

## TOTAL QUALITY MANAGEMENT AS A SERVICE-EFFICIENCY TOOL IN THE NIGERIAN BANKING INDUSTRY

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### Abstract

Many banks are more engaged in pursuit of achieving financial targets other than adding value to customer service. This single focus, among other human element problems, has resulted in poor performance and management crisis in the banking industry. This study explored total quality management as a tool that can effectively improve services in the banking industry. The study provided a link between total quality management and the scientific theories of management. Using the methods of observation and oral interview, data were obtained from respondents in two representative banks. Analysis of data and the theories of TQM indicate that TQM is a strategic tool. However, management must be sincere about its application and ensure that employees are trained to imbibe the principles of TQM. Documentary studies, oral interview and observation techniques were used in this study. A total of 40 respondents were interviewed from the two banks using the stratified sampling methods. 36 (90%) of the respondents confirmed there is a form of service inefficiency in the banks. 27(67.5%) viewed customer relation as fairly satisfactory. 40 (100%) of the respondents viewed TQM as an effective tool.

**Keywords:** *Service Efficiency, Management, Total, Organizational, Quality.*

### Background to the Study

The failure and poor performance of many organizations in Nigeria have been attributed to several external and internal factors. Although external factors, including government public policies and the impact of globalization cannot be directly controlled by organizations, internal factors which are more managerial can be monitored and controlled. But wrong management styles, human whims and caprices in addition to board room politics have all combined to create a short-fall in targets.

In service organizations, inefficient and ineffective management styles contribute to business failure (Osamwonyi and Ugiagbe, 2006). The Nigerian banking industry, in particular, has been plagued with management and financial crises. Service inefficiency has often caused customers to shift allegiance and loyalty by withdrawing their financial

stakes. The government has responded by initiating a number of reforms, one of which is bank re-capitalization (Ugonna, 2008).

Literature is replete with views on Total Quality Management (TQM) as a major re-engineering tool both for service and manufacturing organizations. In a competitive business environment, quality service or quality product provides the competitive edge which ultimately attracts more customers. Quality is required in the Nigerian business environment and market, considering the unpredictable economic climate, sophistication in customer's expectations and globalization of trade (Ryal, 2009). Total Quality Management is a scientific management tool which is designed to create a customer-driven organization with the impetus for service and product culture grounded in efficiency as well as customer satisfaction (Balbarot, 2010). The problem identified is that most banks focus on the culture of customer-priority and service satisfaction. Each unit is not well-knitted to the other with focus on customer needs. The objective of this study is to expose TQM as a tool which can integrate all the units in a service organization (banking industry) with focus on service-efficiency culture entrenched in the entire organizational system.

#### Objective of the Study

The objective of this study is to explore total quality management as a tool that can effectively improve services in the banking industry.

#### Methodology

The techniques employed in collecting data for this study were documentary studies, oral interview and observation. Two banks were selected for study based on their widespread network across Nigeria and their previous performance at the stock market before they developed management crisis. They are Union of Nigeria and Intercontinental Bank Plc. The researcher engaged a research assistant to collect documentary reports from the libraries of the selected banks. Three each of the branches of the banks were visited by the researcher. The branches covered were restricted to Victoria Island, Lagos Mainland and Ikeja, which are the main business districts.

The research relied on qualitative data. Oral interview conducted involved selected management employees of the banks. A total of 40 respondents, 20 respondents from each bank, were involved, using the stratified sampling method. The oral interview questions were structured to cover total quality management, service efficiency, customer-service relations, and integration of departments and unity of purpose. Response to the oral interview questions were re-aligned with literature and provided the guide for both conclusion and recommendations for the study.

#### Literature Review/ Theoretical framework

##### The Revolution of Total Quality Management

The concept of quality has existed for many years, though its meaning has changed and evolved over time. In the early twentieth century, quality management meant inspecting products to ensure that specifications were attained. In the 1940s, during World War II, quality became more statistical in nature. Statistical sampling techniques were used to evaluate quality, and quality control charts were used to monitor the production process (Zigmund, 2009). In the 1960s, however, the concept assumed a broader meaning. Quality was viewed as something that encompassed the entire organization and not only the production process. Since all functions were responsible for product quality and all shared the costs of poor quality, quality was seen as a concept that affects the entire organization.

