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TOTAL QUALITY MANAGEMENT: THE PREDICTOR OF CORPORATE PROFITABILITY

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ABSTRACT

This article examined total quality management (TQM) as the predictor of corporate profitability using selected commercial banks in Lagos to accomplish the research study. Some commercial banks including other modern corporate organizations do not attach much importance to the maintenance of quality in all areas of their operations. Yet other enterprises are selective about the area of operation to be given attention and this goes a long way to affect customer patronage and corporate profitability. This study adopted descriptive research method. Data required for the study were gathered through questionnaire administration to respondents. Two hundred (200) copies of questionnaire were administered to employees in selected branches of First Bank Plc and Guaranty Trust Bank Plc. respectively in Lagos metropolis but only 167copies were retrieved. Three hypotheses were formulated and tested using Statistical Package for Social Sciences (SPSS) software and regression analysis to test the effect of the independent variable on the dependent variable. The findings of the study showed that continuous improvement of products, processes and focus on customer service have significant effect on sales volume and customer loyalty thus having salutary effect on the profitability of the banks. The study recommended that banks and other corporate entities should make the adoption of total quality management (TQM) principles and practices priority in their operations and in addition motivate employees to be dedicated to total quality improvement in the interest of organizational profitability.

Key words: Total quality, predictor, profitability, sales volume, customer loyalty

INTRODUCTION

History of Total Quality Management (TQM)

Total Quality Management originated around 1949, when Japanese scientist and engineers formed a committee with government officials dedicated to improving productivity and standard of living after World War II (Crosby, 1979). American companies started taking notice of total quality management when they saw how the Japanese products were overtaking the markets. However, Benmowski (1992) claimed that "TQM" was first used by the Naval Air System in 1985 as a description of Japanese way of management and approach to quality. Total Quality Management originated due to the flaws of Total Quality Control (which saw quality as something that can be controlled in the process of production). The view of Crosby (1979) validated this opinion when he stated that control is not needed when you have zero defects. Control is often misunderstood to mean control over workforce activities and this is not the objective of total quality management (Godfrey, 2017). Meanwhile, it is believed that total quality management was first used in the UK through the activities of the department of trade and industry national quality campaign that was founded in 1983. Hackman and Wagemann (2015) were of the opinion that Deming, Ishikawa and Juran are rightly the pioneers of total quality management.

The focus of TQM is on the satisfaction of customer. It involves aligning systems, processes and activities to achieve customer satisfaction. Fulfilling the desires of the customers beyond their expectations is the essential objective of any company (Richardson, 2010). Pina & Joe (2014) stated that customer focus is a quality practice which considers the customers of the organization as the core determinant of policies and decision-making within an organization especially in the development of new products. Customer focus includes making effort by organizations to obtain information from existing and potential consumers on the products and services. This is crucial to

TOTAL QUALITY MANAGEMENT: THE PREDICTOR OF CORPORATE PROFITABILITY

By

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The meaning and value of quality continue to change according to organizational standards. Some authors see quality as the standard of performance while others view it as satisfying customer needs and requirements. Quality is considered to be crucial in modern business practices and it is a basic requirement that sustains the business world. The purpose of quality has increased to an extent that quality is achievable at a low cost through TQM. Quality influences all areas of the organization and has emotional cost suggestions (Godfrey, 2017). Lack of quality leads to customer dissatisfaction and in the long run leads to loss of business. Thus, Quality is a powerful force amongst the most conclusive features of market separation and utilized as a key factor used for business success. In recent times, consumer demand for quality products and services has become essential in the determination of sales volume and market share of organizations. Quality has become the acid test for determining the ability of an entity to satisfy stated and implied needs. Quality is sometimes described as putting together the components and characteristics that determine the extent to which output satisfies the customer's needs. Furthermore, improving quality has become a powerful strategy for achieving competitive advantage. Total Quality management is a principle that ensures that the organization stays in business through right behaviour of management. Total Quality Management is a process that involves proper understanding by top management of an organization in order to ensure its proper adoption as organizational business procedure. TQM techniques need to be applied at all level of the organization. TQM objective is to integrate all functions and processes within an organization in order to achieve continuous improvement of quality in the production of goods and delivery of services. It is the application of quality beyond manufacturing confines in all the functions of the organization. Haris and McCaffer (2018) stated that total quality management consists of all essential activities that managers such as; planning, quality control, quality assurance and quality improvement. Total Quality Management is the concept of continuously improving quality and achieving customer satisfaction for everyone within an organization. As stated by Armand V. Feigenbaum (2015) achieving quality is a long term focus and a technique required to improve competitiveness, TQM involves managers' commitment and effective leadership.

TQM improves over-all quality of products and services, employee engagement, and teamwork, customer satisfaction, employee satisfaction, communication, profitability, and market share validated by a survey conducted by manufacturers in Georgia. (Dale, Zairi & Williams, 2016).

Many researchers highlight quality leadership as the basis for the proper implementation of TQM to achieve product quality and job satisfaction among employees (Aderson et al 2015). In order to achieve full quality, the top management should guide their subordinates to achieve objectives and treat quality as an important issue. Quality should prioritize standards and allocate adequate resources to continuously enhance quality and reward employees on the basis of their performance (Minjoon et al. 2006). Most organizations, due to negligence on the part of top management in delegating authority, have the believe that employees' empowerment does not enhance TQM practice (Minjoon et al. 2016). They look at their customers as the key to effective management of quality. Other authors see the satisfaction of internal customers as an excellent starting point. Complete quality management is a wide - ranging challenge for everybody. In order to participate effectively in project teams, all employees need to training in complete quality management, statistical process control (SPC) and other relevant qualitative improvement skills. Within the project teams, it is an excellent approach to include the internal customers and suppliers. Those involved in the design and implementation of the plan must be involved. All businesses and production processes must undergo continuous improvement.

Competition in the Banking Industry, for instance, has led to reduction in the cost of financial intermediation, improve delivery of high quality service and enhance customer satisfaction. Even though the banking sector in Nigeria is regarded as the key pillar holding the economy of Nigeria and a major player in African economy at large, still customers complain about unsatisfactory customer services. Customers are left unattended to timely at the bank's ATMs due to slow or non-dispensing of cash, while some complain about being wrongfully debited (Hoyle, 2016). Banks still have issues with e-banking products and services, which have led to ineffectiveness of operations that has made transactions slower and inconvenient to customers. Bank cashiers still complain about poor network while trying to pay-out cash to customers over the counter (Pina & Joe, 2014). The Inability of organizations to properly understand, interpret and implement Total Quality Management principles has resulted in the failure of businesses. Many businesses fail as a result of lack of comprehension of the core concepts of TQM such as; continuous improvement, leadership and management commitment, employee involvement and customer satisfaction (Godfrey, 2017.

