



Total Quality Management and employee performance in Deposit Money Bank in Nigeria

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Abstract

The study examined the impact of total quality management on employee performance in deposit money bank in Nigeria. The specific objectives were to: evaluate the impact of continuous improvement on employee's commitment in deposit money bank in Nigeria and ascertain the impact of customer focus on employee engagement in deposit money bank in Nigeria. Study area was Nigeria. The research design of the study was descriptive survey design. The study used structured questionnaire to obtain data. The population of the study comprised of 850 employee of deposit money banks in Nigeria (Annual Report of selected organizations). Simple random technique was used to select four quoted manufacturing firms namely: Eco Bank, United Bank of Africa, First Bank of Nigeria and Zenith Bank. The sample size of 272 respondents was drawn from population of the study using Slovin's sampling technique. The hypotheses stated were tested using single regression statistic. The empirical result showed that continuous improvement has significant impact on employee's commitment in selected manufacturing firms in Nigeria (t-statistic; 8.887; P-value; $0.000 < \text{Sig-value}; 0.05$) and customer focus has significant impact on employee engagement in deposit money bank in Nigeria (t-statistic; 11.446; P-value; $0.000 < \text{Sig-value}; 0.05$). The study concluded that total quality management has positive and significant impact on employee performance in deposit money bank in Nigeria. The study recommended that management of deposit money Banks should demonstrate a commitment to quality by setting clear goals, allocating resources, and creating an environment that encourages continuous improvement.

Keywords: Total quality Management, Customer focus, continuous improvement, Employee performance

1. Introduction

1.1. Background of the Study

Total quality management (TQM) is a comprehensive management philosophy aimed at the continuous enhancement of all organizational functions to produce and deliver goods and services that align with customer needs and preferences, while exceeding competitors' performance. This approach involves the participation of all employees and operates under the guidance of top management (Abinabo & Jibrin, 2023) ^[1]. TQM integrates everyone from the Chief Executive Officer (CEO) to entry-level staff, encompassing all organizational functions such as marketing, finance, design, engineering, production, and customer service, with the objective of meeting customer demands and achieving organizational goals (ModuBulamaBuni, Yusuf, Ibrahim, 2023) ^[8].

TQM encompasses various techniques focused on continuous improvement, meeting customer needs, reducing rework, long-term planning, increasing employee engagement and teamwork, redesigning processes, competitive benchmarking, collaborative problem-solving, ongoing performance measurement, and strengthening supplier relationships (Oparinde, 2023) ^[12]. It can also be viewed as a strategic asset that generates economic value and provides a sustainable competitive advantage. TQM is widely recognized as a key factor influencing organizational performance, particularly in enhancing employee performance, which in turn drives innovation.

To remain competitive in today's fast-paced market, organizations must focus on improving both employee performance and their capacity for innovation. This means that, to thrive in a globalized environment, organizations need to prioritize not only quality enhancements but also the performance of their employees and their innovation capabilities.

Total Quality Management (TQM) is a business management strategy aimed at embedding awareness of quality in all organizational processes. Total quality management involves an organizational cultural commitment to satisfying customers through the use of an integrated system of tools, techniques and training. It also involves the continuous improvement of organizational processes, resulting in high-products and services (Asenge, Adudu & Torough, 2019) ^[4]. It involves making unvarying effort to identify what a customer wants periodically and determining how to cater for them. This is because customers' needs, desires and wants normally change over time, in relation to changes which may occur in the key aspects of the environment such as social, political, economic and technological changes. It necessitates an organisation to uphold excellence in all aspects of its business by ensuring that defects and wastes are eliminated from operations. Total Quality Management practices have been identified by different scholars. Isidore, Umanah, Ajibade and Nkutt, (2023) ^[7] identified the seven practices of TQM to include; top management leadership, employee involvement, employee empowerment, customer focus, training, information analysis, and continuous improvement. Monday, Dopemu and Olaniran (2024) ^[10] in their study identified eight dimensions of TQM; leadership management, employee management, customer focus, factual approach to decision making, supplier management, continual improvement, system approach to management and process management. These processes help in improving the performance of organizations regarding quality of services, customer satisfaction and profitability (Awolusi, 2023) ^[5].