The meaning of quality for business changed dramatically in the late 1970s. Before then quality was still viewed as something that needed to be inspected and corrected. In order to survive, companies had to make major changes in their quality programs. Many hired consultants and instituted quality training programs for their employees. A new concept of quality emerged. One result is that quality began to have a strategic meaning. In modern

times, successful organizations understand that quality provides a competitive advantage. They put the customer first and define quality as meeting or exceeding customers' expectations. Since the 1970s, completion based on quality has grown in importance and tremendous interest, concern, and enthusiasm. Companies in every line of business are focusing on improving quality in order to be more competitive. In many industries quality excellence has become a standard for doing business. Companies that do not meet their standard simply may not survive.

The origin of the TQM movement dates back to the early 20<sup>th</sup> century when Walter Shewart, in the early 1920s, first introduced the concept of statistical process control (SPC) to monitor quality in mass production/manufacturing. There were other total quality management experts who all advocated various approaches to TQM. The evolution of the quality improvement movement is synthesis of various philosophies, precepts, strategies and approaches from Japan and American philosophies. Even though the Japanese first took the lead in successfully applying the strategy later named TQM, several Americans are recognized internationally as the drivers behind the concept. The genesis of modern management/administrative theory had its roots in the manufacturing milieu and developed under the auspices of the manufacturing analysts in the early 20<sup>th</sup> century when Fredrick W. Taylor in 1911 introduced the concept of scientific management (Howard, 2008).

This development can be attributed to the fact that entire industrial world was predominantly manufacturing oriented and undergoing a revolution with a prime focus on assembly lines, mass production manufacturing and supplier partnerships. Because of these factors, most of the techniques and strategies of administrative theory, and naturally quality management, were quantitative in nature and targeted to address the problems of the production line.

Management is organizing human and non-human resources to achieve organizational goals. It is a process by which certain coordinated activities are directed using organizational resources with the aim of achieving organizational goals in an effective and efficient manner (Osamwonyi and Igbinsosa, 2005). It is planning, organizing, controlling and directing the efforts of members of an organization and using organizational resources in order to achieve stated objectives. Lack of integrity, absence of accountability and lack of sincerity in matters relating customers are some of the factors that have been largely responsible for the failure of many business organizations in Nigeria. Similarly, managerial personnel do not principally adopt management principles as documented in academic and scientific literature.

#### Survey Data and Interpretation

All the 40 respondents interviewed acknowledged that their banks have experienced management, financial and service problems. To a large extent, there is a form of service inefficiency in the banks as revealed by 36 of the respondents (90%). In relation to customer relation, only 27 respondents (67.5%) viewed it as fairly satisfactory. 38 respondents (95%) indicated that not all departments are absolutely focused on customers, they are more concerned about technical operations and targets. There is no strong unity of purpose among the various units of the banks. This is the response of 21 respondents (52.5%) although 19 others (47.5%) gave a positive response. 25 respondents (62.5%) indicated that TQM is given consideration but there is no sincere commitment. According to 15 other respondents (37.5%), there is no consideration for TQM.

37 respondents (92.5%) asserted that TQM could resolve service problems in the banks if given adequate attention and aboard approval, but all employees must be motivated to pursue it. On the other hand, 3 respondents (7.5%) disagreed that TQM could resolve the service problem in their banks. All the respondents (40) rated TQM as an effective tool, provided management, shows sincerity and places provision for the resources to drive it.

The researcher observed that operations in the selected banks are in isolation of the corporate objectives which seem not to consider customer orientation. Also, management of the banks does not appraise departments on a regular basis, neither is there a review of department's mandate against the business challenge in the banking environment.

#### Measurement and Collection of Data

Quality measurement systems being by identifying and recording non-conformance, Total quality encourages everyone to use measurement to find out what is wrong. Examples include attribute measurement charts used in measuring administrative process. Quality costing is another form which in the widest term could be described as putting a price value on each of the non-conformance. Statistical process control is a generic term for a number of measurement and charting techniques; and they include run charts, control charts and process capability charts.