LITERATURE REVIEW

Conceptual Framework

Definition of Total Quality Management: The Business Perspective

Deming (1986) defined total quality management as a management phenomenon that creates management technique and activities through constant improvement of quality within the organization that serves as the key ingredient for successful business operation. Total quality management is easily seen as mapping out the firm's long term plan for improvement of products, processes and services (Mubaraki, 2018). Total quality control was also defined as a system consisting of interdependent units such as key values, process management techniques, customer benchmarking and improvement of teams and tools (Hellsten and Clefsjo, 2015). Oakland (2014) was of the opinion that total quality management is a concept designed to improve the organization's competitiveness, efficiency and flexibility.

According to Kumar et al. (2013), TQM is a new system of management that represents a journey, not a destination, leading to where the organization aspires to be in future. The meaning of total quality management may not be so simple and this is made more complex by the fact that different scholars have different ideas and opinions of what constitutes high quality (Van Ho, 2017). TQM gives every member of the organization the opportunity to be involved and to contribute meaningfully to improvement of products and processes. Attention is given to the development of culture which is characterized by increased customer satisfaction through continuous improvement, with all employees actively involved" (Su Mi Park, 2015). Total quality management is a management philosophy of excellence in performance.

TQM is an organizational concept of management that is built on quality, which comprises of all employees in the organization; the goal and objective that is set to achieve customer satisfaction and maximize the investors value in the firm. Total quality management is a structured technique or concept to organizational management, with objective to increase quality to customers through creating and constant improvement of the firms' procedure and approach (Kartha, 2014). Total quality management is a theory for managing an organization in a way that enables it to meet stakeholder needs and expectations efficiently and effectively, without trading off moral qualities (Charted Quality Institute, 2013). TQM is management principle used to develop a company's human and material resources in the most effective way to meet organizational objectives (Hoyle, 2016). Al Manhawy (2013) stated that TQM is a way of carrying out business within the organization which is focused on consumer loyalty and customer satisfaction through continuous improvement based on meeting and exceeding customer expectations.

According to Sadikoglu & Olcay (2014), total quality management is an all encompassing and moral approach on the part of a firm to constantly improve its products, services and processes by including every stakeholders of the organization in order to fulfill their customers' need and improve organizational performance. Addae & koranye (2013) postulated that total quality management is a set of beliefs and theory that describes' the foundation of a constant progress in the organization. Total quality management is a management principle that concentrates on the job process and people with the main concerns for satisfying customers and sustaining organizational performance.

While Faith Yildirim (2016) saw total quality management as an integration of management theories and practices that emphasize various aspect of quality maintenance. Total quality management is an organizational method that conducts departmental functions such as; marketing, finance, design, engineering, and production, customer service, to concentrate on meeting customer's satisfaction and organizational goals. Berry (2015) expounded the concept of total quality management to include corporate spotlight on meeting and surpassing customers expectations in quality of products, service delivery and process efficiency. While, Palo and Padhi (2015) characterized total quality management as a coordinated way of dealing with products and services by utilizing appropriate instruments, innovation and training employees to live up to customer expectations. According to Talib (2014), TQM is a set of management practices applied throughout the organisation to guarantee organization capability to meet and surpasses customer and needs. TQM is a business management procedure aimed at improving managerial practices and service quality to customers. Lee (2017) defined total quality management as a systematic exercise performed by everyone within the organization to meet organizational target in productivity and service delivery. .

Quality is a crucial part of organizational success. In recent decades, quality enhancement has become an important topic. Quality is a source of competitive advantage and a vital element in manufacturing and service delivery. According to Gharakhan (2013), quality means different things to different people in different cultures. Quality is in the same position with beauty which is said to be in the eye of the beholder. The American quality society sees quality as subjective with different people having a different impression of it. party, environment and future generation. Quality is known as the level of value derivable from a given product or service. Philip Crosby explained quality as conformance to requirement. Quality is achieved when customer's expectations requirement are met.

Furthermore, there is nothing like bad quality. Poor management produces bad quality. According to Philip Crosby it is cheaper to get it right the first time. Deming defined quality as the expected level of uniformity and dependability with a quality standard satisfactory to the customer. Garvin (2013) stated that, it is one of eight dimensions that shape the quality concept; the others being performance, features, reliability, conformance, durability, aesthetics and serviceability (the intrinsic attributes or physical characteristics of a product). Kotler et al. (2001) stated that quality can be defined as freedom from defects.

Continuous Improvement of Processes and Products

Marino & Polderman (2016 described continuous improvement as the "heart" of management. Generally, continuous improvement process increases efficiency and raises the general standard of business performance. Continuous improvement refers to effective technique through which the organization can constantly innovate products, processes and service delivery. Continual improvement is a procedure by which an organization creates and sustains a culture of constant improvement in technique that would have positive effect on organizational performance. These positive effects would translate into employee job satisfaction, commitment, management effectiveness and high quality product and services. Jagdeep & Singh (2013) stated that continuous improvement is a rigid means that focus on improving ways, services, resources and relationship with the organization's products consumers, suppliers, and capital market. Continuous improvement originated from Japanese and it is popularly referred to as "Kaizen". It is a theory that is connected with effort at constantly finding ways to improve business operation of an organization. Kaizen is a kind of thinking and management approach used in the workplace and also in everyday life in Japan. It means gradual and continuous progress, increase of value, intensification and improvement. Continuous improvement can be described as the process through which an organization creates and sustains a culture of never-ending improvement process. Peter Drucker (1954) was of the opinion that anything a company does within the value chain needs to be improved systematically and constantly. Manson (2014) expounded that concept when he postulated that an organization must strive to improve continuously by engaging and involving employees.

Total Quality management is concerned with improving constantly in all aspects of the organization, including work process, level of long-term planning and decision-making to explicitly execute work components. According to Hubert (2013) Organizations can only survive by continual quality improvement.

Management Commitment

Management responsibility is significant in the change procedure in light of the fact that their help is important to continue and grow long-term quality improvement. Management commitment is regarded as the core component of all of quality management principles. It is the obligation of the management to provide commitment, leadership, strength, consolation, and provide help to specialized and human procedures. It is top management's duty to decide the responsibility and structure of tasks inside a firm. It is critical that management include and engage employees in quality improvement, plan and build up a quality culture by changing perception of organizational members toward quality. Meyer & Herscovitch (2001), defined commitment as a drive that ties a person to strategy of significance to at least one target. Motiwani (2001), described TQM as a house, placing top management commitment as the foundation. He further stated that without the foundation the house will never stand.

