

Total Quality Management and the Performance of Microfinance Banks in Delta State

OYIBO Freedom, Nwadoezie Jessica, Emmanuel Cynthia and Young Patrick

Department of Business Administration, Faculty of Management Sciences, Delta State University

Abstract: *The purpose of the study thus was to examine the influence of total quality management on organizational performance of microfinance banks in Delta State. The independent variable, total quality management was proxied by continuous quality improvement, leadership, employee involvement, bench marking and customer relationship management. The dependent variable, organizational performance, was proxied by customer satisfaction. The study adopted a survey research design. The Purposive sampling technique was used in selecting 20 license microfinance banks in Delta State. The total number of employees of the microfinance banks selected was 327. Taro Yamane formula was used in determining a sample size of 180. The study made use of primary source of data. The research instrument was a 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 hand delivery method. The data were analyzed using descriptive and inferential statistics through Statistical Package for Social Sciences (SPSS). Out of the 180 respondents to whom the researcher sent the questionnaire, 170 completely filled and returned theirs and was deemed usable for further analysis. The stated hypotheses were tested and the results revealed that all the total quality management dimensions were significantly related to Organizational performance. Continuous quality improvement, employee involvement and customer relationship management had positive relationship with organizational performance. The study concluded that total quality management practices need to be given adequate attention by microfinance banks in Delta State. 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.*

1. INTRODUCTION

1.1 Background to the Study

Competition in the world has brought about increase in demand for quality products (Jimoh & Oyewole, 2019; Ogbu, 2015). This has been in the form of product innovation, improved business processes, customer focus strategies, and aggressive promotion strategies developed by organizations. Developing countries have been experiencing fierce competition in their business environment, especially in the last two decades (Abuo, Nwachukwu & Ezeokonkwo, 2018) with dire consequences on firm's budgetary process (Onuorah & Odita, 2013; Ehiedu & Odita, 2014). For emerging organizations to survive such competitive pressure, the need to improve on business operations has become paramount (Abuo, et al., 2018; Jimoh, & Oyewole, 2019). They have to provide quality products; focus on cost reduction; and ensure sustainable customer satisfaction (Jimoh & Oyewole, 2019).

One of the ways through which organizations can improve on their operations and performance is perhaps through the adoption of total quality management (Abuo, et al., 2018; Jimoh & Oyewole, 2019). Researchers argue that the adoption of total quality management can assist organizations to improve the quality of their products (Abuo, et al., 2018; Jimoh & Oyewole, 2019; Odit, 2021). In addition, total quality management is used to describe organization's effort to improve on their services (Jimoh & Oyewole, 2019). A total quality management programme focuses at ensuring that there is a constant improvement in all aspects of an organization's activities, especially product delivery, meeting customers' expectations and creating competitive advantage (Al-qudah, 2012).

Total quality management practices identified in the literature include inventory management, administrative efficiency, leadership, and customer focus (Esiaba, 2016). It is expected that the adoption of total quality management practices will enable organizations to improve on their performance and competitive advantage.

Organisational performance is a term used to refer to a measure of the level at which a set of tasks or objectives have been attained (Shields et al., 2015). It represents the achieved results of an organization (Owen, 2006; Odumeru, 2013). Performance is a crucial element in every organization as it determines how organisational goals and objectives have been achieved (Shields et al., 2015). It is used to explain how inputs have translated to outputs and how such results contribute to organisational growth (Adeyeye, 2014).

Microfinance Banks (MFBs) provide micro-credit services to individuals and small business in society (Okpara, 2010). Their focus is to improve the economy of those who cannot gain access to conventional banks credit facilities. Unlike conventional banks,

microfinance banking is concerned with providing credit facilities and savings opportunities for small business operators to grow their business gradually. MFBS need to improve on their performance if they must continue to function.

1.2 Statement of Research Problem

Although, organizations have indicated interest in the adoption of total quality management practices, it is not clear in the literature whether the microfinance banks, especially those in Delta state have adopted total quality management practices. This owes to the poor behaviour displayed by some employees of the microfinance banks during service transactions with them. Hence, it is important to examine the relationship between the total quality management practices and performance of microfinance banks in Delta State. However, it is not clear in the literature that the microfinance institutions in Nigeria have also adopted total quality management techniques in their operations. Also, the microfinance banks in Delta state have been operating traditional credit and loan system for a relatively long time. It appears there are no adequate measures that have been put in place by the leadership of these institutions on how they could engage in continuous improvement quality. The leadership pattern of the microfinance banks tend to be rigid and centralised as the management hardly engage their employees in decision situation. As a result, customers have expressed worry over the poor satisfaction they receive from the employees of these microfinance banks. The need for them to benchmark other microfinance banks and develop customer relationship management system will in no measure assist in promoting the level of customer satisfaction of microfinance bank services.

Few studies have been conducted in developing countries on total quality in relation to microfinance banks, however the studies did not reflect dimensions of total quality management practices such as leadership, employee involvement, bench marking and customer relationship management. They mainly proxied total quality management practices on one or two variables. To the best of the researcher's knowledge, no study has been carried out on total quality management and performance of microfinance banks in Delta state. This is the gap which this study seeks to close.

1.3 Research Questions

The study was guided by the following research questions:

1. Is there any significant relationship between continuous quality improvement impacts on performance of microfinance banks in Delta state?
2. Does leadership influence performance of microfinance banks in Delta state?
3. Does employee involvement influence the performance of microfinance banks in Delta state?
4. Is there any significant relationship between benchmarking and performance of microfinance banks in Delta state?
5. Is there any significant relationship between customer relationship management and performance of microfinance banks in Delta state?

1.4 Objectives of the Study

The broad objective of the study is to examine the influence of total quality management practices on the performance of Microfinance Banks in Delta State. The specific objectives are to:

- i. ascertain the extent to which continuous quality improvement impacts on performance of microfinance banks in Delta state;
- ii. examine the relationship between leadership and performance of microfinance banks in Delta state;
- iii. ascertain the relationship between employee involvement and performance of microfinance banks in Delta state;
- iv. evaluate the relationship between benchmarking and performance of microfinance banks in Delta state; and
- v. evaluate the relationship between customer relationship management and performance of microfinance banks in Delta state.

1.5 Hypotheses of the Study

The following hypotheses were formulated to guide this study:

H₀₁: There is no significant relationship between continuous quality improvement and performance of microfinance banks in Delta state.

H₀₂: There is no significant relationship between leadership and performance of microfinance banks in Delta state.

H₀₃: There is no significant relationship between employee involvement and performance of microfinance banks in Delta state in Nigeria.

H₀₄: There is no significant relationship between benchmarking and performance of microfinance banks in Delta state in Nigeria

H₀₅: There is no significant relationship between customer relationship management and performance of microfinance banks in Delta state in Nigeria

2. REVIEW OF RELATED LITERATURE

2.1 Conceptual Framework

This section presents a conceptual clarification of the dependent and independent variables. It begins with the dependent variable which is organization performance, and proceeds to the independent variable.

The diagram below represents the conceptual framework or research model. It depicts the relationship between total quality management practices and organisational performance. Total quality management practices are proxied by continuous improvement quality, leadership, employee involvement, benchmarking, and customer relationship management whereas organisational performance is proxied by customer satisfaction and financial performance. Figure 3.1 shows that each of the total quality management practices itemized has the capacity to influence customer satisfaction and financial performance.

