



Total Quality Management and Employee Productivity: A Study of United Bank for Africa PLC, Benue State Branches, Nigeria

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Abstract: *The study determined the effect of TQM on employee productivity in UBA Plc, Benue state branches. The Specific objectives of this research include to determine the effect of top management commitment on employee productivity, to determine the effect of customer focus on achieving employee productivity in UBA plc, Benue state branches. Descriptive Survey research design was deployed for the study. Primary data were sourced from 85 respondents who constituted the study population, and since population was small, census sampling method was used to collect data using research questionnaire measured on 5point Likert-scale. The hypotheses were analysed using multiple regression analysis. All statistical analyses were done with the help of SPSS version 20. The study found that there is a positive and significant effect of top management on employee productivity in UBA Plc, Benue state. However, there is a negative but significant effect of customer focus on employee productivity in UBA Plc, Benue state. The study recommended amongst other things that top management should be more committed to quality issues; prioritizing quality performance as a major objective in their strategic decisions in order to build trust with employees and enhance quality improvement processes. This is because the active formulation of quality plan will necessitate a clear indication of what is going to be achieved concerning quality by employees.*

Keywords: *Total Quality Management, Employee Productivity, commitment, productivity.*

1.0

INTRODUCTION

1.1 Background to the Study

Quality issues have become one of the most important factors in global competition today. Increasing demand by customers for better quality of service, efficiency, accuracy etc has encouraged many organizations to provide quality services in order to compete favourably in the marketplace. To meet the challenge of this global competition, many businesses have invested substantial resources in adapting and implementing Total Quality Management (TQM) practices in their operations. Total quality management is an enhancement in the traditional way of doing business. For organizations to satisfy their customers, their employees must be knowledgeable about total management practices and its implementation. Total quality management which is the independent variable can be practiced through top management commitment, teamwork, customer focus, continuous improvement, etc while employee productivity which is the dependent variable can be achieved through quality of service, volume of sales per employee, accuracy, efficiency etc.

Total Quality Management is a method by which management and employees can become involved in the continuous improvements of their products and services while employee productivity simply refers to the ways by which the performance of employees can be measured. To ensure realistic productivity, organizations must ensure that employees are knowledgeable about TQM tools, practices etc. Carter (2014), asserts that TQM is a preventive, proactive approach to doing business and as such it reflects strategic leadership, common sense, data-driven approaches to problem solving and decision making, employee involvement and sound management practice. It has a strong focus on process measurement and controls as means of continuous improvement. It is indeed a quality initiative. Total quality management 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 many studies as well as in the studies that have investigated the relationship of TQM practices to various dependent variables (Hale, 2014). Ooi (2014), opined that TQM is a business philosophy, orientation or practice that embodies that belief that the management process must focus on the idea of customer-given quality through an organization.

In Africa, Nigeria, to be precise, Brown (2012), thought that TQM is a kind of management philosophy looking for the quality efficacy of all business processes, product and service in the organization and constant improvement. The goal therefore, was to use the participation of managerial level, employees, suppliers and customers to reach the continuous improvement in order to maintain high-quality products and manufacturing process and further accomplish the management philosophy of satisfying or even surprising the customers. It is a management approach for an organization, centered on quality, based on the participation of all its members and aimed at long-term success through customer satisfaction and benefits to all members of the organization and to the society. It involves making constant effort to identify what the customer wants from time to time and determining how to cater for them based on the recognition of the fact that customers' needs, desires and wants normally change over time, in relation to changes which may occur in the key aspects of the environment such as social, political, economic and technological changes (Esaki, 2016). Total quality management involves an organizational cultural commitment to satisfying customers through the use of an integrated system of tools, techniques and training. It is geared towards increasing the production of better products and services at progressively more competitive prices (Lagrosen, 2013).

Banking in Nigeria took a new dimension after the pronouncement of the former governor of the Central Bank of Nigeria professor Charles Soludo for the need to improve the banking industry in Nigeria thereby competing with other foreign banks (Tim, 2013). Many banks like United Bank for Africa Plc which is the researchers' case study adopted quality policy in order to provide high financial services of international standard. And this can be achieved through adoption and implementation of total management policies. It is against the above background that this study is put in place to investigate the effect of total quality management on employee productivity using United Bank for Africa, Plc as a study.