The banking industry contributes substantially to the economic growth of a nation. The success of any bank depends on the quality of services its employees render to its customers. Bouranta, Psomas, Suárez-Barraza and Jaca, (2019) ^[6] emphasized that service quality is a critical prerequisite and determinant of competitiveness as well as for establishing and sustaining satisfying relationships with customers in organisations like banks. In the banking industry there is high level of competition, and the quality of their service is a major aspect that boast or hinder their performance. Poor service could lead to erosion of goodwill which would adversely affect their financial performance. Thus, to achieve improved service quality in the banking industry, TQM is highly essential and necessary.

Employee performance refers to how well employees understand the organization's objectives and how effectively they contribute to achieving those goals (Mohamad & Sabri, 2022) ^[9]. It encompasses the alignment between the organization's goals and the employees' skills, competencies, and contributions. Essentially, it measures how effectively employees fulfil their roles and responsibilities (Nguyen & Nagase, 2019) ^[11]. Evaluating employee performance can be done annually or quarterly to identify areas for improvement.

In the context of TQM, employee performance is crucial, as it significantly impacts the overall productivity, sales, and profitability of the organization, highlighting the need for skilled and dedicated personnel to achieve optimal results (Pambreni, Khatibi, Azam & Tham, 2019) ^[13]. Owing this background of the study, this study aimed at dwelling in two major proxies of total quality management namely customer focus and continuous improvement as regards to impact of total quality management on employee performance in deposit money banks in Nigeria.

1.2. Statement of the Problem

Customer focus is one the dimension of total quality management that provide inspiration for strategies deposit money banks can use to improve customer loyalty, retention, and growth. Customer focus entails activities a company uses to address customers' demands and enhance their experience. Strategies for improving customer experience may include quantifiable goals, such as increasing customer satisfaction through relationship-building, or more general aspirations, such as establishing a customer-centric culture. Achieving these objectives can help foster customer loyalty and improve retention rates.

The banking sector has steadily remained branded with persistent operational incompetence and reduced customer services. As a way of addressing the difficulties of incompetence in performance, companies are quickly adopting total quality management to make them effective in meeting the demands of their customers (Pattanayak, Koilakuntla & Punyatoya, 2017) ^[14]. Even though quality management practices have been accepted by many companies as capable of converting the quality culture and producing considerable financial results for large-size companies, some worries have been raised on the validity of quality management practices to generate real economic gains and or improve organizational performance of the banking industry. The selected deposit money banks like First Bank, Ecobank and United Bank for Africa have continuously emphasized the adoption of total quality management as a strategy for improving their performance in such a way they have adopted employee involvement, employee commitment and customer service management as a way of promoting their performance (Central Bank of Nigeria, 2025).

The absence of continuous improvement leads to stagnant organizational performance, heightened employee stress, and reduced competitiveness, with roughly 60-70% of companies failing to achieve lasting results from improvement initiatives. Without a structured approach, companies face declining productivity and fail to meet strategic goals. However, despite the adaptation of total quality management the selected banks have continuously experienced organizational performance problems as evidenced by low profitability, failure to achieve sustainable competitive advantage and inadequate customer service (Central Bank of Nigeria, 2025). Hence the need to conduct this study to investigate the impact of total quality management on employee performance in deposit money banks in Nigeria.

1.3. Objective of the Study

The main objective of this study was to examine the impact of total quality management on employee performance in deposit money bank in Nigeria. The specific objectives were to:

- Evaluate the impact of continuous improvement on employee's commitment in deposit money bank in Nigeria.
- Ascertain the impact of customer focus on employee engagement in deposit money bank in Nigeria.

1.4. Research Questions

The study aimed to answer the following questions

- To what extent does continuous improvement impact on employee's commitment in selected manufacturing firms in Nigeria?
- What is the impact of customer focus on employee engagement in deposit money bank in Nigeria?

1.5. Significance of the Study

This study would be beneficial and important to the following groups of individuals and groups namely: Management, job-seekers and researchers.

Management of deposit of money banks: the study will help to implement customer-focused strategies and help an organization optimize its customer's experience when interacting with the brand. These strategies help organizations increase customer retention, achieve sustainable growth, and improve customer loyalty.

Employee: the outcome of the study will help employees feel valued when they contribute ideas for improvement, fostering a sense of ownership over their daily tasks. Continuous employee training and involvement in problem-solving helps employees upgrade their skills, maintain proficiency, and advance their careers.

