focused on the importance of customer satisfaction which showed that the customer satisfaction is a great trend to develop the organizational performance. Another study also reflects that customer consideration and satisfaction are positively and significantly related to the performance of the organization, while other studies had approved that well-established relationship with customers can increase both financial and nonfinancial performance (AlEttayyem et al. 2015).

Leaders in a TQM system represent the firm as a system; support employee development; create a multipoint communication among the employees, managers, and customers; and use information professionally and successfully. In addition, leaders encourage employee participation in decision-making and motivate the employees. High management commitment and participation in TQM practices are the most important factors for the success of TQM practices. Managers should consider more leadership than traditional management behaviors to increase employees’ awareness of quality activities in TQM adoption and practices. Previous studies have found that leadership develops operational performance, inventory controlling performance, employee performance, innovation performance, social responsibility and customer outcomes, financial performance , and overall firm performance (Sadikogla et al. 2014). In fact, efficiency in leadership is very important as this competitive advantage can only be obtained where staff are committed and skilled which in turn increases productivity and enhance quality. Moreover, leaders must proactively undertake positive outlook, consider shaping the competitive landscape, and steering the firm to their preferred course (Muia et al. 2014).

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). This study anchored more on qualitative variables vis-à-vis: customer satisfaction, customer’s continuous loyalty as well as reduced cost and improved output to measure organizational performance. This is because the term “quality” is subjective.

2.1.3 IMPLEMENTATION AND PRACTICES OF TQM IN PAKISTAN

Several methods were utilised to implement total quality management at organisations, and while discussing these implementation methods we will take Pakistan as an example as Pakistan is one of the main countries that utilised total quality management practices and implement such practices at a huge number of their organisations through utilising different implementation methods as discussed below (Raja et al., 2011). The main five categories of implementing total quality Management strategies are as follow;

Zero Level: No control/no customer focus:

Such organizations do not concentrate on achieving customer satisfaction as much their focus on their products and services characteristics especially their quality characteristics. In some countries such as Pakistan, there is no charge for poor performance of organisations, in which in some cases, this will lead to customers' misery (Kamran Moosa, 1998).

Level One: Quality Control

At this level, organisations often own several laboratories and measurement departments in order to continuously enhance the quality of their products and services through testing them and developing their managerial systems .the statistical process control is the most often utilised approach to conduct such measurements at companies (Prakash et al., 2010).Quality control methods were largely utilised in Pakistan manufacturing companies in order to implement TQM practices and strategies as mentioned by Kamran Moosa(1998).

Level Two: Quality Assurance

Companies that are governed by this method is directly believe that products is an output for several processes and quality of these products cannot be achieved without controlling ach process separately. Quality assurance is largely conducted in several companies through implementing some programs that focused on quality (such as ISO 9000, ISO 9000-2000, etc), in addition o some managerial tools that are utilised to assure quality (such as affinity diagrams, Pareto charts, etc.)(Brun, 2010). Hayat Awan (2003) also mentioned that a major part of Pakistan organisations were used ISO 9000 firstly to achieve effective quality control processes and after that to assure quality in its organisation, in which the implementation process of this program differ according to the kind of organisations businesses.

Level Three: Continues Quality improvements:

The companies that are located under this level believed that the improvement of quality of businesses is directly connected to the employee's efficiency, commitment and the existence of team work spirit within the staff members. Several campaigns were planned in these companies in order to enhance quality management capabilities of functional team members by conducting some practices such as providing them with weekly or monthly assignments. Several techniques were utilized in manufacturing companies in Australia in order to achieve continuous improvements of quality such as quality circles, mentality of zero defects and just in time techniques (Sadikoglu,2010).But Pakistani companies that fall into this category are very few as mentioned by (Jamshed,2000).

