

**TOTAL QUALITY MANAGEMENT AND ORGANISATION PERFORMANCE IN
SELECTED MICROFINANCE BANKS IN LAGOS STATE**

BY

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(19PAB01888)

SEPTEMBER, 2021

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF POST GRADUATE STUDIES
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE
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ADMINISTRATION IN THE DEPARTMENT OF BUSINESS MANAGEMENT,
COLLEGE OF MANAGEMENT AND SOCIAL SCIENCE, COVENANT UNIVERSITY.**

SEPTEMBER 2021.

DECLARATION

I, **UKPEIBO, EJIRO GIFT (19PAB01888)** hereby declare that this research is based on a study under taken by me under the supervision of Prof, Uwalomwa Uwuigbe of the Department of Business Management, College of Management and Social Sciences of Covenant University, Ota, Nigeria. I attest that this dissertation has not been submitted elsewhere for the award of any degree. Where the ideas and views of other researchers have been expressed, they have been duly acknowledged.

UKPEIBO, EJIRO GIFT

.....

Signature & Date

ACCEPTANCE

This is to attest that this dissertation is accepted in partial fulfillment of the requirements for the award of a Master degree in Business Administration (MBA) in Business Administration in the department of Business Management, College of Business and Social Sciences, Covenant University, Ota, Nigeria.

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CERTIFICATION

This is to certify that this dissertation titled “**TOTAL QUALITY MANAGEMENT AND ORGANISATION PERFORMANCE IN SELECTED MICROFINANCE BANKS IN LAGOS STATE**” was undertaken by **UKPEIBO, EJIRO GIFT (19PAB01888)** under the supervision of Prof. Uwalomwa Uwuigbe and submitted to the Department of Business Management, College of Management and Social Science, Covenant University, Ota, Nigeria. We have examined and found this work acceptable as part of the requirements for the award of Master of Business Administration (MBA) in Business Administration.

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DEDICATION

I dedicate this dissertation to God Almighty for His wisdom, knowledge, grace, strength and favour to start and conclude this research work. He took me through and showed Himself faithful at all times.

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ABSTRACT

Many financial service providers are interested in adopting total quality management practices assuming that such practices will help them to outperform their competitors. In addition, there is evidence in the literature that many conventional banks have adopted total quality management practices in their operations. It is not clear in literature whether the microfinance institutions in Nigeria have also adopted total quality management techniques in their operations. The purpose of the study was to examine the influence of total quality management on organisation performance of microfinance banks in Lagos State. The independent, total quality management was proxy by continuous improvement quality, leadership, employee involvement and benchmarking. The dependent variable, organisation performance, was proxy by customer satisfaction and financial performance. The study adopted a descriptive survey research design. The Purposive sampling technique was used in selecting 20 license microfinance banks in Lagos State. The total number of employees of the microfinance banks selected was 1085. Taro Yamane formula was used in determining the sample size which was 490 employees. The study made use of primary source of data. The research instrument was a structured closed-ended questionnaire. The reliability of the research instrument was conducted using Cronbach alpha coefficients. The Cronbach alpha values were higher than 0.7, implying that the research instrument was reliable for the study. It was administered to the respondents through a Google form online survey. Inferential statistics through the use of Statistical Package for Social Sciences (SPSS) was used to analyze the data. Out of the 490 respondents to whom the researcher sent the questionnaire, 451 completely filled and returned theirs and was deemed usable for further analysis. The stated hypotheses were tested and the results revealed that all the TQM dimensions significantly related to organisation performance. Continuous quality improvement, leadership and employee involvement had a very strong relationship with organisation performance while benchmarking had a weak relationship. The study concluded that total quality management practices need to be given adequate attention in Lagos State microfinance banks. It was recommended that total quality management be highly integrated as part of the organisation culture.

Keywords: Total Quality Management (TQM), Organisation Performance, Continuous Improvement, Benchmarking, Leadership style, Financial Performance, Employee involvement.