Continuous Improvement and Performance of Deposit Money Banks in Port Harcourt, Rivers State, Nigeria

¹Bayo, Princewill Lekara (Ph.D) & ²Harcourt, Horsfall (Ph.D)

¹Department of Management, ²Department of Marketing Faculty of Management Sciences, Rivers State University, Nkpolu- Oroworukwo, PMB 5080, Port Harcourt, Nigeria ¹bayo.princewill@ust.edu.ng, ²harcourthorsfall@gmail.com

Abstract

The purpose of this study was to examine the relationship between continuous improvement and performance of Deposit Money Banks in Port Harcourt. The study adopted a cross sectional survey research design. Primary data was collated using self- administered questionnaire. The population for the study was 750 staff of deposit money banks operating in Port Harcourt, Rivers State, Nigeria. A sample size of 260 was determined using the Taro Yamen sample size formula. The hypotheses were tested using the Spearman Rank Order Correlation with the aid of the Statistical Package for the Social Sciences version 23.0 Cronbach Alpha Coefficient was used to test the consistency of the items on the research instrument. The study found out that there is a significant relationship between continuous improvement and performance of Deposit Money Banks in Port Harcourt. The study recommends that banks are encourage to employ more employees especially cashiers to solve the problem of long queue in the banking hall.

Keywords: Continuous Improvement, Performance, Deposit Money Banks

INTRODUCTION

Due to intense competitiveness and multiple market sectors, there has been strict policies and measures to ascertain no re-invention of the wheel (Tangram, 2005). Continuous improvement does not assume the end of a process rather it engages on ongoing process that are real and viable, it has a viewpoint that procedures, methods developments need to be progressively, assessed, and improvements effected (Bhuiyan & Baghel, 2005). Today, continuous improvement plays a vital role in day-to-day strict schedules as it emphasizes on the customer, flexibility and quality in order to survive competition. It also helps the organization to anticipate what will delight their customers in the future (Zangwell & Kantor, 1998). The skills provided by continuous improvement include waste elimination, identification of process problem areas and improvement through the focus on what and how attention to detail and customer focus (Ndlovu, 2008).

Continuous improvement being a quality philosophy system has been anchored with Resource based view (RBV) theory and system theory. The shared aims between continuous improvement and RBV has been surrounded in the belief that surviving organization will use resources and capability in a cost effective way, as they are limited (Attaran & Attaran, 2004). The relevance of the theory with continuous improvement is that for positive effects organizations have to constantly conform and align itself to the changing environment. According to Oakland (2003),

organization system is influenced by variables in the environment, which in this case are factors like management commitment, people involvement training, resources and infrastructure and other moderating variables it is therefore important for organization to operate in an open system for visibility purposes.

The measurement of performance is very vital for effective management in any organization (Demirbag, Tekinus & Zaim, 2006). Deming (1986) argued that improvement of any process cannot be done without measuring its outcomes. Therefore, the organizational performance improvement needs some measurements to determine the extent of effectiveness of organizational resources on business performance (Gadenne & Sharma, 2002; Madu, Kuei, & Winokur, 1996). Kanji & Sa (2007) pointed out that the first condition to enhance performance and achieve organizational excellence is to develop and implement a performance measurement system. In today's changing business environment, organizations require to evaluate their external and internal environment for opportunities and challenges in order to remain competitive and sustain their growth (Ramlall, 2002). In such environment, organizations in order for them to grow and survive have to seek excellence by leading the innovation. In addition, organizations either in private or public sector are seeking to improve their performance and achieve competitive advantage over competitors, however how this performance can be enhanced and what strategies that should be implemented towards that, is still the issue that needs to be further investigated.

Performance of public and private sectors is different according to their goals and core businesses. While private sector intends to achieve profit through satisfying their customers; public sector intends to achieve quality, customer satisfaction, and good performance. The main goal of any public organization is to satisfy the needs of its society within available budget and ability (Dewhurst, Martinez-Lorente, & Dale, 1999). However, public organizations have different intangible goals and objectives in nature than those of the private organizations (Cinca, Molinero, & Queiroz, 2003). Over time, tradition has it that financial indicators were used to measured organizational performance. However, there are shortcomings involved in this process. Demirbag et al. (2006) thus suggested that, to overcome these shortcomings, non-financial indicators should also be included to the traditional measuring systems. Reasons adduced to this is because of the changing business environment which organizations require to evaluate their external and internal environment for opportunities and challenges in order to remain competitive and sustain their growth (Ramlall, 2002). Various plans have emerged on how organizations strategize so as to achieve optimal organizational goal and objectives and to remain competitive. Generally, Total Quality Management (TQM), Enterprise Resource Planning (ERP) systems, and Entrepreneurial Orientation (EO) are among the most important strategies that enhance organization's positioning in the market. TQM has been considered as one of the most commonly important management philosophy. It is a modern term however its historical roots go back a long time (McAdam, 2000).