Level Four: Quality Award Models:

The companies which come under this category are considered as firms dominant on the market and as a universal champion with their products and services. These companies aim to provide others with a benchmark for the effective quality performance, and organisations that followed this category are defining quality as the process of achieving the overall satisfaction of customers. Kaluarachchi (2010) conducted studies on the influences of models of quality award on services institutions and they clarified that such firms utilised different tool such as process reengineering, and packages of computer software's in order to enhance their organisational performance with reference to their quality characteristics . Companies that implement TQM through quality.

2.2 THEORETICAL FRAMEWORK

2.2.1 Pecking Order

The packing order theory stems from Myers (1984) who in turn was influenced by the earlier institutional literature including the book by Honaldson (1961). Myers (1984) argues that adverse selection implies that returned earnings are better than debt and debt is better than equity. This ranking was motivated with reference to the Myers and Majluf's (1984) adverse selection model. The ordering, however, stems from a variety of sources including agency conflict and taxes. Myers (1984) defined that a firm is said to follow a pecking order if it prefers internal to external financing and debt to equity if external financing is used.

This definition can be interpreted in different ways, what does it mean to "internal financing"? Does this mean that the firm uses all available sources of internal finance before using any debt or equity issue? Or does this mean that "other thing equal" the firm will mostly use internal financing before using external financing? If the verb "prefer" is interpreted strictly the theory is more testable. If "prefer" is interpreted in the "other things equal" way, then any text of the theory rest on the specification of "other things equal". Most firms hold some internal fund (cash and short term investments) even when raising outside funds. This is so obvious that is rarely considered in tests of the pecking order. It is simplicity assumed that these funds are held for reasons that are outside theory, such as for transactions accordingly. Almost all discussion maintain some version of an "other thing equal" interpretation of the relative use of internal and external funds.

A second problem for the definition concerns the preference of debt over equity. As we will see, initial claims for the theory tended to rest on a strict interpretation in which equity is never issued if debt is feasible. As it has become increasingly clear that this street interpretation is not only more refutable, but actually refuted. Proponent of the pecking order theory have moved increasingly to the "other thing equal" interpretation of different paper invoke different imperial versions of other things equal" of courses. The more a test depends on the other things the less the data explain the version of "other things equal", of course, the more a test depends on the other things, the less the data is explained by the pecking order itself. At what point is explained by the pecking order itself. At what point is equity introduced? The strict interpretation suggests that after the IPO, equity should never be issued unless debt has for some reasons become infeasible. This leads to the notion of a "debt capacity". The debt capacity serves to limiting the amount of debt with in the pecking order and to allow for the use of equity. Obviously, this raises the problem of defining the debt capacity. The literature provides no agreed upon definition. Several recent paper house used factor commonly employed in tests of the trades – off theory, in order to define the debt capacity. Of course, this leads to difficulties in interpreting the results. Pecking under model can be derived based on adverse selection considerations, agency considerations, or other factors. There seem to be a couple of common features that underlie pecking order theories.

2.2.2 Stakeholder Theory

Developed originally by Freeman (1984) as a managerial instrument, has since evolved into a theory of the firm with high explanatory potential. Stakeholder theory focuses explicitly on equilibrium of stakeholder interests as the main determinant of corporate policy. The most promising contribution to risk management is the extension of implicit contracts theory from employment to other contracts, including sales and financing (Cornell and Shapiro, 1987). In certain industries, particularly high-tech and services, consumer trust in the company being able to continue offering its services in the
future can substantially contribute to company value. However, the value of these implicit claims is highly sensitive to expected costs of financial distress and bankruptcy. Since corporate risk management practices lead to a decrease in these expected costs, company value rises (Klimczak, 2005).

2.2.3 Agency Theory

Agency theory extends the analysis of the firm to include separation of ownership and control, and managerial motivation. In the field of bureaucracy, agency issues have been shown to influence managerial attitudes toward risk taking and hedging (Smith and Stulz, 1985). Theory also explains a possible mismatch of interest between shareholders, management and debt holders due to asymmetries in earning distribution, which can result in the firm taking too much risk or not engaging in positive net value projects (Mayers and Smith, 1987). Consequently, agency theory implies that defined hedging policies can have important influence on firm value (Fite and Pfleiderer, 1995). The latter hypotheses are associated with financing structure, and give predictions similar to financial theory. Notably, positive evidence was found however by Tufano (1996) in his analysis of the gold mining industry in the US. Financial policy hypotheses were tested in studies of the financial theory, since both theories give similar predictions in this respect. All in all, the bulk of empirical evidence seems to be against agency theory hypotheses however.

