

Conceptualising Total Quality Management as a Predictor of Performance in Nigerian Microfinance Institutions

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ABSTRACT

This study examined total quality management as determinant of the performance of microfinance organizations. It seeks to empirically investigate the predictive power of total quality management (TQM) dimensions on performance measured by customer satisfaction. A survey research design was adopted and 20 licensed microfinance banks in Delta State were sampled. The total number of employees of the selected banks was 327. Taro Yamane formula was used in determining a sample size of 180 employees. The data were analysed using both descriptive and inferential statistics. The results revealed that all the TQM dimensions were significantly related to performance. Specifically, continuous quality improvement, employee involvement and customer relationship management predict positive performance. The study concluded that TQM practices need to be given adequate attention by microfinance institutions. The study recommended among others that employees in microfinance banks should be updated on best practices in the industry. Also, microfinance banks should train and retrain their employees on innovative and best practices in the industry.

Keywords: Benchmarking, Customer Satisfaction, Employees' Involvement, Leadership, Quality Management.

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I. INTRODUCTION

Demand for high-quality products has increased due to global competition (Jimoh & Oyewole, 2019; Ogbu, 2015). Product innovation, enhanced company procedures, customer focus initiatives, and aggressive promotion tactics created by organizations have all been examples of this competition. Particularly in the last two decades, developing countries have faced intense competition in the global marketplace (Abuo *et al.*, 2018). The importance of optimizing corporate operations has become critical for newly established organizations. To endure such intense competitive pressure, they must focus on cutting costs, deliver high-quality goods, and guaranteeing client's happiness (Jimoh & Oyewole, 2019).

The adoption of overall quality management may be one strategy used by organizations to enhance their performance and operations. Overall quality management refers to an organization's efforts to enhance its offerings. A whole quality management programme aims to continuously improve all aspects of an organization's operations, including product delivery, customer satisfaction, and generating a competitive edge (Al-Qudah, 2012). The literature lists inventory control, administrative effectiveness, leadership, and customer focus as aspects of TQM (Esiaba, 2016). It is anticipated that organizations would be able to increase their performance and competitive advantage through the adoption of complete quality management methods. The performance

of an organization refers to a gauge of how well a set of tasks or goals have been accomplished (Shields *et al.*, 2015). It displays the accomplishments of an organization (Owen, 2006; Odumeru, 2013). Every organization needs performance because it shows whether organizational goals and objectives have been met (Adeyeye, 2014).

Microcredit services are offered by microfinance banks (MFBs) to people and small businesses (Okpara, 2010). Their main goal is to boost the economies of people who lack access to credit from conventional banks. They focus on giving owners of small businesses access to credit and savings opportunities so they can expand their operations gradually. However, it is unclear from the literature whether Nigeria's microfinance institutions have incorporated TQM practices into their business practices. It appears that the management of these institutions has not put enough mechanisms in place to allow for quality improvement that is continual. The management of microfinance banks tends to be rigid and centralized, and they rarely include their staff in decision-making. Consequently, they have not been able to increase the level of customer satisfaction significantly with their services by developing customer relationship management systems and benchmarking other microfinance institutions.

There is not much research on microfinance banks perform in developing Sub-Saharan economies (Inaya & Nommuoya, 2009; Maina, 2015; Ogbu, 2015). Specifically, aspects of overall quality management procedures including leadership,

staff involvement, benchmarking, and customer relationship management have not been rigorously examined in the few studies on TQM and performance of MFBs. Against this backdrop, the specific objectives of this study are to: (i) ascertain the extent to which continuous quality improvement predicts performance of microfinance banks. (ii) Examine the relationship between leadership and performance. (iii) Ascertain if employees' involvement predicts performance. (iv) Evaluate the impact of benchmarking on performance. (v) Investigate if there is a significant relationship between customer relationship management and performance.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

A. Organizational Performance

A measure of how well a set of activities or objectives have been accomplished is referred to as organizational performance. It serves to represent an organization's accomplished outcomes or results (Owen, 2006; Odumeru, 2013) and how well the organization's goals and objectives have been met. It is utilized to evaluate and clarify how resources employed as inputs have been able to produce outputs, as well as how those outputs are assisting in the expansion of the organization (Adeyeye, 2014). It includes measuring the results or actual productivity of a firm based on predetermined goals, often known as performance goals. For performance to be possible therefore there must be adequate management of the human resource, commitment to the organization's purpose and good governance (Mahapatro, 2013).