According to Khamalah and Lingaraj (2007) quality is a prerequisite for any firm and business to survive and delight its customers. TQM is an integrated management philosophy that is aimed at continuous improvement of quality and to achieve customer satisfaction (Karuppusami and Gandinathan, 2006). TQM is a source of competitive advantage (Douglas and Judge, 2001; Hackman & Wageman, 1995; Powel, 1995). In addition, there was much more effort in the past two decades in understanding the TQM practices that leads to high quality and the whole business performance (Feng, Prajogo, Tan, & Sohal, 2006). Also, while TQM has been discussed and applied to theory and practice in the Western and Eastern world, (Europe and Asia) work setting

and organization, much is still left undone in the Nigerian setting specifically in the Nigerian banking sector. More so, with the changes, innovations and need for performance being required of Nigerian banks, the role of TQM in this regard cannot be over-emphasized. While there is an inconclusive link on the relationship between TQM and organizational performance (Firm competitiveness), gaps also do exist in literature and practice.

LITERATURE REVIEW

Underpinning Theory Resource-Based View Theory

In the strategic management literature, the resource-based view of the firm (RBV) has been considered as one of the most growing research area in the last few decades (Galbreath, 2005). The theory of RBV was first introduced by Wernerfelt (1984) where he argued that the internal resources can determine the organizational success. These resources can be either intangible or tangible assets (Collis, 1994), or capabilities such as accumulated skills and knowledge (Teece, Pisano, &Shuen, 1997). The RBV conceptualizes the firm as a set of resources, where many resources differ in their importance in creating an added value for a firm (Barney, 1991). In addition, he argued that the firm's resources are the firm's reputation employees', knowledge and skills, brand names, and the capital equipment. Moreover, he pointed out that the firm's resources are the most important factors for achieving sustainable competitive advantage. Therefore, the main competitive advantage's sources to accomplish superior performance are rare, valuable, and incomparable resources of the firm. These types of resources are considered as the intangible strategic resources of the firm (Barney, 1991, 2002). Additionally, the RBV theory underlines on the match between the organizational capabilities and the available opportunities. Therefore, the mechanism of RBV is to take into account the full use of available resources in the firm to build the core competencies for obtaining and sustaining competitive advantage (Makadok, 2001). As a result of that, competitors will face difficulties to achieve the same level of competitive advantage if the firm considers different factors such as the internal organizational strategies, access to useful information resources, and human capabilities. (Barney, 1986; Russo &Fouts, 1997). Therefore, organizations should establish the link between internal capabilities and external environment to achieve the desired competitive strategic situation.

The impact of RBV on the competitive advantage of the firm can be noticed from the angle that the RBV focuses on the importance of resources in sustaining and originating competitive advantage of the organization, thus, it should improve the mechanism of selecting the resources with great potential value (Makadok, 2001). Additionally, the internal and external environment should be aware by the organization to have the capability of planning and designing the most effective and suitable action plans (Barney, 1986). Moreover, the capabilities of the organization can increase the importance of the available resources and help in the effective use of these resources (Prahalad & Hamel, 1990). In particular, the objective of this study is to examine the effect and the relation between TQM, on the organizational performance. While reviewing comprehensively the literature, the variables applied in this study have been underpinned theoretically by the RBV. As an example, TQM has been considered as one of the main resources of competitive advantage (Abdi, Awan, &Bhatty, 2008; Reed *et al.*, 2000; Escrig-Tena, 2004). In summary, the above mentioned arguments revealed that the variables used in this study could be considered as sources of the organizational competitive advantages and increase performance, therefore, justifies the use of RBV as one of the underpinning theories in this study.