1.2 Statement of the Problem

From the background and empirical review sections .It is clear from the existing literature that there is no study of this nature in the focus area of this study. The researcher from personal observation over time in United Bank for Africa (UBA) observed that there is improved investment in modern technological tools, employees training, and customer complaint avenues and so on. It is expected that the above claims will complement the productivity of the employees of UBA but it seems to be in the opposite direction as the employees productivity seems to be low in the areas of job completion, customers response time, attitude towards customers, service waiting time both at the automated teller machine (ATM), mobile transaction and physical interaction with the customers. This can also be observed from the banks financial statement of the past five (5) years. It is from the observation that the researcher was motivated to carry out a study of United Bank for Africa Plc Makurdi branches in order to bridge the gap.

1.3 Objectives of the Study

The main objective of this study is to determine the effect of TQM on employee productivity in UBA Plc, Benue state branches. The specific objectives of the study are to:

- i. determine the effect of top management commitment on employee productivity in UBA Plc, Benue state branch;
- ii. determine the effect of customer focus on achieving employee productivity in UBA Plc, Benue state branch.

In pursuance of the stated objectives, the study is divided in to five major components. Having addressed the first part of the components, component two focuses on review of related literature covering the theoretical, concepts of TQM and employee productivity of UBA PLC. The third component is on methodology employed in carrying out the study. Component four is on analysis of data collected and the component five provides the conclusion and recommendations accordingly. The results and recommendations of the study would contribute towards the unveiling of the contributions of total quality management towards employee productivity of united bank for Africa in Benue State.

2.0 LITERATURE REVIEW

2.1 Theoretical Framework

2.1.1 Joseph Juran's Theory

Joseph Juran's work on quality control came to prominence when his first book, *Quality Control Hand Book* was published in 1951.His lectures emphasized that quality control should be conducted as an integral part of management control. For instance, Juran a product-quality-trilogy of quality planning, quality controlling and quality improvement and shows how they operate; like financial planning, financial control and profit managers (Juran,1986). Juran was a pioneer in the study of quality control and his management theory also affected the quality control in engineering. His book, "Quality Control Handbook," as aforementioned, is classic, extrapolating all vistas in the field of quality control and management. Juran's quality theory, like Edward Deming's, also impacted the Japanese economy after WWII. Like Deming, he went to Japan after the war to help with re-building the economy. Juran's theory of quality management

is part of other quality management theories such as Six Sigma and lean manufacturing (Pinho, 2008).

The key steps in Juran's theory on quality are Quality planning, quality control and quality improvement. To implement a company-wide quality management process, you have to identify your customers, find out their needs and work to meet those needs. You create measures of quality and organize to meet those measures consistently. And you need to create processes that work in real-life conditions. Juran's theory on quality postulates that top-level management must be sincere in its efforts to commit to quality or else all efforts as such would not work. His philosophy is based on the belief that quality must be planned. He sets out his current thought on quality planning in nine steps which includes Identify who the customers are, determine the customers' needs, translate those needs into terms that will be understood by business, develop a product that can respond to the customer's needs, optimize the products features to meet the needs of the business as well as customers' needs, develop a process that is able to manufacture the product, Optimize the process, prove the process under operating condition, determine to transfer the process to operate like Deming.

The Joseph Juran management theory is important to all businesses in the competitive, multinational climate of today's commerce. Learning his theory and applying it to business operations will aid in the global market competition. The implications of Joseph Juran are thus far-reaching and globally circulated. India and Japan are just two countries that have used the theories of Juran to re-create and build their economies. The researcher adopted Juran's Management Theory for the study because of its applicability to the study. According to the researcher, Juran's Management Theory is applicable in this study because learning his theory and applying it to business operations will aid in the global competition. He also emphasized that quality control should be conducted as an integral part of management control. His key steps and nine steps on how to achieve quality emphasizes on most of the researcher's objectives which are top management commitment, customer focus, continuous improvement and teamwork.

2.2 Conceptual Framework

2.2.1 The Concept of Total Quality Management (TQM)

Describing the history of Total Quality Management after several consultations of many books by different authors, the term emerged from the 1980s. Formerly, it was just Quality Management (QM), but now several firms both small and large have considered their quality management as over-all because of the continuous improvement of such firms. Total quality management (TQM) is a business philosophy that embodies the belief that management process must focus on integrating the idea of customer-driven quality through an organization (Aluko *et al*, 2010).TQM involves everyone at all levels in the organization and has an impact on every activity. TQM means that the organizations culture is defined by and supports the constant attainment of customer satisfaction through an integrated system of tools, techniques and training. This involves the continuous improvement of organizational process, resulting in high quality products and services.