Agency theory provides strong support for hedging as a response to mismatch between managerial incentives and shareholder interests. The following hypotheses are designed to test the basic implications of this theory. The first hypothesis tests if firms hedge.

2.3 EMPIRICAL REVIEW

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.

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.

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.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter will analyze the various types of method of collecting information. Therefore, the under mentioned variables were employed.

3.2 RESEARCH DESIGN

This study is aimed at collecting and analyzing data to investigate into the effect of TQM on organizational performance using United Bank for Africa as a case study. This research study is a descriptive survey research; this research approach is chosen because it guarantees a great degree of accuracy in the test of data collected. Explanatory research method will also be used in gathering information for this project work. Explanatory research includes questionnaire method of gathering primary data from the purpose of this project work. The research is also designed in such a way so as to make user understand the various method used interpreting the data collected.

3.3 POPULATION OF THE STUDY

The population of the study is United Bank for Africa Plc, Ilorin metropolis. UBA is a large organization and it will be impossible to investigate into the activities of the organization as a whole. However, effort was made to expatiate on the topic cover UBA, Plc in other area so as to give the study the desired treatment.

3.4 SAMPLING SIZE AND SAMPLING TECHNIQUES

It is impossible to research to the entire population most especially because of the large population instead of examine the entire group. The research will examine a part of the group called a sample. A sample random sampling techniques was used to select randomly respondents for the study.

3.5 METHOD OF DATA COLLECTION

To meet the objectives of this research work, the following methods of data collection were used.

Questionniare: Here questions were constructed in form of questionnaire and administer to the study population it is a primary data sourcing method. The questionnaire was design is a simple and self-explanatory so as to make it easy for respondents to understands the question been asked.

Personal Interview: - Personal interview was also used. This involved face to face contract with some of the respondents. However, personal interview was not so effective because the respondent were not willing to co-operate because of lack of time.

3.6 INSTRUMENT OF DATA COLLECTION

The data collected for the research purpose is primarily for secondary source which include text books internet, a material, journal, magazine, newspaper etc. secondary data is use mainly because it really and easily available primary sources is also use and it is obtained from questionnaire and personal interview primary data is limited because it is difficult to obtain direct information on the topic from the study population.

3.7 METHOD OF DATA ANALYSIS

The data collected for the study were analyzed and presented in a sample and well explanatory method in a way so as to make the users understand the research study well. The various part of the questionnaire were analyzed using frequency table and sample percentage to determine the degree of response of respondent for the purpose of comprehensive result. The personal interview is also reviewed so as to obtain only the relevant information needed for the research study.

3.8 BRIEF HISTORY OF THE CASE STUDY

United Bank for Africa Plc (UBA) is a Multinational pan-African financial services group headquartered in Lagos Island, Lagos and known as Africa's Global Bank. It has subsidiaries in 20 African countries and offices in London, Paris and New York.[3] In December 2021, UBA received its banking license to commence operations in the UAE.[4] It is listed as commercial bank by the Central Bank of Nigeria.[5] The shares of stock of the group are listed on the Nigerian Stock Exchange, where they trade under the symbol: **UBA**. The Group Chairman of the bank is Tony Elumelu and the GMD/CEO is Oliver Alawuba.

United Bank For Africa is a large financial services group in Nigeria and on the African continent. As of December 2021, the group's financial assets were valued at ₦8.5 trillion (US$20.1 billion), with shareholders' equity of ₦724.1 billion (US$1.8 billion). At that time the group employed 20,000+ people.[8] The group maintains subsidiaries in Nigeria, Ghana, Benin, Ivory Coast, Burkina Faso, Guinea, Chad, Cameroon, Kenya, Gabon, Tanzania, Zambia, Uganda, Liberia, Sierra-Leone, Mozambique, Senegal, DR Congo, Congo Brazzaville, Mali, the United States of America, the United Kingdom, France, and UAE.