Continuous Improvement

Continuous improvement is the main aim and philosophy behind TQM implementation beside customers' satisifaction. It refers to desire for continuing improving all aspect in the organization and searching for never ending improvement to have better methods for improving all processes including inputs and outputs (Burli, Kotturshettar, &Dalmia, 2012). By improving organizational processes, organizations will be able to generate innovation, improve internal and external processes, meet customers 'expectations, and create precious value to all stakeholders. TQM literature indicated the positive relationship between continuous improvement and organizational performance and excellence in the organization (Anderson *et al.*, 1994; Christos *et al.*, 2010; Flynn *et al.*, 1995), and long-term competitive advantages (Yusuf *et al.*, 2007).

Organizational Performance

In the literature of organizational and humanity researches, there is a great abundant research that focus on organizational performance. The reason behind that is the significance of organizational performance in developing organizations and the implication of these studies on organizational competitiveness and effectiveness. Additionally, in the literature of organizational studies, a great deal of attention has been paid to examine the determinants of the organizational performance. That is because of the importance of the subject in reflecting the path of development for any organization, and because of the implications of these studies on organizational effectiveness and competitiveness. Combs, *et al* (2005) pointed out that in management literature, it has been well known that organizational performance is considered as one of the most important constructs in the field of organizational studies and strategic management. Therefore, in the last few years, both practitioners and academics conducted abundant research work on organizational performance to understand the processes, antecedents, and other things that enhance the outcomes of the organizations (Jing & Avery, 2008).

In the global context, the competition has been significantly increasing in quantity and quality. However, the new generation of customer has become very critical about the quality of products and services. This new environment in which the customers and their changing demands have become the center of attention, which forced the organizations to adopt innovative strategies and maintain high level of quality standards to ensure their presence in the global market place. Due to what has been mentioned earlier, the adoption of TQM practices has become the crux of attention for scholars in the organizational studies field.

Additionally, this bulk of research as posited by Jing and Avery (2008) was driven by the practical importance of the organizational performance concept that comes from top managers who are always concerned about the long term success and competitiveness of their organizations (Finkelstein & Hambrick, 1996). To this end, the main objective of organizations in the service sector is to provide customers with products and services that meet their needs and satisfy their desires (Al-Marri *et al.*, 2007). Therefore, many researchers have extended their works to explore the determinants of effective performance in the service sector.

In today's changing and competitive business environment, it has been widely emphasized that measuring organizational performance is very important to evaluate the success of organizational strategy direction (Neely, 1999). Moreover, it is impossible to improve a business entity without measuring its current situation. However, although there has been an extensive research work

conducted in the literature regarding organizational performance, there is no universal agreement among scholars on how organizational performance should be defined (Ford & Schellenberg, 1982; Johannessen, Olaisen, & Olsen, 1999).

Responding to the need to explain the term, Antony and Bhattacharyya (2010) defined the organizational performance as the measure that is used to evaluate and assess the success of an organization to create and deliver the value to its external as well as internal customers.

Measures of Organizational Performance

Performance measurement is very important for more effective management in any organization (Demirbag *et al.*, 2006). In addition, Pongatichat & Johnston (2008) pointed out that performance measurement is considered an important aspect of management. Kanji and Sa (2006) argued that performance measurement has a significant communication role that makes people aware of what measurements needed to improve the overall organizational performance. They added that the main goal of performance measurement can be synthesized to check the progress towards the desired goal through identifying improvement opportunities, achieving organizational alignment and goal congruence, enhancing accountability, driving future resource allocation decisions, communicating to each individual to contribute to the entire strategy and encouraging certain attitudes and behaviors. In relation to that, Kanji (2002) focus on four areas for measuring performance, they are achieve process excellence, maximize stakeholder value, delight customer, and improve organizational learning.

According to Deming (1986), improvement of something cannot be done without measuring it. Therefore, improving of organizational performance needs some measurements to determine the extent of effectiveness of organizational recourses on business performance (Gadenne& Sharma, 2002; Madu*et al.*, 1996). In tradition, organizational performance is usually measured by financial measurement indicators that have some shortcomings, however, to overcome these shortcomings some authors added non-financial indicators to the traditional measuring systems (Demirbag *et al*, 2006).