TOTAL QUALITY MANAGEMENT PRACTICES

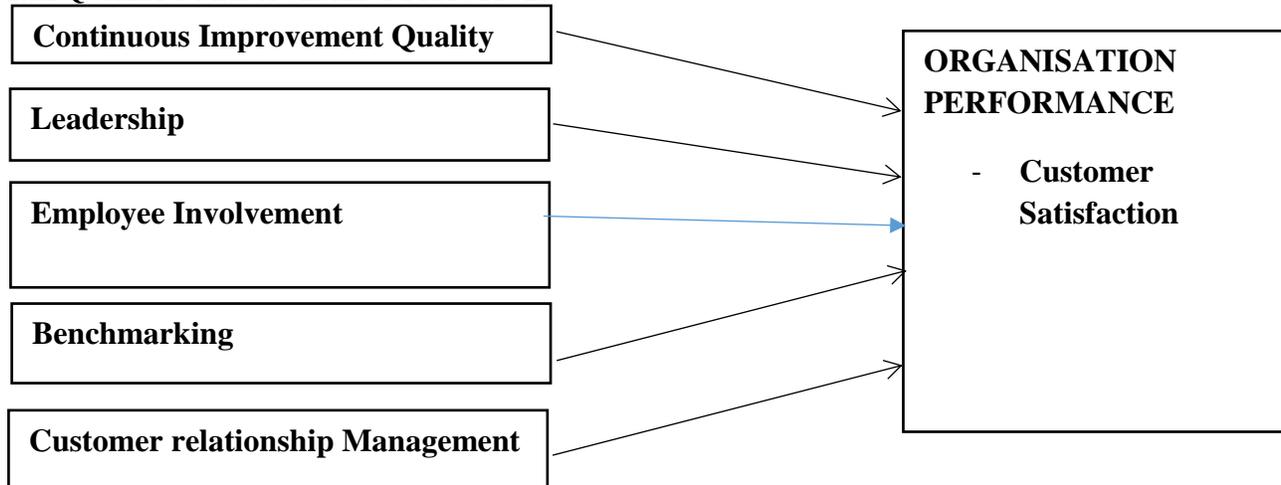


Figure 2.1: Conceptual Framework

Source: Researcher's Conceptualization (2021)

2.1.1 Organization Performance

Performance refers to the acts of executing, accomplishing and fulfilling of a task. It is the accomplishment of a given task measured against preset standards (Trivedi, 2010). It is a term that is generally applied to the conduct of activities of an organization as a way of ascertaining the degree to which the goals, objectives or purpose of the activity has been actualized in terms of quality and compliance (Shaibu, 2014).

Organisational performance is a term that is used to refer to a measure of the level at which a set of tasks or objectives have been attained. It is used to represent the attained results or outcomes of an organization (Owen, 2006; Odumeru, 2013). Performance is a very crucial element in every organization as it determines the extent to which the organizational goals and objectives have been achieved. It is used to reflect and explain how resources as inputs have been able to translate to outputs and how such outputs are contributing to organisational growth (Adeyeye, 2014). It encompasses the measurement of the outcomes or real productivity of a

business based on the set objectives, often called performance objectives (Mahapatro, 2013; Suhag, *et al*, 2017). For performance to be possible therefore, there must be adequate management of the human resource; commitment to the organization purpose and good governance (Mahapatro, 2013).

2.1.2 Measuring Organisational Performance

There is no specific way of measuring organisational performance (Zhang, Khan, Lee & Salik, 2019). The measurement criterion is often based on what the organization seeks to achieve at a given point in time. Authors and researchers have used different terms to explain how performance could be measured (Owen, 2006; Odumeru, 2013; Shaibu, 2014, Zhang, *et al*, 2019). Some have based their measurement on financial measures whereas others have adopted non-financial measures. In this study, organisational performance is measured using customer satisfaction as a non-financial measures.

2.1.2.1 Customer Satisfaction Measure

Customer satisfaction is used to describe the emotional state of individuals or organizations that are currently or have previously consumed a product. Customers are said to be satisfied when a product performance matches or exceeds their expectations (Araghchi, 2007; Kong, 2006; Kotler, 2013; Mwanzo, 2011). As Kotler (2000) explained, satisfaction is an individual's feeling of pleasure or disappointments a result of the comparison of a product's perceived performance relative to the individual's expectation. Yi (1990) defines customer satisfaction as a collection of perceptual outcome, evaluation and psychological reactions to consumption experiences regarding a product performance. As demonstrated by Mwanzo (2011), customer satisfaction may be reflected in terms of the nature of service delivery; the ability of a company to retain customers and manage feedback effectively. Pascal (2016) further demonstrates that a reduction in customer complaints can be a strong predictor of customer satisfaction.

2.1.3 Concept of Total Quality Management

Total Quality Management (TQM) has been defined variously. Lee & Chang, (2006) defined TQM as the commitment of all employees to continuous improvement of business processes to meet the needs and requirements of customers. This definition is similar to the one given by Sadikoglu (2008) in which total quality management is defined as the entire way to a continuous improvement of the products, services, people, processes, environment and employees to meet the needs of customers and access to the upper limit of profitability. These definitions tend to view TQM as organizational "processes", whereas earlier views of total quality management use terms such as "factors" (Powell, 1995; Douglas & Judge, 2001) "principles" (Marrow, 1997), and "culture" (Kanji & Wallace, 2000).

2.1.4 Total Quality Management Dimensions

Total quality management is anchored on a set of practices or dimensions that seek to focus on customers as way of creating competitive advantage (Esiaba, 2016; Jimoh *et al.*, 2019). Studies have not been able to identify an all-inclusive group of practices that constitute the dimensions of total quality management. As a result, there have been variants of what constitute total quality management. The variants of the dimensions seem to have evolved with time. Researchers such as Dow, Samson and Ford (1999), Flynn, Schroeder and Sakakibara (1995) and Powell (1995) have adopted terms such as customer, human resource and leadership focus. These variables have been described as behavioral and soft variables (Mehmood, Qadeer, & Ahmed, 2014).

Another set of researchers such as Miranda (2003), Prajogo (2003), Terziovski and Samson (1999), identified dimensions that include customer focus, people management, strategic planning, leadership, process management and information analysis. However, there is an increasing number of studies that are in agreement that dimensions such as customer focus, continuous improvement quality, leadership and employee involvement to have strong influence on organizational characteristics (Esiaba, 2016; Mehmood *et al.*, 2014, Prajogo, & Sohal, 2003).

2.1.4.2 Leadership

Leadership has been described as the ability to inspire confidence and support from the people in order to accomplish organizational goals (Esiaba, 2016). Total quality management thrives on top management strong commitment (Esiaba, 2016). Leadership becomes evident when there are clarity of vision, long-term perspective, coaching as a management style, peoples' participation, employee empowerment, effective planning and implementation of organizational change.

Leadership is one of the popular total quality management dimension used in the literature (Jabeen *et al.*, 2015). The reason is because of the role which managers play in ensuring that goals and objectives are accomplished. As suggested by Genaparapu, and Prathigadapa (2015), managers ensure that there is unity of purpose and direction in the organization to attain competitive advantage.

