

ORGANISATIONAL CULTURE AND QUALITY MANAGEMENT IN THE NIGERIAN BANKING INDUSTRY

Abstract

This study enumerated different management styles in the Nigerian banks and also analysed the impact/effect of organisational culture on managerial quality styles in the Nigerian banks.

Primary data was used for the study. The study made use of questionnaire to elicit information from 100 middle and top management employees in transaction units and marketing unit of four Deposit Money Banks in Lagos. Data collected were analysed using descriptive and inferential statistics.

The study revealed that the top five quality management styles adopted by banks in the area of study were: leadership styles with a mean score of (4.43); customers' focus (4.41); team work (4.17); training and education (4.04) and employees' relation (4.00). The result finally showed that there was significant positive effect of organisational culture on quality of management of Nigerian banks ($F = 3.658, p < 0.05$), with group culture ($t = 2.354, p < 0.05$); adhocracy work culture ($t = 2.325, p < 0.05$); macho culture ($t = 2.499, p < 0.05$) and work hard/play hard culture ($t = 4.340, p < 0.05$) making the most significant contributions to quality management in Nigerian banks.

The study concluded that organisational culture had significant effect on the quality of management of Nigerian banks.

Keywords: Organisational culture, quality management, styles, banking industry

INTRODUCTION

In a bid to remain relevant and competitive, businesses and organisations are embarking on quality management programmes in their various business environments. Firms that have achieved successes in their day to day operations have been found to focus more on customers and their needs requirements, and expectations. Customers' feedback serves as a

significant source of information for improving firms' products and services (Summers, 2006). Developing nations of the world have increased their trade activities and developed sustainably by improving the quality of their products and services (Djerdjour, 2000), like corporate organisations, Indeed, that explains why both large and small, production and service, public and private, organisations have made so much commitment to quality initiatives like Total Quality Management (TQM) by making it fundamental to their growth (Oakland, 2004). While emphasizing the importance of improving quality and the possible resultant benefits, firms should avoid wishful thinking that improving quality will fix short-term problems and quickly generate business growth; quality is not a destination but a journey requiring a long-term, unwavering commitment to the improvement of product, services and processes, a means to an end rather than an end in itself (Shin, Kalinowski & El-enien, 1998).

Most quality practitioners have come out with a number of TQM elements. Flynn and Sakakibara (1994) for example, have divided the elements into quality information systems, process management, product design, work force management, supplier involvement and customer involvement. Mann and Kehoe (1995) also identified supplier improvement, process control and improvement of internal customer focus, measurement and reporting leadership, quality system, participation, recognition, education and training, as well as external customer focus as the elements. Saraph, Benson, and Schroeder (1989) proposed eight elements of quality management, which are; the role of management leadership and quality policy, the role of the quality department, training, product/service design, supplier's quality management, process management, quality data and reporting, as well as employee relations.

Having considered the importance of quality management, the various benefits of implementing it, as well as some of its elements adopted in the literature, let us briefly consider what exactly Total Quality Management is.

Total Quality Management has been variously defined by different authors in the literature.

Adeoti (2003) defined Total Quality Management (TQM) as the management Philosophy and company practice that is aimed at harnessing the human and material resources of an organisation in the most effective way to achieve the objectives of the organisation. These objectives include business objectives such as growth, development, profit maximization, market positioning, customer satisfaction, and provision of service to the community.

From the above definition, it is obvious that if the objectives of an organisation are to be achieved, both the human and material resources must be effectively and efficiently utilized.

The utilization of an organisation's resources in the most effective and efficient way is Total Quality Management. Hence, we can reasonably conclude that Total Quality Management is central to the existence and overall survival of any organisation. Quality has to be managed. It will not just happen. Clearly, it must involve everyone in the process and be applied throughout an organisation. Failure to meet the requirements in any part of a quality chain has a way of multiplying, and failure in one part of the system creates problems elsewhere, leading to a cycle of yet more failure and more problems. The price of quality is the continued examination of the requirements and our ability to meet them. This will lead to a continuous improvement philosophy.