Bennis & Nanus (1980), defined leadership as the needed help an organization uses to develop a new vision and motivate organizational change towards that vision. Top management conveys the essential obligation regarding pledge to quality and bolster endeavors important to effective TQM implementation, as expounded by Crosby, (1979). Management must set clear and achievable goals, establish mission and vision of the organization and also demonstrate their commitment to achieving quality improvement. Commitment from top management may be the most critical factor in the success of any programs. Top managers must concentrate on creating people's abilities and limits through the engagement of employees in preparing projects, which gives the organization a skilful sales-force and marketing (Jones & Grimdhaw, 2012). Many organizations have failed in implementing total quality management due to the reluctance of management to delegate author and empower employees. (Minjoon, Shaohan and Houng, 2006).

Management initiative identifies top management goals and strategies for quality management, provides and identifies important resources, contributes to improved quality efforts and evaluates the implementation and performance of quality management (Saraph et al, 1989). Top management must sell the idea to the entire workforce that customer focus in all the activities of the organization is essential for achieving customer loyalty.

Employee Involvement

Employee involvement can be seen as a process for empowering members of an organization to make decisions and to solve problems appropriate to their levels in the organization

(Khleef, 2001). Macey and Schneider (2008) were of the opinion that high levels of employee involvement in innovation leads to discretionary effort of employees which, in turn, leads to better organizational performance. Oakland (2005), describes employee involvement as sharing knowledge, motivating, encouraging and recognizing their efforts and contributions. Employee involvement ensures that employees have strong emotional connection with the organization. Evans (2011), stated that employee involvement is the same as Deming's theory of "pride and joy" in the workplace. Employee involvement means employee's active participation in decision-making and improvement activities. Guest (1992) identified five main forms of employee involvement as given below:

- improve the means of information to employees
- improve the means information from the employees
- redesign the work system by developing work groups
- change incentive schemes
- encourage employee participation

Employee involvement is a key motivator to work, improves creativity and innovation, it provides an environment for employees to have ownership mentality and accountable. For total quality management principles to be effectively implemented, there must be clear understanding of the philosophy and principle of TQM implementation by the employees. Harter et al (2002) argued that employee involvement provides advantage that increases employee morale and loyalty to the firm and boosts creativity and innovation which is a source of competitive advantage. The author further stated that employee involvement improves organization performance. James (2011) stated that human resources at all stages are vital to the organization and their full engagement and participation allows their skills to be utilized for the achievement of organizational goals. Employees at all levels must be empowered to improve products and services that meet customer's expectation. Employees at all levels are the essence of an organization and their full involvement makes it possible for their abilities to benefit the organization.

Corporate Profitability

The essential factor in the pursuit of total quality management (TQM) is to enable an organization to remain competitive and continue to increase its profitability. TQM goes a long way to attract customer loyalty and high sales volume. When quality of products and services is high and the price is right, it will also lead to customer satisfaction.

Deming (1986), stated that it is impossible to improve without measurement. Organizational performance referred to how well an organization achieves its market-oriented goals including financial goals. (Li, et al, 2006). Al- Ettayyem et al (2015), postulated that organizational performance is essential for a company to survive; no matter the industry the company belongs to. Performance is concerned with the ability of an organization to achieve its goals, essentially its financial goals. Griffin (2003) was of the view that organizational performance is the extent to which the organization is able to achieve the needs of stakeholders and its own need for survival.

The author further opined that organizational performance is dependent on a huge number of variables that are combined to form a special way to improve organizational performance. According to Tseng (2014) organizational performance which includes profit performance should be the key focus of the top management in the organization and need to establish a comprehensive measurement index that provides employees with the clear direction and goals set by the organization.

Different authors argued that the financial performance is insufficient to understand the performance of an organization because its complexity varies. As a result of this observation, focus on non-financial measurement increased (Reijonen et al., 2015 ; Deutscher et al., 2015 ; Avci et al., 2011). Syveerson (2011) defined organizational performance as efficiency in production which measures how much output is obtained from a given set of inputs. Stocks et al (2000 described organizational performance as a way of measuring both financial and market harmonic performance which incorporates the return on investment measures (ROI), sales profit and growth and market share progress. Richard et al (2009) put forward the view that organizations presently have endeavored to oversee organizational performance utilizing the balanced scorecard procedure where performance is followed and measured in various measurements, for example; financial performance, customer service, corporate social responsibility and employee stewardship.

Customer Satisfaction

Kotler & Keller (2008) gave a different dimension of customer satisfaction, which includes; the conformity of customer expectations to the quality of the products and services that an organization produces, customer expectation regarding the duration of service delivery, security transactions and employee awareness of the customers. Performance perception is the perception created by the customer toward the services received from the company which includes; satisfaction of product features, benefits received information, goods and services offered.

Customer satisfaction has an impact on customer loyalty. Zeithaml & Oliver (2013) stated that customer satisfaction is an important stage in forming customer loyalty. Customer satisfaction relies on the performance of the product as against the expectation of the buyer. Evans (2014) stated that the main reason most managers pursue quality is to satisfy customers. “mere satisfaction will not achieve customer loyalty in order to retain customers and gain market share, the organization should exceed the expectation of customers.” Anderson et al (1994) opined that customer satisfaction is a vital performance result for industrial operations and is one of the most viable means of influencing customer loyalty.

Customer satisfaction is a requirement in this present competitive economy for organization. Therefore, it is a requirement to produce quality products and services. Evans (2014) cited in Heskett et al (2012) stated that there is a relationship existing between quality management and customer satisfaction. Employee engagement and continuous improvement are seen as the mediating factors of customer satisfaction. It is important that managers in order to satisfy customers, train, empower and motivate their employees.

Sales Volume

According to Donaldson (2008), sales volume is the amount of services rendered or of goods purchased in the usual processes of an organization in a given period. Furthermore, Wright (2013) outlined sales volume as the sum of sold units in a specified reporting period. The sales volume of an organization can be studied by investors to ascertain whether sales are growing or declining. A firm’s sales volume can be examined at the sales region, customer, product line or at product levels (Lawrence, 2006).

Market Share

The market share of an organization is the proportion of customers that the company can readily service and as well tap value from through its ranges of product portfolio. They are the strategic business units that the organization can readily serve with the current products or new products. Thus, market share of an organization depicts the level of profitability that can be made by the organization as well as the proportion of customers with which the marketing mix could be properly utilized (Yeboah, Owusu, Boakye & Mensah, 2013). Market share also represents the market dominance of a firm. The market share of a firm represents the heterogeneous or homogenous share of the market owned by an organization.

Customer Loyalty

According to Minar (2013), customer loyalty is expressed as affirmative thoughts of customers regarding a brand, and the commitment to buying the same product or service repetitively. Customer loyalty is described as an array of consumer conduct whereby they become dedicated to brands and create re-occurring purchases from the same brand over a period of time (Dibua, 2015). Customers that are loyal will constantly buy a product from favourite brands, irrespective of accessibility or cost (Arias, 2014). Cosman (2014) defined customer loyalty as the degree of commitment that a customer has to a specific brand stated through his repeat purchase of that brand regardless of the marketing density generated from competing brands.

