The Impact of Total Quality Management on Consumer Buying Behavior

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Abstract

Customers are interested in the value that they get for their money. The management team must therefore endeavor to always put the quality of their product and process as the most important. The aim of this study was to investigate the impact of total quality management on consumer buying behavior. The study employed descriptive survey adopting convenience sampling technique to select representative samples of 200 respondents out of the total population of customers of Union bank, Ita Eko, Abeokuta, Ogun state, Nigeria. Questionnaires were administered to generate primary data that was used for this study. The data obtained were presented in tables while Pearson correlation test was used to test the relationship between the stated variables with 10% level of significance. The analysis was carried out using statistical package for social sciences (SPSS) version 21. This study found out that total quality management on consumer buying behavior. This study recommends that training on consumer relationship should be arranged for every staff of the institution. The training should not be limited to management staff alone. Since total quality management is an all-encompassing activity, it must be carried out by all. Also the institution should endeavor to give an avenue for quality control measures most preferably by an external supervisor.

Keywords: Impact, Total Quality, Consumers, Buying Behavior

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Background to the Study
Companies today face incredible pressures to continually improve the quality their products while simultaneously reducing costs to meet ever-increasing legal and environmental requirements and shorten product life cycles to meet changing customer needs and remain competitive. These days, the economic position of Nigeria has weakened. The main cause of this problem is the prevailing system of management. Organization leaders and CEOs usually address the optimization of a system that would offer improvement and excellence in service. A system must have an aim. “Without an aim, there is no system (Walton, 1990).” To gain the competitive edge, companies try to adopt quality management programs and productivity improvement programs.

Total Quality Management (TQM) can be defined as “a holistic management philosophy that strives for the respect of people, management by facts and continuous improvement in all functions of an organization (Deming, 1986).

Jens J. Dahlgaard & Su Mi Dahlgaard-Park (2015) discussed the definition of quality as follows: “Quality is and has always been an important issue for people as well as for companies. Quality of Experience is a measure of a customer’s experiences with a service. It focuses on the entire service experience, and is a more holistic evaluation than the more narrowly focused user experience.” As transition from a service economy to the new experience economy, Jens J. Dahlgaard & Su Mi Dahlgaard-Park (2015) developed the structural model (The Diamond Model for Creating Profound Affection). “Profound Affection means that customers' hearts are moved and their souls are touched. Profound affection is a very comprehensive state, which is a result of a combination of sensing, intellectual/cognitive, emotional, social, behavioral and spiritual experiences.”

The most successful organizations have found that the fundamental principles of total quality are essential to effective management practice, and continue to represent a sound approach for achieving business success. The real challenge today is to ensure that managers do not lose sight of the basic principles on which quality management and performance excellence are based. “The global marketplace and domestic and international competition has made organizations around the world realize that their survival depends on high quality.” (Silverman & Propst, 1999)

“Total Quality Management is a management philosophy with a vision aiming at building a corporate culture characterized by increased customer satisfaction through continuous improvement in which all employees actively participate.” (Su Mi Dahlgaard-Park, 2015). Total Quality Management (TQM) is the business world’s leading management method. Companies employ this to improve their productivity and service quality with the hopes of improving typical measures of business performance (e.g. increased profits, increased market share, reduced costs). Excellent quality is regarded by most producers as one of the most important aspects of manufacturing, service and buyer's strategies.
The aim of this study is to examine the impact of Total Quality management on consumer behavior. Specifically, the following are the objectives of the study:

Statement of Problem
Quality is supposed to be an all round effort cutting across not just product or services but also the processes adopted in making those offerings, the people involved in production, distribution and as well as the management of resources

Customers are interested in the value that they get for their money. The management team must therefore endeavor to always put the quality of their product and process as the most important. Efforts by the management to ensure that the organization progress through the good products or service would be a waste if the totality of the firm is not invested or channeled to give their best possible to the satisfaction of the customers. Partial quality posses threat on the effectiveness as well as efficiency of the firm. This study therefore aims at investigating how total quality management affects consumer purchase behavior.

Purpose of the Study
The aim of this study is to examine the impact of Total Quality management on consumer behaviour. Specifically, the following are the objectives of the study:

i. To examine the effect of Total Quality management on consumer behavior.
ii. To examine the effect of Total Quality management on consumer loyalty.