2.1.4.3 Employee Involvement

The term “involvement” is used to describe the degree of participation of organisational members in decision making processes (Amah, & Ahiauzu, 2013; Kumari, & Kumari, 2014; Obiekwe, Zeb-Obipi, & Ejo-Orusa, 2019). Employee involvement involves the extent to which employees are able to share information, knowledge and power throughout the organization (Amah, & Ahiauzu, 2013; Randolph, 2000). The purpose of employee involvement is to empower employees such that they are able to engage in managerial decisions and ensure that there is improvement in the organisational activities, especially those activities that reflect employee position (Kumari, & Kumari, 2014; Obiekwe, et al., 2019). Employee involvement can be fostered delegation of responsibility, effective employee-management feedback, provision of opportunity for managers to work with less supervision and allowing employees to serve in teams (Amah, & Ahiauzu, 2013; Obiekwe, et al., 2019).

2.1.4.4 Benchmarking

Benchmarking is an approach of that allows an organisation to align its practices to best practices in the industry in which it belongs (Al-Fawaer, Hamdan, & Al-zubi, 2012). It is an avenue of evaluating current performance against top performing organisations and identifying those practices in the top performing organisation in a bid to adopt same (Al-Fawaer, et al., 2012; Gerrish, & Spreen, 2017; Omorogbe, & Umemezia, 2020). According to Omorogbe and Umemezia (2020:149), “benchmarking is a continuous process of evaluating products, services and organisational practices against those of competitors. The essence of benchmarking is to provide standards or indices upon which an organisation could track its performance overtime (Omorogbe, & Umemezia, 2020).

2.1.4.5 Customer Relationship Management

Customer relationship involves the ability of a organization to respond to customers promptly (Su, Tsai & Hsu 2010; El-Annan, Haidoura, Shatila, & Alozian, 2020). It entails following up on customers and improving the service delivery system (El-Anna, *et al.*, 2020). Customer relationship management entails paying adequate attention to issues bordering on management support system, open internal and external communication, and responding promptly to customers complaints (Su, *et al.*, 2010; Holmberg, 2015; El-Anna, *et al.*, 2020). Customer relationship management is all about retaining customers by creating and maintaining healthy and profitable relationship. As stated in Su, *et al.* (2010:1),

2.2 Theoretical Framework

Theories related to total quality management practice include: Demings theory and resource- based view (Petersen, 1999; Worlu & Obi, 2019; Barney, 1991).

2.2.1 Deming’s Theory of Total Quality Management

Total Quality Management (TQM) was introduced by Edward W. Deming (1900 -1993) (Petersen, 1999). Deming TQM theory proposes that a quality improvement will help organizations to increase their productivity level, capacity, profit, and market share (Petersen, 1999). The theory also explains that quality improvement will reduce cycle time, cost of production, complaints from customers and litigations (Petersen, 1999). Deming had earlier observed that many organizations were inefficient. The situation was described as “management seven deadly diseases” (Peterson, 1999). Deming argued that the sharp decline in the productivity of many organizations is attributed to their inability to have an adequate description of quality. According to Petersen (1999:482) “Deming’s seven deadly diseases of management are: emphasis on price tag rather than total cost; work standards; quotas; exhortations; numerical goals devoid of methods to achieve them; failure to invest in knowledge; and failure of training and supervision”. Deming proposes fourteen points of management in a bid to proffer solution to the problems of associated with management deadly diseases (Worlu, & Obi, 2019).

Figure 2.1 shows Deming’s principles for TQM practice

DEMING'S 14 POINTS FOR TQM

1. There should a constant procedure on product improvement
2. The new philosophy should be adopted
3. Stop depending on inspection for quality
4. Stop awarding business on the basis of price and reduce cost by using one supplier
5. Always ensure that the organization is improving
6. Put measures in place that train people on the job
7. Have the right leadership
8. Prevent fear
9. Reduce barriers on staff progress
10. No need for setting targets on the employees
11. Stop the use of sales quota to employees
12. Eliminate challenges that reduce the esteem employees and stop rating practice
13. Engage in a program that promotes education and self-improvement for employees
14. Everyone in the organization should work

Sources: 1. Pratt, M.K. (2019). TQM. Retrieved from <https://www.searchcio.techtarget.com/TQM...> 2. Worlu, R., & Obi, J.N. (2019). TQM practices and organizational performance. *Covenant Journal of Business and Social Sciences*, 10(1), 1-21

Deming's fourteen management points include constancy of purpose, adoption of new philosophy, stoppage on the dependence on mass production, reduced dependence on price, continuity in production and improvement of services, job training, leadership effectiveness, breaking away from fear, breaking down of barriers emanating from department, removal of goals based on quantity, providing support on craftsmanship pride, and educating employees (Worlu & Obi, 2019).

Deming's theory has been criticised for its inability to provide adequate description of total quality management (Petersen, 1999). The theory has also been criticised for being too cumbersome and time consuming to apply. Deming's theory lacks contemporary total quality management practices due to its rigidity. The theory has also failed to proffer ways of dealing with future issues on quality. It did not foresee changes resulting from globalisation and the need for continuous review in quality practices. Despite the criticisms of Deming's view of TQM, it is argued that the application of the theory had improved Japanese organisations (Petersen, 1999; Worlu, & Obi, 2019).

2.3 Empirical Review

Table 2.1: Summary of Empirical Studies

S/N	Author(s)	Title of the study	Methodology	Findings
1.	Jabeen et al (2015).	Total quality management dimensions and small and medium scale enterprises' performance.	Survey research design, Structural equation modeling	The findings revealed that management leadership has a significant effect on business performance of small and medium scale enterprises. Customer focus and continuous quality improvement were found to have a non-significant effect.
2.	Maina (2015)	Total quality management and sustainable performance improvement.	Case study	It was revealed that a positive and significant relationship exists between total quality management practices and performance of the banks.

3.	Nassar, Yahaya, and Shorun (2015)	Total quality management and customer satisfaction in service industry in Nigeria.	Survey, Multiple regression analysis	It was revealed that a positive and significant relationship exists between total quality management and customer satisfaction.
4.	Ogbu (2015)	Evaluating the implementation of total quality management in Guaranty trust bank.	Survey research design.	It was revealed that a positive and significant relationship exists between total quality management and customer satisfaction and loyalty.
5.	Gerrish and Spleen (2017)	Benchmarking encourages improvement or convergence	Survey research design	Bench marking is a crucial performance improvement tool that should be adopted by organisation.
6.	Abuo, and Ezeokonkwo, (2018)	factors affecting the application of total quality management in building constructions in Nigeria.	Survey research design, regression analysis	Findings revealed that management support is the major factor influencing dimension of total quality management, while the least factor is team work.
7.	Worlu and Obi (2019)	Total quality management practices and organisational performance.	Case study design.	A positive and significant relationship exists between total quality management and customer satisfaction.
8.	Sutrisno and Timotius (2019)	Total quality management and organisational performance.	Survey research design, structural equation modeling	It was revealed both soft and hard total quality management positively and significant influenced performance of food production industry in Indonesia.
9.	Josiah and Nkamere (2019)	Effect of customer relationship management on the performance of small and medium scale enterprises on hospitality industry in Cross River State.	Survey research design, multiple regression	enquiry management positively and significantly influenced performance
10.	Asenge et al (2019)	Total quality management practice and performance of deposit money banks in Nigeria.	Survey research design, Regression analysis	The findings showed that all the independent variable such as top management commitment, process management, employee involvement and customer focus have significant effect on performance of deposit money banks in Nigeria.
11.	Tibeibaho, Nkolo, and Henriksson (2021)	Continuous improvement as a tool to implement evidence-informed problem solving in district and health facility level in Uganda.	Semi-structured interview. Analysis was carried out using Correlation analysis.	The finding revealed that the adoption of continuous improvement quality was low in the health facility. It was also revealed that the poor adoption of continuous improvement quality was responsible for the high staff turnover.