TQM is a management philosophy which emphasizes a number of concepts such as customer focus, continuous improvement, defect prevention, and recognition that quality responsibility is shared by all the organization's members (Stevenson, 2011). TQM is regarded as an integration of various processes characterizing the behavioral dynamics of an organization. TQM has been viewed as the quest for progress and continual improvement in the areas of cost, reliability, quality, innovative efficiency and business effectiveness. However, TQM may also be viewed functionally as an integration of two basic functions: total quality control and quality management. Customer satisfaction, employee satisfaction, product or service quality assurance in all its stages, and continuous improvement and innovation, are the main ingredients of total quality control. Whereas quality management is a way of planning, organizing and directing, that will facilitate and integrate the capabilities of all employees for continuous improvement of services and products in an organization to attain quality. Thus, TQM is a philosophy which brings all members of an organization together to ensure product and service quality, improve organizational environment and attain customers' needs.

The evolution of quality towards TQM is the outcome of four major eras of development as outlined by Garvin (2016). He illustrates the evolutionary process where quality has moved from an initial stage of inspecting, sorting and correcting standards to an era of developing quality manuals and controlling process performance. The third stage was to develop systems for third party certification, more comprehensive manuals including areas of organization other than production, and the use of standard techniques such as SQC. The present and fourth era is primarily strategic in nature and is based on continuous improvement as the driving force. Dale *et al.* (2017) argued that TQM is the evolution of quality management which after twenty years of simple inspection activities has been replaced or supplemented by quality control, quality assurance has been developed and refined and the most progressive companies are now working towards TQM.

2.2.2 Dimensions of Total Quality Management

Top management commitment and customer focus are adopted as dimensions of total quality management.

i. Top Management Commitment:

Total quality is a management led process. As a result, success in its implementation depends on the demonstration of the top management's commitment in any organization. According to Ross (2012), the commitment and involvement of management need to be demonstrated and visible. The commitment required from management to a Quality Management System is absolute if it is to succeed. If management is not absolute then the system will fail. Management must demonstrate their commitment in actions and words. Employees will soon see through new facts that do not have real management support. According to Wilkinson *et al* 1998 as cited by Magd (2014) lack of commitment from any particular group within the organization can be a serious barrier in the management of quality. This is even more so for top management as TQM must be from top to down and not the other way. Dahlggaard *et a l*(1998) as cited by Sun(2015)believes that a vital task for any management is to outline goals, quality policies and quality plans. According to them, the active formulation of quality plan will necessitate a clear indication of

what is going to be achieved concerning quality. The quality policies as they observe will outline detailed guidelines of how employees are to achieve the organizations goals.

ii. Customer Focus

Several studies have reported a strong link between the delivery of high-quality goods and services and profitability through customer satisfaction (Sila & Ebrahimpour, 2005). Soltani defined Customer satisfaction as the degree to which a firm's customers continually perceives that their needs are being met by the firm's products and services (Soltani, 2015). An organization must identify customer relationship to Measure customer needs and expectations involve customers in quality improvement, determine customer satisfaction (Prajogo & Sohal, 2003). Many scholars mentioned the importance of customer satisfaction, based Deming work as "The consumer is the most important part of the production line, Quality should be aimed at the needs of the consumer, present and future" (Deming, 1986). As customer expectations are dynamic, an organization needs to survey customer expectations regularly and modify its operations accordingly (Ahire *et al*, 2011). Therefore, since customers' expectations vary, the management of UBA Makurdi branch in particular should survey customers' expectations consistently in order to deliver the needed services required by customers.

2.2.6 Concept of Employees Productivity

Productivity is an overall measure of the efficiency or ability to convert the inputs into goods or services. More specifically, productivity is the measure that shows how efficiently the required resources are utilized to achieve the objectives in terms of quantity and quality with reference to a point of time. Productivity may also be defined as an index that measures output (goods and services) relative to the input (labor, materials, energy, etc., used to give the finished goods or services). The productivity is the ratio of output to input. Productivity is a useful measure of actual output produced compared to the input of resources, measured across time or against common entities Therefore, a productivity ratio expresses how efficiently resources of an organization are utilized to give output. Productivity and efficiency are the two concepts often confusing. Efficiency shows the time needed to perform a job to standard time. It can be said that the productivity is a measure of effectiveness (doing the right thing efficiently), which is outcome-oriented or result oriented.

2.3 Review of Related Empirical Studies

The concept of Total Quality Management (TQM) has attracted widespread research across the globe. Many researchers and scholars have written papers, extensive theses, journals and textbooks to support the efficacy of TQM on employees' productivity.