Literature Review
What is Total Quality Management (TQM)?
Total quality management (TQM) is the continual process of detecting and reducing or eliminating errors in manufacturing, streamlining supply chain management, improving the customer experience, and ensuring that employees are up to speed with training. Total quality management aims to hold all parties involved in the production process accountable for the overall quality of the final product or service.

TQM was developed by William Deming, a management consultant whose work had a great impact on Japanese manufacturing. While TQM shares much in common with the Six Sigma improvement process, it is not the same as Six Sigma. TQM focuses on ensuring that internal guidelines and process standards reduce errors, while Six Sigma looks to reduce defects.
Understanding Total Quality Management
Total quality management (TQM) is a structured approach to overall organizational management. The focus of the process is to improve the quality of an organization's outputs, including goods and services, through continual improvement of internal practices. The standards set as part of the TQM approach can reflect both internal priorities and any industry standards currently in place.

Industry standards can be defined at multiple levels and may include adherence to various laws and regulations governing the operation of the particular business. Industry standards can also include the production of items to an understood norm, even if the norm is not backed by official regulations.

Primary Principles of Total Quality Management
TQM is considered a customer-focused process and aims for continual improvement of business operations. It strives to ensure all associated employees work toward the common goals of improving product or service quality, as well as improving the procedures that are in place for production.

Industries Using Total Quality Management
Total Quality Management (TQM)
While TQM originated in the manufacturing sector, its principles can be applied to a variety of industries. With a focus on long-term change over short-term goals, it is designed to provide a cohesive vision for systemic change. With this in mind, TQM is used in many industries, including, but not limited to, manufacturing, banking and finance, and medicine. These techniques can be applied to all departments within an individual organization as well. This helps ensure all employees are working toward the goals set forth for the company, improving function in each area. Involved departments can include administration, marketing, production, and employee training.

Key Takeaways
Total quality management (TQM) is the continual process of detecting and reducing or eliminating errors in manufacturing, streamlining supply chain management, improving the customer experience, and ensuring that employees are up to speed with training.

The focus of the process is to improve the quality of an organization's outputs, including goods and services, through continual improvement of internal practices. Total quality management aims to hold all parties involved in the production process accountable for the overall quality of the final product or service.

Principals of Quality
There are 7 Quality Management Principals that guide ISO 9001:2015. The seven quality management principles are:
1. Customer focus
2. Leadership
3. Engagement of people
4. Process approach  
5. Improvement  
6. Evidence-based decision making  
7. Relationship management  

These principles are not listed in priority order. The relative importance of each principle will vary from organization to organization and can be expected to change over time.

Each principal is listed below along with:  
**Customer focus**  
The primary focus of quality management is to meet customer requirements and to strive to exceed customer expectations.

**Rationale**  
Sustained success is achieved when an organization attracts and retains the confidence of customers and other interested parties. Every aspect of customer interaction provides an opportunity to create more value for the customer. Understanding current and future needs of customers and other interested parties contributes to sustained success of the organization.

**Key benefits**  
1. Increased customer value  
2. Increased customer satisfaction  
3. Improved customer loyalty  
4. Enhanced repeat business  
5. Enhanced reputation of the organization  
6. Expanded customer base  
7. Increased revenue and market share  

**Actions you can take**  
1. Recognize direct and indirect customers as those who receive value from the organization.  
2. Understand customers’ current and future needs and expectations.  
3. Link the organization's objectives to customer needs and expectations.  
4. Communicate customer needs and expectations throughout the organization.  
5. Plan, design, develop, produce, deliver and support goods and services to meet customer needs and expectations.  
6. Measure and monitor customer satisfaction and take appropriate actions.  
7. Determine and take actions on interested parties’ needs and expectations that can affect customer satisfaction.  
8. Actively manage relationships with customers to achieve sustained success.
Leadership
Leaders at all levels establish unity of purpose and direction and create conditions in which people are engaged in achieving the organization's quality objectives.

Rationale
Creation of unity of purpose and direction and engagement of people enable an organization to align its strategies, policies, processes and resources to achieve its objectives.

Key benefits
1. Increased effectiveness and efficiency in meeting the organization's quality objectives
2. Better coordination of the organization's processes
3. Improved communication between levels and functions of the organization
4. Development and improvement of the capability of the organization and its people to deliver desired results

Actions you can take
1. Communicate the organization's mission, vision, strategy, policies and processes throughout the organization.
2. Create and sustain shared values, fairness and ethical models for behaviour at all levels of the organization.
3. Establish a culture of trust and integrity.
4. Encourage an organization-wide commitment to quality.
5. Ensure that leaders at all levels are positive examples to people in the organization.
6. Provide people with the required resources, training and authority to act with accountability.
7. Inspire, encourage and recognize people's contribution.