3.0 RESEARCH METHODS

3.2 Research Design

In carrying out this research, descriptive survey research design would be employed. Descriptive survey design is a technique for gathering data on a population in which the direct contact is made with the unit of study through the means of qualitative instrument (questionnaires). To this end, the descriptive survey design involved the use of questionnaire to collect data on respondents' opinion in terms of organizational performance, continuous improvement quality, leadership, employee involvement and bench marking.

3.3 Population of the Study

The population of study consists of all the staff of MFBs in Delta State. The total number of Central Bank of Nigeria licensed Microfinance Banks in Delta State as at October 31, 2020 is 23. The justification for using Microfinance Banks (MFBs) in Delta state is due to the perceived lack of total quality management practices noticeable among employees in Delta State.

20 MFBs across Delta State were selected using purposive sampling method. They are shown in Table 3.1. The data from the human resource department of selected microfinance banks shows that the total number of employees in the MFBs is 327 as at June, 2021.

Table 3.1: Distribution of Selected licensed micro finance banks in Delta State as at June, 2021.

S/N	Name of Microfinance banks	Location
01	AMJU Unique Microfinance Bank Limited	71, Airport road, Effurun, Warri.
02	Aniocha Microfinance Bank Limited	Umeadi House, Ogbefu Quarter, Iselle-Uku, Aniocha North L.G.A, Delta State.
03	Anointed Microfinance Bank Limited	2, Effurun Sapele Road, Effurun, Delta State
04	Aspire Microfinance Bank Limited	No. 254, Umusadegi Road, Kwale, Delta State
05	Boji Boji Microfinance Bank Limited	Old Abraka Road, Agbor, Delta State
06	Creekline Microfinance Bank Limited	5 Swam Road, GRA, Warri, Delta State
07	CUB Microfinance Bank Limited	Co-operative House, Okpanam Road, Asaba Delta
08	Dolphin Microfinance Bank Limited	72, Enerhen, Udu Clan, Warri, Delta State
09	Eagle Flight Microfinance Bank Limited	129 Ajamimogha Road, Warri, Delta State
10	Elo-Emede Microfinance Bank Limited	Uruowho Street, Adaza Quarters, Opp. Holy Trinity Anglican Church, Emede, Isoko South, L.G.A, Delta State
11	Enede Microfinance Bank Limited	No. 3, Church Of God Mission Road, Off Nsukka/Ossisa Road, Nsukka Aniocha South L.G.A. Delta
12	Goldman Microfinance Bank Limited	3B, Ezenei Avenue, Asaba, Delta State
13	Green Acres Microfinance Bank Limited	60, Efurun Sapele Road, Efurun-Warri, Delta State.
14	ICB Microfinance Bank Limited	Illah-Asaba Road, Oshimili North Local Govt Area, Delta State.

15	IC-Global Microfinance Bank Limited	No.1, Ibrahim Kefas Road, Okpohro Junction, Oleh, Delta State.
16	Iyede Microfinance Bank Limited	Town Hall Square, Otor-Iyede, Isoko North L.G.A, Delta State.
17	Megapraise Microfinance Bank Limited	324, KM4 Refinery Road, Ekpan Warri, Delta State
18	New Golden Pastures Microfinance Bank Limited	197 Warri/Sapele Road, Warri, Delta State
19	Nopov Microfinance Bank Limited	1 Uwor Street, Ogbeowele, Ibusa, Delta State
20	Okpe Microfinance Bank Limited	Old Market Square (Afieyi), Oha Orerokpe Okpe Local Govt Area, Delta State

Source: Researchers fieldwork (2021)

3.4 Sample Size Determination

A sample refers to a sub-part of an entire population. The sample size refers to the number of observations from a population from which statistical inferences for the whole population are obtained. In determining the sample size, the 20 selected Microfinance banks (MFBs) has a total of 327 employees in Delta state, Nigeria. Taro Yamane (2012) formular was used to get a sample size of 180. The calculation is shown below.

$$n = \frac{N}{1 + Ne^2}$$

The sample size estimate calculation is displayed in Table 3.2

Where n = sample size

N = population size

e = level of significance desired

Given that N = 327, e = 0.05

$$n = \frac{327}{1 + 327(0.05)^2}$$

$$\frac{626}{1 + 0.8175}$$

$$\frac{327}{1.8175}$$

$$= 180$$

From the above formula, the sample size for this study is 180.

3.5 Sampling Technique

Sampling methods are ways to choose a sample from the target population to the study. A simple random sampling was used to select the sampled respondents. A person is chosen randomly, and any one has the chance of being picked. With this technique, a representative sample of the population is arrived at. Furthermore, a stratified random sampling technique was used to select the number of employees that will be administered questionnaire in each of the MFBs.

The essence of using a stratified random sampling was to obtain proper representation of employees that were to be administered the questionnaire.

$$n_i = \frac{A}{N} \times n$$

Where n_i = Sample estimate

A = population of stratum

N = Total population

n = sample size

Table 3.2: Sample size estimate

S/N	Selected MFBs	Population	Sample size Estimate
01	AMJU Unique Microfinance Bank Limited	23	13
02	Aniocha Microfinance Bank Limited	14	8
03	Anointed Microfinance Bank Limited	17	9
04	Aspire Microfinance Bank Limited	22	12
05	Boji Boji Microfinance Bank Limited	13	7
06	Creeklime Microfinance Bank Limited	18	10
07	CUB Microfinance Bank Limited	19	10
08	Dolphin Microfinance Bank Limited	21	12
09	Eagle Flight Microfinance Bank Limited	21	12

10	Elo-Emede Microfinance Bank Limited	20	11
11	Eneade Microfinance Bank Limited	17	9
12	Goldman Microfinance Bank Limited	11	6
13	Green Acres Microfinance Bank Limited	16	9
14	ICB Microfinance Bank Limited	14	8
15	IC-Global Microfinance Bank Limited	19	11
16	Iyede Microfinance Bank Limited	22	12
17	Megapraise Microfinance Bank Limited	11	6
18	New Golden Pastures Microfinance Bank Limited	16	9
19	Nopov Microfinance Bank Limited	15	8
20	Okpe Microfinance Bank Limited	16	9
	Total	327	180

Source: Researcher’s computation (2021).

