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## Continuous Service Improvement as Innovative Strategies for Improving Performance of Deposit Money Banks in Offa Local Government, Kwara State, Nigeria

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### ABSTRACT

Performance of Deposit Money Bank (DMBs) has been contentious issue over the years in Nigeria this study examined the relationship between selected proxies of continuous service improvement strategies and the performance of eight DMBs in Offa Local Government. A total of 200 questionnaires were distributed to the respondents of selected banks to elicit the information with the use of systematic random sampling. The data were analyzed and presented with multiple regressions and Pearson correlation coefficient analysis (R) all at 0.05 level of significance. The findings revealed that continuous service improvement has significant effect on bank performances ( $R = 789$ .  $R^2 = 623$ ,  $df = 4$ ,  $p (.000) < 05$ ). The study concluded that continuous service improvement practice is important to quality of service delivery to customers. It was recommended that the management of deposit money banks should ensure that new ideas are generated through customer's request and benchmarking followed by training and development to acquire new manipulative skills for competitive advantage in order to attract retain and increase their market share.

**Keywords:** Continuous service improvement, benchmarking, performance, job redesign, innovation, training.

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### 1. INTRODUCTION

Incessant and continuous demands for quality services delivery by customers have caused banks to understand that the only way of survival in the market is to continually improve performance. This makes many contemporary enterprises to treat quality improvements as a never ending quest. Continuous service improvement is a holistic approach that requires the integration of all improvement activities ranging from determination of vision and objective, process assessment, target measurement, process re – engineering and performance sustenance to accomplish operational goal.

Resulting from the contentions that banks drive an economy, it is pertinent to identify techniques and methods on how banking services can be improved to meet customer expectations at all times. Many deposit money banks (DMBs) relentlessly, spend considerable amounts of their funds in activities related to improve services. To continually improve banking services, sustainable improvement culture in the area of quality services and decision making processes must be guaranteed to seek what causes customer satisfaction or otherwise, using knowledge from customer relationship management.

The deposit money banks are therefore, saddle with the responsibility of aligning and re – aligning service techniques to the changing business needs using job redesign, benchmarking, innovation and creativity as well as training and development. Redesigning banking service can result to a more efficient and effective performance. (Van De Ven & Ferry, 1980). According to Davis (2005) was of the opinion that job redesign is more likely to improve performance when the changes in job content are sufficiently non – trivial to be perceptible to the workers. An important watchdog in service improvement is benchmarking. It involves comparing a bank service delivery of a products and processes against the very best in the industry. Most organisation use benchmarking to improve the quality of their products and their customer services (Stoner, freeman and Gilbert, 2014). Owing to the dynamic, multifaceted and complex nature of business environment, there is needed to constantly improve performance in the banks through creative and innovation.

### 1.1 Statement of the Problem

Despite the reforms by government to improve the performance of DMBs, bank customers have express dissatisfaction, consequent upon poor quality of services rendered as evidenced by incessant challenges confronting bank customers. It is a known fact that in today's globalized and borderless market, customer dissatisfaction poses a challenge for the survival and growth of all firms (Boohene & Agyapong, 2011). The inability of banks to address this issue has generated a lot of challenge among customers about the quality of service delivery among others which has led to frequent customers complaints on poor service quality, rowdy bank atmosphere. Crowded banking halls, poor customer – employee relationship, unreasonable interest rates and charges, increasing and alarming fraud rate carried out by fraudsters on the mobile and electronic banking, inadequate and malfunctioning ATMs, among others are some of the challenges confronting bank customers thereby causing dissatisfaction among customers.

### 1.2 Research Questions

In order to address issues raised in the statement of the problem, the following research questions were evolved:

- i. How does the strategy of continues service improvement affect bank performance?
- ii. What is the extent of relationship between continuous service improvement strategies and Bank performance?

### 1.3 Research Objectives

The broad objective is to determine the impact of continuous service improvement as innovative tools for improving performance of deposit money banks in Offa local government. The specific objectives are to:

- i. Examine the effect of continuous service improvement strategies on bank performance;
- ii. Examine the extent of relationship between continuous service improvement strategies and bank performance.