TQM is therefore a way of managing to improve the effectiveness, efficiency, flexibility and competitiveness of a business as a whole. Quality management, Quality assurance and Quality control are all embodied in TQM together with all other management activities. TQM involves the whole organisation, getting organized in every department, in every activity with

every single person at every level. This requires putting in place processes and system which will ensure that every aspect of its activity is aligned to satisfying customer needs and the organisation's objectives without waste of effort by releasing the full potential of every person in the organisation. For an organisation to be truly effective, every single part of it must work properly together, because every person and every activity affects, and in turn, is affected by others.

The motivation for quality improvement comes from conscious awareness shared by all members of an organisation that every process can be done more effectively, resulting in increased value and satisfaction to customers, and more efficiently, with less waste and resource consumption. This increase in effectiveness and efficiency benefit customers, the organisation and its members and the society in general.

The banking sector has particularly seen strong competition and change in customers' expectations over the last few years, especially after the world's economic slowdown. The importance and increasing attention to service quality in financial institutions is to be accredited to the socio-political changes that have arisen (Anderson & Elizabeth, 1997). One of these changes can be attributed to the Economic Globalization, which has caused consumers to reverse their habits for banking services (Cook, 2002).

Statement of Research Problem

Previous studies have shown that efficient organisational cultures positively affect quality management. However, most of such studies have been undertaken in the developed countries. The few ones that were conducted in the developing world focused majorly on manufacturing firms, thereby neglecting banking industry which constitutes a major sector of the economy, hence this study.

Research Questions

Based on the problem identified above, attempts were made to provide answers to the following research questions:

- i. What are the different types of culture adopted in the Nigerian banking industry?
- ii. What are the different styles of quality management in Nigerian banks?
- iii. How does organisational culture affect quality of management in Nigerian banks?

Objectives of the Study

The specific objectives were to:

- i. enumerate the different styles of quality management in Nigerian banks; and
- ii. analysed the effect of organisational culture on the quality of management in Nigerian banks.

LITERATURE REVIEW

2.1 Overview of Organisational Culture

Focusing on the foundation of organisational culture as the theoretical background, serves as a basis for a thorough understanding of our research. Schein (1995) explains how and why cultures develop within organisations by describing the need for integration and sense in the actions of an organisation's members. This essential need for integration leads to the evolution of shared elements such as shared values, beliefs and procedures which prove successful and therefore are asserted over time. Such shared elements are transferred to new organisation members as part of the socialization process. Thus, organisational culture can be seen as a construct shared by the members of the organisation. It consists of the common prevailing conventions that represent the organisation's identity and transporting unexpressed standing orders as to how the organisation's members act and work together. Except for the

cultural level of visible artifacts, organisational culture is described as a rather latent construct, which means that it is not directly observable (Schein, 1995).

2.2 Understanding Total Quality Management (TQM)

Total quality management has many definitions. Guru of the total quality management discipline like Deming, Juan, Crosby, Ishikawa and Feigenbaum defined the concept in different ways but still the essence and spirit remained the same. According to Deming (1990), quality is a continuous improvement process towards predictable degree of uniformity and dependability. Deming also identified 14 principles of quality management to improve productivity and performance of the organisation. Juran (1992) defined quality as “fitness for use.” According to him, every person in the organisation must be involved in the effort to make products or services that are fit for use. Crosby (1979) defines quality as conformance to requirements. His focus has been on zero defects and doing it right the first time. Ishikawa also emphasized importance of total quality control to improve organisational performance. According to him, quality does not only mean the quality of product, but also of after sales service, quality of management, the company itself and the human life time. Ishikawa also emphasized importance of total quality control to improve organisational performance. According to him, quality does not only mean the quality of product, but also of after sales service, quality of management, the company itself and the human life.

Total Quality Management (TQM) is a management system that takes into consideration all the areas of operation in an organisation (Fassoula, 2006). Accordingly, various TQM programmes have been launched since the 1980s by businesses and organisations around the globe. These have been in an attempt to retain or regain competitiveness as well as achieve customer satisfaction. Therefore, for businesses and organisations that would want to meet and exceed the expectations of their various stakeholders, TQM is the requisite strategic tool for performance measurement. In view of this, all firms seek to adopt and implement a set of

operations management practices that have been successful elsewhere and that will help them to identify changes in their environment and to respond proactively through continuous improvement (Fassoula, 2006).