There are also many other techniques like input and output requirement analysis, Failure Mode and Effect Analysis (FMEA), Quality Function Development (QFD), Departmental Purpose Analysis (DPA), Design of Experiments (DOE), Quality Loss Function (QLF), Quality Policy Development (QPD) and Quality Management Information System (AMIS) (Osamwonyi and Ugiage, 2006).

#### Schools of Management Theories

Functional or process school according to Fayol (1949) is the study, analysis and teaching of management approached from its function. The behavioural school recognizes the centrality of individual in any cooperative endeavour. Elton Mayo's Western Electric Company studies in the United States of America sought to determine the impact of the physical environment on workers' productivity (Mayo, 1933). The social school management sees management as a system of cultural inter-relationships. Management process school perceives management as a process of getting things done by people who operate in organized groups. Empirical school deals with management as a study of experience. The Decision Theory School concentrates on the rational approach to decision-making.

Management by Objectives is a result-oriented approach to management and effectiveness measured in terms of achievement of goals. Strategic Management entails the preparation of a mission statement based on the vision of the founders of the organization. There is also target setting or target management. This has to do with a firm or an industry justifying its existence by comparing its performance with some certain desirable factors such as profit target, market share, sales revenue and volume growth. Management science involves problem solving and includes forecasting, networks, and modeling. Work study has to do with studying the nature of work in order to find better ways of doing it within a reasonable time limit. Within management science is planning, programming and budgeting system which seeks to make as explicit as possible the costs and benefits of major choices of expenditure in the budgeting process.

#### Organizational Problem

Organization has been defined as a social unit deliberately created or designed to achieve a specific purpose. Problem refers to disorder, inadequacy and any other abnormal deformities that can negatively (Nosakhare, 2000). Some of the problems which cause corporate failure in Nigeria include global displacement, poor management, fraud and corruption, lack of commitment to customer needs and poor service and time management among others.

Corporate failure arises where internal problems exist. Goal displacement means a situation where an organization is forced out of its mission and vision due to external problems. Poor management, fraud and corruption are problems that have become central policy issues in the Nigerian banking industry. There are also employees'

problems. These are domestic is affect work output such as family stress, temperature, and cultural traits. Other ailments are ethnocentric problems, finance and its disbursement, shareholders' mistrust for management, faulty judgment, risk assessment, budget control, job definition, wrong assessment and promotion of workers. These can lead to disintegration of the organization. In order to survive these problems, organizations embark on measures such as revitalization, renewal, repositioning, restructuring and total quality management. This study, however, focuses on total quality management.

#### The Total Quality Management Concept

Organizational problems are inimical to performance and growth. The crux of this study is how TQM can serve as an effective tool for organizational efficiency and higher productivity. Imoru (2003) defines quality as the quality of features and characteristics of services and products that bear on the ability to satisfy stated and implied customer need. Indeed, David (2004) sees quality beyond adding values to every external customer to adding values to every action and transaction along the way. A service strategy should define a company internal culture as well as desired external image and continuity. It should give a clear picture of where the company would like to be and how it wants to get there.

TQM is different as a renewal process from other processes such as organizational behaviour, reengineering and restructuring. Organizational behaviour is a field that investigates the impact that individuals, groups and structure have on behaviour within organizations for the purpose of applying such knowledge towards improving an organization's effectiveness. Reengineering or business process reengineering is the redesign of business process to achieve improvements in performance, cost, quality, services and speed. Restructuring is downsizing an organization by eliminating the jobs of substantial number of all levels of managerial and non-managerial employees (Carlton, 2008).

What is total quality management? It is the process of change towards an organizational culture of total and continuous improvement (Crosby, 2007). It is making it right the first time. Total quality management (TQM) is both management philosophy and a practical working process for achieving distinctive products and services at the lowest cost to the organizational which puts the customers on the highest utility curve. The reasons for implementing TQM in the current Nigerian banking environment include survival, competitiveness, cost consciousness, innovation and the need for modern management practice. Quality initiatives aid to rectify teamwork and process thinking (Balbarot, 2010).