UBA had another successful combined public offering rights issue in 2007 and made further acquisitions of three liquidated banks: City Express Bank, Metropolitan Bank, and African Express Bank. UBA also acquired Afrinvest UK, rebranding it UBA Capital, UK. The quest to build a strong domestic and African brand intensified in 2008 when UBA made further acquisitions of two liquidated banks: Gulf Bank and Liberty Bank.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter focuses on the presentation and analysis of the data generated through questionnaire. The items of the questionnaire were constructed in line with the research objectives. Fifty two (52) copies of the questionnaire were distributed and 45 copies were returned thereby recording a return rate of 86.54%.

4.1: Analysis on Demographic Data

Table 1: Age distribution of respondent

s/n	Responses	Frequency	Percentage
1	Below 25 years	6	13.33
2	26-34 years	22	48.89
3	35-44 years	10	22.22
4	45 years and above	7	15.56
	Total	45	100

Source: field survey, 2025

The above analysis portrayed that 13.33% representing 6 respondents were below 25 years, 48.89% representing 22 respondents were within 26-34 years bracket, 22.22% representing 10 respondents were within 35-44 years bracket, the remaining 15.56% representing 7 respondents were above 45 years of age who are likely to retire very soon.

Table 2: Sex

s/n	Responses	Frequency	Percentage
1	Male	32	71.1

2	Female	13	28.9
Total		45	100

Source: field survey, 2025

The above table reveals that about 71.1 percent of the respondents were male, while 28.9 percent of them were female. Here, one will readily say that a greater proportion of the customers are male.

Table 3: Academic qualification

s/n	Responses	Frequency	Percentage
1	FSLC	3	6.67
2	SSCE	9	20.00
3	NCE/OND	6	13.33
4	B.Sc/HND/its equivalent	19	42.22
5	Others	8	17.78
Total		45	100

Source: field survey, 2025

Data on academic qualification of the respondents reveal that only about 6.67 percent of the respondents are FSLC and about 20.00 percent of the respondents are SSCE holders, about

13.33 percent of them are holders of either NCE or OND, while a greater proportion of them, about 42.22 percent, hold either B.Sc or HND. Also, about 17.78 percent of them hold other degrees.

Table 4: Years of Service

s/n	Responses	Frequency	Percentage
1	1-3 years	8	17.78
2	4-6 years	17	37.78
3	7-9 years	15	33.33
4	10 years and above	5	11.11
	Total	45	100

Source: field survey, 2025

The table above shows that about 17.78 percent of the respondent has been working with United Bank for Africa Plc, Ilorin between 1-3 years; about 37.78 percent have been working with them between 4 and 6 years. Also, about 33.33 percent of them have been working with them for between 7 and 9 years while about 11.11 percent have worked with them for 10 years and above, a greater proportion of them have worked with United Bank for Africa Plc, Ilorin between 7 and 9 years (i.e, 37.78 percent of them).

4.2 Analysis on non Personal Data

(i) To determine the degree of relationship between top management commitment and support and organizational performance in United Bank for Africa Plc, Ilorin?

Table 5: Provision of direction to the employees will improve organizational performance

s/n	Responses	Frequency	Percentage
1	Strongly agreed	20	44.44
2	Agreed	14	31.11
3	Disagreed	5	11.11
4	Strongly disagreed	5	11.11
5	Undecided	1	2.22
	Total	45	100

Source: field survey, 2024

From the Table 5 above, it reveals that 44.44 percent of the respondents strongly agreed that provision of direction to the employees will improve organizational performance, 31.11 percent merely agreed to this, while 11.11 percent disagreed and another 11.11 and 2.22 percent strongly disagreed and are undecided respectively to this statement.