Engagement of People
Competent, empowered and engaged people at all levels throughout the organization are essential to enhance its capability to create and deliver value.

Rationale
To manage an organization effectively and efficiently, it is important to involve all people at all levels and to respect them as individuals. Recognition, empowerment and enhancement of competence facilitate the engagement of people in achieving the organization's quality objectives.

Key Benefits
1. Improved understanding of the organization's quality objectives by people in the organization and increased motivation to achieve them
2. Enhanced involvement of people in improvement activities
3. Enhanced personal development, initiatives and creativity
4. Enhanced people satisfaction
5. Enhanced trust and collaboration throughout the organization
6. Increased attention to shared values and culture throughout the organization

**Actions you can take**
1. Communicate with people to promote understanding of the importance of their individual contribution.
2. Promote collaboration throughout the organization.
3. Facilitate open discussion and sharing of knowledge and experience.
4. Empower people to determine constraints to performance and to take initiatives without fear.
5. Recognize and acknowledge people's contribution, learning and improvement.
7. Conduct surveys to assess people's satisfaction, communicate the results, and take appropriate actions.

**Process approach**
Consistent and predictable results are achieved more effectively and efficiently when activities are understood and managed as interrelated processes that function as a coherent system.

**Rationale**
The quality management system consists of interrelated processes. Understanding how results are produced by this system enables an organization to optimize the system and its performance.

**Key benefits**
1. Enhanced ability to focus effort on key processes and opportunities for improvement
2. Consistent and predictable outcomes through a system of aligned processes
3. Optimized performance through effective process management, efficient use of resources, and reduced cross-functional barriers
4. Enabling the organization to provide confidence to interested parties as to its consistency, effectiveness and efficiency

**Actions you can take**
1. Define objectives of the system and processes necessary to achieve them.
2. Establish authority, responsibility and accountability for managing processes.
3. Understand the organization's capabilities and determine resource constraints prior to action.
4. Determine process interdependencies and analyse the effect of modifications to individual processes on the system as a whole.
5. Manage processes and their interrelations as a system to achieve the organization's quality objectives effectively and efficiently.
6. Ensure the necessary information is available to operate and improve the processes and to monitor, analyse and evaluate the performance of the overall system.
7. Manage risks that can affect outputs of the processes and overall outcomes of the quality management system.

**Improvement**
Successful organizations have an ongoing focus on improvement.

**Rationale**
Improvement is essential for an organization to maintain current levels of performance, to react to changes in its internal and external conditions and to create new opportunities.

**Key benefits**
1. Improved process performance, organizational capabilities and customer satisfaction
2. Enhanced focus on root-cause investigation and determination, followed by prevention and corrective actions
3. Enhanced ability to anticipate and react to internal and external risks and opportunities
4. Enhanced consideration of both incremental and breakthrough improvement
5. Improved use of learning for improvement

**Actions you can take**
1. Promote establishment of improvement objectives at all levels of the organization.
2. Educate and train people at all levels on how to apply basic tools and methodologies to achieve improvement objectives.
3. Ensure people are competent to successfully promote and complete improvement projects.
4. Develop and deploy processes to implement improvement projects throughout the organization.
5. Track, review and audit the planning, implementation, completion and results of improvement projects.
6. Integrate improvement considerations into the development of new or modified goods, services and processes.
7. Recognize and acknowledge improvement.

**Evidence-based decision making**
Decisions based on the analysis and evaluation of data and information are more likely to produce desired results.

**Rationale**
Decision making can be a complex process, and it always involves some uncertainty. It often involves multiple types and sources of inputs, as well as their interpretation, which
can be subjective. It is important to understand cause-and-effect relationships and potential unintended consequences. Facts, evidence and data analysis lead to greater objectivity and confidence in decision making.

**Key benefits**
1. Improved decision-making processes
2. Improved assessment of process performance and ability to achieve objectives
3. Improved operational effectiveness and efficiency
4. Increased ability to review, challenge and change opinions and decisions
5. Increased ability to demonstrate the effectiveness of past decisions

**Actions you can take**
1. Determine measure and monitor key indicators to demonstrate the organization's performance.
2. Make all data needed available to the relevant people.
3. Ensure that data and information are sufficiently accurate, reliable and secure.
4. Analyse and evaluate data and information using suitable methods.
5. Ensure people are competent to analyse and evaluate data as needed.
6. Make decisions and take actions based on evidence, balanced with experience and intuition.