In the context of performance measurement and benchmarking, Dawkins, Feeny, & Harris (2007); Debnath& Shankar (2008) argued that benchmarking is considered as an instrument to the process of organizational performance improvement. Therefore, Longenecker & Fink (2001) concluded that organizations those fail to practice benchmarking as an integral part of their process of performance measurement will result low expected performance improvement and high dissatisfaction and turnover among employees. In the same stream of research, Neely *et al.* (2005) defined performance measurement system as the group of metrics that used to quantify actions both effectiveness and efficiency. These metrics can support the decision making process by gathering, monitoring, and analyzing information related to performance (Garengo & Bititci, 2007). Moreover, this information helps organizations to effectively plan, manage, control, and perform the processes and their activities in organizations.

As has been mentioned earlier, that performance measurement traditionally depends and focuses on financial measures and indicators such as profit, debt, sales turnover, and return on investment. However, these financial measures are not enough to face today's business competitive environment. Therefore, other measures should be included and practiced such as non-financial measures. Johnson (1983) & Kaplan (1984) proved that financial measures are not efficient in

measuring performance in a competitive business environment. However, a financial measure like profit is the most important driver of business, but it cannot reflect the ability and capability of the organization to maintain a profit organization in the future (Bruns, 1998). On the other hand, non-financial performance measures including creating value to stakeholders like employees, society, and customers are in focus because they are expected to include predictors of financial performance in the future (Kristensen &Westlund, 2004). In addition, they pointed out that including and implementing financial and non-financial performance is called organizational or business excellence. It has been concluded by Kristensen & Westlund (2004) that in today's business community non-financial performance measurement must be significantly improved.

Nowadays, there are different systems used by organizations to measure and evaluate organizational performance such as Performance Prism and Balanced Scorecard. The Performance Prism was created by Neely and Adams in 2000. According to Neely & Adams (2002), in the structure of Performance Prism, the core of searching for success in organizations is stakeholder satisfaction. Moreover, Performance Prism considers vendors, employees, intermediaries, community, and regulatory authorities. Therefore the results are much more realistic and correct for business leadership (Adams & Neely, 2006). Similarly, the most popular model in measuring organizational performance was created by Kaplan & Norton (1992) that was called Balanced Scorecard (BSC). BSC assesses the performance of organizations from different perspectives namely, customer perspectives and innovation, financial perspectives, internal business perspectives, and learning perspectives.

In literature of performance measurements, many studies suggested a link between the implementation of BSC and improved organizational performance. For example, Malina &Selto (2001) in their attempt to investigate the BSC implementation implication on financial performance, they supported the assumption of the existed or indirect relationship between financial performance and BSC implementation. Similarly, Hoque & James (2000) examined the effect of BSC implementation on organizational performance, and their results approved the successfulness implementing BSC which ultimately to superior performance. To this end, improvement of any process can be improved without measuring the results that represents the outcomes (Deming, 1986). Therefore, measurement tools needed to know to what extent the organization achieve its objectives in terms of performance.

Continuous Improvement and Organizational Performance

Continuous improvement is one of the main aim and philosophy behind TQM implementation beside customers' satisfaction. It refers to desire for continuous improving all aspect of the organization and searching for never ending improvement to have better methods to improve all processes including inputs and outputs (Burli, et al 2012). By improving organizational processes, organizations will be able to generate innovation, improve internal and external processes, meet customers' expectations, and create precious value to all stakeholders. Five authors in the TQM literature indicated that there is a positive relationship between continuous improvement and organizational performance (Anderson et al., 1994; Christos et al., 2010; Flynn et al., 1995) and long-term competitive advantages (Yusuf et al., 2007). Continuous improvement in organization is enhanced through IT increasing the depth of hierarchies by reducing the delays and distortions introduced, by the movement of information through the organization levels. IT as an enabling mechanism enriched job satisfaction. The result of this is not necessarily higher productivity but it

is expected that performance, employee initiative and flexibility will increase with improvement in the use of IT in TQM implementation.

Improving all processes in the organization enhanced performance, generates innovation, and improves internal and external processes, meet customer expectations and value for stakeholders. It creates room for better methods to improve organizational processes in inputs and outputs. Information technology and others made it easier to computerise the system and employees trained to acquired skills to man the system effectively. Employees have sense of belonging, involvement in the processes, thus promoting performance and competitiveness

From the foregoing discussion, the following hypothesis was stated:

H₀1: There is no significant relationship between continuous improvement and organizational performance of Deposit Money Banks in Port Harcourt.