Total Quality Management (Davies, 2003) is a management philosophy which focuses on the work process and people, with the major concern for satisfying customers and improving the organisational performance. It involves the proper coordination of work processes which allows for continuous improvement in all business units with the aim of meeting or surpassing customer's expectations.

Definitions of quality have changed with the passage of time with changing customers' needs and requirements. But the essence has more or less been to develop an approach to problem solving, conformation to standards for customer satisfaction. With management functions getting complex, approaches to managing quality in functional areas are becoming difficult.

According to Selladurai (2000), TQM interventions or activities must be guided by four change principles, namely, work processes, variability, analysis, and continuous improvement. Product design and production processes must be improved; variance must be controlled to ensure high quality; data must be systematically collected and analyzed in a problem-solving cycle; and commitment made to continuous learning by the employees about their work (Selladurai, 2000).

2.3 Review of Theories

The following subsections present the main theories of TQM proposed by these quality management gurus.

172 **Deming's Approach to TQM**

173 Deming (1986) stressed the responsibilities of top management to take the lead in changing
174 processes and systems. Leadership plays an important role in ensuring the success of quality
175 management, because it is the top management's responsibility to create and communicate a
176 vision to move the firm toward continuous improvement. Top management is responsible for
177 most quality problems; it should give employees clear standards for what is considered
178 acceptable work, and provide the methods to achieve it. These methods include an
179 appropriate working environment and climate for work-free of faultfinding, blame or fear.

180 **Ishikawa's Approach to TQM**

181 Ishikawa (1985) argued that quality management extends beyond the product and
182 encompasses after-sales service, the quality of management, the quality of individuals and the
183 firm itself. He claimed that the success of a firm is highly dependent on treating quality
184 improvement as a never-ending quest. A commitment to continuous improvement can ensure
185 that people will never stop learning. He advocated employee participation as the key to the
186 successful implementation of TQM. Quality circles, he believed, are an important vehicle to
187 achieve this. Like all other gurus he emphasized the importance of education, stating that
188 quality begins and ends with it. He has been associated with the development and advocacy
189 of universal education in the seven Quality Control tools (Ishikawa, 1985).

190 **Juran's Approach to TQM**

191 TQM is the system of activities directed at achieving delighted customers, empowered
192 employees, higher revenues, and lower costs (Juran and Gryna, 1993). Juran believed that
193 main quality problems are due to management rather than workers. The attainment of quality
194 requires activities in all functions of a firm. Firm-wide assessment of quality, supplier quality

195 management, using statistical methods, quality information system, and competitive
196 benchmarking are essential to quality improvement.

197 **Feigenbaum's Approach to TQM**

198 Feigenbaum (1991) defined TQM as an effective system for integrating the quality
199 development, quality-maintenance, and quality-improvement efforts of the various groups in
200 a firm so as to enable marketing, engineering, production, and service at the most economical
201 levels which allow for full customer satisfaction. He claimed that effective quality
202 management consists of four main stages, described as follows: Setting quality standards;
203 Appraising conformance to these standards; Acting when standards are not met and Planning
204 for improvement in these standards.

205 **2.4 Review of Empirical Literature**

206 **2.4.1 Organisational Culture and Quality Management**

207 Ravasi and Schultz (2006), stated that organisational culture is a set of shared mental
208 assumptions that guide interpretation and action in organisations by defining appropriate
209 behaviour for various situations. At the same time, although a company may have their "own
210 unique culture", in larger organisations, there is a diverse and sometimes conflicting cultures
211 that co-exist due to different characteristics of the management team. The organisational
212 culture may also have negative and positive aspects which can affect employees' own
213 perceptions and identification with the organisational culture.

214 Another study was carried out by Shehzad, Hashim and Rashid (2014) on the Impact of Total
215 Quality Management on the Performance of Service Organisations in Pakistan. The objective
216 of the paper was to evaluate the role of total quality management in service sector of
217 Pakistan. First of all total quality management was observed to be implemented in

manufacturing organisations and the results were outstanding. For data collection, interviews were conducted from the top-level management of hospitals, banks, telecommunication companies, educational organisations and airlines. Findings of the research showed a positive relationship between TQM and performance of service organisations in Pakistan.