**Relationship Management**
For sustained success, an organization manages its relationships with interested parties, such as suppliers.

**Rationale**
Interested parties influence the performance of an organization. Sustained success is more likely to be achieved when the organization manages relationships with all of its interested parties to optimize their impact on its performance. Relationship management with its supplier and partner networks is of particular importance.

**Key benefits**
1. Enhanced performance of the organization and its interested parties through responding
2. To the opportunities and constraints related to each interested party
3. Common understanding of goals and values among interested parties
4. Increased capability to create value for interested parties by sharing resources and competence and managing quality-related risks
5. A well-managed supply chain that provides a stable flow of goods and services

**Actions you can take**
1. Determine relevant interested parties (such as suppliers, partners, customers, investors, employees, and society as a whole) and their relationship with the organization.
2. Determine and prioritize interested party relationships that need to be managed.
3. Establish relationships that balance short-term gains with long-term considerations.
4. Pool and share information, expertise and resources with relevant interested parties.
5. Measure performance and provide performance feedback to interested parties, as appropriate, to enhance improvement initiatives.
6. Establish collaborative development and improvement activities with suppliers, partners and other interested parties.
7. Encourage and recognize improvements and achievements by suppliers and partners.

**Concept of Consumer Buying Behaviour**

Consumer buying behaviour is the result of the attitudes, preferences, intentions and decisions made by the consumer in a market place before buying a product. The study of consumer buying behaviour is an interdisciplinary subject area drawing widely from sociology, psychology, anthropology etc.

**Standard Buying Process**

The buying behaviour can be broken down into a series of tasks.
1. Problem recognition: During this stage, the consumer becomes aware of an unfulfilled need or want. For example, his old laptop may be broken and a need arises for a new laptop.
2. Information search: in this stage, the consumer gathers information relevant to solving his problem. Example, collection of information about various laptop models.
3. Evaluation: The various alternatives are evaluated against the consumer’s wants needs, preferences, financial resources etc.
4. Purchase: In this stage, the consumer will commit to a particular choice and make the final decision. The choice may be influenced by price and availability.
5. Post purchase evaluation: In this stage, the consumer evaluates whether the purchase actually satisfied her need or not.

**Types of Buying Behaviour**

1. Complex: High degree of consumer involvement with significant brand differences. Eg: Cars.
2. Dissonance Reducing: High degree of involvement with little brand differences. Eg: Carpeting
3. Habitual: Low involvement with little brand difference. Eg: Salt
4. Variety seeking: Low involvement with significant perceived brand difference. Eg: Chocolates

**Factors that influence consumer behavior**

Consumer behavior can be broadly classified as the decisions and actions that influence the purchasing behavior of a consumer. What drives consumers to choose a particular
product with respect to others is a question which is often analyzed and studied by marketers. Most of the selection process involved in purchasing is based on emotions and reasoning. The study of consumer behavior not only helps to understand the past but even predict the future. The below underlined factors pertaining to the tendencies, attitude and priorities of people must be given due importance to have a fairly good understanding of the purchasing patterns of consumers

Marketing Campaigns
Advertisement plays a greater role in influencing the purchasing decisions made by consumers. They are even known to bring about a great shift in market shares of competitive industries by influencing the purchasing decisions of consumers. The Marketing campaigns done on regular basis can influence the consumer purchasing decision to such an extent that they may opt for one brand over another or indulge in indulgent or frivolous shopping. Marketing campaigns if undertaken at regular intervals even help to remind consumers to shop for not so exciting products such as health products or insurance policies.

Economic Conditions
Consumer spending decisions are known to be greatly influenced by the economic situation prevailing in the market. This holds true especially for purchases made of vehicles, houses and other household appliances. A positive economic environment is known to make consumers more confident and willing to indulge in purchases irrespective of their personal financial liabilities.

Personal Preferences
At the personal level, consumer behavior is influenced by various shades of likes, dislikes, priorities, morals and values. In certain dynamic industries such as fashion, food and personal care, the personal view and opinion of the consumer pertaining to style and fun can become the dominant influencing factor. Though advertisement can help in influencing these factors to some extent, the personal consumer likes and dislikes exert greater influence on the end purchase made by a consumer.