Rateb *et al* (2019) studied the relationship between TQM implementation and employee performance from the perspective of top managers within Emirati airline companies in united Arab Emirate (UAE). The data was collected using questionnaires that were distributed, employing the convenience sampling, to 144 employees from four Emirati airline companies. The researcher reached that there is a positive relationship between TQM and the employee performance. The study recommends that holding more training courses, seminars and workshops on the importance of the TQM implementations, practices and tools will increase the performance of both employees and organization as a whole. Additionally, the airline companies should seek the

path of TQM in reaching the quality award systems like the ISO certification, which will play a huge role in increasing their market share. This study is considered one of the very few empirical studies that examine the effect of TQM and EP within Emirati airline companies. This study has the same independent variable with the reviewed work but they were both carried out in different countries.

Chukwu et al (2016) study investigated the impact of total quality management on performance of Nigerian Brewery Plc and Nigerian Bottling Company Plc, Enugu State, Nigeria. Most Nigerian organizations perform abysmally because of non-implementation of Total Quality Management. They are ignorant of the programme, which reduces defect rate, and cost. Total quality management streamlines efficient and cost-effective system and process that reduces overhead and improve performance. It also emphasizes 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 show that a significant and positive relation lie between the independent variable, error prevention, quality improvement, cost reduction, fewer delays and the dependent variable organizational performance. This is consistent with the literature. We recommend that organizations implementing TQM should not pay lip service to error prevention in order to avoid costs associated with error correction. And also, that management must focus on integrating customer driven quality. The two studies have the same independent variable, same method of data collection and carried out in the same country but differ in case studies.

Mohd (2016) reviewed the effects of total quality management on the Employee performance in Malaysian manufacturing Industry. A total of 350 questionnaires have been distributed to 10 manufacturing companies in Malaysia and effective sample of 294 usable completed surveys (84.0 percent usable response rate). Reliability testing was conducted to test the questionnaire before pilot test was done. Statistical analysis and regression were used to predict and estimate the relationship. The model was assessed using Analysis of Moment Structure (AMOS) based Structural Equation Modeling (SEM). The findings showed that TQM practices have a significant impact on employee performance. This study is related to the present because both have the same independent variable with similar methodology. The difference however is in the geographical area as the present study is in Benue state while the reviewed work is in Malaysia.

Aimie (2016) analysed the Impact of Total Quality Management on Employee Performance with mediating role of Process Innovation in Malaysia. The main aim of the study was to analyse the relationship between TQM practices, process innovation and employee performance. In the study, six critical success factors of TQM were identified namely customer focus, leadership, training, teamwork, communication and top management. Based on thorough literature review, employee a performance was measured by two constructs which are job satisfaction and workplace environment. The study used methodology of quantitative approach. The questionnaires for this study were randomly distributed to 102 employees in the selected car manufacturer companies. The respondents were choosing from management team, supervisor, technician and other workers. Results of the study supported the proposed hypotheses that there was significant relationship between TQM practices, process innovation and employee

performance. This study is related to the present because both have the same independent variable with similar respondents. The difference however is in that this study is carried out in the service industry while the reviewed work is in the manufacturing industry.

Fatimah (2016) investigated the effects of Total Quality Management (TQM) on employee performance of PT Pertamina Refinery Unit III Plaju Palembang; Indonesia. The data was collected using interview and questionnaire. Total Quality Management and Descriptive analysis were used to analyze employee's Performance using a sample of 286 respondents and all respondents were employees of Pertamina Refinery Unit III Plaju. Based on the results it can be concluded that the Total Quality Management which consists of behavior, competence and discipline has a significant influence either jointly or partially on the performance of employees of PT Pertamina Refinery Unit III Plaju. The result showed that the implementation of TQM have a positive effect on employee's Performance. This study focused basically on employee productivity in the banking sector and the scope was Makurdi local government of Benue state while the reviewed work focused on employee performance of PT Pertamina Refinery Unit III Plaju Palembang, Indonesia. They both have the same independent variable.

Fatimah and Moelyati (2016) carried out this study to investigate the impact of Total Quality Management Practice on employees' satisfaction and performance of mass media employees. Using 155 respondents as sample that has been chosen using proportionate simple random sampling, a survey method was employed to obtain information required to conduct the study. In the end, the information obtained through survey was analyzed using structural equation modeling. The results revealed that Total Quality Management has a positive and significant impact on employees' performance, the employees' satisfaction has a positive and significant impact on employees' performance. The study concluded that when one is satisfied with their job, one also has a good work performance and, an outstanding performance is also caused by a well-practice of Total Quality Management. This study is related to the reviewed work because both have the same independent variable. The difference however is in that they differ in data analyses technique.