Implementation of TQM requires a management process which addresses the three notions of, expressed quality, planned quality and carried out quality. Any deviation from this will lead to dissatisfaction of the customer or other beneficiaries of the service and extra cost to the organization. The implementation must be driven by a marketing plan, research and development plan, purchasing plan, financial plan and human resources plan. The quality assurance plan would foresee preventive actions and guarantee that the quality goals are realized.

#### The Principles of Total Quality Management

TQM dictates that workers should be familiar with new tools to analyze and break down barriers between functions in order to get better results. The major principles are:

- (a) Total quality must be the highest priority of the organization and the entire work force.
- (b) Any common definition of equality must include efforts to surpass the previous achievement, negotiate customer needs and wants.
- (c) The concept of customers includes internal and external customers, investors, employees, shareholders and suppliers.

- (d) It should communicate evenly and clearly its principles, values, mission and policy for quality.
- (e) TQM embodies the values and beliefs of the organization, hence it is intrinsic to every activity, decision and action.
- (f) The highest levels of integrity, honesty, trust and openness are essential ingredients of total quality management. These values must be total and unambiguous.
- (g) Leadership of total quality stems from the top of the organization and enlists individual and team players' commitment.
- (h) Total quality offers each individual the opportunity to participate in activities, and jointly share a sense of ownership for the success of the entire organization.
- (i) Planned activities will require sufficient and appropriate investment (Kilno, 2005).

#### The Philosophy behind Total Quality Management

TQM is perceived as a business philosophy which expresses the idea that management process should integrate customer-driven quality and expectation concerning a product/service. It stresses continuity in the improvement of product quality as well as service delivery (Zigmund, 2004). As a product life diminishes, the motivation of customers to patronize the product also diminishes. In order to enhance the durability of the product, there is necessity to incorporate additional features. In the same vein, speedy delivery of services is necessary to keep customers' loyalty.

The core feature of the philosophy of TQM indicates that organizational members, clients and customers are critical to the success of any organization which has the desire to achieve competitive edge over others. According to Neros (2009), customers dictate the pace, direction and performance of organizations which apply TQM as a management strategy. Consequently, organizations with TQM strategy view their business through their customers' expectations. Consideration is also adequately given to the expectations of other clients and stakeholders, provided there is an economic exchange between this category of stakeholders and the organization in question.

Erroneously, the traditional belief among many indigenous organizations in Nigeria is defining quality by engineering or some other scientific standards. Although the central focus of TQM is quality with reference to product and service, the management or senior management members. Quality products and services are designed to conform to customers' requirements as well as receive acceptability. In essence, TQM strategy dictates that the product quality must be beyond acceptability. The concept of quality plays a significant role in TQM as both philosophy and strategy.

A quality product gives customers a comparatively good degree of satisfaction and levees them with the desire to return. It should provide unexpected or additional benefits. In essence, additional values, for which the customer is not expected to pay charges, are provided by the organization (Jeremy, 2010). This, therefore, implies that product/service quality assurance requires more than simply meeting customers' minimum standards. It follows then that product/service quality is the degree to which a product or service is equal to or greater than customers' expectations.

The TQM philosophy cannot be effectively applied if both managers and staff do not wholly understand it. It is an integrative philosophy as well as a managerial tool. It is a philosophy that requires and significantly incorporates all staff members irrespective of their positions. That task of all staff members, in addition to their main functional job schedules, is linked to the production and marketing of high quality, low cost products that meet customers' needs and purchasing power expectation (Howard, 2008). However, organizational members should equally be concerned about efficient service delivery as

well as the welfare of the users of such services in as much as customers help the organization to create wealth while remaining in business operations.

The philosophy that product quality and service delivery improvement fall within every employee's responsibility is conveyed throughout the organization to aid and strengthen advertising, marketing, order processing, production, customer relations and other functional activities. The philosophy of TQM sees the whole organization as a team, and not a group of different departments with each directly focused on its assigned responsibility or mandate.