Table 6: Top manager leading the process of production will improve productivity?

s/n	Responses	Frequency	Percentage
1	Strongly agreed	4	8.89
2	Agreed	16	35.56
3	Disagreed	13	28.89
4	Strongly disagreed	9	20.00

5	Undecided	3	6.67
Total		45	100

Source: field survey, 2024

In Table 6 above, it reveals that 8.89 percent of the respondents strongly agreed that top manager leading the process of production will improve productivity, 35.56 percent merely agreed to this, while 28.89 percent disagreed and another 20.00 and 6.67 percent strongly disagreed and are undecided respectively to this statement.

Table 7: Top management involvement in dealings with employees that block improvement will increase profitability.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	10	22.22
2	Agreed	19	42.22
3	Disagreed	10	22.22
4	Strongly disagreed	5	11.11
5	Undecided	1	2.22
Total		45	100

Source: field survey, 2024

In Table seven 22.22 percent of the respondents strongly agreed that top management involvement in dealings with employees that block improvement will increase profitability, 42.22 percent agreed to this statement, while 22.22 percent disagreed, and another 11.11 percent strongly disagreed and 2.22 were undecided.

Table 8: Top management personal involvement in total quality improvement will increase profitability.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	9	20
2	Agreed	24	53.33
3	Disagreed	5	11.11
4	Strongly disagreed	7	15.56
5	Undecided	0	0.00
	Total	45	100

Source: field survey, 2024

Responses on Table eight shows that about 20 percent of the respondents strongly agreed that top management personal involvement in total quality improvement will increase profitability, a significant 53.33 percent of them agreed to this, while 11.11 percent disagreed to this statement. Remarkably, 15.56 of the respondents put up a strong disagreement to this statement and none of the respondent was undecided.

(ii) To determine the degree of relationship between total employee involvement and organizational performance in United Bank for Africa Plc, Ilorin.

Table 9: Involvement of the whole organization in TQM improves organizational performance.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	13	28.89
2	Agreed	15	33.33
3	Disagreed	7	15.56
4	Strongly disagreed	3	6.66
5	Undecided	7	15.56
	Total	45	100

Source: field survey, 2024

In Table nine, 28.89 percent of the respondents strongly agreed that involvement of the whole organization in TQM improves organizational performance, 33.33 percent agreed to this, 15.56 percent disagreed, 6.66 percent strongly disagreed to this statement and another 15.56 percent were undecided.

Table 10: Employee participation in organizations decision making increases employee commitment.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	10	22.22
2	Agreed	20	44.45
3	Disagreed	4	8.89
4	Strongly disagreed	9	20.00
5	Undecided	2	4.44

Total 45 100

Source: field survey, 2024

Table ten reveals that only 22.22 percent of the respondents strongly agreed employee participation in organizations decision making increases employee commitment. Some 37.78 percent agreed to this, while 15.56 percent, 20.00 percent and 4.44 percent disagreed, strongly disagreed and undecided respectively to this statement.

Table 11: Effective organization of the resources available to organization will reduce waste.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	19	42.22
2	Agreed	8	17.78
3	Disagreed	11	24.44
4	Strongly disagreed	5	11.11
5	Undecided	2	4.44
Total		45	100

Source: field survey, 2024

In Table eleven, 42.22 of the respondents strongly admitted that effective organization of the resources available to organization will reduce waste. Some 24.45 agreed to the statement, while another 17.78 percent disagreed, 11.11 percent strongly disagreed to this item and 4.44 were undecided.

Table 12: TQM is essential to organizing and involving the whole organization.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	17	37.78
2	Agreed	17	37.78
3	Disagreed	7	15.56
4	Strongly disagreed	3	6.66
5	Undecided	1	2.22
	Total	45	100

Source: field survey, 2024

In Table twelve, 37.78 percent of the respondents strongly agreed and agreed that TQM is essential to organizing and involving the whole organization. Some 15.56 percent disagreed to this, while another 6.66 percent strongly disagreed to this statement. Some 2.22 percent of the respondents were undecided to this statement.