3.0 METHODOLOGY

This research adopts a descriptive survey research design. The area of the study includes all UBA Bank Branches in Makurdi metropolis, Benue State. UBA bank is used due to its full adoption of Total Quality Management. The population of the study comprises of the 85 staff of UBA Bank branches in Makurdi metropolis, Benue State. This study adopted a census technique to gather information from the entire population since the target population is small enough. Therefore, the sample size for the study is 85 staff of UBA Plc from the selected branches. The study adopted a closed ended structured questionnaire measured on five (5) Likert Scale from strongly disagree to strongly agree. Content validity and Face validity was used to determine the validity of the instrument. On the other hand, to achieve the instrument reliability, the use of test-retest method is used to measure bank branches in Makurdi metropolis, Benue State with the expectation of having consistency results in the actual study. In doing this, 30 copies of the questionnaires were administered accidentally to respondents in bank branches in Makurdi metropolis, Benue State. Consequently, Cronbach's alpha was used to determine the average

reliability stood at 0.714. For the purpose of this study, both primary and secondary sources of data were used.

The model specification for this study establishes the relationship between the dependent and the independent variables of the study. In order to examine the effect of Total Quality Management on Employees Productivity, a multiple regression model is used and is stated implicitly as;

$$EP = f(TQM) \quad (1)$$

Where:

EP is Employee Productivity

TQM is Total Quality Management

Total Quality Management can be decomposed as shown in the following;

$$EP = f(TMC, CF) \quad (2)$$

Where,

TMC = Top Management Commitment

CF = Customer Focus

In explicit form, the model is restated as;

$$EP = \beta_0 + \beta_1 TMC + \beta_2 CF + \epsilon_t \quad (3)$$

Where,

β_0 = the intercept (constant)

$\beta_1 - \beta_2$ = Regression Coefficients

This study adopted a descriptive statistical technique to analyse the data that was collected. Frequency tables were used to interpret the nominal data while the results of the hypotheses were obtained using multiple regression analysis. Data analyses were done using the Statistical Package for Social Sciences (SPSS) to enhance the robustness of the result.

4.0 RESULTS AND DISCUSSION

This chapter presents the analysis of data collected for the purpose of this study in a meaningful manner. The data is analysed and interpreted in order to make it more understandable using appropriate tools which comprise of cross tabulations and use of simple percentages. The analysis and interpretation are expected to provide answers to the research questions and the hypotheses formulated. The findings of the study are then discussed accordingly.

4.1 Data Presentation and Analysis

A total of eighty-five (85) questionnaires were distributed to the sampled population and were duly completed and returned for the purpose of the study. The analyses presented are based on the responses obtained from the eighty-five questionnaires duly completed and returned.

4.1.1 Demographic Characteristics of Respondents

Table 4.1 present demographic characteristics of respondents cutting across work experience and educational qualification.

Table 4.1: Demographic Characteristics of Respondents

Attributes	Frequency	Percentage (%)
Work Experience (years)		
1-5	15	17.6
6-10	25	29.4
11-15	37	43.5
16-20	8	9.4
Total	85	100
Highest Educational Level		
B.Sc./HND	65	76.5
Masters	20	23.5
Total	85	100

Source: Field Survey, 2021.

The results presented in Table 4.1 shows that respondents that have worked with UBA Plc between 1-5 years were 17.6 percent, 29.4 percent have worked from 6-10 years, 43.5 percent have worked from 11-15 years, and 9.4 percent have worked from 16-20 years. Finally, the Table shows that 76.5 percent were B.Sc/HND holders, and 23.5 percent were Master’s degree holders. This indicates that the respondents were educated, knowledgeable and experienced about their working environment and fit to participate in the study.

4.1.2 Frequency Distribution of Responses

Table 4.2: Top Management Commitment (TMC) in UBA Plc

Variables	SD (%)	D (%)	U (%)	A (%)	SA (%)
In your organization, ‘Quality issues; are reviewed in the Top management meetings.	-	-	4.7	34.1	61.2
Top management views quality performance as a major objective.	-	-	-	25.9	74.1

Strategic decisions are affected by top management.	-	-	9.4	35.3	55.3
Major department heads participate in the quality improvement process.	-	-	-	37.6	62.4
TMC builds trust with employees.	-	-	4.7	20.0	75.3
Commitment must be demonstrated in action and words.	-	-	-	20.0	80.0
The commitment required from management to a quality management system is absolute if it is to succeed.	-	-	-	49.4	50.6
If management is not absolute then the system will fail.	-	-	4.7	23.5	71.8
Top management maintains the leadership responsibility for the quality management systems with involvement of all organizational staff.	-	-	-	57.6	42.4
Top management allocates resources towards quality improvement.	-	-	-	25.9	74.1