Chukwu, Adeghe & Anyasi (2016) in their study investigated the impact of total quality management on performance of Nigerian Brewery Plc. and Nigerian Bottling Company Plc. Enugu state, Nigeria. Most Nigerian organisations were seen to perform abysmally because of non-implementation of Total Quality Management. They are ignorant of the programme which reduces defect rate, and cost. Total quality management streamlines efficient and cost effective system and process that reduces overhead and improve performance. It also emphasizes error prevention in place of error correction that increases cost. The data collected from the questionnaire instrument were analyzed using percentage and multiple regression. The research findings showed that a significant and positive relation lie between the independent variable, error prevention, quality improvement, cost reduction, fewer delays and the dependent variable organisational performance. This is consistent with the literature. They recommended that organisations implementing TQM should not pay lip service to error prevention in order to avoid costs associated with error correction and also that management must focus on integrating customer driven quality.

Isaac & Anietie (2015) carried out a study on the Practice, Challenges and Benefits of Total Quality Management (TQM) in manufacturing firms in Nigeria. They revealed that though the definitions of Total Quality Management (TQM) across the globe seem similar, there is still confusion as to what sort of practices, policies and activities needed to be implemented to fit into TQM model. The study examined the practice, challenges and benefits of TQM in Nigerian manufacturing firms and discovered among others that while a significant reduction

in operating expenses and manufacturing costs were recorded, workers were also found addressing different issues in the name of TQM.

The study concludes that careful and objective implementation of TQM will enhance the innovative and technological capability of the firm thereby boosting her goodwill. The study recommends that for any manufacturing firm in Nigeria to succeed and enjoy the benefits of TQM, it must carefully scrutinize itself to ensure that it has the necessary financial resources, moral will power and top management support.

2.5 Theoretical Framework

Many theories have been used by different researchers. This research however anchored on Deming's Approach to TQM.

The theoretical essence of the Deming's approach to TQM concerns the creation of an organisational system that fosters cooperation and learning for facilitating the implementation of process management practices, which, in turn, leads to continuous improvement of processes, products, and services as well as to employee fulfilment, both of which are critical to customer satisfaction, and ultimately, to firm survival (Anderson, 1994). Deming (1986) stressed the responsibilities of top management to take the lead in changing processes and systems. Leadership plays an important role in ensuring the success of quality of management, because it is the top management's responsibility to create and communicate a vision to move the firm toward continuous improvement. Top management is responsible for most quality problems; it should give employees clear standards for what is considered acceptable work, and provide the methods to achieve it. These methods include an appropriate working environment and climate for work- free of faultfinding, blame or fear.

266

267 **METHODOLOGY**

268 **3.1 Area of Study**

269 The study was carried out in Lagos. The reason for this choice is that the Lagos is a home to
270 various organisations, private and public, with diverse cultures and beliefs. This is
271 noteworthy, considering the fact that the study intends to assess the influence of
272 organisational culture on quality management of Nigerian banks.

273 **3.2 Population, Sample Size and Sampling Technique**

274 The study population is the entire staff of all the Nigerian Deposit Money banks. Mugenda
275 and Mugenda (2003) defined population as an entire group of individuals or objects having
276 common observable characteristics out of which the research sample will be drawn.

277 **3.3 Sampling Frame**

278 The sample frame was made up of the entire staff of the four selected Deposit Money Banks
279 in the Nigerian banking industry, namely, Guaranty Trust Bank, First Bank of Nigeria,
280 United Bank for Africa, and Diamond Bank. These were selected purposively based on the
281 observed quality performance of the banks amongst other banks in Nigeria.

282 **3.4 Sample size**

283 The sample size for this study was a total of 100 out of 160 officials of the selected banks.
284 These are made up of 25 bank officials per bank for each of the selected 4 banks.

285 **3.5 Data and Sources of Data**

286 Data for this study was collected from primary sources, sourced through the use of
287 questionnaire administered to staff of the selected banks. Primary data permits an in-depth
288 study of the subject matter.

289 **3.6 Research Instrument**

The main instrument that was used in this study is questionnaire, designed by the researcher. The questionnaire consist of a list of structured questions, un-structured questions and Likert rating scale relating to the field of inquiry with space provided for selection of choices and explanatory answers.

3.7 Data Analysis Techniques

The data were analysed using, at the first stage, descriptive statistics such as frequency distribution tables, percentage and measures of central tendency. Simple linear regression was used in establishing the effect of the independent on the dependent variable.