METHODOLOGY

The study adopted a cross sectional survey research design. Primary data was collated using self-administered questionnaire. The population for the study was 750 staff of deposit money banks operating in Port Harcourt, Rivers State, Nigeria. A sample size of 260 was determined using the Taro Yamen sample size formula. The hypotheses were tested using the Spearman Rank Order Correlation with the aid of the Statistical Package for the Social Sciences version 23.0 Cronbach Alpha Coefficient was used to test the consistency of the items on the research instrument.

CODE	ITEM	
Constructs	Number of Items	Cronbach's Alpha Value
Continuous Improvement	4	0.926
Organizational Performance	8	0.954

DATA ANALYSIS AND RESULTS

Tests of hypotheses of the study

Table 1: correlation for continuous improvement and organizational performance

		CI	Performance
('Onfiniiolic	Correlation Coefficient Sig. (2-tailed)	1.000	.746** .000
	N	157	157
Organizational Performance	Correlation Coefficient Sig. (2-tailed) N	.746** .000 157	1.000 157

From the result in the table above, the correlation coefficient (rho) shows that there is a significant relationship between continuous improvement and organizational performance. The *correlation coefficient* 0.746 confirms the magnitude and strength of this relationship and it is significant at p 0.000<0.01. The correlation coefficient represents a high correlation indicative of a strong relationship between the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between continuous improvement and organizational performance of Deposit Money Banks in Port Harcourt.

DISCUSSION OF FINDINGS

Continuous Improvement and Organizational Performance

The examined the relationship between continuous improvement and organizational performance of Deposit Money Banks in Port Harcourt. The study findings revealed that there is a significant relationship between continuous improvement and organizational performance of Deposit Money Banks in Port Harcourt. This finding is in line with the views of Talibet al., (2013) that continuous improvement is considered one of the most important factors that search for never-ending improvement in output and performance. Based on the results illustrated above, continuous improvement was found to be significant with organizational performance. This result is in tandem with previous studies (Yusuf et al., 2007; Benavent et al., 2005; Christos et al., 2010; Gatchalian, 1997; Lakshman, 2006; Powell, 1995; Talibet al., 2013).

The finding shows that continuous improvement practices are given attention and implemented effectively in the Nigerian banking sector. They do pay attention to how they can improve such services through implementing the continuous improvement. The continuous improvement should not only concern on some practices but cover all management practices (Benavent *et al.*, 2005). However, for better and improved results, the Nigerian Banking sector should continuously be sensitive to the needs of their customers. For more successful implementation of TQM practices, managers and employees in the sector should plan and implement comprehensive continuous improvement programs that involve all members in the organization. The TQM practices in the sector should involve all the processes and functions integrated to meet customer needs and achieve the desired continuous improvement (Ganiyu, Uche, & Elizabeth, 2012). Therefore, training, employee involvement, and encouragement are the best practices to enhance the continuous improvement to cover all management practices (Benavent, Ros, & Moreno-Luzon, 2005).

CONCLUSION AND RECOMMENDATION

In conclusion, the competitiveness of banks and their eventual performance will remain one of the main issues related to the development of the country. Therefore, the enhancement of the overall organizational performance of this sector has been and should be the attention of all managers and decision makers in developing country like Nigeria. In the literature, it has been widely acknowledged that the important role of TQM as the most effective strategies that can assist organizations to enhance their performance and achieve competitive advantages over competitors cannot be over-emphasized.

The results in this study of falsifying the null hypothesis on the relationship between TQM dimension (continuous improvement) and organizational performance confirmed their importance and significant effect on the organizational performance. In spite of the origin of these strategies

as Western source, they can be helpful in developing countries for enhancing the organizational performance of the Nigerian banks.

Continuous improvement is considered one of the most important factor that search for neverending improvement in output for excellence and performance, which if given attention and implemented effectively in the Nigerian banking sector more innovations will emerge.

Training, employee's involvement, and encouragement are the best practices to enhance continuous improvement to cover all management practices for better and improved results.

One of the problems of the banking sector is that of solving the long queue in the banking hall. Banks are therefore encouraged to continuously train their staff on the various technologies that can enhance performance.

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