The different definitions of brand loyalty show it has an active role of retaining, satisfying, getting referrals from customers and patronage. Jazab, Fatima and Khan (2016) stated that those consumers who exhibit loyalty do not simply cause a reduction in the marketing expense of business functions, but additionally tend to lessen the need to incur cost on new consumer acquisition. Customer loyalty and retaining consumers should be a company's first priority by meeting and exceeding their needs and wants. Kuo-Ming (2009) stated that customer loyalty can be a positive attitude and behaviour of which in the future leads to consumer re-purchasing of a product brand and commitment of a consumer. Customer loyalty from different perspectives show that it contributes significantly to profitability of companies and keep their consumers happy when they bought them first as well as their interest. This will create a direct effect on consumer satisfaction, consumer patronage and referrals.

Implementation of Total Quality Management (TQM)

Abdullah (2010) identified the following steps in implementing total quality management:

1. Inspection: it includes events such as, inspection, measurement, test and analysis to ensure that the products and services match the particular requirement.
2. Quality Control (QC): are methods and systems used as part of the self- inspection.
3. Quality Assurance (QA): this involves focusing on continuous improvement through a systematic planning and preventing errors occurring from the source case.

To achieve TQM implementation required, it is important to be aware of the following issues (Ilies, 2011):

- Total Quality management principle ought to be acknowledged as the fundamental management approach and ought to be considered as a long term approach.
- It is important to establish a modern and technical organizational culture.
- Organizational targets should be transferred across the organization which are continuously improved by the efficient use of communication channels.

- employees should be provided with the necessary environmental and resources to utilize their creative capacity to improve quality performance.
- Only if all employees are committed to quality, motivated and trained to deliver it can quality be guaranteed. All employees should therefore be committed to the approach of total quality.
- Rather than reactive communication proactive communication culture should be adopted in the organizations according to (Detert, Schroeder and Mauriel, 2000: 850).
- Employees learn to overcome through persuasive communication instead of being reactive in communication with customers against their demands (Skutski, 1992: 32).
- Required steps should be taken to motivate people, to increase their levels of knowledge and ability and the sense of loyalty to work.
- Due importance and sensitivity should be guaranteed for the quality and process development employees.

(1) Education and Training

It is essential for organizations to establish and main procedure for identifying the training needs of employees and provide training for all employees. Organization need to make efforts to monitor and evaluate their training activities and maintain a record to use for re-training. Scott (61) argued that sufficient investment in training is vital for an organization to achieve success in TQM adoption. Scholtes and Hacquebord, 2017 suggested that, the just-in- time training, where the relevant skills should be taught as they are needed while mass training of employees in the improvement skills is a waste of time and should be avoided.

They recommend the following organizational training and education methods:

1. Specific job skills plus new top level and maintenance capabilities.
2. A systems perspective of how they fits with the organization.
3. The concept of quality and the transformation plan of the organization.
4. Training of technical advisors who would provide expert assistance is essential.
5. Fundamental improvement of skills as and when they are needed such as team building, tools and techniques and so on.

Adeniji & Osibanjo (2012) were of the opinion that training and development is a process involving the creation of skills and the learning of new ideas, principles or attitudes to increase efficiency in a particular job. Kappelman and Prybutok (2015) Stressed that training is an imperative aspect in the use of an effective TQM program because it gives employees the opportunity to be informed about the TQM objective and also gives employees the skills and knowledge they need to achieve those goals.

(2) Communication

Effective communication is the life-wire of any organization and therefore full attention must be paid to it for organizational success. Effective communication is essential for job performance, and serves as an index to utilize as an inspiration and the resultant high productivity. Effective communication takes place when an ideal impacts the result of purposeful or accidental data sharing, which is deciphered between numerous elements. Employees acknowledge great communication coming from top executives. Sharing communication in the work environment enables employees and managers to form efficient groups and lessens unnecessary challenge within the organization and assist employees to cooperate. (Barnard,2010).

Communication is essential for accomplishing the objectives and goals of an organization effectively, including those identified with quality. Internal communication ought to guarantee the comprehension of the goals of the quality management system helps employees and groups to coordinate their endeavours towards achieving over-all corporate goals.

(3) Communicating the Quality Approach

The goal and objective of changing employee's conduct is to gain acknowledgment for the need to change, and for this to happen it is critical to give imperative information, communicate quality practices, and stir interest, thoughts and awareness through brilliant communication procedures. This change will require immediate and clear communication from the top management to all staff and employees, to disclose the need to concentrate on quality practice. Everyone should realize their jobs to understand their roles in implementing quality practice and improving their job performance.

A great method to accomplish this initial step is to issue a complete quality message that obviously states top management's pledge to quality and define the role everyone must play. This can be as a quality arrangement or a particular explanation about the organization's objective or goal to incorporate quality into the business tasks.

(4) Benchmarking

Benchmarking is frequently defined as a diagnostic instrument, a self-development device, a community oriented learning exercise and a progressive assessment and systematic approach of consistently estimating work procedures. Benchmarking is defined basically as the way of measuring the performance of one's company against the best in another industry. Benchmarking is defined as a procedure for improving execution of any organization by constantly recognizing, understanding and embracing remarkable practices and procedures inside or outside the organization. The benchmark procedure includes five levels as follows:

1. Gather information
2. input the information gathered in the "Best practice" database and assembling the analysis diagrams
3. create the evaluation report based on outcomes and diagrams from the database
4. analyze the assessment's outcomes with the organization and with industry professionals, in order to evaluate other options
5. specifying upgrade recommendation and implementing the method of innovation.

According to (Dahlgaard et al., (2017) benchmarking can be segmented into three categories;

1. **internal benchmarking**: the subjects of examining of internal benchmarking are departments, divisions, or connected organizations from a similar gathering in order to identify the best execution of a specific activity within the firm.
2. **competitor benchmarking:** the organization compares its performance and business directly with the competition which operates in the same branch.
3. **functional benchmarking:** the subject of comparison is any organization which is flagged as outstanding within the business which is benchmarked.

Benefits of Total Quality Management (TQM)

Bellis-Jones & Hand (2013) stated that TQM is capable of delivering real competitive advantage. Lee et al. (2017) suggested that total quality management being a business management procedure, in addition, it improves the nature of organizational management, increase intensity and increases the value to the customer as well as provides a competitive edge for the organisations. Holjevac (2008) argued that TQM is an arrangement of enhancing and improving adaptability, and presenting an effective and efficient business performance. The author was of the view that TQM ensures a stipulated quality within the organization. According to (Ahire & Dreyfus, 2016), total quality management theory enhances competitiveness effectiveness and adaptability of an organization to profit everyone associated with the organization.

