

QUALITY MANAGEMENT PRACTICES AND ORGANIZATIONAL PERFORMANCE OF DEPOSIT MONEY BANKS IN ENUGU STATE

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Abstract: The study evaluated the relationship between quality management practices and organizational performance of deposit money banks in Enugu state. The specific objectives are to: examine the relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state and evaluate the relationship between training and development and increase in Branch Network of deposit money bank in Enugu state. The study used the survey approach and simple random sampling. The primary source of data was the administration of the questionnaire. The population of the study was one thousand and forty-three (1043) which consists of selected staff of the Deposit money banks. The sample size of two hundred and eighty-one (281) was determined using Cochran (1963) sampling technique at a 5 percent margin of error. Two hundred and sixty-two (262) staff returned the questionnaire accurately filled. Data were analyzed by mean score and standard deviation. The hypotheses were analyzed using the Pearson correlation coefficient (r). The findings indicated there was significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state, ($r=.581 <.867, p<.05$) and there was significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state, ($r=.708 <.828, p<.05$). The study concluded that Customer retention, training and development had significant positive relationship with the increase in Employee engagement and increase in Branch Network of deposit money banks. The study recommended among others that Deposit money banks should implement career development policies to enhance Customer retention towards delivery of quality service to customers.

Keywords: Customer retention, training, Quality, Management, Performance.

INTRODUCTION

1.1 Background of the study

Banks play a crucial role in the economic growth of nations since they in no small measure charge the supply of cash inflow and are the key stimulus for economic advancement. Banking sector has become so important that the absence of banking industry leads to stagnation in economic development of country. Given the way finance and trading evolve, it is understandable that banking needs to grow and develop with it. However, as the world handles more and more information, banking data quality issues can grow more problematic (Darren, 2021). The goal of any organization is to have amongst other things proper product quality control if the ultimate goals, cost minimization and profit maximization, are to be attained. Quality management as function, is a

management approach that recognized Culture, attitude and organization of a Company that strives to provide products and services that satisfy their customer's needs. The culture requires quality in all aspects of the company's operations, with processes being done right. The primary obligation of any organization should be to meet and exceed the customers' expectations and needs. Quality is one of the main devices which an organization relies on it to achieve most of its goals. The quality management practices are considered as universal remedies for a range of organizational problems including organizational performance (CFI, 2022 & Eze, Edeoga, & Mbah, 2023).

It is often criticized that low performance is the result of the lower capacity that these employees have. Performance evaluations are important for an executive's motivation, attitude and behaviour development, communicating organizational aims, and fostering positive relationships between management and employees as it provides a formal, recorded, regular review of an individual's performance, and a plan for future development of the organization. (Tadeusz and Pawel, 2012 & Eze, Edeoga, & Mbah, 2023) asserts that in a constantly increasing competition on the market, companies are looking for niches, which could attract new customers and make a profit, while diversifying activities. In order to build competitive advantage and satisfy customer demands more effectively, the increasing number of organizations implements quality management system. It allows them to gain customer trust and a better market position. Quality, in the sense of satisfying individual's needs, has become a major differentiating factor among products and among organizations, because quality now is a significant measurement tool for the organization's performance. Moreover, quality helps the organization to improve the work level, and upgrading it to higher levels. The most vital determinant of an organization's propensity towards quality is ability to decode, amalgamate and eventually formalize quality-related behaviors especially quality assurance as a continuous process that enables regular organizational operations (Jimoh, oyewobi, Isa and Waziri, 2018).

Bank customers are becoming more and more concerned about the integrity and survival of these financial institutions, also supervising institutions, regulators, and bank governance bodies. There are other reasons to assess the performance of deposit money banks to decide their operating outcome and overall financial condition; to calculate the quality of their assets, the quality and efficiency of their management, and the achievement of their objectives; and to determine the quality of their profits, liquidity, adequacy of capital, and level of banking services. Deposit money banks' performance analysis involves gathering formal and informal data to help clients and sponsors define and accomplish their goals. Banks are also expected to provide evidence of their credit operations and financial flows as these influence the growth and economic development of the country (Jessica, 2018 & Eze, Agbo & Mbah, 2022). Quality is a crucial parameter which differentiates an organization from its competitors. Quality management in deposit money banks is vital to ensure consistency in its processes, as well as in its products and services. The Global State of Quality Research Overview" (2013) highlight the best quality management organizational structure which includes the quality management principles and practices that lead to a maximization of the organization results (Barros, Sampaio and Saraiva, 2014 & Ugwu, 2020). The failure of banks has been seen to be due to poor management and control than to adverse economic conditions. If the performance management system is unfair and invalid, employees are more likely to become dissatisfied and burnt out in their roles. Therefore, the quality of institutions must be measured not simply by profitability but also by customer service, key financial ratios and analysis, especially the loan

portfolio. It is in view of this backdrop that the present study tends to evaluate the relationship between quality management practices and organizational performance of deposit money banks in Enugu state.