(iii) To determine the degree of relationship between employees continuous training organizational performance in United Bank for Africa Plc, Ilorin.

Table 13: Training is a significant component in quality improvement.

s/n	Responses	Frequency	Percentage

1	Strongly agreed	15	33.33
2	Agreed	13	28.89
3	Disagreed	7	15.56
4	Strongly disagreed	7	15.56
5	Undecided	3	6.66
	Total	45	100

Source: field survey, 2024

In Table thirteen, 33.33 percent of the respondents strongly agreed that training is a significant component in quality improvement, 28.89 percent agreed to this, 15.56 percent disagreed, 15.56 percent strongly disagreed to this statement and another 6.66 percent were undecided.

Table 14: Top management should be properly trained on TQM.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	10	22.22
2	Agreed	20	44.45
3	Disagreed	4	8.89
4	Strongly disagreed	9	20.00
5	Undecided	2	4.44
	Total	45	100

Source: field survey, 2024

Table fourteen reveals that only 22.22 percent of the respondents strongly agreed top management should be properly trained on TQM. Some 37.78 percent agreed to this, while 15.56 percent, 20.00 percent and 4.44 percent disagreed, strongly disagreed and undecided respectively to this statement.

Table 15: Continuous training contributes to the establishment of a common language throughout the business.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	9	20
2	Agreed	13	28.89
3	Disagreed	9	20
4	Strongly disagreed	7	15.56
5	Undecided	7	15.56
	Total	45	100

Source: field survey, 2024

In Table fifteen, 20 of the respondents strongly admitted that continuous training contributes to the establishment of a common language throughout the business. Some 28.89 agreed to the statement, while another 20 percent disagreed, 15.56 percent strongly disagreed to this item and 15.56 were undecided.

Table 16: Continuous training should not have an end for organizational performance to be consistent.

s/n	Responses	Frequency	Percentage
1	Strongly agreed	16	35.56
2	Agreed	14	31.11
3	Disagreed	8	17.78
4	Strongly disagreed	5	11.11
5	Undecided	2	4.44
	Total	45	100

Source: field survey, 2024

In Table sixteen, 35.56, 31.11 percent of the respondents strong agreed and agreed that the continuous training should not have an end for organizational performance to be consistent. Some 17.78 percent disagreed to this, while another 11.11 percent strongly disagreed to this statement. Some 4.44 percent of the respondents were undecided to this statement.

4.3 Data Analysis Using Chi-Square(X2)

Table 17: data on research question one (1)

s/n	SA	A	D	SD	U	Total
1	15	17	7	5	1	45
2	5	17	11	9	3	45

3 11 18 10 5 1 45

4 12 21 5 7 0 45
Total 43 73 33 26 5 180

Source: researcher's field Source: field survey, 2024
Expected frequency:

$$SA=\frac{43x45}{180}=10.75,\ A=\frac{73x45}{180}=18.25,\ D=\frac{33x45}{180}=8.25,\ SD=\frac{26x45}{180}=6.5, U=\frac{5x45}{180}=1.25$$

Table 18: Observed and Expected Frequencies on RQ 1

	SA		A		D		SD		U	
s/n	Oi	Ei `	Oi	Ei	Oi	Ei	Oi	Ei	Oi	Ei
1	20	10.75	14	18.25	5	8.75	5	6.5	1	1.25
2	4	10.75	16	18.25	13	8.75	9	6.5	3	1.25
3	10	10.75	19	18.25	10	8.75	5	6.5	1	1.25
4	9	10.75	24	18.25	5	8.75	7	6.5	0	1.25

Author's computation

$$\text{Expected Frequency (Ei)} = \frac{\text{Row Total X Column Total}}{\text{Grand Total}}$$

$$X2 = \frac{-Ei)2}{Ei}$$

$$X2 = \frac{(20 - 10.75)2}{10.75} + \frac{(14 - 18.25)2}{18.25} + \frac{(5 - 8.75)2}{8.75} + \frac{(5 – 6.5)2}{6.5} + ... + \frac{(0 - 1.25)2}{1.25}$$