Source: *Field Survey, 2021*

Analysis in Table 4.2 shows that 34.1 percent of the respondents agree and 61.2 percent strongly agreed that quality issues are reviewed in the top management meetings while 4.7 percent were undecided. The Table also shows that 25.9 percent agreed and 74.1 percent strongly agreed that top management views quality performance as a major objective. Similarly, Table 4.2 reveals that 35.3 percent agreed and 55.3 percent strongly agreed that strategic decisions are affected by top management, while 9.4 percent were undecided in their response. In the same vein, Table 4.2 shows that 37.6 percent agreed and 62.4 percent strongly agreed that major department heads participate in the quality improvement process. Again, Table 4.2 shows that 20.0 percent and 75.3 percent of the respondents agreed and strongly agreed respectively that TMC builds trust with employees while 4.7 percent were undecided. Analysis in Table 4.2 shows that 20 percent of the

respondents agree and 80 percent strongly agreed that commitment must be demonstrated in action and words.

The Table also shows that 49.4 percent agreed and 50.6 percent strongly agreed that the commitment required from management to a quality management system is absolute if it is to succeed. Similarly, Table 4.2 reveals that 23.5 percent agreed and 71.8 percent strongly agreed that if management is not absolute then the system will fail, while 4.7 percent disagreed. In the same vein, Table 4.2 shows that 57.6 percent agreed and 42.4 percent strongly agreed that top management maintains the leadership responsibility for the quality management systems with involvement of all organizational staff. Finally, Table 4.2 shows that 25.9 percent and 74.1 percent of the respondents agreed and strongly agreed respectively that top management allocates resources towards quality improvement.

Table 4.3: Responses on Customer Focus in UBA Plc

Variables	SD (%)	D (%)	U (%)	A (%)	SA (%)
Your organization identifies customer relationship to measure customer needs and expectations.	-	6	4.7	41.2	54.1
Your employees are aware about your customers.	-	-	4.7	49.4	45.9
Customers are the most important part of the service delivery.	-	-	4.7	43.5	51.8
Customer's expectations are surveyed regularly.	-	4.7	15.3	35.3	44.7
Customer's satisfaction increases when their expectations are met.	-	-	-	24.7	75.3
The success of an organization depends on how well the organization understands its customer and meets their needs.	-	6	-	25.9	74.1
Customer focus keeps the business aware of the changes taking place in its environment.	-	-	-	52.9	47.1

It provides the knowledge needed to adapt a product.	-	-	15.3	28.2	56.5
Your organization relies on their customers so they must understand current and future needs.	-	-	4.7	44.7	50.6
Your organization works towards exceeding their customer's expectations.	-	-	4.7	35.3	60.0

Source: *Field Survey, 2021*

Analysis in Table 4.3 shows that 41.2 percent of the respondents agree and 54.1 percent strongly agreed that UBA Plc identifies customer relationship to measure customer needs and expectations, while 4.7 percent were undecided. The Table also shows that 49.4 percent agreed and 45.9 percent strongly agreed that UBA Plc employees are aware about their customers, while 4.7 percent were undecided. Similarly, Table 4.3 reveals that 43.5 percent agreed and 51.8 percent strongly agreed that customers are the most important part of the service delivery, while 4.7 percent disagreed. In the same vein, Table 4.3 shows that 35.3 percent agreed and 44.7 percent strongly agreed that customer's expectations are surveyed regularly. 4.7 percent disagreed while 15.3 percent were undecided.

Also, Table 4.3 shows that 24.7 percent and 75.3 percent of the respondents agreed and strongly agreed respectively that customer's satisfaction increases when their expectations are met. Analysis in Table 4.3 shows that 25.9 percent of the respondents agree and 74.1 percent strongly agreed that the success of an organization depends on how well the organization understands its customer and meets their needs. The Table also shows that 52.9 percent agreed and 47.1 percent strongly agreed that customer focus keeps the business aware of the changes taking place in its environment. Similarly, Table 4.3 reveals that 28.2 percent agreed and 56.5 percent strongly agreed that it provides the knowledge needed to adapt a product, while 15.3 percent disagreed. In the same vein, Table 4.3 shows that 44.7 percent agreed and 50.6 percent strongly agreed that UBA Plc relies on their customers so they must understand current and future needs while 4.7 percent were undecided. Finally, Table 4.3 shows that 35.3 percent and 60 percent of the respondents agreed and strongly agreed respectively that UBA Plc works towards exceeding their customer's expectations, while 4.7 percent were undecided.