### 1.5 Research Hypotheses

In order to achieve the objectives of the study, the following hypothesis were formulated:

- H<sub>01</sub> Continuous service improvement strategies have no significance effect on the performance of deposit money bank in Offa local government.
- H<sub>02</sub> Continuous service improvement has no significant relationship on the performance of deposit money bank in Offa local government.

## 2. LITERATURE REVIEW

### 2.1 Concept Of Continuous Service Improvement

According to Suganthi and Samuel (2012), continuous service improvement is a vital component of an effective performance management system. Simply measuring performance will not result in system improvements. Getting improvement in any service/program requires an institutionalized strategy for linking performance measures (which are derived from the system's value, principle and goals) can drive the continuous improvement process. At the same time, the continuous improvement process also helps in providing feedback on measures, so that they can evolve strategies to meet the changing needs of customers. Service improvement must focus on increasing the efficiency, maximizing the effectiveness and optimizing the cost of services and the underlying banking service management processes. The only way to do this is to ensure that improvement opportunities are identified throughout the entire service lifecycle. The primary purpose of continual service improvement (CSI) is to continually align and re – align services to the changing business needs by identifying and implementing improvements to services that support business processes.

Continuous improvement means a commitment to constant examination of the technical and administrative process in search of better methods' (Fuentes – Fuentes et al, 2004). Turner and Lawrence (2005) defined continuous improvement as the relentless pursuit of improvement in the delivery of value to customers. This was supported by Dean and Bowen (1994). Who argued that operational effectiveness in terms of customer satisfaction can be attained only through the relentless improvement of processes that create product or service. Organizations that achieve excellence using the total management quality tool continuously strive for improvement to achieve quality excellence. In such organizations, complacency with current performance does not have a room. TQM is mainly concerned with continuous improvements in all work, from high level strategic planning and decision making, to detailed execution of work elements on the shop floor. It seems from the belief that mistakes can be avoided and defects can be prevented. It leads to continuous improving results, in all aspect of work, as a result of continuously improving capabilities, people, processes, technology and machine capability. Continuous improvement must lead not only with results, but more importantly with improving capabilities produce better results in the future.

### 2.2 Concept of Quality Management

Quality management involves the formulation of strategies, setting goals and objectives, planning and implementing the plans and using control systems for monitoring feedback and taking corrective actions. An organization's quality management implementations are of two folds; Satisfying customer's expectation and improvement in the overall business efficiency (Dale, Boaden and Lascelles, 2004). According to Juran (1988), the basic goal of quality of management is the elimination of failure; both in the concept and in the reality of products, services and processes. This does not only mean that product, services and processes will fail in fulfilling their function but that their function was not what the customer desire. Failure must be prevented in quality management and to handle this there should be planning organizing and controlling. Four stages of quality management was treated by Dale et al (2004), this include inspection, quality control (QC), quality assurance (QA) and total quality management (TQM).

ISO 9000 (2000) described inspection as 'activities' such as measuring, examining, testing, gauging one or more characteristics of a product or service and comparing these with specified requirement to determine conformity' while in the opinion of Juran (1988) quality control is regulatory process through which we measure that actual quality performance, compare it with standards, and act on the difference. To Oakland (2013), quality assurance is broadly the prevention of quality problems through planned and systematic activities, which include documentation while total quality management (TQM) is the management of quality principle in all the facets of a business including customers and suppliers (Dale et al, 2004).

## **2.3 Continuous Service Improvement Strategies**

The following continuous service improvement strategies were explored in this paper as proxies of the discourse: Job Redesign, Benchmarking, innovation and Creativity, and Training and Development.

### **2.3.1 Job Redesign**

There are arguments that job redesign aims to improve jobs in the organisation (Alber, 2007). Rahim (2001) defined job design as the process which involves the planning of the job including its contents, the methods of performing the job, and how it relates to other jobs in the organisation. Therefore, redesigning one job can make the overall system work more efficiently (Van de Ven & Ferry, 1980). Aldag and Brief (1979) concurred with Davis (2005) that job redesign is more likely to improve performance when the changes in job content are sufficiently non-trivial to be perceptively to the workers. By implication, job redesign can improve organisational performance and customer satisfaction through job rotation, horizontal job enlargement, vertical job enlargement and the creation of autonomous working groups.