X2 = 7.96 + 0.99 + 1.61 + 0.35 + ... + 1.25 = 26.56

Table 19: Data on Research Question Two (2)

s/n	SA	A	D	SD	U	Total
1	13	15	7	3	7	45
2	10	20	4	9	2	45
3	19	8	11	5	2	45
4	17	17	7	3	1	45
Total	59	60	29	20	12	180

Source: researcher’s field Source: field survey, 2024

Expected frequency:

$SA=\frac{59x45}{180}=14.75$, $A=\frac{60x45}{180}=15$, $D=\frac{29x45}{180}=7.25$, $SD=\frac{20x45}{180}=5$, $U=\frac{12x45}{180}=3$

Table 20: Observed and Expected Frequencies on RQ 2

	SA		A		D		SD		U	
s/n	Oi	Ei `	Oi	Ei	Oi	Ei	Oi	Ei	Oi	Ei
1	13	14.75	15	15	7	7.25	3	5	7	3
2	10	14.75	20	15	4	7.25	9	5	2	3
3	19	14.75	8	15	11	7.25	5	5	2	3

4 17 14.75 17 15 7 7.25 3 5 1 3

Author's computation

Expected Frequency (Ei) = Row Total X Column Total

Grand Total

X2 = -Ei)2

Ei

X2 = (13 - 14.75)2 + (15 - 15)2 + (7 - 7.25)2 + (3 – 5)2 + …. + (1 - 1.25)2

14.75 15 7.25 6.5 1.25

X2 = 0.21 + 0 + 0.01 + 0.8 + ….. + 1.33 = 22.72

Table 21: Data on Research Question Two (3)

s/n	SA	A	D	SD	U	Total
1	15	13	7	9	1	45
2	10	20	4	9	2	45
3	9	13	9	5	9	45
4	16	14	8	5	2	45
Total	50	60	28	28	14	180

Source: researcher's field Source: field survey, 2024

Expected frequency:

SA=50x45=12.5, A=60x45=15, D=28x45=7, SD=28x45=7, U=14x45=3.5

180 180 180 180 180

Table 22: Observed and Expected Frequencies on RQ 3

SA A D SD U

s/n Oi Ei ` Oi Ei Oi Ei Oi Ei Oi Ei

1	15	12.5	13	15	7	7 9	7 1		3.5
2	10	12.5	20	15	4	7 9	7 2		3.5
3	9	12.5	13	15	9	7 5	7 9		3.5
4	16	12.5	14	15	8	7 5	7 2		3.5

Author's computation

Expected Frequency (Ei) = Row Total X Column Total

Grand Total

X2 = -Ei)2

Ei

X2 = (15 - 12.5)2 + (13 - 15)2 + (7 - 7)2 + (9 – 7)2 + …. + (2 - 3.5)2

12.5 15 7 7 3.5

X2 = 0.5 + 0.27 + 0 + 0.07 + ….. + 1.33 = 21.23

4.4 Test of Hypothesis

The formulated hypotheses are tested at the 0.05 level of significance, under a corresponding degree of freedom. The degree of freedom (df) is calculated as:

df = (m-1)(n-1)

Where m is number of column and

n is number of rows.

Thus, df = (4-1) (5-1) = (3) (4) = 12

Decision:

Reject the null hypothesis if X2 calculated is greater than X2 tabulated, do not reject if otherwise.

s/n	Null Hypotheses	Df	Level of sig.	X2cal	X2tab	Decision
1	There is no significan	12	0.05	26.56	21.026	Since X2 cal>X2 tab (i.e,

	t relationship between Top Management Commitment and support and organizational performance in United Bank for Africa Plc, Ilorin.					26.56>21.026), we reject the null hypothesis and accept the alternate hypothesis.
2	There is no significant relationship between total employee involvement and organizat	12	0.05	22.72	21.026	Since X2 cal>X2 tab (i.e, 22.72>21.026), we reject the null hypothesis and accept the alternate

	ional performance in United Bank for Africa Plc, Ilorin.					hypothesis.
3	There is no significant relationship between employee's continous training and organizational performance in United Bank for Africa Plc, Ilorin.	12	0.05	21.23	21.026	Since X2 cal>X2 tab (i.e, 21.23>21.026), we reject the null hypothesis and accept the alternate hypothesis.