Future researchers: the outcome of the study will help researcher to implement TQM that reduces rework and resource waste, fosters a culture of collaboration, and increases accountability for the quality of research outputs.

2.1. Conceptual Literature

2.1.1. Total Quality Management

Total Quality Management (TQM) is a system of behaviour which embraces everyone within an organisation and which determines their relationships with the customers, suppliers, competitors, society and the environment. TQM is the state of an organization in which all the activities of all functions are designed and carried out in such a way that all external customer requirements are met while reducing internal time and cost, and enhancing the workplace climate. Sadik, (2018) ^[15] define TQM as a holistic management philosophy aimed at continuous improvement in all functions of the organization and satisfaction of customers' needs and requirements by providing quality services under the leadership of top management. TQM is therefore significant because its implementation brings about positive impact on the organization and its employees. In the words of Wanjogu and Waithaka, (2021) ^[16] Total Quality Management (TQM) is a comprehensive approach that helps organizations to improve their competitiveness as well as their flexibility

through planning, organizing and understanding each activity, and involving everyone at each level. Total Quality Management is defined in this study as a set of management practices that help to instill awareness of quality principles through the organization by ensuring that customer requirements or expectations are consistently met.

Total Quality Management (TQM) has become a strategic instrument for determining satisfaction of customer in present day dynamic banking environment in Nigeria. Provision of quality services as a strategy for achieving competitive advantage has become an imperative for banks. TQM has become a key competitive weapon to attract customers, achieve excellence and to command industry and market leadership. TQM is among the most effective quality techniques firms can apply to achieve performance differential (Sadik, 2018) ^[15].

Al-Abdali (2021) ^[2] defined TQM as a business philosophy that aims to satisfy customers and gain long-run advantages for employees and society. Sadik (2018) ^[15] defined it as a management philosophy that emphasize satisfaction of customer, employees, shareholders and other relevant publics. TQM application in a company is evidence in Japan after the Second World War has made Japan become the second largest economy in the world as it is evidence in the products of Toyota, Canon, Honda which were gaining market share, international reputation for high quality for satisfaction of its customers (Daft *et al.*, 2010). TQM is anchored on continuous improvement =, customer focus and employee training.

- **Dimensions of Total Quality Management Continuous Improvement**

Continuous improvement involves works, in the areas of advance strategic planning and decision-making, in order to implement work components on the business establishment (Yala, 2018) ^[17]. Abinabo and Jibrin, (2023) ^[1] defined continuous improvement, in regard to organizational quality and performance focuses on improving customer satisfaction through continuous and incremental improvements to processes, including by removing unnecessary activities and variations. It strives to increase value and performance which will meet or surpass customer expectations. This can be accomplished by incorporating the quality functions and the vital processes during the course of the company. It stems from the belief that errors can be prevented and defects can be stopped. It leads to constant improving outcomes, in all phases of work, as a result of continuously improving capabilities, people, processes, and technology and machine capabilities.

- **Customer Focus**

Customer focus refers to the degree to which an organization is able to serve its clients' needs and expectations. This is done by determining the customer's needs, as well as to receive feedback on the extent to which those needs are being met and through involving the customer in the product design and development process, and focusing in achieving greater customer satisfaction. Organizations rely on their customers, so they must understand the current and future needs, and

achieve their needs, and work to exceed their expectations. This is achieved by carrying out research and understanding all the needs and expectations of customers regarding products, services and reliability (Oparinde, 2023) ^[12].

Paying attention to customers is the first concern of TQM. While quality means meeting or surpassing customer expectations, the objectives are to meet customer needs when first identified. TQM recognizes that flawless product have little value if it is not what customers (Asenge, Adudu & Torough, (2019) ^[4]. Customer focus according to Isidore G.U., Umanah, Ajibade & Nkutt, (2023) ^[7], is a “means of meeting needs and expectations of current and potential customers by developing comprehensive understanding of their needs and delivering value to customers. It means that if customers’ need and expectations are not met, there is possibility that they can decide to discontinue purchasing the good or

service, complain to the company or a third party or engage in negative word of mouth (Monday, Dopemu & Olaniran, 2024) ^[10].