From the management's view, jobs as performed, must lead to efficient operations quality services while from the workers' view, jobs must be meaningful and challenging, provide feedback on performance, and call on their – making skills.

### **2.3.2 Benchmarking**

Suganthi and Samuel (2012) describe benchmarking as a way to go backstage and watch another company's performance from the wings where all the stage tricks and hurried realignment are visible. Therefore, benchmarking is the comparison of the processes and system of a given business function across companies. It has been argued that most organizations use benchmarking to improve the quality of their services to customers (Stoner, Freeman and Gilbert, 2014).

### **2.3.3 Innovation and Creativity**

Innovation and creativity in the workplace have become increasingly important determinants of organisational performance. As organizations seek to harness the ideas and suggestions of their employees, it is axiomatic that the process of idea generation and implementation has become a source of distinct competitive advantage (De Dreu, & Nijstad, 2004; Zhou & Shalley, 2003). Creativity and innovation at work are the process, outcomes, and products of attempts to develop and introduce new and improved ways of doing things that lead to higher performance. The creativity stage of this process refers to idea generation, and innovation to the subsequent stage of implementing ideas toward better procedures, practices, or products. Creativity and innovation can occur at the level of the individual, work team, organisation, or at more than one of these levels combined, but will invariably result in identifiable benefits at one or more of these levels of analysis.

### **2.3.4 Training and Development**

In virtually every organisation, customers are now demanding higher quality services, lower costs and faster cycle time. To meet these requirements, the firms must continually improve upon a number of inputs among which are the people. One of the ways to achieve this is training and development of the employees. Training is the process that provides employees with the knowledge and the skill required to operate within the system and standards set by management (Sommerville, 2007). This means that employee's training and development initiatives can transform organizations with providing extra skills to employees (Mahapatro, 2010).

## **2.4 Organisational Performance**

Today, the concept of performance is an attractive and important issue for every business. It is not a precisely defined concept, intuitively and in practice. The performance of an organisation is related to its capacity to deliver basic goods and services and to provide a suitable policy and regulatory environment for development to take place. It relates to the

extent to which firms can manage their operations and present value to stakeholders. A vital aspect of this management is the employees.

In line with the above views, organisational performance can be measured from a different perspective among which is non – financial and financial performance on a wide spectrum. However, this paper concentrated on the non – financial performance which captures how organisation meet up with product/service quality, corporate image, customer satisfaction, and employees’ satisfaction, customer loyalty, and operation effectiveness.

## **2.5 Theoretical Framework**

Since the work of Deming (1988), there have evolved several theories that on quality and organisational performance. the important being the Quality Trilogy and Plan – to Study Act Cycle Approach.

### **2.5.1 Quality Trilogy Approach**

Joseph (1988) developed the idea of quality i.e. Quality Planning, Quality improvement and Quality control. He focused on quality control as an integral part of management control in his lectures to the Japanese in the early 1950’s. he believes that quality does not happen by accident, it must be planned, and quality planning is part of the trilogy of planning, improvement and control. Juran concentrates not just on the end customer, but identifies other external and internal customers. His concept of quality is that everyone in the organisation must also consider “fitness for use” of the interim product at each stage of production/operation flow.

Joseph, (1991) on his idea of quality trilogy; quality planning, quality improvement and quality control. Juran defines quality as fitness for use in terms of design, conformance, availability, safety, and field use. This, his concept more closely incorporates the point of view of the customer. He is prepared to measure everything and relies on systems and problem – solving techniques. Unlike Deming, he focuses on top – down management and technical methods rather than worker pride and satisfaction. His ten steps to quality management are: Build awareness of opportunism to improvement; Set goals for improvement; organize to reach goals; Providing training carryout projects to solve problems; report progress; organize to reach goals; provide training to all staff; Give recognition; communicate results; keep scores and maintain momentum by making annual improvement part of the regular systems and processes of the company.