3.10 Model Specification

A multiple regression model is used to represent the constructs used in this study and are represented in equation 3.4 below. It is used to explain the changes that take place in organisational performance due to changes in total quality management practices. The assumption is that there is a linear relationship between the dependent variable (organisational performance proxied by customer satisfaction) and the independent variable (total quality management practices). The justification for this assumption is based on the behaviour of similar variables in earlier studies that have been conducted. The model is specified below.

$$ORG = f(CIQ, LDS, EMI, BMG) \dots\dots\dots (3.1)$$

$$ORG = \alpha_0 + \alpha_1 CIQ + \alpha_2 LDS + \alpha_3 EMI + \alpha_4 BMG + \alpha_5 CRM + e_t \dots\dots\dots (3.2)$$

The operational definitions of the variables in this model are as follows:

α_0 = Constant Coefficient, $\alpha_1 - \alpha_5$ = Coefficient of independent variables

ORG = Organisation Performance, CIQ = Continuous improvement Quality

LDS = Leadership, EMI = Employee Involvement, BMG = Benchmarking

CRM = Customer relationship management, e_t = Error term

The a priori expectations of the parameters are:

$\alpha_1 > 0$; $\alpha_2 > 0$; $\alpha_3 > 0$; $\alpha_4 > 0$; $\alpha_5 > 0$

3.11 Method of Data Analysis

After retrieving the distributed questionnaires from the respondents, data was collated, coded and analyzed using Statistical Package for Social Science (SPSS) software (Nwannebuife, 2017). The tools that was used to analyze the data include descriptive and correlation and multiple regression analyses. The descriptive statistics was used to describe the data in the form of frequency distribution tables, percentages and means and standard deviation. The correlation analysis explained whether a linear relationship exists between the independent and dependent variables. The multiple regression analysis was used to ascertain the extent to which

the independent variables (total quality management practices) affect the dependent variable (organisation performance). It was also used to test the stated hypotheses at 5% level of significance.

4.0 DATA PRESENTATION AND ANALYSES

4.2 Administration of Research Instrument

This section examined questionnaires that were successfully retrieved during the fieldwork. Table 4.1 showed the administration of the questionnaire.

Table 4.1: Questionnaire Administration

Items	Frequency	Percentage
Number issued	180	100%
Number of valid responses	170	94%
Number of invalid responses	10	6%

Source: Fieldwork (2021)

As shown in Table 4.1, a total of 180 copies of questionnaire were distributed to respondents, while 170 copies were successfully retrieved indicating an impressive response. The implication was that the respondents were excited about the study hence their willingness to provide any information that will enhance their organisation performance.

4.4 Description of Variables

The different items used in measuring the research variables were described using mean and standard deviation. The mean scores were calculated by assigning 5, 4, 3, 2, 1 to strongly agree, agree, not sure, disagree and strongly disagree respectively and later divided by the total number of respondents. In interpreting the mean score, it is assumed that values that are above 3 show that majority of the respondents “agreed” with the statements while values that fall below 3 show that majority of the respondents “disagreed” with the statements. The results are presented in Tables 4.3 to 4.8.

Table 4.3: Description of continuous improvement quality

Q/ N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
6	My organisation has a culture of continuous improvement	25 (14.7%)	76 (44.7%)	47 (27.6%)	19 (11.2%)	3 (1.8%)	3.59	.93
7	I receive continuous training on the technical aspects of my job	10 (5.9%)	57 (33.5%)	82 (48.2%)	15 (8.8%)	6 (3.5%)	3.29	.85
8	The idea of continuous improvement quality is in alignment with my organisation’s objectives	30 (11.8%)	53 (31.2%)	67 (39.4%)	27 (15.9%)	3 (1.8%)	3.35	.94

9	My organisation approaches quality issues strategically	16 (9.4%)	59 (34.7%)	16 (9.4%)	26 (15.3%)	2 (1.2%)	3.36	.89
10	My organisation has a strong structure that is built around quality improvement	10 (5.9%)	59 (34.7%)	80 (47.1%)	15 (8.8%)	6 (3.5%)	3.31	.85
Overall mean and standard deviation							3.38	0.89

Source: Researcher's computation (2021)

Table 4.3 shows that majority of the respondents agreed with the statements on continuous improvement quality in the following order: My organisation has a culture of continuous improvement ($\bar{X} = 3.59$; $SD = 0.93$); I receive continuous training on the technical aspects of my job ($\bar{X} = 3.29$; $SD = .85$); The idea of continuous improvement quality is in alignment with my organisation's objectives ($\bar{X} = 3.35$; $SD = 0.94$); and My organisation has a strong structure that is built around quality improvement ($\bar{X} = 3.31$; $SD = 0.85$). The overall mean score for continuous improvement quality was 3.31 with a standard deviation of 0.85. It was therefore concluded that respondents' evaluation of continuous improvement quality of microfinance banks is above the average.

Table 4.4: Description of leadership

Q/N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
11	My manager is strongly committed to quality	25 (14.7%)	80 (47.1%)	46 (27.1%)	16 (9.4%)	3 (1.8%)	3.64	.91
12	My manager inspires me to do quality tasks	10 (5.9%)	63 (37.1%)	76 (44.7%)	15 (8.8%)	6 (3.5%)	3.33	.86
13	I work effectively with team	16 (9.4%)	61 (35.9%)	62 (36.5%)	26 (15.3%)	5 (2.9%)	3.34	.95
14	My manager allows me to participate in decision making	9 (5.3%)	78 (45.9%)	54 (31.8%)	23 (13.5%)	6 (3.5%)	3.36	.91
15	I possess the leadership skills of my manager	4 (2.4%)	79 (46.5%)	63 (37.1%)	22 (12.9%)	2 (1.2%)	2.64	.78
Overall mean and standard deviation							3.24	.88

Source: Researcher's computation (2021)

Table 4.4 shows that majority of the respondents agreed with four statements on leadership in the following order: My manager is strongly committed to quality ($\bar{X} = 3.64$; $SD = 0.91$); My manager inspires me to do quality tasks ($\bar{X} = 3.33$; $SD = .86$); I work effectively with team ($\bar{X} = 3.34$; $SD = 0.95$); and My manager allows me to participate in decision making ($\bar{X} = 3.36$; $SD = 0.91$). However, majority of the respondents disagreed to 1 statement which was 'I possess the leadership skills of my manager' ($\bar{X} = 2.64$; $SD = 0.78$). The overall mean score for leadership was 3.24 with a standard deviation of 0.88. It was therefore concluded that respondents' evaluation of leadership of microfinance banks is above the average.

Table 4.5: Description of employee involvement

Q/N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
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16	Management delegates responsibility readily	2 (1.2%)	20 (11.8%)	68 (40.0%)	80 (47.1%)	-	2.67	.73
17	Management listens to employees' opinion during meeting	4 (2.4%)	19 (11.2%)	79 (46.5%)	60 (35.3%)	8 (4.7%)	2.71	.82
18	Employees are allowed to work with little supervision	17 (10.0%)	27 (15.9%)	100 (58.8%)	17 (10.0%)	9 (5.3%)	3.15	.92
19	I have served as the head of a team	10 (5.9%)	54 (31.8%)	85 (50.0%)	15 (8.8%)	6 (3.5%)	3.27	.84
20	I am highly involved with my work	25 (14.7%)	73 (42.9%)	53 (31.2%)	16 (9.4%)	3 (1.8%)	3.59	.91
Overall mean and standard deviation							3.08	.84

Source: Researcher's computation (2021)

Table 4.5 shows that majority of the respondents agreed to three statements on employee involvement. They include: Employees are allowed to work with little supervision ($\bar{X} = 3.15$; $SD = 0.92$); I have served as the head of a team ($\bar{X} = 3.27$; $SD = .84$); and I am highly involved with my work ($\bar{X} = 3.59$; $SD = 0.91$). However, majority of the respondents disagreed to two statements which include: Management delegates responsibility readily ($\bar{X} = 2.67$; $SD = 0.73$); and Management listens to employees' opinion during meeting ($\bar{X} = 2.71$; $SD = 0.82$). The overall mean score for employee involvement was 3.09 with a standard deviation of 0.84. It was therefore concluded that respondents' evaluation of employee involvement of microfinance banks is slightly above the average.