There is no one method for evaluating the performance of an organization (Zhang *et al.*, 2019). The measuring criterion is frequently based on the objectives of the organization at a particular period. Whereas some have embraced non-financial criteria, others have based their measurement on financial metrics. The use of financial performance (such as financial ratios) to measure organizational performance is widely discussed in the literature (Beneish, & Nicholas, 2009; Ojeka *et al.*, 2015; Odumeru, 2013). However, limiting organizational performance to financial ratios as utilized in the finance and accounting disciplines is insufficient. More variables that represent organizational outcomes must be included. In this study, customer satisfaction is used as a non-financial indicator of organizational performance.

Customer satisfaction is a term used to describe how customers feel about a product they are currently using or have used in the past. Customer satisfaction is defined as when a product's performance meets or exceeds a customer's expectations (Araghchi, 2007; Kotler, 2013; Mwanzo, 2011). However, customer satisfaction is relative. What makes one client happy could make another one unhappy. As a result, different researchers use different metrics to measure customers' satisfaction. Attributes selection presents another challenge in measuring customers' satisfaction (Araghchi, 2007).

B. Total Quality Management

The definition of TQM has changed overtime. TQM was defined by Lee and Chang (2006) as the dedication of all employees to the ongoing enhancement of business operations to satisfy customer demands and requirements.

This definition is comparable to that offered by Sadikoglu (2008), who defined TQM as the entire process of continuously improving the products, services, people, processes, environment, and employees in order to meet customer needs and gain access to the maximum amount of profitability. Earlier definitions of TQM used terms like factors, principles, and culture, whereas the later definitions tend to regard TQM as organizational processes (Kanji & Wallace, 2000). TQM has been shown to enhance organizational features as well as results. TQM for instance, boosts employees' job satisfaction and productivity (Ooi *et al.*, 2007), whereas Qadeer and Ahmad (2014) find that TQM lowers operational expenses. Therefore, overall quality management must be used by all organizations in order to ensure increased organizational performance.

Though TQM has its roots in the manufacturing industry, its concepts can be applied in any industry. According to studies, TQM is used in sectors like manufacturing, banking, finance, and medicine (Ehigie & Clement, 2005; Omeregbe & Umemezia, 2020). This suggests that organizations of any size can dedicate themselves to the application of TQM. The advantages of the TQM philosophy can be used by small and medium enterprises (SMEs) to gain a competitive edge and improve their performance in the market. According to Maina (2015), there is a strong and positive correlation between TQM techniques and the success of microfinance institutions in Kenya. Ifeanyi (2012) submitted that Zenith Bank Plc employees in Nigeria are aware of TQM components and have incorporated them into their daily operations.

C. Total Quality Management Dimensions and Performance

A set of activities or aspects that strive to focus on consumers as a strategy to gain a competitive advantage form the foundation of TQM (Esiaba, 2016). The components of TQM cannot be reduced to a single, all-inclusive group of practices, according to studies. The different measurements appear to have changed over time. Customer focus, leadership, employee involvement, supplier quality management, continuous improvement, system approach, process quality management, and reliability are some of the aspects or practices of TQM that are highlighted in the literature (Ganapavarapu & Prathiagudapa, 2015).

D. Continuous Quality Improvement and Performance

The notion of constant quality improvement at all organizational levels is known as continuous quality delivery (Benavent *et al.*, 2005). It requires concentrating on making sure that all organization members are adhering to the necessary standard of organizational procedures (Jabeen *et al.*, 2015). It has been recommended that businesses interested in quality continuous improvement pay close attention to top management support, tight machinery operation compliance, effective human resource management, and effective information systems (Escrig-Tena, 2004). According to Tibeibaho *et al.* (2021), firms who want to use continuous quality improvement should look for solutions to specific problems. The organization must first assess its current performance. The organization should then decide how to improve its performance. Clearly, businesses should make ongoing quality improvement a part of their culture. According to Qadeer and Ahmad (2014), constant

quality improvement is the most important factor in forecasting organizational performance in Pakistan's textile sector. In the same vein, Tibeibaho *et al.* (2021) noted that the high staff turnover in Ugandan healthcare facilities was caused by the subpar implementation of continuous improvement quality. It was advised that ongoing quality improvement should be prioritized. Arising from the foregoing, it is hypothesized that: *continuous quality improvement does not significantly predict performance.*