### **2.5.2 Plan to Study Act Cycle Approach**

This approach was developed by Deming (1988). It encouraged the Japanese to adopt a systematic approach to problem solving, which later became known as the Deming or plan do – check – Act (PDCA) cycle. He referred to it as the Shewhart cycle named after his teacher W. A. Shewhart (1931). He subsequently replaced “check by study”. Therefore, the alternative abbreviation for the Deming cycle is PDSA cycle i.e. Plan – to – Study – Act Cycle. Deming defines quality as a predictable degree of uniformity and dependability, at low costs and suited to the market. He developed what is known as the Deming chain reaction; as quality improves, costs will decrease and productivity will increase, resulting in more jobs, greater market share and long time survival. Although it is the worker who will ultimately produce quality products. Deming stresses workers pride and satisfaction rather than the establishment of quantifiable goals. His overall approach focuses on improvement of the process, in that system, rather than the workers, is the cause of produces variation and also formulated 14 point attention to managers.

## **2.6 Empirical Framework**

Work of Hamid, Sikandar & Hongqi (2018) Impact of Continuous Improvement on Organization Performance Insight from Pakistan, Continuous improvement is an organized attempt to find out and apply new ways of doing work for making process improvements by bringing step by step innovations to work and this could be possible by Involving top to bottom employees to bring new ideas to work place. A sample size of 40 companies was selected from four sectors (textile, sports, and surgical instrument) to collect information via in-depth interview with managers.

The result shows that by bringing innovation to the work place increasing efficiency and reduce the defect rate will leads the company to improve the quality of product. Companies can get competitive advantage by integrating continuous improvement into their product development, manufacturing, involvement of employees and quality processes. Another related study of Lixia, (2015) analyzed the design and implementation of continuous process improvement (CPI) in the bank. It identified the benefits and developed a better understanding of CPI impact on banking competitiveness, to build processing bank system (PBS) effectively. The research drew conclusions as the application of continuous process improvement theory to service industries has a good effect, it can get a good synergy effect that the strategic integration of continuous process improvement theory and processing bank system thinking.

### 3. METHODOLOGY

Considering the research objectives of the study, this research takes the form of a quantitative and descriptive research design. This research is quantitative in nature because; the development of appropriate research instruments focusing on specific and narrow questions, collection of primary data and analysis of data using statistical tools carefully generated. It is also descriptive in nature because it describes how continuous service improvement has influence on the performance of the deposit money banks in Offa local government of Kwara State. The study chooses survey design as it is one method where a group of people is studied by collecting information from them. Relating the above to the present study, the surveyed entities are the customers and staff of the Nigeria deposit money banks in Offa local government of Kwara State and the issue of concern is the bank performance.

#### 3.1 Population and Sample Size

The population comprised a cross section of the customers and staff of all the eight (8) DMBs bank in Offa local government namely: Zenith Bank Plc, First Bank Plc, United Bank for Africa Plc, Skye Bank Plc, Guaranty Trust Bank Plc, Union Bank Plc, Eco Bank Plc and Unity Bank Plc located at Offa in Kwara State. Since the population was unknown, the study adopted a hypothetical sample in line with Bradford and Cullen (2012) opinion that hypothetical sample may be used for unknown population. The choice of Offa LGA was due to the proximity of the place to the researcher. Systematic random sampling technique was used to select fifteen (15) customers and ten (10) staff from each bank which make a total sample of two hundred (200), comprises of 120 customers and 80 staff from all the eight banks. Two hundred questionnaires were distributed in line with the sample structure but one hundred and sixteen (116) and seventy eight (78) from customers and staffs respectively were returned which form the actual sample size of one hundred and ninety four (194) used for the analysis.

#### 3.2 Model of Data Analysis

This research utilized inferential techniques of data analysis. Data were analyzed with regression analysis. Data analyzed by Statistical Packages for Social Sciences (SPSS) version 20.1 were presented in form of Pearson correlation coefficient table, which shows the strength of the relationship between continuous service e improvement strategies (independent variables) and Bank performance (dependent Variable).