Group Influence
Group influence is also seen to affect the decisions made by a consumer. The primary influential group consisting of family members, classmates, immediate relatives and the secondary influential group consisting of neighbors and acquaintances are seen have greater influence on the purchasing decisions of a consumer. Say for instance, the mass liking for fast food over home cooked food or the craze for the SUV's against small utility vehicle are glaring examples of the same.

Purchasing Power
Purchasing power of a consumer plays an important role in influencing the consumer behavior. The consumers generally analyze their purchasing capacity before making a decision to buy and products or services. The product may be excellent, but if it fails to
Impact of Customer Satisfaction on Customer Loyalty
Aderson & Sullivan (1993) analyzed the cause and effect of customer satisfaction; they found that the TQM-based product performance did have an impact on the customer satisfaction. Grove, Pickett & LaBand (1995) believed that the items such as service price and quantity, human resources, product performance, quality assurance etc., should be quantified and the above factors will influence the customer satisfaction. A positive relationship between TQM practices and customer satisfaction found by Parzinger & Nath (2000). And also, Das et al. (2000) described a positive relationship between TQM practices and customer satisfaction performance. TQM is a comprehensive management approach, the purpose of satisfying, even encouraging customers. However, customer satisfaction is the main purpose of TQM, and continuous improvement is essentially ensure that it meets the expectations of the customer, and even ultimately beyond. TQM practices (antecedents) that significantly affect employees'/customers' satisfaction and loyalty (Jun, 2006). In addition, the internal cross-functional communication of TQM is important among departments such as operations, finance, marketing, IT, and customer service (Daghfous & Barkhi, 2009). The past researches proved that TQM practices would impact the customer satisfaction and loyalty.

Impact of TQM on customer satisfaction and loyalty
Aderson & Sullivan (1993) analyzed the cause and effect of customer satisfaction; they found that the TQM-based product performance did have an impact on the customer satisfaction. Grove, Pickett & LaBand (1995) believed that the items such as service price and quantity, human resources, product performance, quality assurance etc., should be quantified and the above factors will influence the customer satisfaction. A positive relationship between TQM practices and customer satisfaction found by Parzinger & Nath (2000). And also, Das et al. (2000) described a positive relationship between TQM practices and customer satisfaction performance. TQM is a comprehensive management approach, the purpose of satisfying, even encouraging customers. However, customer satisfaction is the main purpose of TQM, and continuous improvement is essentially ensure that it meets the expectations of the customer, and even ultimately beyond. TQM practices (antecedents) that significantly affect employees'/customers' satisfaction and loyalty (Jun, 2006). In addition, the internal cross-functional communication of TQM is important among departments such as operations, finance, marketing, IT, and customer service (Daghfous & Barkhi, 2009). The past researches proved that TQM practices would impact the customer satisfaction and loyalty.

Impact of Customer Satisfaction on Customer Loyalty
Reichheld & Sasser (1990) indicated that the customer satisfaction will enhance the customer loyalty, which means the possibility of repurchase intention is increased. The more purchase times and quantities satisfied customers buy, the better profit enterprise get. According to Fornell (1992), improving the customer satisfaction would have the following seven benefits, which are getting more loyalty from existed customer, decreasing price elasticity of customer, stopping customers from turning to the competitors, reducing transaction and failure cost, keeping costs low in order to achieve prices that are attractive to consumers and enhancing the reputation of enterprise. Fornell, et al., (1996) proposed that the customer satisfaction will result in customer loyalty. After buy the specific product and use it, the customers will have their perspectives toward such product. If like it, the customers have high possibility to
purchase again. Little by little, they will have loyalty to the product and are likely to share their use experience of such product to relatives and friends by word of mouth. The firms improve the quality of their products and services then their will increase reputation, customer satisfaction and customer loyalty (Corredor & Goñi, 2011). The past researches proved that customer satisfaction would impact the customer loyalty.

**Total Quality Management Theory**
Total Quality Management (TQM) is a quality improvement body of methodologies that are customer-based and service oriented. TQM was first developed in Japan, and then spread in popularity. However, while TQM may refer to a set of customer based practices that intend to improve quality and promote process improvement, there are several different theories at work guiding TQM practices.