E. Leadership and Performance

To achieve organizational goals, leadership has been defined as the capacity to engender trust and support from others (Esiaba, 2016). Strong top-level commitment to TQM is essential. When there is vision clarity, a long-term view, coaching as a management style, employee empowerment, effective planning, and organizational change execution, leadership is demonstrated. Al-Qudah (2012) concluded that leadership and people management have a favorable effect on competitive advantage in the pharmaceutical sector in Jordan. According to Jabeen *et al.* (2015), managerial leadership significantly influences the business performance of Pakistan's small and medium-sized firms. According to Mokonyo (2010), excellence is not being achieved by Kenyan financial institutions because leadership has not received the necessary level of attention. The use of leadership was therefore suggested in order to boost employees' motivation. Abuo *et al.* (2018) noted that managerial support has a significant impact on the dimensions of TQM in Nigerian building and construction subsector. Against this backdrop, this study hypothesized that: *there is no significant predictive relationship between leadership and performance.*

F. Employees' Involvement and Performance

The degree to which organizational members participate in decision-making processes and are able to exchange information, knowledge, and authority inside the organization is referred to as employees' involvement (Amah & Ahiauzu, 2013; Osazevaru & Amawhe, 2022). Involvement aims to provide workers the authority to participate in managerial choices and ensure that organizational activities, particularly those that reflect employee positions are improved (Kumari & Kumari, 2014). Delegating responsibility, providing good employee-management feedback, enabling managers to work with less oversight, and allowing employees to work in teams are all ways to encourage involvement (Obiekwe *et al.*, 2019). According to Sofijanovai and Zabijakin-Chatleska (2013), there is a correlation between employee involvement and organizational performance in Macedonian industrial organizations. The hypothesis put forward therefore is employees' involvement has no significant prediction on performance.

G. Benchmarking and Performance

An organization can align its processes with best practices in its industry by using the benchmarking method (Al-Fawaer *et al.*, 2012). It is a way to compare current performance to that of top-performing organizations and identify the techniques used by those organizations in an effort to adopt them (Gerrish & Spreen, 2017; Omoregbe & Umemezia, 2020). Benchmarking is a constant process of assessing

goods, services, and organizational procedures against those of rivals. The goal of benchmarking is to give organizations benchmarks or indexes to use to monitor their performance over time. Benchmarking and customer satisfaction of banks in Jordan have a good and significant association, according to research by Al-Fawaer *et al.* (2012). Benchmarking is a vital performance improvement strategy that North Carolina organizations should employ, according to Gerrish and Spleen's 2017 research. This study hypothesizes that: *benchmarking has no significant impact on performance.*

H. Customer Relationship Management and Performance

The capacity of a company to reply to customers quickly is important for maintaining a good customer relationship (El-Annan *et al.*, 2020). It comprises following up with clients and enhancing the process for providing services. Open internal and external communication, timely resolution of customer complaints, and proper attention to management support system concerns are all components of customer relationship management (Su *et al.*, 2010). The goal of customer relationship management is to keep clients by developing and maintaining profitable relationships. According to Nassar *et al.* (2015), there is a strong and positive correlation between TQM and customer satisfaction in the Nigerian service sector. It was also suggested that in order to increase customer satisfaction, attention should be made to employing TQM in Guaranty Trust Bank in Nigeria. Ogbu (2015) found a strong and positive correlation between TQM and customer satisfaction. According to Inaya and Nomuoja (2009), there is a strong and positive correlation between TQM and customer satisfactions in the Nigerian banking sector. This study hypothesis is: *there is no significant relationship between customer relationship management and performance.*

III. RESEARCH METHODS

This study used primary sources of data with questionnaire as the primary instrument employing a descriptive survey design. All of the MFB workers in Delta State make up the study's population. Twenty MFBs were chosen utilizing the random sampling method. The Taro Yamane (2012) formula was used to calculate the sample size, which resulted in a sample size of 180 employees. To determine the instrument's reliability, a reliability test was conducted, and results are presented in Table I.

From Table I, the Cronbach alpha values for all the variables are higher than 0.7, which implies that the research instrument is reliable for the study (Sekaran, 2003).

TABLE I: RELIABILITY OF THE RESEARCH INSTRUMENT

Variables	Cronbach Alpha Value
Continuous quality improvement	0.859
Leadership	0.839
Employee involvement	0.785
Benchmarking	0.799
Customer relationship management	0.911
Organizational performance (Customer satisfaction)	0.833

Source: Authors' Computation.