- **Employee Training**

Employee training means positive change in employees’ skills, knowledge and abilities in order to bring in positive outcomes (Wanjogu & Waithaka, 2021) ^[16]. Organizations achieve growth and when well-designed trainings are given to employees. Employees require training to assume higher responsibilities and to contribute to quality enhancement activities required to flexibly respond to changing customer and market requirements (Al-Abdali, 2021) ^[2]. This is because the success of the quality strategies adopted by the firm and the effectiveness of the quality management system employed within the firm, are dependent on appropriately skilled employees. When these skills are acquired, then employees will be able to know how to satisfy the customer needs if they are properly trained. Training, has direct result on productivity, internal quality and financial outcomes for firms, by raising the general level of skills and enhancing the economic value of the firm (Alauddin & Yamada, 2019) ^[3].

2.1.2. Employee Performance

Employee performance is described as an employee's ability to complete his or her mission in accordance with the organization's expectations. It is a measurement of how well a job task is completed. Employee performance is the foundation upon which overall company success is built, and it includes monetary and non-monetary outcomes for employees (Awolusi, 2023) ^[5]. Bouranta, Psomas, Suárez-Barraza and Jaca, (2019) ^[6] opined that metrics of employee performance includes quality of work, employee’s honesty, initiative, attendance, attitude, reliability, cooperation, and proper knowledge of job.

Mohamad and Sabri, (2022) ^[9] defined employee performance as how employees carry out the tasks assigned to them within stipulated deadlines. To improve value to consumers, reduce costs, and function effectively, organizations typically create performance goals for individual employees and the organization as a whole

(Fidyah & Setiawati, 2020; Kiruja & Mukuru, 2018). Thus, performance relates to the efficacy, quality, and efficiency of a task for an individual employee. According to Khayinga and Muathe, (2018), employees’ performance is more likely to be enhanced when they are allowed to participate in decision-making and contribute to the implementation of change that affects them. Employee performance is viewed as an ongoing process, and it is based on the quality of work, cost-effectiveness, punctuality, and response to one’s task (Nguyen & Nagase, (2019) ^[11].

2.3. Theoretical Literature

2.3.1. Deming’s 14 points TQM theory

This study is grounded in Deming’s 14 points TQM theory (Gupta, 2016) which argued that TQM is the provision of systems approach to ensure quality in an organization, support the constant attainment of customer satisfaction through integrated system of tools, techniques, training, continuous improvement of organizational processes and resulting in high quality products & services (Alauddin & Yamada, 2019) ^[3]. Edvardsson (1998) stressed that the consumer is the most important part of the production line and therefore quality should be aimed at the needs of the consumer, present and future.

The significance of this theory to the study is that it is a management method that has to do with creation of an organizational system that fosters cooperation and learning to facilitate implementation of process management practices, which, in turn, leads to continuous improvement of processes, products and employee fulfillment, all of which are critical to customer satisfaction, and to firm’s survival (Alauddin & Yamada, 2019) ^[3]. This theory helps the banking sector execute strategies aimed at continuous improvement by focusing on rework of products.

2.3.2. Empirical Literature

Monday, Dopemu and Olaniran (2024) ^[10] examined the causal relationship between total quality management (TQM) and organizational performance of deposit money banks in Nigeria. A cross-sectional survey design was employed, with primary data collected through structured questionnaires. Ten deposit money banks in Lagos State were purposively selected, representing the ten largest banks in Nigeria by total assets as of H1 2023. A judgmental sampling technique was used to select respondents, specifically managers from the chosen banks. From each bank, 20 managers from various departments were selected, resulting in a sample size of 200 respondents. Partial Least Squares-Structural Equation Modeling (PLS-SEM) was utilized to analyze the collected data. The results reveal that, although TQM practices such as leadership (LD), people management (PEM), strategic planning (SP), process management (SP), and information and analysis (IA), are positively related to employee performance (EMP), only PEM, PM, and IA, are significantly related to EMP. Also, LD, PM and IA are significantly and positively related to the banks’ innovation performance. These indicate that TQM practices have significant effect on employee performance and innovation success in deposit money banks in Nigeria.