#### 3.3 Model Specification

Model specification is the expression of an economic relationship into precise mathematical cum statistical form. Precisely, the specification of the relationship between continuous service improvement (CSI) proxies by Job Redesign (JR), Benchmarking (BM), innovation and Creativity (IC) and Training and Development (TD) and Bank Performance are guided by existing theory and empirical evidence from previous studies. On the strength of the above, the research has decided to specify the relationship between as follows:

The functional form of the model one can be specified as follow:

$$BP_t = f(JB, BM, IC, TD)$$

The explicit form of the model can be expressed as:

$$BP_t = \beta_0 + \beta_1 JR_t + \beta_2 BM_t + \beta_3 IC_t + \beta_4 TD_t$$

But the equation above is exact or deterministic in nature. In order to allow for the inexact relationship among the variables as in the case of most economic variables, stochastic error term “ $\mu_t$ ” is added to the equation. Thus, we can express the econometric form of the model as:

$$BP_t = \beta_0 + \beta_1 JR_t + \beta_2 BM_t + \beta_3 IC_t + \beta_4 TD_t + U_t$$

Where,

BP = Bank performance is the dependent variable

JR = Job redesign is an independent t variable which represents one of the proxy for continuous services improvement

BM = Benchmarking is an independent variable which represents one of the proxy for continuous service improvement

IC = Innovation and creativity is an independent variable which represents one of the proxy for continuous service improvement

TD = Training and development is an independent variable which represents one of the proxy for continuous service improvement

$\beta_0$  = Stands for intercept

$\beta_1, \beta_2, \beta_3,$  and  $\beta_4$  stand for coefficient of  $JR_t, BM_t, IC_t$  and  $TD_t$

$\mu$ : The stochastic error term. This is introduced into the model to capture all other variables that can cause variation in Bank performance which are not included in the study.

## 4. RESULTS AND DISCUSSIONS

### 4.1 Test of Hypothesis

#### Hypothesis One

H<sub>01</sub>: Continuous service improvement strategies have no significance effect on the performance of deposit money banks in Offa Local government.

Using regression and correlation techniques the hypothesis was tested based on the responses of the respondent on the questions related to the hypothesis.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.7889a	.6225	.6122	5.84257	1.654
a. Predictors: (Constant), Job redesign, Benchmarking, Innovation and Creativity, Training and development					
b. Dependent variable: Bank performance					

Source: Computed from SPSS 21.0

Table 1 displayed the model summary. The regression coefficient by ‘R’, Reveals that since 0.789 is close to 1, it implies there is strong relationship between dependent variable and independent variable. The coefficient of determination which is R – square revealed that the independent variable (continuous service improvement strategies) explains 62.3% changes in dependent variables (bank performance).

Model		Sum of square	Df	Means square	F	Sig.
1	Regression	1293.594	4	323.398	12.349	.000a
	Residual	4949.666	189	26.189		
	Total	6243.260	193			
a. Predictors: (constant), JR, BM, IC and TD						
b. Dependent variable: Bank performance						

Source: Computed from SPSS 21.0

Table 2 revealed that on the overall, continuous service improvement has significant impact on bank performance with a significant level of  $0.000 < 0.05$  and the F value of 12.349.

Model		Unstandardized coefficients		Standardized coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	69.930	3.509	323.398	19.930	.000
	Job redesign (JR)	.650	.274	.286	2.372	.000
	Benchmarking (BM)	.347	.059	.066	5.881	.002
	Innovation and creativity (IC)	.870	.107	.069	8.131	.001
	Training and development (TD)	.732	.361	.328	2.028	.000
a. Dependent variable: Bank performance						

Source: Computed from SPSS 21.0

From table 3, the impact of the explanatory variables, JR, BM, IC and TD on the dependent variable performance of deposit money banks were positive by 65%, 34.7%, 87.0% and 73.2% respectively as well as the intercept. This means that, a unit increase in the independent variables will cause performance of deposit money banks to increase to the level of the above percentages.

The coefficient table revealed that, all the variables have significant effect on bank performance at 5% level of significance. This is because their returned p – value are all less than 0.05. Thus, the studies reject the null hypothesis and conclude that continuous service improvement has significant effect on the performance of deposit money banks at Offa in Kwara State.