4.2.3 Employees Productivity in UBA Plc

In order to assess respondents' views on employees' productivity in UBA Plc, respondents were presented with sets of questions and the responses are presented in table 4.6.

Table 4.6: Responses on Employees Productivity in UBA Plc

Variables	SD (%)	D (%)	U (%)	A (%)	SA (%)
Good quality service makes customers use the bank services again.	-	6	14.1	15.3	70.6
Quality of service brings about customer loyalty.	-	-	-	30.6	70.6
Implementation of quality service brings about competitive advantage.	-	-	4.7	25.9	69.4
Lack of interest and involvement leads to low or mediocre productivity.	-	-	10.6	49.4	40.0
Profit can be used as an effective tool for measuring employee's productivity.	-	-	4.7	34.1	61.2
Employees need training to be accurate in service delivery.	-	-	4.7	35.3	60.0
To be efficient is to do things right.	-	-	-	29.4	70.6
Organizational goals and objectives are met when employees are productive.	-	-	-	29.4	70.6
Organizational goals and objectives must be met at a minimum cost.	-	11.8	-	62.4	25.9
Profit is measured by watching bottom-line and high level functions.	-	-	16.5	14.1	69.4

Source: *Field Survey, 2021*

Analysis in Table 4.6 shows that 15.3 percent of the respondents agree and 70.6 percent strongly agreed that good quality service makes customers use the bank services again, while 14.1 were undecided. The Table also shows that 30.6 percent agreed and 70.6 percent strongly agreed that quality of service brings about customer loyalty. Similarly, Table 4.6 reveals that 25.9 percent agreed and 69.4 percent strongly agreed that implementation of quality service brings about competitive advantage, while 4.7 were undecided.

In the same vein, Table 4.6 shows that 49.4 percent agreed and 40 percent strongly agreed that lack of interest and involvement leads to low or mediocre productivity, while 10.6 percent were undecided. Again, Table 4.6 shows that 34.1 percent and 61.2 percent of the respondents agreed and strongly agreed respectively that profit can be used as an effective tool for measuring employee’s productivity, while 4.7 were undecided. Analysis in Table 4.6 shows that 35.3 percent of the respondents agree and 60 percent strongly agreed that employees need training to be accurate in service delivery, while 4.7 percent were undecided.

The Table also shows that 29.4 percent agreed and 70.6 percent strongly agreed that to be efficient is to do things right. Similarly, Table 4.6 reveals that 29.4 percent agreed and 70.6 percent strongly agreed that organizational goals and objectives are met when employees are productive. In the same vein, Table 4.6 shows that 62.4 percent agreed and 25.9 percent strongly agreed that organizational goals and objectives must be met at a minimum cost while 11.8 percent disagreed in their responses. Finally, Table 4.6 shows that 14.1 percent and 69.4 percent of the respondents agreed and strongly agreed respectively that profit is measured by watching bottom-line and high level functions, while 16.5 percent were undecided.

Table 4.7: Model Summary

Model	R	Adjusted R²	Std. Error of the Estimate
1	0.890 ^a	0.782	0.786

a. Predictors: (Constant), Top Management Commitment, Customer Focus

Source: SPSS Result, 2021

Table 4.7 presents the model summary result between Employee Productivity (EP), Top Management Commitment (TMC) and Customer Focus (CF). From the model summary result, the R² which is the coefficient of determination shows the percentage of the total variation of the dependent variable (Employee Productivity) that can be explained by the independent or explanatory variables (Top Management Commitment and Customer Focus). Thus, the R²-value of 0.791 indicates that 80% of the variation in the Employee Productivity in UBA Plc can be explained by a variation in the independent variables (Top Management Commitment and Customer Focus); while the remaining (20%) could be accounted by other variables not included in this model.

Table 4.8: ANOVA Result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1027.721	4	256.930	80.586	.000 ^b
	Residual	271.002	85	3.188		
	Total	1298.722	89			

a. Dependent Variable: Employee Productivity

b. Predictors: (Constant), Top Management Commitment, Customer Focus

Source: SPSS Result, 2021

Table 4.8 which is the ANOVA result reveals that the F-statistics was found to be very high ($F_{(4,85)} = 80.586$, $P = 0.000$) indicating fitness of the research model at 0.05 significant level.