Table 4.6: Description of benchmarking

Q/N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
21	My company is highly goal oriented	10 (5.9%)	57 (33.5%)	82 (48.2%)	15 (8.8%)	6 (3.5%)	3.29	.85
22	My company seeks to know how to improve in operations	20 (11.8%)	57 (33.5%)	62 (36.5%)	26 (15.3%)	5 (2.9%)	3.36	.97
23	My company secure information about other Microfinance banks	2 (1.2%)	8 (4.7%)	58 (34.1%)	98 (57.6%)	4 (2.4%)	2.45	.68
24	My company often organises training for employees in order to introduce better ways of doing things as applicable in other Microfinance banks	1 (6.0%)	23 (13.5%)	83 (48.8%)	63 (37.1%)	-	2.78	.69

25	My company is fast growing	2 (1.2%)	9 (5.3%)	86 (50.6%)	59 (34.7%)	14 (8.2%)	2.56	.77
Overall mean and standard deviation							2.23	.79

Source: Researcher's computation (2021)

Table 4.6 shows that majority of the respondents agreed to two statements on bench marking. They include: My company is highly goal oriented ($\bar{X} = 3.29$; $SD = 0.85$); and My company seeks to know how to improve in operations ($\bar{X} = 2.45$; $SD = .68$). However, majority of the respondents disagreed to three statements which include: My company secures information about other Microfinance banks ($\bar{X} = 2.67$; $SD = 0.73$); My company often organises training for employees in order to introduce better ways of doing things as applicable in other Microfinance banks ($\bar{X} = 2.78$; $SD = 0.69$); and My company is fast growing ($\bar{X} = 2.56$; $SD = 0.79$). The overall mean score for benchmarking was 2.23 with a standard deviation of 0.79. It was therefore concluded that respondents' evaluation of bench marking practice of microfinance banks is below the average.

Table 4.7: Description of customer relationship management

Q/N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
26	We provide our customers with proper information about our products and services.	11 (6.5%)	35 (20.6%)	95 (55.9%)	19 (11.2%)	10 (5.9%)	3.11	.90
27	My company has a database of all customers	9 (5.3%)	78 (45.9%)	54 (31.8%)	23 (13.5%)	6 (3.5%)	3.36	.91
28	There is a cordial relationship between my company and its customers	2 (1.2%)	12 (7.1%)	68 (40.0%)	84 (49.4%)	4 (2.4%)	2.55	.71
29	Customers' requests and problems are promptly handled	2 (1.2%)	24 (14.1%)	63 (37.1%)	81 (47.6%)	-	2.69	.76
30	My company has a user friendly website for its customers	2 (1.2%)	10 (5.9%)	82 (48.2%)	68 (40.0%)	8 (4.7%)	2.59	.73
Overall mean and standard deviation							2.86	.80

Source: Researcher's computation (2021)

Table 4.7 shows that majority of the respondents agreed to two statements on customer relationship management. They include: We provide our customers with proper information about our products and services ($\bar{X} = 3.11$; $SD = 0.90$); and My company has a database of all customers ($\bar{X} = 3.36$; $SD = .91$). However, majority of the respondents disagreed to three statements which include: There is a cordial relationship between my company and its customers ($\bar{X} = 2.55$; $SD = 0.71$); Customers' requests and problems are promptly handled ($\bar{X} = 2.69$; $SD = 0.76$); and My company has a user friendly website for its customers ($\bar{X} = 2.59$; $SD = 0.73$). The overall mean score for benchmarking was 2.86 with a standard deviation of 0.80. It was therefore concluded that respondents' evaluation of customer relationship management of the microfinance banks was below the average.

Table 4.8: Description of organisation performance

Q/N	Statement	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree	Mean	Std. Dev.
31	We have difficulty in satisfying customers	11 (6.5%)	27 (15.9%)	103 (60.6%)	16 (60.6%)	-	3.04	.91
32	Customers stay longer with us	8 (4.7%)	53 (31.2%)	69 (40.6%)	27 (15.9%)	13 (7.6%)	3.09	.98
33	Our customers complain frequently about our services	4 (2.4%)	71 (41.8%)	59 (34.7%)	24 (14.1%)	12 (7.1%)	3.18	.95
34	Our feedback management system is excellent	2 (1.2%)	14 (8.2%)	55 (32.4%)	99 (58.2%)	-	2.52	.70
35	My organisation is highly preferred by customers	2 (1.2%)	10 (5.9%)	82 (48.2%)	68 (40.0%)	8 (4.7%)	2.59	.73
36	Generally, our customers are satisfied with our services	11 (6.5%)	27 (15.9%)	96 (56.5%)	16 (9.4%)	20 (11.8%)	2.96	.99
Overall mean and standard deviation							2.89	.87

Source: Researcher's computation (2021)

Table 4.8 shows that majority of the respondents agreed to three statements on organisation performance. They include: We have difficulty in satisfying customers ($\bar{X} = 3.04$; $SD = 0.91$); Customers stay longer with us ($\bar{X} = 3.09$; $SD = .98$); and Our customers complain frequently about our services ($\bar{X} = 3.18$; $SD = .95$). However, majority of the respondents disagreed to three statements which include: Our feedback management system is excellent ($\bar{X} = 2.52$; $SD = 0.70$); My organisation is highly preferred by customers ($\bar{X} = 2.59$; $SD = 0.73$); and Generally, our customers are satisfied with our services ($\bar{X} = 2.96$; $SD = 0.99$). The overall mean score for benchmarking was 2.89 with a standard deviation of 0.87. It was therefore concluded that respondents' evaluation of organisation performance of the microfinance banks was below the average.

4.5 Correlation Analysis

In establishing relationships among different variables, Pearson correlation analysis was further conducted. The results are shown in Table 4.8 below.

Table 4.9: Correlations

	CIQ	LDS	EMI	BMG	CRM	OGP
CIQ	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	170				
LDS	Pearson Correlation	.894**	1			
	Sig. (2-tailed)	.000				
	N	170	170			
EMI	Pearson Correlation	.572**	.706**	1		
	Sig. (2-tailed)	.000	.000			
	N	170	170	170		

BMG	Pearson Correlation	.647**	.744**	.750**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	170	170	170	170		
CRM	Pearson Correlation	.318**	.585**	.809**	.798**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	170	170	170	170	170	
OGP	Pearson Correlation	.256**	.396**	.705**	.519**	.726**	1
	Sig. (2-tailed)	.001	.000	.000	.000	.000	
	N	170	170	170	170	170	170

*. Correlation is significant at the 0.05 level (2-tailed).

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

Source: Researcher’s computation (2021)

Table 4.9 showed that Pearson correlation was used to assess the linear relationship among the variables. It showed that continuous improvement quality (CIQ), leadership (LDS), employee involvement (EMI), benchmarking (BMG) and customer relationship management (CRM) all significantly correlated with organisational performance (OGP) of microfinance banks of Delta State.