Oparinde, (2023) ^[12] examined the kind of relationship that exists between Total Quality Management and other three

variables, vis-à-vis top management commitment, employee involvement, and customer satisfaction. The descriptive survey design was adopted for this study and primary data was collected with the use of a self-structured questionnaire from one hundred and thirty-six (136) randomly selected respondents among the employees of Access Bank Plc. (27); First Bank Nigeria Limited (35); Guarantee Trust Bank Plc. (30); United Bank for Africa (24); and WEMA Bank (20), in Akoka, Yaba Local Government Area of Lagos State, Nigeria. The findings of the study showed an increase in the Nigerian Banking Sector top management commitment to Total Quality Management will imply increase in TQM implementation; increase in the involvement of money deposit banks' staff in the TQM implementation process is also tantamount to an increase in the Total Quality Management implementation. The study therefore recommends among others that the top management of the Nigerian banking sector should be committed to Total Quality Management and involve employees in its implementation.

Isidore, Umanah Ajibade and Nkutt (2023) ^[7] examined the Impact of Total Quality Management (TQM) on organizational performances in First Bank plc. The major objective of the study is to ascertain the impact of Total Quality Management implementation in the organization, and adoption of Total Quality Management practices among staff of First Bank plc in Uyo. The survey research design approach was adopted for the study. The target respondents were staffs of 11 branches of First bank plc operating within the study area. A sample size of 168 employees were adopted for this study and were assessed using the systematic sampling technique. The main data used were from primary sources gathered with the use of a likert scaled questionnaire. Data gathered were analyzed with the Pearson's Product Moment Correlation (PPMC) Analysis at a 0.05 significant level. The major finding of the research is that all staff of First Bank Plc. is fully involved in the practice of Total Quality Management in their day to day business, the aforementioned organization agreed that Total Quality Management have impact in organizational performance.

Abinabo and Jibrin, (2023) ^[1] examined total quality management and customer satisfaction of deposit money banks in Katsina State, Nigeria. The study used primary data collected using structured questionnaire. Respondents were selected using convenient sampling technique. The study adopted multiple regression techniques to test the hypotheses formulated. The result shows that continuous improvement, customer focus and employees' training have significant positive effect on customer satisfaction. The contribution of total quality management to customer satisfaction is quite enormous. Thus, for financial institutions to remain relevant, profitable and survive, total quality management must be accorded attention and recognition. For this reason, management of deposit money banks should invest in state-of-the-art technologies that improve customer experience with banking services. Also, to improve customer satisfaction, back office and front line staff should treat customers with esteem; surpass their expectations; and improve their turnaround time.

ModuBulamaBuni, B. M. and Yusuf, A. Ibrahim, I. (2023) ^[8] examined the quantitative approach on the effects of total quality management on the operational performance of the listed money deposit banks in Nigeria.

The study used ex-post facto technique, as the study involves the use of annual reports and accounts of listed money deposit banks in the Nigerian Stock Exchange (NSE). The secondary information was obtained from the banks' financial report for the period of five years from 2012 to 2016. The dependent variable is fixed assets turnover used as a substitution of operational performance while the independent variables are: outsourcing cost, training and recruitment cost and consultancy and IT cost as the substitutions of TQM. The descriptive statistics, correlation and regression statistical method of analysis were employed to test the data using Statistical Software (Stat). The result of the study showed that all the three (3) TQM practices as independent variables had an important relationship with operational performance ($P < 0.05$). Based on the findings the study recommends that there is need for top management commitment to use the TQM as a plan. The commitment infers leading by example with provision of quality services that helps teams to improved.

Asenge, Adudu and Torough, (2019) ^[4] examined the effect of total quality management practices on performance deposit money banks in Nigeria. The study focused on selected deposit money banks in Makurdi metropolis, Benue State, Nigeria. The study specifically examined the effect of top management commitment, employee involvement, customer focus and process management on performance of deposit money banks in Nigeria. A survey design was adopted for the study and questionnaire was used for data collection. The population of the study consists of 32 management staff of Makurdi metropolis and a census sampling method was adopted. Regression analysis was used for test of hypotheses at 0.05 significance level. Findings of the study revealed that all the independent variables (top management commitment, employee involvement, customer focus and process management) have significant effect on performance of deposit money banks in Nigeria. It recommended that management of deposit money banks should develop policies that require senior management to be involved in quality improvement efforts since this ensures success of the efforts and improved bank performance.

2.4. Literature Gaps

There exist research gap between this study and past researches. The research gap covers subject gap, gap on geographical location of the study, gap on the variables and contents of the study, gap on literature and gap on methodology.

Subject gap: The subject matter of this work and some reviewed empirical studies has some differences. There are limited studies on impact of total quality management on employee performance in deposit money bank in Nigeria. The study is geared to bridge the time gap in literature.