According to Egboh (2011), the goal of total quality is to upgrade the feasibility of the organization in achieving targets and steadily improving the nature of the idea of customer satisfaction. Total quality management gives both measurable and immeasurable benefits. Some of the benefits include the following: (1) competitive advantage, (2) cost reduction
(3) increased market share (4) improved communication (5) higher productivity
(6) eliminate defects and waste (7) increased job security and (8) improved customer focus and satisfaction

Limitations of Total Quality Management (TQM)

According to Whalen (1994) the following are some of the limitation that hinder the implementation and development of a programme of TQM; Lack of willingness from management, Lack of budget, Lack of time, Poor training, Employee resistance, Poor communication, Poor planning, Lack of management commitment, The strength of the labor, Lack of appropriate training, Complacency team, Use of an invalid program (outside of shelf-life/moral), The inability to change the organizational philosophy (culture) and Insufficiency of resources. Johnson (2013) argues that lack of benchmarking and employee resistance to change have been identified as the main obstacles.

THEORETICAL FRAMEWORK

Deming's Theory

Dr Edwards Deming gained popularity around 1980 when the documentary aired by NBC regarding his achievement in japan where he was a prominent figure.

Dr Deming was influenced by the works of Walter Shewhart in the 1930's, they both spent time together researching. it is that known that Shewhart 's theory of quality control laid the foundation for Deming's work.

Dr Deming's 14 points of management include;

1. **Create a consistent purpose;** this involves improving product and service quality with a view to gaining competitive advantage, survival and job creation. Management must describe this explicitly through its policies, core values and long-term objectives and objectives. Top management must be committed to be consistent to this objective.
2. **Adopt the new philosophy;** organization should adopt new strategies for continuous improvement and competitiveness.
3. **Stop relying on mass inspection to achieve quality**; management should eliminate the need for mass inspection of product or service quality through the implementation of quality standards in the management system. If it is done right in the first time, there is no need to inspect because zero defects.
4. **Ending business awarding on a price tag basis;** organization managers should work to build and maintain a long - term loyalty and trust relationship with a single supplier. The firm should reduce the number of suppliers with aim to minimize the total cost.
5. **Improve constantly;** Every aspect and department of the organization should be continuously improved. This involves improving planning, manufacturing and services. Continuous improvement lowers costs.
6. **Institute on the job training;** The organization needs new skills in order to remain competitive and to constantly improve the skills development of its employees, and the acquisition of new materials, product design, machinery and services is necessary.

7. **Institute leadership;** The managers ' objective is to help people, machinery and technology do a better job. Deming considered an asset and he said "the job of the leader is to help people and know when people need help. Unless he knows, he's not a leader"
8. **Drive fear out**; fear is seen as a barrier to improvement therefore management should encourage employee involvement and participation and communicate with employees effectively.
9. **Eliminate departmental barriers;** everyone in the organization should work together to achieve a common goal.
10. **Eliminate slogans, exhortations, and targets for the work force asking for zero defects and new levels of productivity.**
11. **Eliminate work standard;** Eliminate work standards that prescribe quotas for the work force and numerical goals for people in management.
12. **Eliminate barriers that rob employees hourly right to pride workmanship;** Remove the barriers that rob hourly workers, and people in management, of their right to pride of workmanship

13. **Implement a vigorous program of education and self-improvement**; Establish a vigorous educational program and promote self - improvement for all. What a company needs is not just good people; people need education that is improving. Competitive advances will be rooted in knowledge.

Juran's Theory

The quality defined by Juran as "fitness for use" implies that consumers of a product or service should be able to rely on it for what they need or need to do with it. Juran is known as the father of modern management of quality. He published the handbook for book quality control in 1951. After Deming in 1954, he was invited by the Japanese union of engineers and scientists to teach quality control. He stated that three basic steps are quality planning, quality control and quality improvement, which is referred to as Juran's trilogy, in order to achieve quality goal and improve quality. Juran trilogy is summarized as follows;

Quality Planning

- Establish quality goals and objectives
- Identify your targets and know your customers
- Identify customer's need
- Design product features to suite identified target market or customer's need
- Design procedures to produce the product features
- Establish process control and measures.

Quality Control

- Analyze organization and employee actual performance
- Compare actual performance against established quality goals.
- Act on the difference between the actual performance and the target quality goals.

Quality Improvement

- Show the need
- Design infrastructure to enable quality improvement
- Identify improvement objectives
- Establish quality team
- Empower, motivate, training and provide resources employees need
- Establish control measures.

Juran further explained the trilogy through a diagram, a graph that consist of time on the horizontal axis and on the vertical axis is the cost of quality.

Juran's trilogy diagram

Crosby's Theory

Crosby (1979) stated some essential theory and standards for implementing an effective quality improvement program that includes participation in management, quality management obligation, recognition of employees, education, reduction of quality expenses (prevention costs, evaluation costs, and failure costs); emphasis on prevention rather than after-the-event inspection, doing things right the first time, and zero defects.

Furthermore, Crosby contended that mistakes are caused by two reasons:

1. Lack of learning and absence of attention to details.
2. Education and training can wipe out the principal cause and a personal commitment to excellence (zero defects) and attention to detail will fix the second.

Crosby also highlighted the importance of management style and technology for the successful quality improvement. The way to improve the quality is to change top managers ' thinking to prevent errors and deformities from being recognized, as that would decrease job expectations and job benchmarks. All of them are vital to understand, engage and communicate.

The quality management maturity grid was presented by Crosby; which companies can use to assess their maturity in quality management. The five stages are shown in the diagram below.

The 14 steps of Crosby's theory

1. **Management commitment:** Management and accentuation of zero defects must perceive and fulfill the quality improvement requirement.
2. **Quality improvement team**: members of each department or unit should be brought together to form a quality improvement and control team. These people be empowered to carry out their function.
3. **Quality measurement**: The status of quality ought to be resolved all through the organization. This implies setting up quality measures for each area of activity that are recorded to indicate where improvement is conceivable, and where corrective activity is vital. Crosby advocates delegation of this assignment to the people who actually carry out the job, so setting the phase for deformity avoidance on the job, where it really counts.
4. **Cost of quality:** This is viewed as a sign of where the activity vital to address a deformity will result in more noteworthy gain.