## Hypothesis Two

		Bank performance	JR	BM	IC	TD
Bank performance	Pearson correlation	1				
	Sig. (2-tailed)					
	N	194				
Job redesign (JR)	Person correlation	.510	1	.451		
	Sig. (2 – tailed)	.000				
	N	194	194			
Benchmarking (BM)	Pearson correlation	.412	.451**	1		
	Sig. (2.- tailed)	.000	.000			
	N	194	194	194		
Innovation and creativity (IC)	Pearson correlation	.6623	.392**	.485**	1	
	Sig. (2 – tailed)	.000	.000	.000		
	N	194	194	194	194	
Training and development (TD)	Pearson correlation	.485	.376**	.607**	.524**	1
	Sig. (2 – tailed)	.000	.000	.000	.000	
	N	194	194	194	194	194

\*\* . Correlations is significant at the 0.05 level (2 – tailed)

Source: Computed from SPSS 21.0

Table 4 shows that the correlation of JR, BM, IC, and TD with BP were 51%, 41.2%, 62.3%, and 48.5% respectively. A unit increase in JR, BM, IC, and TD will cause bank performance to increase by 51.%, 41.2%, 62.3%, and 48.5% respectively and all the variables are significant at 5% level. Hence, there is significant relationship of JR, BM, IC, and TD which were the proxy for CSI with performance of deposit money banks at Offa in Kwara State. With these results, the null hypothesis is rejected.

### 4.2. Major Findings

It is discovered from the study that continuous service improvement is very crucial to the success of any deposit money bank because as the customers have unending quest for satisfied service and the business environment changes constantly, there is need to always align and re – align service quality with customers' demand at all times. It was discovered that there is relationship between job redesign, benchmarking, innovation & creativity and training & development. Corroborate with the finding of Hamid, Sikandar & Hongqi (2018).To this end therefore, there is no gainsaying that the actualization of the banks goals rests solely with the adoption of all these tools to continually satisfy customers and improve bank performance.

Lastly, empirical evidence reveals that continuous service improvement has a strong positive bearing on operational effectiveness. By continuous service improvement, contextually, it refers to every – time quality improvement, quality development and quality maintenance that aim to improve the market position of the company. The needs of customers remain the most critical source of information in the continuous service improvement by banks. To this extent bank setting – up a robust system for customer information gathering as it relates to their needs and wants based on changing taste, fashion and economies is imperative. This can be achieved by setting up both on – line customer suggestion and complaints channel in all branches (Ebiringa, 2012).

## 5. CONCLUSION AND RECOMMENDATIONS

### 5.1 Conclusion

The study provided empirical evidence that independent variable which is continuous service improvement has a positive relationship with the performance of deposit money banks. In addition, the result shows the important effects of its proxies to bank performance, this lead us to conclude that continuous service improvement through job redesign, benchmarking, innovation & creativity and training & development respectively supported by (Slocum & Sims, 2000, Davis, 2005, Alber, 2007; Stoner, Freeman and Gilbert, 2011; De Dreu, & Nijstad, 2005, West, 2002, Zhou & Shalley, 2003; Gan, et al 2011) are the key to significantly improve the quality of services being rendered by banks so as to increasingly meet customers' needs and expectations and to also maintain/increase their market share for sustainable performance.

### 5.2 Recommendation

Based on the findings of this study, it is recommended that:

1. Bank management should ensure that there is every – time redesigning, quality improvement, quality development and quality maintenance that aim to improve the market position of the company. This can also be achieving through constant job enrichment, job enlargement and job rotation. In terms of motivation, good remunerations package, reward and recognitions should be constantly given to deserving employees.
2. In spite the banks' giant stride in technology adoption for efficient service delivery, the management of deposit money banks should ensure that new ideas are generated through customer's request and benchmarking followed by training and development to acquire new manipulative skills for competitive advantage in order to attract, retain and increase their market share. After all, good customer relationship leads to repeat purchasing behavior and positive attitudinal disposition towards service provider.

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