Gap on geographical location of the study: This work covers deposit money banks in Nigeria and specifically deposit money banks that operate in Nigeria. None of the past studies used the select four quoted deposit money banks namely: Eco Bank, United Bank of Africa, First Bank of Nigeria and Zenith Bank and most of the past studies were done outside Nigeria.

Gap on the variables and contents of the study: The variables used in this study includes customer focus and continuous improvement recruitment as proxies of total

quality management (for independent variable) and employee engagement and employee commitment as proxy for employee performance (for dependent variable) were not used by past researches.

3. Methodology

Study area was Nigeria. The choice of location was based on proximity and cost minimization. The research design of the study was descriptive survey design. The study used structured questionnaire to obtain data. The population of the

study comprised of 850 employee of deposit money banks in Nigeria (Annual Report of selected organizations). Simple random technique was used to select four quoted deposit money banks namely: Eco Bank, United Bank of Africa, First Bank of Nigeria and Zenith Bank. The sample size of 272 respondents was drawn from population of the study using Slovin’s sampling technique. Research questions were answered using frequency, mean and standard deviation. The hypotheses stated were tested using single regression statistic.

3.1. Data Presentation and Analysis

Table 1: Comprehensive Demographic distribution of Respondents

TITLE	FREQUENCY	PERCENTAGE
Questionnaire Distribution		
Questionnaires Distributed	272	100%
Returned Questionnaires	240	88%
Not Returned Questionnaires	32	12%
Gender		
Female	170	55%
Male	94	45%
Age Bracket		
21-30 Years	130	39%
31-40 Years	80	32%
41-50 Years	49	20%
51 Years – above	5	9%
Marital Status		
Married	107	55%
Single	65	31%
Widow/widower	47	9%
Divorce	45	5%

Sources: Field Survey, 2026

Two hundred and seventy-two (272) copies of questionnaires were designed and distributed to the respondents. Out of the 272 Questionnaires distributed, 240 (88%) were completed and returned while 32 (12%) were not returned. Therefore, 88 percent respondents were a good representation. The study showed the respondents profile in frequency and percentage

distribution of gender, age bracket and marital status.

3.2. Data Analysis

Question One: To what extent does continuous improvement impacts on employee’s commitment in selected manufacturing firms in Nigeria?

Table 2: Mean rating of respondents on what extent does continuous improvement impacts on employee’s commitment in selected manufacturing firms in Nigeria.

S/N	Questionnaire Item	VHE(5)	HE(4)	M(3)	LE(2)	VLE(1)	Total	Mean	SD
1	Continuous improvement encourages advance strategic planning and decision-making, in order to implement	545	148	42	20	5	760	4.343	0.102
		109	37	14	10	5	175		
		62%	21%	8%	6%	3%	100%		
2	Continuous improvement strives to increase value and performance which will meet or surpass customer expectations.	435	228	36	22	6	729	4.166	0.088
		87	57	12	11	6	175		
		50%	33%	7%	6%	5%	100%		
3	Continuous improvement leads to constant improving outcomes, in all phases of work,	465	204	66	14	2	751	4.291	0.098
		93	51	22	7	2	175		
		53%	29%	13%	4%	1%	100%		
4.	Continuous improvement results of continuously improving capabilities, people, processes, and technology and machine capabilities.	500	136	60	24	9	729	4.234	0.093
		100	34	20	12	9	175		
		57%	19%	11%	7%	5%	100%		
Grand Mean								4.258	0.0952

This table shows that the respondents indicated their option on what extent does continuous improvement impacts on employee’s commitment in selected manufacturing firms in Nigeria. The respondents agree with all the items. The research items 1,2,3,4 have mean score of above 3.5 point respectively and it was rated great extent by respondents. The study showed that continuous improvement has significant impact on employee’s commitment in selected

manufacturing firms in Nigeria since continuous improvement result of continuously improving capabilities, people, processes, and technology and machine capabilities (Grand mean (4.274) is greater than cut-off mean (3.00).

Question Two: What is the impact of customer focus on employee engagement in deposit money bank in Nigeria?

Table 3: Mean rating of respondents on what is the impact of customer focus on employee engagement in deposit money bank in Nigeria.