DATA ANALYSIS AND DISCUSSION

This chapter deals with data presentation, analysis and discussion. It reports the findings from respondents selected among employees of Guaranty Trust Bank, Diamond bank, First Bank of Nigeria and United Bank for Africa. The Federal Capital Territory in North Central Nigeria was selected as a study area, and Guaranty Trust Bank, Diamond bank, First Bank of Nigeria and United Bank for Africa were randomly selected for the study. Well-structured questionnaire was administered to 100 eligible respondents of Guaranty Trust Bank, Diamond bank, First Bank of Nigeria and United Bank for Africa in the Lagos metropolis, out of which 93 were responded to and returned. The data gathered from the study was analyzed using SPSS (version 22) and descriptive statistics such as frequency, tables and percentages were used. In the course of the study, two objectives were tested.

Objective One: Examined different types of management styles in Nigerian Banks

Table 1 indicated that majority of the respondents representing 89.2% strongly agreed that the style of quality management adopted in the organisation is customers' focus ; furthermore, 77.4% of the respondents representing majority agreed that the quality management style

314 adopted at work is that of focusing on employees' relation; 94.6% of the respondent
 315 representing majority indicated that focus on leadership styles is adopted in the organisation
 316 as a quality management style; additionally, 87.1% of the respondents representing majority
 317 indicated that team work is a type of quality management style adopted in the organisation;
 318 84.9% of the respondents agreed to the adoption of training and education as quality
 319 management style adopted in the organisation.

320 These results agreed with literatures in the field of quality management. Flynn and
 321 Sakakibara (1994) for example, quality management practices as comprising of quality
 322 information systems, process management, product design, work force management, supplier
 323 involvement and customer involvement. Mann and Kehoe (1995) also identified supplier
 324 improvement, process control and improvement of internal customer focus, measurement and
 325 reporting leadership, quality system, participation, recognition, education and training, as
 326 well as external customer focus as the elements. Saraph, Benson, and Schroeder (1989)
 327 proposed eight elements of quality management, which are; the role of management
 328 leadership and quality policy, the role of the quality department, training, product/service
 329 design, supplier's quality management, process management, quality data and reporting, as
 330 well as employee relations.

Table 1: Different styles of Quality Management in Nigerian Banks

TOTAL QUALITY MANAGEMENT STYLE	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	MEAN	RII	TOTAL
Customers' Focus	63 (67.7)	20 (21.5)	2 (2.2)	1 (1.1)	7 (7.5)	4.41	2 ND	93 (100.0)
Employees' relation	34 (36.6)	46 (49.5)	2 (2.2)	1 (1.1)	10 (10.8)	4.00	5 TH	93 (100.0)

Leadership styles	49 (52.7)	39 (41.9)	2 (2.2)	2 (2.2)	1 (1.1)	4.43	1 ST	93 (100.0)
Team work	32 (34.4)	49 (52.7)	9 (9.7)	2 (2.2)	1 (1.1)	4.17	3 RD	93 (100.0)
Training and education	35 (37.6)	44 (47.3)	3 (3.2)	5 (5.4)	6 (6.5)	4.04	4 TH	93 (100.0)

332 **Source: Field Survey, 2017**

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334 **Objective Two: Effect of Organisational Culture on the Quality of Management of**
335 **Nigerian Banks.**

336 Result in Table 2 revealed multiple regression of the effect of organisational culture on the
337 quality of management of Nigerian banks. The result indicated that organisational culture was
338 statistically significant to quality of management of Nigerian banks ($F= 3.658$, $p < 0.05$). The
339 ‘t’ values indicated the influence of each predictor variables on the response variables with an
340 absolute t value > 2 and p value < 0.05 . The results were as follows, group culture ($t= 2.354$,
341 $p < .05$); adhocracy work culture ($t= 2.325$, $p=0.23$); macho culture ($t= 2.499$, $p < 0.05$) and
342 work hard/play hard culture ($t= 4.340$, $p < .05$). The results revealed that organisational culture
343 has significant effect on the quality of management of Nigerian banks as against the null
344 hypothesis of this study.