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In the test of the hypothesis one (H01) the value of X2 calculated was greater than the value of X2 on the table at the chosen level of significance (i.e 0.05) and the degree of freedom, 12. This resulted in the rejection of the null hypothesis. The conclusion therefore is that there is significant relationship between Top Management Commitment and support and organizational

performance in United Bank for Africa Plc, Ilorin.
However in the test of the hypothesis two (H02) the value of X2 calculated was greater than the value of X2 on the table at the chosen level of significance (i.e 0.05) and the degree of freedom, 12. This resulted in the rejection of the null hypothesis and conclusion that there is significant relationship between total employee involvement and organizational performance in United Bank for Africa Plc, Ilorin.
Finally in the test of the hypothesis three (H03) the value of X2 calculated was greater than the value of X2 on the table at the chosen level of significance (i.e 0.05) and the degree of freedom, 12. This resulted in the rejection of the null hypothesis and conclusion that there is significant relationship between employee's continuous training and organizational performance in United Bank for Africa Plc, Ilorin.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1: Summary

Based on the analysis carried out, it was revealed that there is a significant relationship between

TQM and organizational performance, most staffs of United Bank for Africa Plc, Ilorin are not conversant with the concept of TQM. Also there is a relationship between Top Management Commitment and support and organizational performance in United Bank for Africa Plc, Ilorin, there is significant relationship between total employee involvement and organizational performance in United Bank for Africa Plc, Ilorin. The researcher also discovered that education and training of the employees do improve the quality of services at United Bank for Africa Plc, Ilorin and there is significant relationship between employee's continuous training and organizational performance in United Bank for Africa Plc, Ilorin.

5.2: Conclusion

The study provided and analyzed relevant data on Total Quality Management and organizational performance a study of United Bank for Africa Plc, Ilorin. It concludes that TQM has a positive, although relatively high impact on the performance of United Bank for Africa Plc, Ilorin. The research also concludes that external influences like the business environment can limit the operation of TQM in United Bank for Africa Plc, Ilorin. However, modern Accounting techniques such as Enterprise Resource Planning (ERP), Just in Time (JIT), and Activity Based Costing (ABC) could also be considered as an alternate concept that would increase organizational performance.

Finally, this researcher concludes that based on past research works, a TQM program will be more effective in increasing the profitability, reducing cost through waste removal and increasing organizations revenue in Nigeria.

5.3: Recommendations

Based on the findings, it was recommended that organizations not just breweries should devote more attention to waste removal and zero inventory through the practice of just in time system of production. Also, TQM should be spread through training of every organization employees and above all, the Leadership of Nigeria banks and other organization should be committed to TQM. Standard organization of Nigeria (SON), which is the apex regulatory body for standard products in Nigeria, should issue standard guidelines to all industries in the country and these should be a pointer to core areas of quality improvement of brewery products. The body should inspect banks from time to time through impromptu visits to ensure adequate facilities are put in place and that quality of products and sustainable development are not jeopardized.

Finally, regulatory bodies in Nigeria should encourage all industries operating in the country to practice Total Quality Management. Government at all levels should also put in place the necessary facilities such as power and transportation to enhance effective delivery of services.

From the above the researcher made the following recommendations

➢ Periodic training should be organized by the management of the company, to equip the employees with the knowledge of quality improvement techniques.

➢ Stipulated measures should be put in place on how materials for production would be

selected.
The management should spell out standards of their products, so as to ensure that any product that is below standard would be improved upon by their correction measure.

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