5. **Quality awareness**: This includes preparing and the provision of physical proof of the worry for quality improvement, making workers mindful of the expense to the organization of defects.
6. **Corrective action**: Dialog about issues will uncover solutions to light and furthermore raise different components for development. individuals need to see that issues are being settled on a regular basis. Corrective activities should then become a habit.
7. **Establish an ad-hoc committee for the Zero Defects Program**: Zero Defects is not an inspiration program. its purpose is to convey and ingrain the idea that everybody ought to do things right first time.
8. **Supervisor training**: All managers should gain experience through training on the 14 steps before they are executed. A manager should understand each of the 14 steps well enough to be able to disclose them to his or her colleagues.
9. **Zero Defects Day**: It is essential that the commitment to Zero Defects as the execution standard of the organization has an effect, and that everybody gets a similar message in the same way. To make an occasion that will make all employees acknowledge, through individual experience, that there has been a change.
10. **Goal setting**: This involves encouraging departmental heads to establish improvement goals for themselves and their groups.
11. **Error cause removal**: Employees are required to depict, the boundaries that keep them from performing a zero deformity work. issues ought to be recognized and settled within the limited timeframe by the supervisors to which the issues are tended to. This gives the worker a chance to convey to management the circumstance that makes it difficult for the employee to fulfill quality improvement guideline.
12. **Recognition**: It is vital to recognize individuals who meet their objectives or perform exceptional acts with a prize or award, in spite of the fact that this ought to be in monetary form. The demonstration of acknowledgment is what is vital.
13. **Quality Councils**: The quality experts and group-leaders should meet consistently to talk about enhancement and improvement to the quality programs.
14. **Do it over again**: repeat the process again and emphasize the need to continuously improve.

Extensive empirical studies carried out by authors suggest that total quality management implementation increases organizational performance. Authors in the past have utilized different methods and instruments to conclude that total quality management has a noteworthy relationship with organizational performance.

Saizarbitoria (2006) stressed that there is a positive direct connection between TQM and organizational performance, However, Dooyoung et al. (1998) demonstrated that TQM practices could thwart organizations' effort to accomplish their goals. Powell (1995), Tamimi (1995), Hendricks and Singhal (1997), Lemak and Montgomery (1996) express that TQM approaches positively affects organizational performance. Prajogo and Brown (2004) led an empirical examination of Australian organizations to establish the connection between TQM practices and quality performance.

Several past researches have verified the relation between TQM and the organizational performance especially the financial performance. Such researches show that when one organization implements TQM in effective way, then its performance will be largely enhanced from several aspects (Hendricks & Singhal, 1999; Ittner & Larcker, 1996).

Top management function as the primary pull factor for TQM implementation, creating values, goals and frameworks to fulfil customer desire and improve an organization's performance path (Ahire et al., 2016). Demirbag (2005) and Fotopoulus et al (2009) research stated that organization that emphasize the improving of the quality of their products and services also achieve improve revenues and reduced costs.

METHODOLOGY

This study adopted descriptive research method. Data required for the study were gathered through questionnaire administration to respondents. Two hundred (200) copies of questionnaire were administered to employees in selected branches of First Bank Plc and Guaranty Trust Bank Plc. Respectively in Lagos metropolis but only 167copies were retrieved. Three hypotheses were formulated and tested using Statistical Package for Social Sciences (SPSS) software and regression analysis to consummate the research study. Three hypotheses were formulated as follows:

Hypothesis One

Ho: Continuous improvement of products and processes has no significant effect on sales volume.

Hi: Continuous improvement of products and processes has significant effect on sales volume.

Hypothesis Two

Ho: Customer focus has no significant effect on customer loyalty in the organization.

Hi: Customer focus has significant effect on customer loyalty in the organization.

Hypothesis Three

Ho: Management commitment has no significant effect on customer satisfaction

Hi: Management commitment has significant effect on customer satisfaction

Data Presentation

Table 1: Rate of Response to Questionnaire

Questionnaire	**Respondents**	**Percentage**
Returned and valid	167	83.5%
Not returned	26	13%
Not completely filled	07	4.2%
Total distributed	**200**	**100%**

Source: Researcher's Field Survey Result, 2019

Table 2: Demographic Data of Respondents

GENDER			
Gender	**Frequency**	**Percentage**	**Cumulative Freq.**
Male	108	64.7	64.7
Female	59	35.3	100.0
Total	**167**	**100%**	
AGE			
Age	**Frequency**	**Percentage**	**Cumulative Freq.**
Below 30	38	23%	23
30-40	70	42%	65.0
41-50	52	31%	96.0
51 years and Above	07	04%	100.0
Total	**167**	**100%**	
MARITAL STATUS			
Marital Status	**Frequency**	**Percentage**	**Cumulative Freq.**
Single	47	28%	28.0
Married	102	61%	89.0
Others	18	11%	100.0
Total	**167**	**100%**	
RELIGION			
Religion	**Frequency**	**Percentage**	**Cumulative Freq.**
Christianity	106	63%	63.0
Muslim	61	37%	100.0
Total	**167**	**100%**	
EDUCATIONAL QUALIFICATION			
Qualification	**Frequency**	**Percentage**	**Cumulative Freq.**
NCE/OND	50	30%	30.0
HND/Bachelor's Degree	93	56%	86.0
Master's degree	24	14%	100.0
Total	**167**	**100%**	
YEARS OF SERVICE			
Period of Service	**Frequency**	**Percentage**	**Cumulative Freq.**
1 – 5 years	59	35%	35.0
6 – 10 years	86	52%	87.0
11 -15 years	14	8%	95.0
16 years & above	08	5%	100.0
Total	**167**	**100%**	

Source: Researcher's Field Survey Result, 2019

Table 1 indicates that 64.7% of the respondents were male while 35.3% were female. This implies that there are more male than female who filled the questionnaire. The table further indicates that 23% of the respondents belonged to the age-group of 30 years and below, 42% of the respondents were aged 31-40 years, 52 were aged between 41-50 years representing 31%, while only 7 respondents were above 51 years representing 4%. The importance of age to this study cannot be overemphasized because each age group has peculiar needs and their reaction to employee value proposition. It was observed from the data gathered that the firms have more of younger persons who still have the strength and capacity to perform efficiently and effectively.

The table also shows that 28% of the respondents were single, 61% were married, and 11% represented other categories. It therefore implies that majority of the employees are married and have families to cater for. In the same vein, the table shows that a total of 106 representing 63% of the respondents were Christians while the other 61 or 37% were Muslims.

In terms of educational qualifications, the results show that 30% of the respondents have OND/NCE while 56% have bachelor's degree and only 14% of the respondents have master's degree. It is thus apparent that employees of the sampled firms are to a reasonable degree literate, as no respondent returned the questionnaire for want of literacy.

It was observed from the data analysis that 35% of the respondents indicated they have served for not more than 5 years in the sampled firms. 52% have served for 6-10 years, 8% have served between the range of 11-15 years and 5% have served between the ranges of 16-20 years.

Testing of Research Hypotheses

Testing of Hypothesis One

Ho: Continuous improvement of products and processes has no significant effect on sales volume.