S/N	Questionnaire Item	VHE(5)	HE(4)	M(3)	LE(2)	VLE(1)	Total	Mean	SD
1	Total quality management enable organization to serve its clients' needs and expectations.	510 102 5%	188 47 27%	42 14 8%	14 7 4%	5 5 3%	759 175 100%	4.337	0.101
2	Total quality management enable organizations to receive feedback on the extent to which those needs are being met	535 107 61%	228 57 33%	21 7 4%	6 3 2%	1 1 1%	791 175 100%	4.520	0.115
3	Consistently meeting customer expectations builds trust, resulting in higher brand loyalty and repeat business.	465 93 53%	204 51 29%	66 22 13%	14 7 4%	2 2 1%	751 175 100%	4.291	0.098
4.	Focusing on customer needs helps streamline processes, reducing defects and eliminating waste, which lowers operational costs.	505 101 58%	132 33 19%	60 20 11%	24 12 7%	9 9 5%	730 175 100%	4.171	0.089
	Grand Mean							4.332	0.180

This table shows that the respondents indicated their opinion on what is the impact of customer focus on employee engagement in deposit money bank in Nigeria. The research items 1,2,3,4 have mean score of above 3.5 point respectively and it was rated great extent by respondents. The study showed that customer focus has significant impact on employee engagement in deposit money bank in Nigeria since total quality management enable organization to serve its clients' needs and expectations (Grand mean (4.316) is greater than cut-off mean (3.00).

3.3. Test of Hypotheses

The two hypotheses were formulated for this study and will be tested and a decision taken is based on the rule below.

Decision rule: Reject H_0 if P-value > 0.01

3.3.1. Hypothesis One

H_1 = Continuous improvement has no significant impact on employee's commitment in selected manufacturing firms in Niger

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.947	0.897	0.897	0.33681

Note: Predictors: (Constant), Continuous improvement

Model	Source	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.3065	1	57.3065	11.208	0.000
	Residual	1222.007	239	5.113		
	Total	1279.3135	240			

Dependent Variable: Employee's commitment

Predictors: (Constant), Continuous improvement

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.057	.110		.515	.607
	Continuous improvement	.222	.025	.947	8.887	.000

Dependent Variable: Employee's commitment

In testing this hypothesis, continuous improvement was regressed against employee's commitment. The result of the single-regression analysis showed the model to evaluate the impact of continuous improvement on employee's commitment in deposit money bank in Nigeria.

3.3.2. Employee's commitment = 0.057 + 0.222 Continuous improvement

The empirical result showed that the coefficient of continuous improvement has positive effect on employee's commitment in deposit money bank in Nigeria; it means that continuous improvement has positive and direct effect on employee's commitment in deposit money bank in Nigeria. The results of the t – statistics denoted that the coefficient was statistically significance. This is because observed values of t – statistics (8.887) is greater than its P-values (0.000).

The results of the F – statistical test showed that the overall regression of the hypothesis one was statistically significance. This was because observed value of the F – statistics (11.208) was greater than its P-value (0.000). Again, our empirical result showed that the Pearson product moment correlation analysis (r) was 0.947. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and concluded that continuous improvement has significant impact on employee's commitment in selected manufacturing firms in Nigeria.

4. Test of Hypothesis Two

H_2 = Customer focus has no significant impact on employee engagement in deposit money bank in Nigeria.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.931 ^a	.866	.865	.26055

Predictors: (Constant), Customer focus

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	26.3970	1	26.3970	8.604	.000 ^b
	Residual	733.252	239	3.068		
	Total	759.649	240			

Dependent Variable: Employee engagement

Predictors: (Constant), Customer focus

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.2708	.053		5.111	.000
	Customer focus	.7096	.062	.931	11.446	.000

Dependent Variable: Employee engagement

In testing this hypothesis, customer focus was regressed against employee engagement. The result of the single-regression analysis showed the model to ascertain the impact of customer focus on employee engagement in deposit money bank in Nigeria.

4.1. Employee engagement = 0.2708 + 0.7096 Customer focus

The empirical result showed that the coefficient of customer focus has positive effect on employee engagement in deposit money bank in Nigeria; it means that customer focus has positive and direct influence on employee engagement in deposit money bank in Nigeria. The results of the t – statistics denoted that the coefficient of customer focus was statistically significance. This is because observed values of t – statistics (11.446) was greater than its P-values (0.000). The results of the F – statistical test showed that the overall regression of the hypothesis two was statistically significance. This was because observed value of the F – statistics (8.604) was great than its P-value (0.000). Again, our empirical result showed that the Pearson product moment correlation analysis (r) was 0.931. The strength of relationship between the two variables was high. However, we rejected the null hypothesis and concluded that customer focus has significant impact on employee engagement in deposit money bank in Nigeria.