Table 5: Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. error	Beta	t	Sig
(Constant)	8.958	2.390		3.748	.000
Top management commitment	.305	.095	.273	3.206	.002
Customer focus	-.497	.097	-.498	-5.152	.000

Dependent Variable: Employee productivity

Source: Field Survey, 2021.

With regards to the contribution of the independent variables as presented in Table 4.9, Top Management Commitment (TMC) with standardized coefficient value of 0.273 = 27.3%, suggests that as the independent variable (TMC) increases by 1%, they will be a significant increase in the dependent variable (EP) by 27.3%. The coefficient value (0.273) signifies how much the mean of the dependent variable (EP) changes given a one-unit shift in the independent variable (TMC) while holding other variables in the model constant.

On the other hand, with regards to the contribution of the independent variables as presented in Table 4.9, customer focus with standardized coefficient value of -0.497 = 49.7%, suggests that as the independent variable (CF) increases by 1%, they will be a significant decrease in the dependent variable (EP) by 49.7%. The coefficient value (-0.497) signifies how much the mean of the dependent variable (EP) changes given a one-unit shift in the independent variable (CF) while holding other variables in the model constant

4.3 Test of Hypotheses

The result on the test of hypothesis can be obtained from table 4.9 the analysis is as follows:

H0₁: Top management commitment has no significant effect on employee productivity in UBA Plc, Benue state branch. Result from the regression analysis reveals that Top Management Commitment (TMC) with t-value of 3.206, and p-value = 0.002 have a positive significant contribution to explaining the dependent variable (employee's productivity). From the results,

Top Management Commitment (TMC) significantly has effect on employees' productivity. Thus, the null hypothesis which states that Top Management Commitment (TMC) has no significant influence on employee productivity in UBA Plc, Benue State branch is rejected at 0.05 significant levels.

H0₂: Customer focus has no significant effect on employee productivity in UBA Plc, Benue state branch. On the other hand, with regards to the contribution of the independent variables as presented in Table 11, customer focus with t-value of -5.152, and p-value = 0.000 have a negative significant contribution to explaining the dependent variable (employees' productivity). This implies that customer focus has a negative effect on employees' productivity. Thus, the null hypothesis which states that customer focus has no significant effect on employee productivity in UBA Plc, Benue state branch is rejected at 0.05 significant levels.

4.4 Discussion of Findings

With regards to the contribution variables as presented in Table 9, the findings reveals that there is a positive and significant effect of top management commitment on employee productivity in UBA Plc, Benue State. This implies that any significant increase in the way top management commits to quality issues; quality performance as a major objective, strategic decisions affecting top management, quality improvement processes, builds trust with employees and demonstrate commitment in action and words will significantly increase the productivity of employees by more than 27 percent. In a similar study, Igili (2008) concludes that a vital task for any management is to outline goals, quality policies and quality plans. According to them, the active formulation of quality plan will necessitate a clear indication of what is going to be achieved concerning quality. The quality policies as they observe will outline detailed guidelines of how employees are to achieve the organizations goals. This means that top management strategic influence and continuous improvement are essential for survival and it is the wheel of the organization's vehicle.

However, there exists a negative but significant effect of customer focus on employee productivity in UBA Plc, Benue State. This further implies that the more UBA Plc focuses on customers' needs and expectations and places more focus and emphasis than the need and expectation of employees by undertaking regular surveys and meeting customers' expectations above others stakeholders especially employees will negatively affect the productivity of employees by almost 50 percent. This finding is synonymous to that of Amaniampong and Salakpi (2014), who investigated on the link between TQM and the levels of internal and external customer focused in project management practices among construction firms in Ghana and found that there was no impact of TQM on customer focus among the companies. It was rather recommended that construction companies should equip their project management team to understand and use knowledge and skills from at least five areas of project management body of knowledge.

5.0 CONCLUSION AND RECOMMENDATIONS

5.2 Conclusion

Considering the findings of this study, this study concluded that top management commitment significantly affects employee productivity. Similarly, there is a positive significant effect of continuous improvement on employee productivity. In the same vein, there is a positive and

significant effect of teamwork on employee productivity. However, there is a negative effect of customer focus on employee productivity.

5.3 Recommendations

- i. Top management should be more committed to quality issues; prioritizing quality performance as a major objective in their strategic decisions in order to build trust with employees and enhance quality improvement processes. This is because the active formulation of quality plan will necessitate a clear indication of what is going to be achieved concerning quality by employees.
- ii. Implementing Total Quality Management (TQM) should involve everyone at all levels in the organization since TQM impact on every activity. This means that TQM process should become a culture that supports the constant attainment of continuous improvement of organizational process, resulting in high quality products and services.

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