The primary focus of TQM is the customer and not business competitors as is the case in competitive strategy. Foremost, it focuses on consistently satisfying customers' expectations. While it costs more to attract a new customer than to retain an old one, the commitment to superior product/service quality does much to retain old customers as well as attract prospective ones. The cost of quality is the cost incurred in producing poor quality products and services. However, through continuous improvement of products, services and the process, organizations attempt to drive down the cost of quality (Aluko, Odugbesan, Gbadamosi and Osuagwu, 2001). With lower costs and higher quality, business organizations can provide more value of customers.

#### Approaches to Total Quality Management Implementation

The two common ones can be categorized as the packaged solution and the task force approach. The packaged solution is usually based on the work of one of the quality management experts (Crosby, 2007). This approach recognizes that changing behaviour and attitudes require education, but rely on videos and workbooks. The task force approach is aimed at specific problems rather than the whole style and attitude. Its drawback is that, it rarely allows the organization to take absolute control of the process. Every organization is unique in its objective, structure and culture. Another intriguing stage for evaluating the management force is establishing stable processes. There are divergent approaches that management can start at this stage oblivious of preceding stages. In other words, they tend to establish project teams which concentrate on improvement of specific processes. A successful approach to the implementation of TQM activities is guided by the industry in which the organization operates, size, technology, product life, competitive business environment, profile of the organization and customers with their level of sophistication among several other factors (Johnson, 2009).

TQM is momentarily attracting the attention of corporate management in the face of organization through information communication technology (ICT). Organizational risk losing to competitors if they cannot match the rising levels of quality and productivity in a sustainable manner. Because of the application of customer survey and rapid quality improvement, organizations can match the expectations of their customers. Nevertheless, the changing complex nature of business environment makes it imperative for business organizations to internalize and adapt new TQM strategy to their business environment where there hardly exists organizational staff cooperation for improved customer service.

TQM is only successfully implemented when the management of an organization integrates the welfare needs of staff. This is a motivational feature that client's commitment and a sense of loyalty from organizational staff members (Kingsley, 2007). Employees need not see themselves as tools but valued stakeholders who can make sacrificial efforts to satisfy customers without counting the cost. Accordingly, Desireeh (2009) provides some elements which can convincingly; guarantee the successful implementation of TQM as follows:

1. Sustained top management leadership for total quality practice and service use of management operations.
2. Sustained focus on the customer in setting strategic objectives and in building organizational routines that link as many units and levels in the organizations,

- identifying and meeting customer needs, wants, desires and expectations.
3. Systematically improving the quality of all business processes and strategies from an internal and external customer perspective.
  4. Decentralization of decision-making responsibility to well-trained, personnel.
  5. Emphasis on continuous total quality improvement.
  6. Recognition and award of rewards to employees.

Implementation of TQM can only be meaningfully achieved where both management and staff cooperate to focus on the needs of customers through the technique highlighted above. There are other elements, dictated by the organizational climate, rapport between management and staff, industry norm and access of customers to products. Whatever appears necessary which can aid customers satisfaction should be embraced, provided it is sustainable for the improvement of both customer and the entire organization?

There is the central argument that dimensions of quality management in manufacturing organizations are different from what obtains in service organizations. even though TQM experts advocate the transferability of TQM to service organizations, there are significant differences in services rendered by service organizations. Moreover, a service is perceived as an intangible product (Sanvadoh, 2006). However, any attempt at implementing TQM in service organizations should incorporate the variability of expectations of customers, customers' participatory role as well as workforce empowerment.

#### Workforce Empowerment

It is part of TQM philosophy to empower members of the workforce to identify product and service problems as well as correct them. Considering the old concept of quality, employees could not be held accountable for defects in quality as they were viewed erroneously as work tools. But the concept of TQM appears to have changed the old concept. With the new concept of quality, TQM provides incentives for employees to identify quality problems, and they are rewarded for taking the rights steps at providing adequate solutions or suggestions (Johnson, 2009).

The role employees are different from what it was in the traditional systems of production. In TQM, the role of employees is very different from what it was in traditional systems. Workers are empowered to make decisions relative to quality in the production process. They are considered as a vital element in the effort to achieve high quality. Their contributions are highly valued, and their suggestions are implemented. In order to perform this function, employees are given continual and extensive training in quality measurement tools (Sanvadoh, 2006).