TABLE II: CORRELATION ANALYSIS

		CQI	LDS	EMI	BMG	CRM	OGP
CQI	Pearson Correlation	1	-	-	-	-	-
	Sig (2- tailed)	-	-	-	-	-	-
	N	170	-	-	-	-	-
LDS	Pearson Correlation	0.894**	1	-	-	-	-
	Sig (2- tailed)	0.000	-	-	-	-	-
	N	170	170	-	-	-	-
EMI	Pearson Correlation	0.572**	0.706**	1	-	-	-
	Sig (2- tailed)	0.000	0.000	-	-	-	-
	N	170	170	170	-	-	-
BMG	Pearson Correlation	0.647**	0.744**	0.750**	1	-	-
	Sig (2- tailed)	0.000	0.000	0.000	-	-	-
	N	170	170	170	170	-	-
CRM	Pearson Correlation	0.318**	0.585**	0.809**	0.798**	1	-
	Sig (2- tailed)	0.000	0.000	0.000	0.000	-	-
	N	170	170	170	170	170	-
OGP	Pearson Correlation	0.256**	0.396**	0.705**	0.519**	0.726**	1
	Sig (2- tailed)	0.001	0.000	0.000	0.000	0.000	-
	N	170	170	170	170	170	170

** Correlation is significant at the 0.01 level (2-tailed).

Source: Authors' Computation

A. Model Specification

The model for analysis is specified in (1).

$$OGP = \beta_0 + \beta_1 CQI + \beta_2 LDS + \beta_3 EMI + \beta_4 BMG + \beta_5 CRM + \epsilon_t \quad (1)$$

where,

OGP = Organizational performance measured by customer satisfaction.

CQI = Continuous quality improvement.

LDS = Leadership

EMI = Employees' involvement

BMG = Benchmarking

CRM = Customer relationship management

IV. DATA PRESENTATION AND ANALYSIS

A. Administration of Research Instrument

A total of 180 copies of questionnaire were distributed to respondents, while 170 copies were successfully retrieved and analysed. The analysis of the demographic profile revealed male respondents to be 87 and female 83. Educational qualification revealed that 14 respondents has first school leaving certificate, 40 (ordinary national diploma), 95 (HND/B.Sc), and 21 (postgraduate qualification). Working experience showed that 57 has less than four years of experience, 61 (5 to 9 years' experience), and 52 (10 years and more).

B. Correlation Analysis

In establishing relationships among the dependent and independent variables, Pearson correlation analysis was conducted. The results are shown in Table II.

Table II shows the Pearson correlation used to assess the linear relationship among the variables. It showed that continuous quality improvement (CQI), leadership (LDS), employees' involvement (EMI), benchmarking (BMG) and customer relationship management (CRM) significantly correlate with organizational performance (OGP) of microfinance banks. Since none of the coefficients of the independent variables exceed 0.9, there was an absence of multi-collinearity (Osazevbaru & Tarurhor, 2020).

C. Testing Multicollinearity Using Variance Inflation Factor

In order to determine the suitability of the specified multiple regression model, it is necessary to carry out a multicollinearity test. Multicollinearity is the tendency for high inter-correlation to result in the variables used in the multiple regression models (Young, 2017). In order to test for the existence of multicollinearity, the Variance Inflation Factor (VIF) was used. According to Shrestha (2020:40), "VIF is used to measure how much the variance of the estimated regression coefficient is inflated when the independent variables are correlated". As presented by Shrestha (2020), the VIF is shown in (2).

$$VIF = \frac{1}{1-R^2} = \frac{1}{Tolerance} \quad (2)$$

As explained by Belsey (1997), VIF values between 0 and 4 indicate that there is no multicollinearity in the model. Multicollinearity will occur where VIF value is from 5 to 10. From Table III, R^2 was 0.624, therefore, VIF value is calculated using (3).

$$VIF = \frac{1}{1-0.624} \approx 2.66 \quad (3)$$

From the computation above, the VIF value of 2.66 indicated that there was no multicollinearity in the model.

D. Hypotheses Testing and Discussion

The results of the test of the formulated hypotheses using (1) are presented in Table III.

Table III revealed that all the total quality management variables had a significant relationship with organization performance. Specifically, it revealed that continuous quality improvement was significantly and positively related to organization performance ($\beta = 0.560$; prob = 0.002); leadership was significantly and negatively related to organization performance ($\beta = -0.692$; prob = 0.000); employee involvement was significantly and positively related to organization performance ($\beta = 0.553$; prob = 0.000); benchmarking was significantly and negatively related to organization performance ($\beta = -0.548$; prob = 0.001); and

customer relationship management was positively and significantly related to performance ($\beta = 1.203$; prob = 0.000).

The regression result showed that when the independent variables were regressed on the dependent variable, the correlation value (R) was 0.790 and the coefficient of determination value (R^2) of 0.624 was obtained.