4.2. Discussion of Findings

Impact of continuous improvement on employee’s commitment in deposit money bank in Nigeria.

The findings of the study revealed that continuous improvement has significant impact on employee’s commitment in selected manufacturing firms in Nigeria since continuous improvement result of continuously improving capabilities, people, processes, and technology and machine capabilities (t-statistic; 8.887; P-value; 0.000 < Sig-value; 0.05).

The outcome of the study is in line with the study of Oparinde, (2023) ^[12] that examined the kind of relationship

that exists between Total Quality Management and other three variables, vis-à-vis top management commitment, employee involvement, and customer satisfaction. The descriptive survey design was adopted for this study and primary data was collected with the use of a self-structured questionnaire from one hundred and thirty-six (136) randomly selected respondents among the employees of Access Bank Plc. (27); First Bank Nigeria Limited (35); Guarantee Trust Bank Plc. (30); United Bank for Africa (24); and WEMA Bank (20), in Akoka, Yaba Local Government Area of Lagos State, Nigeria. The findings of the study showed an increase in the Nigerian Banking Sector top management commitment to Total Quality Management will imply increase in TQM implementation; increase in the involvement of money deposit banks’ staff in the TQM implementation process is also tantamount to an increase in the Total Quality Management implementation.

4.3. Impact of customer focus on employee engagement in deposit money bank in Nigeria.

The findings of the study revealed that customer focus has significant impact on employee engagement in deposit money bank in Nigeria since total quality management enable organization to serve its clients' needs and expectations (t-statistic; 11.446; P-value; 0.000 < Sig-value; 0.05).

The outcome of the study is in line with the study of Abinabo and Jibrin, (2023) ^[1] that examined total quality management and customer satisfaction of deposit money banks in Katsina State, Nigeria. The study used primary data collected using structured questionnaire. Respondents were selected using convenient sampling technique. The study adopted multiple regression techniques to test the hypotheses formulated. The result shows that continuous improvement, customer focus and employees’ training have significant positive effect on customer satisfaction. The contribution of total quality management to customer satisfaction is quite enormous. Thus, for financial institutions to remain relevant, profitable and survive, total quality management must be accorded attention and recognition.

5. Summary of Findings

The following are the major findings of the study:

- The findings of the study revealed that continuous improvement has significant impact on employee's commitment in selected manufacturing firms in Nigeria since continuous improvement result of continuously improving capabilities, people, processes, and technology and machine capabilities (t-statistic; 8.887; P-value; $0.000 < \text{Sig-value}; 0.05$).
- The study showed that customer focus has significant impact on employee engagement in deposit money bank in Nigeria since total quality management enable organization to serve its clients' needs and expectations (t-statistic; 11.446; P-value; $0.000 < \text{Sig-value}; 0.05$)

5.1. Conclusion

The study concluded that total quality management has positive and significant impact on employee performance in deposit money bank in Nigeria. The major total quality management strategies in deposit money bank in Nigeria were customer focus and continuous improvement.

Total Quality Management (TQM) benefits organizations by integrating all functions to meet customer needs, resulting in higher satisfaction, lower operational costs, and improved efficiency. It drives continuous improvement, reduces defects/waste, boosts employee morale, and strengthens competitive advantage through better product reliability and faster service delivery. TQM helps organizations deliver high-quality products and services, leading to increased customer satisfaction and loyalty. TQM involves employees at all levels in the continuous improvement process, fostering a sense of ownership and responsibility. This can lead to increased motivation, job satisfaction, and commitment to the organization.

5.2. Recommendations

Based on the findings of this study, the following recommendations were made.

- Management of deposit money Banks should involve employees at all levels in decision-making processes. Empowering employees to identify problems, suggest improvements, and take ownership of processes fosters a culture of collaboration and accountability. Continuous training and development programs also ensure that employees have the skills to contribute to quality initiatives.
- Management of deposit money Banks should demonstrate a commitment to quality by setting clear goals, allocating resources, and creating an environment that encourages continuous improvement. This commitment should be communicated throughout the organization to inspire buy-in from all employees.

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