The role of employees in quality assurance is not negotiable if TQM must succeed. TQM differentiates between external and internal customers. While external customers are those that purchase the company's goods and services, internal customers are employees of the organization who receive goods or services from others in the company.

Using the team approach, TQM stresses that quality is an organizational effort. To facilitate the solving of quality problems, it places great emphasis on teamwork. The use of team approach incorporates such techniques as brainstorming, discussion, and quality controls tools (Neros, 2009). Teams work regularly, when motivated, to correct problems. The contributions of teams are considered vital to the success of any organization that adopts TQM. The use of teams is a form of employee empowerment because of the inherent feature of group dynamics. As a team, members are given towards consensus which attracts management's attention rather than when a single individual is involved. Teams vary in their degree of structure and formality, and different types of teams solve different types of problems. One of the most common types of teams is the quality circle, a team of



volunteer production employees and their supervisors whose purpose is to solve quality problems.

#### Conclusion

Total Quality Management (TQM) is a potent tool for organizational problems in the Nigerian banking industry because it will only require a team of committed management staff with the technical know-how to identify and tackle a problem. TQM demands sacrifice, commitment and discipline. It involves a management style that is one of leadership by example, prevention, and zero defects, providing involvement, empowerment, ownership and improved profitability (Kilno, 2006). The option of concerted efforts by management and staff for a common goal of moving the organizational forward is better than rationalization, retrenchment, or merger and acquisition.

In a highly comparative banking sector as operative and the Nigerian economy, operators of banking institutions cannot afford to overlook the preferences of customers who have become more discerning in their selection of bankers and banking services. Such competition necessitates the application of a robust business strategy and an effective management tool such as TQM. Services in an era of globalization, propelled by information communication technology (ICT), compel organizations to focus more attention on customers' needs and expectations more than was done in the past ages.

#### Recommendations

TQM places a great responsibility on all employees who should be able to identify and correct quality problems. The following recommendations are:

1. The employees need to understand how to assess quality by using a variety of quality control tools. For employees to attain this level of ability, they need training. Regular training is therefore a major recommendation. Employees should be continually extensively trained in a customer service, communication and quality awareness. Continual monitoring of quality is important and where necessary, employees should meet regularly in teams to evaluate their effectiveness.
2. Through the application of the principles of Total Quality Management (TQM), deeply entrenched, organization-wide problems can be addressed and analyzed. A good assessment starting point is self-assessment of the organization or its division.
3. A managed quality initiative through an assessment approach would free waste resources and cause profit to go up. It is necessary to give attention to the existing culture, which has been created steadily over time by the ways things are done in the organization. The culture will be changed in similar way; that is steadily doing things differently. Total quality management is a process of manage change and not a fixed goal for any organization.

To implement total quality management, it is important to internalize an attitudinal change concerning the relationship between management, employees and trade union. In Nigeria, and as in other countries, union attitudes and communication with organized labour are crucial issues that affect cultural change. For any organization with a strong union presence, the involvement of the union in the process is an essential factor in total quality management planning.

Unions must be involved early in the process as delay will only foster suspicion. It is often times agreed that rumour in business usually has a tendency to be negative. Quality improvement for instance can be taken or misrepresented as getting workers to do more for less or as another quality management process. Union representatives must be involved in the awareness for Total quality management. The choice of representatives will depend on the size of the organization, union and management structure.

Moreover, in the area of goal setting and recognition, management should determine the extent their methods and goal setting actively promote mutual trust and collaboration. Management will demonstrate its recognition of individual contributions by its commitment to change traditional practices and procedures for a more dynamic and rewarding practice.

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#### Interview Guide

1. Your bank has experienced some problems. Are these management or service problems?
2. Do you agree that there is a form of service inefficiency by your bank?
3. Is the customer-relation of your bank satisfactory?
4. Do you think all the departments in your bank are fully integrated on the basis of service efficiency and customer focus?
5. Is there any perceived unity of purpose among the various units of the bank?
6. Does your bank apply TQM?
7. Do you think TQM can resolve the service problem in your bank?
8. How would you rate TQM?