4.6 Multiple Regression

This section includes multiple regression results that were used to estimate the influence of total quality management practices on organisation performance of microfinance banks in Delta State. It comprised the results from the model summary, Analysis of variance (ANOVA) and coefficients. The R represented the multiple correlations while the R-squared represented the coefficient of determination of the model summary in Appendix II. The multiple correlation (R) was deemed very weak when it was 0.0 to 0.20; weak for 0.20 to 0.40; moderate for 0.40 to 0.60; strong for 0.60 to 0.80; and very strong for value greater than 0.80 (Rumsey, 2021). The F-statistics were gotten from the ANOVA (See Appendix II) while the coefficients were shown in Table 4.9 below. They were conducted at a 5% level of significance and were used to test the hypotheses formulated for this study as well as the model specified in chapter three of the study hence the decision rule for accepting or rejecting the hypotheses formulated was determined using 0.05(5%) critical value. It accepted the null hypotheses (Ho) if the calculated p-values (sig) are lesser than 0.05(5%) level of significance.

Table 4.10: Total Quality Management and Organisation Performance

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	1.396	1.156		1.208	.229	
1	CIQ	.560	.175	.521	3.192	.002
	LDS	-.692	.192	-.566	-3.601	.000
	EMI	.553	.150	.371	3.680	.000
	BMG	-.548	.155	-.405	-3.527	.001
	CRM	1.203	.191	.913	6.299	.000

R =0.790, R²= 0.624; F-Statistic = 54.451; F-Statistic (Prob) = 0.000.

Number of observation, N = 170

Dependent Variable: OGP (Organisation Performance)

Source: Researcher's computation

Table 4.10 revealed that all the total quality management variables had significant relationship with organisation performance. Specifically, it revealed that continuous improvement quality was significantly and positively related to organisation performance ($\beta=0.560$; $p = 0.002$); leadership was significantly and negatively related to organisation performance ($\beta= -0.692$; $p = 0.000$); employee involvement was significantly and positively related to organisation performance ($\beta= 0.553$; $p = 0.000$); and benchmarking was significantly and positively related to organisation performance ($\beta= -0.548$; $p = 0.001$). The regression result showed that when the independent variables were regressed on the dependent variable, the R value was 0.790 and (R^2) value of 0.624 was obtained. The R-value indicated that total quality management had 0.790 relationships with organisation performance. This signified that there was a strong relationship between total quality management practices and organisation performance of the microfinance banks in Delta State. The R^2 value of 0.624 in the regression was the strength of the model. It indicated the goodness of fit of the model and the effectiveness of the model in explaining the behaviour of the variables (continuous improvement quality, leadership, employee involvement, bench marking and customer relationship management) of microfinance banks in Delta State. It specifically demonstrated that the combined variables of continuous improvement quality, leadership, employee involvement, bench marking and customer relationship management in the regression model predicted and explained 62.4% of the systematic variation in organisation performance of the organisation performance of microfinance banks in Delta state, while other variables (s) not included in the model captured 37.6% variation in the organisation performance of the microfinance banks in Delta State. The F statistic ($F = 54.451$; $p=0.000$) indicated that total quality management was a significant predictor of organisation performance as a group.

4.8 Research Hypotheses Testing

Hypotheses one to five were tested using the result in Table 4.9

4.8.1 Research Hypothesis One:

There is no significant relationship between continuous improvement quality and performance of microfinance banks in Delta state.

Table 4.10 shows that there was a significant relationship between continuous improvement quality and performance of microfinance banks in Delta state ($\beta= 0.560$; $p = 0.002$). The t-statistic of 3.192 and p-value of less than 5% confirmed the result. Based on the result, we rejected the null hypothesis. We therefore concluded that there was a significant relationship between continuous improvement quality and performance of microfinance banks in Delta state.

4.8.2 Research Hypothesis Two: There is no significant relationship between leadership and performance of microfinance banks in Delta state.

Table 4.10 shows that there was a significant relationship between leadership and performance of microfinance banks in Delta state ($\beta= -0.692$; $p = 0.000$). The t-statistic of -3.601 and p-value of less than 5% confirmed the result. Based on the result, we rejected the null hypothesis. We therefore concluded that there was a significant relationship between leadership and performance of microfinance banks in Delta state.

4.8.3 Research Hypothesis three: There is no significant relationship between employee involvement and performance of microfinance banks in Delta state in Nigeria.

Table 4.10 shows that there was a significant relationship between employee involvement and performance of microfinance banks in Delta state ($\beta= 0.553$; $p = 0.002$). The t-statistic of 3.080 and p-value of less than 5% confirmed the result. Based on the result, we rejected the null hypothesis. We therefore concluded that there was a significant relationship between employee involvement and performance of microfinance banks in Delta state.

4.8.4 Research Hypothesis four: There is no significant relationship between benchmarking and performance of microfinance banks in Delta state in Nigeria.

Table 4.10 shows that there was a significant relationship between benchmarking and performance of microfinance banks in Delta state ($\beta= 0.553$; $p = 0.002$). The t-statistic of -3.527 and p-value less than 5% confirmed the result. Based on the result, we rejected the null hypothesis. We therefore concluded that there was a significant relationship between benchmarking and performance of microfinance banks in Delta state.

4.8.5 Research Hypothesis Five: There is no significant relationship between customer relationship management and performance of microfinance banks in Delta state in Nigeria

Table 4.10 shows that there was a significant relationship between customer relationship management and performance of microfinance banks in Delta state ($\beta= 1.203$; $p = 0.000$). The t-statistic of 6.299 and p-value less than 5% confirmed the result.

Based on the result, we rejected the null hypothesis. We therefore concluded that there was a significant relationship between customer relationship management and performance of microfinance banks in Delta state.

4.9 Discussion of Findings

This study examined the relationship between total quality management and organisation performance of microfinance banks in Delta State. It examined how continuous improvement quality, leadership, employee involvement, bench marking, and customer relationship management influenced the performance of microfinance banks in Delta state.

4.9.1 Relationship between Continuous Improvement Quality and Organisation Performance

The first objective was to determine the relationship between continuous improvement quality and the performance of microfinance banks in Delta state. It was revealed that continuous improvement quality had a positive and significant relationship with organisation performance microfinance banks in Delta State (0.560; $p = 0.002 < 0.05$). It implied that continuous improvement quality was a significant predictor of organisation performance of microfinance banks in Delta State and that continuous improvement quality would affect organisation performance of microfinance banks in Delta State positively. The significant relationship between continuous improvement quality and organisation performance underscores the critical role which continuous improvement quality plays in influencing the performance of microfinance banks in Delta State. Microfinance banks that have culture on continuous improvement, in which the employees are exposed to continuous training on the technical aspects of the job, and where the idea of continuous improvement quality aligns with the organisation's objectives would experience increase in performance. The outcome of this study was found to be consistent with Nassar et al (2015). They revealed that a positive and significant relationship existed between continuous improvement quality and performance. It was also consistent with Qadeer and Ahmad (2014) who revealed that continuous improvement quality was a significant predictor of performance. However, it was found to be inconsistent with Jabeen, et al (2015) who revealed that continuous improvement quality had no significant influence on organisation performance.