TABLE III: RESULT OF TOTAL QUALITY MANAGEMENT AND ORGANIZATION PERFORMANCE

Model	Unstandardized		Standardized	t	Probability
	Coefficients	Std. Error	Coefficients		
	B		Beta		
Constant	1.396	1.156	-	1.208	0.229
CQI	0.560	0.175	0.521	3.192	0.002
LDS	-0.692	0.192	-0.566	-3.601	0.000
EMI	0.553	0.150	0.371	3.680	0.000
BMG	-0.548	0.155	-0.405	-3.527	0.001
CRM	1.203	0.191	0.913	6.299	0.000

$R = 0.790$, $R^2 = 0.624$; F-statistic = 54.451; F-statistic (Prob) = 0.000.

Number of observations, N = 170

Source: Authors' Computation

The R-value indicates that total quality management has high positive relationship with performance. This signifies that there is a strong positive association between total quality management practices and the performance of microfinance banks. The R^2 value indicated the goodness of fit of the model and the effectiveness of the model in explaining the behaviour of the variables. It specifically demonstrated that the combined variables of continuous improvement quality, leadership, employees' involvement, bench marking and customer relationship management in the regression model predicted and explained 62.4% of the systematic variation in organization performance. The F statistic ($F = 54.451$; prob = 0.000) indicated that total quality management variables used in the study were a significant predictor of organization performance as a group. From the results in Table III, we can summarize the outcome of the test of the hypotheses.

On the hypothesis that continuous quality improvement has no significant prediction on performance, Table III shows that there is a significant relationship between continuous quality improvement and performance ($\beta = 0.560$; $p = 0.002$). T-statistic of 3.192 and probability value of less than 0.05 confirmed the result. Based on the result, the hypothesis is rejected. Therefore, the study concludes that a significant predictive relationship exists between continuous quality improvement and performance of microfinance banks. This finding is in agreement with the submissions of Nassar *et al.* (2015) and Qadeer and Ahmad (2014), but inconsistent with Jabeen *et al.* (2015).

The second hypothesis of the study states that no significant predictive relationship exists between leadership and performance. The result in Table III shows that a significant relationship exists between leadership and performance ($\beta = -0.692$; $p = 0.000$). T-statistic of -3.601 and prob-value of less than 0.05 confirmed the result. Accordingly, the null hypothesis is rejected. Therefore, leadership significantly predicts performance. This result is consistent with Al-Qudah (2012) but inconsistent with Abuo *et al.* (2015).

The third hypothesis of no significant predictive relationship between employee involvement and performance

is also rejected. Table III shows that the estimate of the parameter of this variable is significant ($\beta = 0.553$; $p = 0.002$). T-statistic of 3.080 and p-value of less than 5% confirmed the result. The conclusion therefore is that employees' involvement significantly predicts performance. This result agrees with Sofijanovai *et al.* (2013). It was also found to be consistent with Amah and Ahiazu (2013).

Table III also showed the result of the hypothesis that there is no significant impact of benchmarking and performance. As shown, $\beta = -0.548$, t-statistic = -3.527 and p-value = 0.002. With p-value less than 0.05 significance level, the conclusion is that benchmarking significantly predicts performance. This finding is inconsistent with Al-Fawaer *et al.* (2012).

The final hypothesis states that there is no significant relationship between customer relationship management and performance. Again, from Table III, the estimate $\beta = 1.203$, t value of 6.299, and p-value of 0.000 supports the rejection of this hypothesis. Hereby, there exists a significant predictive power of customer relationship management on performance. This outcome is at variance with the findings of Josiah and Nkamere (2019) and Adeyeye (2013).

V. CONCLUSION AND RECOMMENDATIONS

The dynamic nature of the business environment coupled with competition has brought the need for organizations to adopt best practices and engage continuous product improvement. This will not be possible if the leadership of the organization has not fully understood and accepted the changes which total quality management demands. Outcomes of the study revealed that organizations that adopt total quality management practices are no doubt earmarked for outstanding performance. Microfinance banks play important function in the provision of microcredit services to individuals and small business in the society. Their adoption of total quality management would in no doubt help to enhance their performance especially in the area of customer satisfaction.

Based on the findings of the study, the following are the recommendations. Microcredit organizations should take continuous quality improvement as a priority by updating the employees on best practices in the industry, correcting the employees when there is deviation from quality measures and completely integrate quality culture throughout the organization. The leadership style of microcredit institutions needs to be improved upon. The leaders should be able to influence their employees positively through various forms of empowerment activities. The employees of microfinance banks should be involved in decision making process of the organization. For benchmarking practices to have a positive contribution to the performance of microfinance banks, it is important that they become highly goal oriented. Customer relationship should be well developed. Customers should be provided with adequate information concerning the products which they offer.

CONFLICT OF INTEREST

Authors declare that they do not have any conflict of interest.

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