**Ishikawa's Theory**
Creator of the last theory, Dr. Kaoru Isikawa is often known for his namesake diagram, but he also developed a theory of how companies should handle their quality improvement projects. Ishikawa takes a look at quality from a human standpoint. He points out that there are seven basic tools for quality improvement. These tools are:
1. Pareto Analysis – Pareto analysis helps to identify the big problems in a process.
2. Cause and Effect Diagrams – Cause and effect diagrams help to get to the root cause of problems.
3. Stratification – Stratification analyzes how the information that has been collected fits together.
4. Check Sheets – Check sheets look at how often a problem occurs.
5. Histograms – Histograms monitor variation.
6. Scatter Charts – Scatter charts demonstrate relationships between a variety of factors.
7. Process Control Charts – A control chart helps to determine what variations to focus upon.

**The EFQM Framework**
The European Foundation for Quality Management (EFQM) Model is based upon nine criteria for quality management. There are five enablers (criteria covering the basis of what a company does) and four results (criteria covering what a company achieves). The result is a model that refrains from prescribing any one methodology, but rather recognizes the diversity in quality management methodologies. The nine criteria as defined by the EFQM Model are:
1. Focus on Results – pleasing company stakeholders with results achieved by stakeholders is a primary focus.
2. Focus on Customers – it is vital that a company’s quality management leads to customer satisfaction.
3. Constancy of Purpose and Consistent, Visionary Leadership
5. Training and Involving Employees – Employees should receive professional development opportunities and be encouraged to remain involved in the company
6. Continuous Learning – everyone should be provided with opportunities for learning on the job
7. Developing Partnerships – It is important to encourage partnerships that add value to the company's improvement process
8. Social Responsibility of the Corporation – The company should always act in a way where it is responsible towards the environment and society at large.

Joseph Juran’s Theory
Joseph Juran is responsible for what has become known as the "Quality Trilogy." The quality trilogy is made up of quality planning, quality improvement, and quality control. If a quality improvement project is to be successful, then all quality improvement actions must be carefully planned out and controlled. Juran believed there were ten steps to quality improvement. These steps are:
1. An awareness of the opportunities and needs for improvement must be created
2. Improvement goals must be determined
3. Organization is required for reaching the goals
4. Training needs to be provided
5. Initialize projects
6. Monitor progress
7. Recognize performance
8. Report on results
9. Track achievement of improvements
10. Repeat

Methodology
Research Design
This study employed a descriptive survey research design. This research design was a very valuable tool for assessing opinions and trends. It involves the collection of information from a sample of individuals through their responses to questions. It owes its continuing popularity to its versatility, efficiency, and generalization. Survey design is efficient in that many variables can be measured without substantially increasing the time or costs and ensures collection of data on current phenomenon.

Population of the study
The target population for this research work consists of management staff of the customers of Union Bank Plc, Ita Eko, Abeokuta, Ogun state, Nigeria. Target population in statistics is the specific population about which information is desired. A population is a well defined or set of people, services, elements, events, group of things or households that are being investigated.
Sample Size and Sampling Technique
This study used 200 respondents determined through convenience sampling technique since the whole customers are not readily available cannot be addressed at the same time.

Data Sources and Method of Data Collection
The data for this study were obtained from primary sources. The primary data was obtained through the administration of questionnaire to respondent. However, it should be noted that the review of related literatures which include other research works, the publications in journals and text book were also used.

Variable Definition and Measurements
The variables of this study as stated in the topic include total quality management, consumer behavior and consumer loyalty. Each of the variables was further broken down into simple sub variables and questions asked to address them.

Reliability and Validity of the Instruments
The research instrument used in the collection of data is the questionnaire. Questionnaires were administered to every member of the sample selected. The questionnaire was divided into sections A and B, Section A relates to the personal characteristics (biography data) of respondent while section B addressed relevant questions concerning the variables. The variables were ranked using the 5-point Likert scale format. The five point Likert scale avail participants or respondents the opportunity to select from a range of options like - Strongly Agreed, Agreed, Undecided, Disagreed and Strongly Disagreed.

However reliability in the research is influenced by random error. Random error is the deviation from a true measure due to factors that have not been effectively addressed by the researcher. As random error increases, reliability decreases. These errors might arise from inaccurate coding, ambiguous instructions to the subjects, interview fatigue and interview bias. In designing and administering of these instruments, care was taken to avoid such errors. A pilot-study that was undertaken addressed the question of validity and reliability of the instruments.