Hi: Continuous improvement of products and processes has significant effect on sales volume.

Table 3.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.484[a]	.234	.230	.36726
a. Predictors: (Constant), Continuous improvement				

Source: SPSS Regression Output

Decision Rule: when the R square is between 0.0 and 0.20 is very weak; 0.20 to 0.40 is weak; 0.40 to 0.60 is moderate; 0.60 to 0.80 is strong; and greater than 0.80 is very strong

Interpretation of Results:

The results from the model summary table above revealed the extent to which the variance in the dependent variable (sales volume) is explained by the independent variable (Continuous improvement). In this case the R square is .234 if expressed by a percentage will be 23.4%. This connotes that 23.4% of the variance in continuous improvement can be explained by the variance in sales volume. The adjusted R square shows .230, that is, 23.0% variability of the independent variable (continuous improvement) while the standard error of the estimate indicates .36726 signifying error term.

Decision: There is a weak effect of continuous improvement of products and processes on sales volume.

Table 4.

ANOVA[b]						
Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
1	Regression	8.120	1	8.120	50.435	.000[a]
	Residual	26.571	165	.161		
	Total	34.691	166			
a. Predictors: (Constant), Continuous improvement						
b. Dependent Variable: Sales volume						

Source: SPSS Regression Output

Decision Rule: Reject the Null hypothesis, when the significance value is below 0.05. Do not reject hypothesis, when significance value is greater than 0.05.

Interpretation of Result: The ANOVA table shows that the F value is 50.435 at .000[a] Significance level. The implication is that continuous improvement of products and processes has a significant effect on sales volume.

Decision: Reject the null hypothesis. Therefore, there is a significant effect of continuous improvement of products and processes on sales volume.

Table 5.

Coefficients[a]						
		Unstandardized Coefficients		**Standardized Coefficients**		
Model		B	Std. Error	Beta	**T**	**Sig.**
1	(Constant)	1.810	.311		5.828	.000
	Continuous improvement	.557	.072	.484	7.759	.000
a. Dependent Variable: sales volume						

Source: SPSS Regression Output

Interpretation of Result:

The coefficient table above shows the simple model that expresses the extent to which the continuous improvement of products and processes has an effect on sales volume. The table above also shows the simple model that expresses the extent to which continuous improvement of products and processes has effect on sales volume and which of the variables included in the model contributed to the prediction of the dependent variable. The study is interested in comparing the contribution of each independent variable. Therefore, beta values are used for the comparison. The beta coefficient in this table is .484 which implies that continuous improvement in products and processes has effect on sales volume.

Decision:

The significance level below 0.01 implies a statistical confidence of above 99%. This implies that the continuous improvement in products and processes has effect on sales volume. Thus, the null hypothesis (H_0) was rejected; while the alternative hypothesis (Hi) which says that continuous improvement in products and processes has significant effect on sales volume.

Testing of Hypothesis Two

Ho: Customer focus has no significant effect on customer loyalty in the organization.

Hi: Customer focus has significant effect on customer loyalty in the organization.

Table 6.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.301[a]	.091	.086	.48541
a. Predictors: (Constant), Customer focus				

Source: SPSS Regression Output

Decision Rule: when the R square is between 0.0 and 0.20 is very weak; 0.20 to 0.40 is weak; 0.40 to 0.60 is moderate; 0.60 to 0.80 is strong; and greater than 0.80 is very strong

Interpretation of Results:

The results from the model summary table above revealed the extent to which the variance in the dependent variable (customer loyalty) is explained by the independent variable (customer focus). In this case the R square is .091 if expressed by a percentage will be 9.1%. This connotes that 9.1% of the variance in customer focus can be explained by the variance in customer loyalty. The adjusted R square shows .086, that is, 8.6% variability of the independent variable (customer focus) while the standard error of the estimate indicates .48541 signifying error term.

Decision: There is a very weak effect of customer focus on customer loyalty.

Table 7.

ANOVA[b]						
Model		**Sum of Squares**	**Df**	**Mean Square**	**F**	**Sig.**
1	Regression	4.630	1	4.630	16.477	.000[a]
	Residual	46.417	165	.281		
	Total	51.047	166			
a. Predictor: (Constant), customer focus						
b. Dependent Variable: customer loyalty						

Source: SPSS Regression Output

Decision Rule: Reject the Null hypothesis, when the significance value is below 0.05. Do not reject hypothesis, when significance value is greater than 0.05.

Interpretation of Result: The ANOVA table shows that the F value is 16.477 at .000[a] Significance level. The implication is that customer focus has significant effect on customer loyalty.

Decision: Reject the null hypothesis. Therefore, there is a significant effect of customer focus on customer loyalty in the organization.

Table 8.

Coefficients[a]						
		Unstandardized Coefficients		**Standardized Coefficients**		
Model		B	Std. Error	Beta	**t**	**Sig.**
1	(Constant)	2.661	.259		10.292	.000
	Customer focus	.259	.058	.301	4.433	.000
a. Dependent Variable: customer loyalty						

Source: SPSS Regression Output

Interpretation of Result:
The coefficient table above shows the simple model that expresses the extent to which customer focus affects customer loyalty. The table above also represents a simple model that expresses the extent to which customer focus has effect on customer loyalty and also shows which of the variables included in the model contributed to the prediction of the dependent variable. The study is interested in comparing the contribution of each independent variable; therefore, beta values are used for the comparison. The beta coefficient in this table is .301which implies that customer focus has effect on customer loyalty.

Decision:

The significance level below 0.05 implies a statistical confidence of above 95%. This implies that customer focus affected customer loyalty. Thus, the null hypothesis (H_0) was rejected and the alternative hypothesis (Hi) which says that customer focus has significant effect on customer loyalty was accepted.

Testing of Hypothesis Three

Ho: Management commitment has no significant effect on customer satisfaction
Hi: Management commitment has significant effect on customer satisfaction

Table 9.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.113[a]	.013	.008	.46484
a. Predictors: (Constant), market focused initiative				

Source: SPSS Regression Output

Decision Rule: when the R square is between 0.0 and 0.20 is very weak; 0.20 to 0.40 is weak; 0.40 to 0.60 is moderate; 0.60 to 0.80 is strong; and greater than 0.80 is very strong

Interpretation of Results:

The results from the model summary table above revealed that the extent to which the variance in the dependent variable (customer satisfaction) is explained by the independent variable (management commitment). In this case the R square is .013 and if expressed by a percentage will be 1.3%. This connotes that 1.3% of the variance in customer satisfaction can be explained management commitment. The adjusted R square shows .008, that is, 0.8% variability of the independent variable (management commitment) while the standard error of the estimate indicates .46484 signifying error term.

Decision: There is a very weak effect of management commitment on customer satisfaction.

Table 10.