345 The Beta column under Standardised Coefficients revealed the beta value which is the
346 largest. In this case the largest beta coefficient is .438, which is work hard/play hard culture.
347 This means that this variable makes the strongest unique contribution to explaining quality
348 management, when the variance explained by all other variables in the model is controlled.
349 Table 2 also provided the results of R, R^2 and adjusted R^2 values. The adjusted R^2 value tells
350 how much of the variance in the dependent variable (quality management) is explained by the
351 model (organisational culture). In this case the value is .308 expressed in percentage as

30.8%. This means that our model of organisational culture explains 30.8% of the variance in quality management of Nigerian banks.

These findings supported in line with existing empirical literature. Irani, Beskese, and Love, (2004), for example, agree that an appropriate culture is needed to support quality practices, with TQM as an example. Jinhui Wu *et al.* (2011), further points out a trend in recent research literature towards emphasizing the importance of infrastructure quality management practices and they state that the focus concerning quality management practices has made a shift from hard factors i.e. tools and techniques, towards softer factors such as culture and mindset. Also are Naor, Goldstein, Linderman, & Schroeder (2008), who conclude in their study that the enhanced operational performance is directly affected by the organisational culture and infrastructure quality management practices but not by the core quality management practices.

Table 2: Regression analysis of Organisational Culture on the Quality of Management of Nigerian Banks

Model	Unstandardized Coefficients		Standardized Coefficient	T	Sig
	B	Std. Error	Beta		
Constant	3.452	.474		7.289	.000
Group culture	.084	.036	.245	2.354	.021
Adhocracy work culture	.078	.033	.259	2.325	.023
Mach work culture	.065	.026	.251	2.499	.014
Work hard/play hard culture	.191	.044	.438	4.340	.000
Model Statistics					
R	.555 ^a	Sum Square Regression	5.578		

R ²	.308	Sum Square Residual	12.505
Adjusted R ²	.224	Total	18.083
F- Statistics	3.658	Mean Square Regression	.558
Sig F- Statistics	.000	Mean Square Residual	.152

366 **Source: Field Survey, 2017**

367

368 **CONCLUSION AND RECOMMENDATION**

369 Quality is fast becoming an essential aspect of banking, and in the coming years it would
 370 form a basic requirement for the survival of the industry. It is indeed worthy of note that
 371 quality needs to be natural through positive attitude and quality culture in an organisation.
 372 The successful organisation should as a matter of policy be constantly seeking opportunities
 373 to improve the quality of its products or services and processes; the bank must also couple
 374 quality with a required level of productivity. Quality Management represents a total system
 375 and as such, increasingly enhances quality circles as a broader means of addressing the
 376 demand for quality.

377 Although the subject of Quality Management (QM) is not new to most organisations and
 378 scholars, the fact is that this work came with some interesting findings which have not been
 379 reported by previous writers.

380 The objective one of the study sought to examine the different styles of quality
 381 management in Nigerian banks. The study concludes that focus on the leadership styles
 382 with a mean score of 4.43 followed closely by focus on customers' focus at 4.41, team
 383 work at 4.17, training and education at 4.04 and focus on employees' relation at 4.00. The
 384 study concluded that these five quality management styles represent the top five amongst
 385 the different types of quality management styles adopted in Nigerian banks.

The objective two of the study sought to analyze the effect of organisational culture on the quality of management of Nigerian banks. The study concludes that organisational culture is statistically significant to quality of management of Nigerian banks ($F= 3.658$, $p < 0.05$). The study concludes that Group culture ($t= 2.354$, $p= .021$); adhocracy work culture ($t= 2.325$, $p= .023$); macho culture ($t= 2.499$, $p= .014$) and work hard/play hard culture ($t= 4.340$, $p= .000$) made the most significant contribution to the reduction of quality management in Nigerian banks. The study concluded that organisational culture has significant effect on the quality of management of Nigerian banks as against the null hypothesis of this study.

From the analysis and field survey carried out, the following recommendations were proffered: Firstly, organisations willing to improve their quality management should consider implementing the ideals and hence increase their performance by imbibing the ideals of quality such as presented by TQM. Secondly, organisations in the process of implementing Quality Management need to first of all understand the various Quality Management variables applicable to their respective organisation. This will afford them the opportunity to measure both the implementation and the performance of the process. lastly, organisations need to redesign their strategy in line with the significance level of the various variables as identified by them. It is however possible that different types of customers will have different variables that are of significance to them.

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