Technique of Data Analysis
Before processing the responses, the completed questionnaire was edited for completeness. Quantitative data collected was analyzed by the use of descriptive statistics using Statistical Package for Social Sciences (SPSS) and properly presented. This was done by tallying up responses, computing percentages of variations in response as well as describing and interpreting the data in line with the study objectives and assumptions through use of SPSS. The information was displayed by use of tables. The method used in the presentation of data is simple percentage method of tabular presentation. The correlation test analysis was employed to test the stated hypotheses and to test the significant relationship between the actual and observed variables. The computer statistical package for social science (SPSS) software was used for this purpose.
Justification for the Methods Used
The survey method was adopted because of its efficiency. It is efficient in that many variables can be measured without substantially increasing the time or costs and ensures collection of data on current phenomenon. This makes it possible to be able to measure the relationship between corporate governance and firm's performance, employee's satisfaction, and customers' satisfaction. The results were presented in tables and percentages to ensure management reach conclusion easily and make decision from time to time.

Test of Hypothesis
Hypothesis One
H₁: There is a significant effect of Total Quality Management on Consumer Behavior.

Table 1.

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<th>Consumer Behavior</th>
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<td></td>
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<tr>
<td></td>
<td>N</td>
<td>200</td>
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<tr>
<td>Consumer Behavior</td>
<td>Pearson Correlation</td>
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<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
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<tr>
<td></td>
<td>N</td>
<td>150</td>
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</tbody>
</table>

* Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher’s field work (2019)

From the table above, the Pearson correlation (r) analysis between corporate total quality management on Consumer behavior variables is 0.735, indicating a strong positive correlation between total quality management on Consumer behavior variables. Thus, the null hypothesis is rejected and it is concluded that there is a significant impact of total quality management on consumer behavior.
Hypothesis Two

H₂: There is a significant impact of Total Quality management on Consumer loyalty

Table 2.
Correlations

<table>
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<th>Consumer Loyalty</th>
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<td>Sig. (2-tailed)</td>
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<td>Sig. (2-tailed)</td>
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</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher's field work (2019)

From the table above, the Pearson correlation (r) analysis between total quality management on consumer loyalty variables is 0.432, indicating a moderate positive correlation between total quality management on consumer loyalty variables. Thus, the null hypothesis is rejected and it is concluded that there is a significant impact of total quality management on consumer loyalty.

Conclusion

This research work was undertaken to address the relationship between total quality management on consumer behavior. The following were derived from the data obtained from representative samples through carefully administered questionnaire and analyzed accordingly.

There is a significant but average impact of total quality management on consumer behavior in the firm examined. The customers, most times detests careless attitude from the management team or employees of the firm even if the product or service rendered by such firm is one of the best in town. Unfriendly employees, long queue, bad ventilation, and so on are some of the reasons that affects the behavior of consumer towards making purchase decision.

The finding from the second hypothesis indicated a 0.432 which means moderate relationship between impact total quality management on consumer loyalty. It is found that customers tend to become loyal to a particular brand that satisfies their needs at all times. The customers would even sacrifice for their suppliers provided if they would get the best at the long run. Additionally the study concludes that Where training is conducted, employees feel motivated and this reduces the labor turnover, and
Management must ensure that adequate plans and resources exist to recruit, motivate, train and develop employees. Finally, the study concludes that improved job satisfaction can sometimes decrease job performance. Job satisfaction is as individual as one's feelings or state of mind. Inventories, and job satisfaction can be influenced by the quality of one's relationship with their supervisor.

**Recommendation**

The following recommendations were made to strengthen the importance of sound total quality management in a firm.

i. Training on consumer relationship should be arranged for every staff of the institution. The training should not be limited to management staff alone. Total quality management is an all-encompassing activity that must be carried out by all.

ii. The institution should endeavor to give an avenue for quality control measures most preferably by an external supervisor.

iii. The firm should encourage the customers to offer suggestions, feedback and complaint about anything pertaining to how they can be served better.

**Suggestions for Further Study**

The limitations of the study have prompted suggestions for further research as listed below:

1. This research has gone some way to exploring impact of total quality management on consumer behavior of banks in a narrow context. Further research could explore the relationship in more in specific categories for example, in not-for-profit organizations, in government organizations, and in family companies. Since this study focused on the Nigeria banking sector it would be beneficial to have a clearer understanding of total quality management roles in other types of organizations. Such research could address the similarities and differences of the roles in different organizations and consider also the legal requirements for different organizations.

2. The study recommended further research in the area of total quality management and firm profitability.
Reference