4.9.2 Relationship between Leadership and Organisation Performance

The second objective was to determine the relationship between leadership and the performance of microfinance banks in Delta state. It was revealed that leadership had a negative and significant relationship with organisation performance of microfinance banks in Delta State ($\beta = -0.692$; $p = 0.000 < 0.05$). It implied that leadership was a significant predictor of organisation performance of microfinance banks in Delta State but the current nature leadership style was having a negative influence on the performance of the microfinance banks in Delta State. The significant relationship between leadership and organisation performance underscores the critical role which leadership plays in every establishment including the microfinance banks in Delta State. However, the negative influence of the leadership depicts a state of poor leadership in which the managers are not as committed to the idea of total quality management. It also implied that the leaders find it difficult to allow lower level employees to participate in decision making. It also implied that the leadership styles of the managers were not influential enough to inspire the performance of the microfinance banks in Delta state. The outcome of this study was found to be consistent with Al-qudah (2012) on one hand that leadership had significant relationship with performance but it was also inconsistent on the other hand that leadership had a positive relationship with performance. The outcomes were inconsistent with Abuo and Ezeokonkwo (2015) that management support impacts performance positively.

4.9.3 Relationship between Employee Involvement and Organisation Performance

The third objective was to determine the relationship between employee involvement and the performance of microfinance banks in Delta state. It was revealed that employee involvement had a positive and significant relationship with organisation performance of microfinance banks in Delta State ($\beta = 0.553$; $p = 0.000 < 0.05$). It implied that employee involvement was a significant predictor of organisation performance of microfinance banks in Delta State and it would affect performance of the microfinance banks in Delta State positively. The significant relationship between employee involvement and organisation performance explains the important role which employee involvement plays in empowering employees to work effectively in their organisation hence improving organisation performance in the microfinance banks in Delta state. The outcome of this study was found to be consistent with Sofijanovai et al (2013). They revealed that a positive and significant relationship exists between employee involvement and performance. It was also found to be consistent with Amah and Ahiazu (2013).

4.9.4 Relationship between Benchmarking and Organisation Performance

The fourth objective was to determine the relationship between bench marking and the performance of microfinance banks in Delta state. It was revealed that bench marking had a negative and significant relationship with organisation performance of microfinance banks in Delta State ($\beta = -0.548$; $p = 0.001 < 0.05$). It implied that bench marking was a significant predictor of organisation performance of microfinance banks in Delta State and but the poor bench marking procedure of the microfinance banks in Delta

state affected the microfinance banks negatively. The significant relationship between bench marking and organisation performance describes the relevance of bench marking activities in providing the microfinance banks with best practices in the microfinance industry. Through adequate bench marking the microfinance banks will be able to seek for innovative ways of improving their performance. They will be able to secure adequate information for their growth and development which will enable them to organise trainings, seminars and workshops for the employees. The outcome of this study was found to be inconsistent with Al-fawaar et al (2012). They revealed that bench marking practices positively and significantly enhance customer satisfaction.

4.9.5 Relationship between Customer Relationship Management and Organisation Performance

The fifth objective was to determine the relationship customer relationship management and the performance of microfinance banks in Delta state. It was revealed that customer relationship management had a positive and significant relationship with organisation performance of microfinance banks in Delta State ($\beta = 1.203$; $p = 0.000 < 0.05$). It implied that customer relationship management was a significant predictor of organisation performance of microfinance banks in Delta State and it would impact the performance positively. The significant relationship between customer relationship management and organisation performance shows that the provision of customers with adequate information about their products and services, having an effective database system, developing cordial relationship with customers and having a highly functional website for customers to interact with the microfinance banks would influence the performance of the microfinance banks to a large extent. The outcome of this study was found to be inconsistent with Josiah and Nkamere (2019). They revealed that customer relationship management practices positively and significantly enhance performance. It is also consistent with Adeyeye (2013) who found out that a positive and significant relationship existed between customer relationship management and performance.

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The findings from this study are as follows:

1. All the total quality management dimensions (continuous improvement quality, leadership, employee involvement, bench marking and customer relationship management) had significant influence on the performance of microfinance banks in Delta state.
2. Continuous improvement quality, employee involvement and customer relationship management had the highest positive influence on the performance of microfinance banks in Delta state.
3. Leadership and bench marking had negative influence on the performance of microfinance banks in Delta state.
4. Customer relationship management had the highest positive influence on the performance of microfinance banks in Delta state while bench marking had the highest negative influence.
5. There was a strong correlation between total quality management and organisation performance. There was also a strong model fitness implying that total quality management was a significant predictor of organisation performance.
6. The Pearson correlation revealed that all variables (continuous improvement quality, leadership, employee involvement, bench marking and customer relationship management) had linear relationship with organisation performance.
7. The demographic distribution of respondents revealed that majority of the respondents was male employees. Majority of them were in the active working age. They also had the required qualifications to work in the microfinance banks in Delta state but many of them had worked for less than 9 years.

5.2 Conclusion

The dynamic nature of the business environment coupled with competition has brought the need for organisations to adopt best practices and engage continuous product improvement. This will not be possible where the leadership of the organisation has not fully understood and accepted the changes which total quality management demands. The outcomes of the study revealed that organisations that adopt total quality management practices are no doubt ear-marked for outstanding performance. Microfinance banks play important function in the provision of micro-credit 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.

Unlike conventional banks, microfinance banks provides credit facilities and savings opportunities for small business operators to gradually grow their business. MFBs need to improve on their performance if they must continue to function. The current study was conducted as a result of a dearth of studies on the relationship between TQM and performance of microfinance institutions in Delta state. The study examined the relationship between total quality management dimensions (such as continuous improvement quality, leadership style, employee involvement, bench marking and customer relationship) and Organisational performance (proxy by customer satisfaction). The empirical findings have shown consistency with theories such as Demings total quality management

theory and Barney's resource-based view. The results have shown that total quality management practices play significant role in the performance of microfinance banks. It is therefore necessary that measures be put in place that will enhance sustainable total quality management and performance of microfinance banks.

5.3 Recommendations

Based on the findings of the current study, the following are the recommendations:

1. The microfinance banks should take continuous improvement quality 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 Organisation. In the process of improving the quality process, the microfinance banks should be highly oriented with bench marking strategies. For this to be possible, they should set high goals, seek to know how their current operations should be improved, acquire information and organize training for employees in order to introduce better ways of doing things as applicable in other microfinance banks.

2. The leadership style of microfinance banks in Delta State needs to be improved upon. The leaders should be able to influence their employees positively through various forms of empowerment activities. The top management should be concerned about quality, they should be interested in employees' wellbeing; they should recognize the creativity of employees and pay enough attention on quality.

3. The employees of microfinance banks in Delta State should be involved in decision making process of the Organisation. The managers should involve the employees by delegating responsibilities, listening to their opinion during meetings, allowing them to work with little supervision and making them serve in teams.

4. For bench marking practices to have a positive contribution to the performance of microfinance banks in Delta state, it is important that the microfinance banks become highly goal oriented. The company should pursue information on best practices on how they can improve in their operations. They should endeavor to seek information from those microfinance banks that are performing highly in the industry. They should also endeavor to organize training for their employees on innovative and best practices in the microfinance industry.

5. Customer relationship should be well developed. Customers should be provided with adequate information concerning the products which the microfinance banks offer. They should have effective database management. Customers' request and problems need to be promptly handled. The microfinance banks should also ensure that they install an effective feedback management system in which they will be able to understand their customers better.

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