ANOVA[b]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	4.847	1	4.847	18.787	.013[a]
	Residual	42.567	165	.258		

	Total	43.114	166	
a. Predictors: (Constant), management commitment				
b. Dependent Variable: customer satisfaction				

Source: SPSS Regression Output

Decision Rule: Reject the Null hypothesis, when the significance value is below 0.05. Do not reject hypothesis, when significance value is greater than 0.05.

Interpretation of Result: The ANOVA table shows that the F value is 18.787 at .113[a] Significance level. The implication is that management commitment does not have significant effect on customer satisfaction since the significance value is above 0.05.

Decision: Accept the null hypothesis. Therefore, there is no significant effect of management commitment on customer satisfaction in the organization.

Table 11.

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**
		B	Std. Error	Beta		
1	(Constant)	3.436	.232		14.784	.000
	Management commitment	.085	.053	.113	1.592	.013
a. Dependent Variable: customer satisfaction						

Interpretation of Result:

The coefficient table above represents a simple model that expresses the extent to which management commitment influences customer satisfaction. The table also shows the simple model that expresses the extent to which management commitment has influence on customer satisfaction and also shows which of the variables included in the model contributed to the prediction of the dependent variable. The study is interested in comparing the contribution of each independent variable; therefore, beta values are used for the comparison. The beta coefficient in this table is .113 which implies that management commitment has no effect on customer satisfaction

Decision:

The significance level (.113) above 0.01 implies a statistical confidence of below 99%. This implies that management commitment has not influenced customer satisfaction. Thus, the alternative hypothesis (Hi) was rejected; while the null hypothesis (H_0) which says that management commitment does not have significant effect on customer satisfaction was accepted.

Discussion of Findings

Hypothesis One:

The R^2 value shows how much of the variance in the dependent variable which is (sales volume) is explained by the independent variable which is (continuous improvement). In this case, the R square value is 0.234 which is translated as 23.4% effect on the variance corporate performance. The ANOVAa table reveals the assessment of the statistical significance of the result. The null hypothesis is rejected and the alternative hypothesis is accepted because the significant level = 0.01 is less than 0.05. The result is that **continuous improvement of products and processes has significant effect on sales volume.**

Hypothesis Two:

The R^2 value shows how much of the variance in the dependent variable which is (customer loyalty) is explained by the independent variable which is (customer focus) . In this case, the R square value is 0.91 which is translated as 9.1% effect on the variance productivity of an organization. The ANOVAa table reveals the assessment of the statistical significance of the result. The null hypothesis is rejected and the alternative hypothesis is accepted because the P-value is less than 0.05. The model in this table reaches statistical significance at (sig = 0.000), in which the P-value is equal to 0.000 and less than 0.05. Thus, the explanation is that **customer focus has significant effect on customer loyalty.**

Hypothesis Three:

The R^2 value shows how much of the variance in the dependent variable which is Customer Satisfaction is explained by the independent variable which is Total Quality Management. In this case, the R square value is 0.13 which is translated as 13% effect on the variance customer satisfaction. The ANOVAa table reveals the assessment of the statistical significance of the result. The null hypothesis is accepted and the alternative hypothesis is rejected because the significance level is than 0.05. Therefore, the result is that **management commitment has no significant effect on customer satisfaction in an organization.**

CONCLUSION

Total quality management (TQM) is a continuous effort of management along with the employees of an organization to improve the quality of products and services. The ultimate focus of TQM is on the satisfaction of customer. It involves aligning systems, processes and activities to achieve customer satisfaction. Fulfilling the desires of the customers beyond their expectations is the essential objective of every company. Customer focus is a quality practice concerned with acknowledging the customers of an organization as the core determinants of policies and decision and putting them at the focal point of decision-making to develop new products. Customer focus includes making effort by an organization to obtain information from existing and potential consumers of the products or services. This is crucial to increase the sales of the organization and profitability. TQM is a management approach aimed at enhancing customer satisfaction for long-term success. A customer-oriented organization operates proactively to gain market share and increase profit. The organization

focuses its resources towards efficiently utilizing it for customer satisfaction. Employees are also trained to be customer oriented thus leading to customer loyalty. Organizations rely on their customers and therefore should do everything possible to meet present and future customer needs.
The meaning and value of quality continue to change according to organizational standards. Some authors see quality as the standard of performance while others view it as satisfying customers needs and requirement. Quality is seen to be crucial in modern business practices and it is a basic requirement that sustains the business world. The purpose of quality has increased to an extent that quality is achievable at a low cost through TQM. Quality influences all areas of the organization and has emotional cost suggestions. Lack of quality leads to customer dissatisfaction and in the long run leads to loss of business. Thus, Quality is a powerful force amongst the most conclusive features of market separation and utilized as a key factor used for business success. In recent time, consumer demand for quality products and services has become essential in the determination of sales volume and market share of organizations. Quality has become the acid test for determining the ability of an entity to satisfy stated and implied needs. Quality is sometimes described as putting together the components and characteristics which determine the extent to which output satisfies the customer's needs. Furthermore, improving quality has become a powerful strategy for achieving competitive advantage. Total Quality management is a principle that ensures that the organization stays in business through right behaviour of management. Total Quality Management is a process that involves proper understanding by top management of an organization in order to ensure its proper adoption as organizational business procedure.

to make fool proof systems and processes to deliver quality products which meet and exceed the expectations of bank customers. The findings emphasised that customer dissatisfaction leads to loss of business. In banking sector, employees need to interact with the customers sensibly and with utmost care and professionalism to expect happy and loyal customers. There should be different various feedback forms for the customers for them to share what they feel about the bank products and services. The feedbacks may be in favour of the organization, may not be in favour of your business. Negative comments or feedbacks of the customers should not be ignored. As a part of total quality management, employees should sit on a common platform, brainstorm ideas and come to concrete solutions which would improve the systems and processes to eventually delivery what the customer expects. No amount of total quality management would help if one ignores customers.

RECOMMENDATIONS

This article has shown that businesses need to emphasize on quality of their products and services rather than on quantity to survive the fierce competition in the business environment. The responsibility of delivering quality products and services to customers lies on the shoulders of every single individual who is directly or remotely associated with the organization. It is not only the management but also employees, suppliers, clients, customers who need to come up with improvement ideas. Based on the expositions of this article, the author puts forward the following recommendations:

1. Every organization has to take care of its customers. Their feedbacks are essential. Total Quality management should create process and systems based on continuous customer feedbacks.

2. Managers need to be trained in various TQM practices before implementing it because initiating and implementing total quality management programme requires great amount of planning and research and the involvement of managers at all levels.
3. There are costs involved at every stage in the implementation of total quality management programme. For this reason, management should allocate budgets efficiently and effectively for TQM at the beginning of every financial year.

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