1. **Ugwu, F.I.** (2020). Effect of Workforce Planning on the Organizational Performance of SMEs in Enugu State, Nigeria. *International Journal of Advance Research in Management and Social Sciences* 9 (2) 52-77.
2. **Ugwu, F.I.** (2020). Influence of Selective Hiring on the Staff Retention of Manufacturing Firms in Enugu State. *International Research Journal of Human Resources and Social Sciences* 7 (8) 182-205.
3. **Ugwu, F.I.** (2020). The Effect of Exchange of Information on the Quality of Service of SMEs in South East Nigeria. *Asian pacific Journal of Research in Business Management* 11 (5) 36-56.

1.2 Statement of the problem

Quality is the designation of a perceptible state of systems and their characteristics, which is defined in a certain period of time based on certain properties of the system. The aim to which qualitative action is directed towards goals or effects also has fundamental effects on the creation of long-term growing cultural capital and thus on the existence of trust values in a cooperating, stable organization. The aim of quality management is to ensure that all the organization's stakeholders work together to improve the company's processes, products, services, and culture to achieve the long-term success that stems from customer satisfaction. Practicing of sound management system in deposit money banks is critical to the long-term performance, survival and sustainability of DMBs in Nigeria.

Quality Management is considered as a main tool that leads to the strategy of developing work and improving performance in order to achieve profitability through good services and quality products. Quality management practices affect customer satisfaction and customer's continuous loyalty in deposit money banks as a result of uncontinuous improvement, lack of training and poor-quality planning of the management of deposit money banks. A quality management system makes processes better, leaner and safer, so that work is done more efficiently, always looking for the cheapest and highest quality methods for your operations.

Quality management methods comprise of three components which includes product improvement, process improvement, and people-based improvement which all help in achieving of organization objectives. In the organization, quality is not the responsibility of anyone or department, it is everyone's job from the management to the employees. The major challenge is that management needs to be responsible & take ownership to ensure effectiveness in business and lead the total quality management approach. Therefore, the present study will evaluate the relationship between quality management practices and organizational performance of deposit money banks in Enugu state.

1.3 Objectives of the study

The main objective of the study was to evaluate the relationship between quality management practices and organizational performance of deposit money banks in Enugu state. The specific objectives are to:

- i. Examine the relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state.

- ii. Evaluate the relationship between training and development and increase in Branch Network of deposit money bank in Enugu state

1.3 Research Questions

The following research question guided the study

- i. What is the relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state?
- ii. What is the relationship between training and development and increase in Branch Network of deposit money bank in Enugu state?

1.4 Statement of Hypothesis

The following null hypotheses guided the study

- i. There is no significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state.
- ii. There is no significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state.

1.5 Significance of the Study

The study on quality management practices and organizational performance of deposit money banks in Enugu State will serve as an eye opener to deposits money banks. It will help them to assess their organizational strategies in achieving their aims in the competitive business environment. It will also help them to ascertain the areas of their organization which requires the improvement, the process needs to be reviewed on a regular basis and issues need to be identified before overall quality starts to drop.

REVIEW OF THE RELATED LITERATURE

2.1 Conceptual review

2.1.1 Quality

Quality control (QC) is a process through which a business seeks to ensure that product quality is maintained or improved. Quality control requires the company to create an environment in which both management and employees strive for perfection. This is done by training personnel, creating benchmarks for product quality, and testing products to check for statistically significant variations. A significant aspect of quality control is the establishment of well-defined controls. These controls help standardize both production and reactions to quality issues. Limiting room for error by specifying which production activities are to be completed by which personnel reduces the chance that employees will be involved in tasks for which they do not have adequate training, (Hayes, 2021 & Ugwu, 2020)

2.1.2 Management

The term 'management' has been used in different senses. Sometimes it refers to the process of planning, organizing, staffing, directing, coordinating and controlling; at other times it is used to describe it as a function of managing people. It is also referred to as a body of knowledge, a practice and a discipline. Some describe management as a technique of leadership and decision-making while others have analyzed management as an economic resource, a factor of production or a system of authority (Venkatesh, 2020). Management succession is a critical factor in the future viability of every business in America today. By 2027, it is estimated that as much as \$10 trillion of wealth will transfer from one generation to another. Much of that wealth transfer will occur through the transition of the active management and ownership of 4.5 million businesses. Management

succession is defined as the plan or process by which new internal leaders are identified and developed to replace existing leaders who will be transitioning out of their current responsibilities because of retirement, disability, termination, or death, (Maxim, 2022).

2.1.3 Quality Management Practices

Quality management is a managerial approach geared towards in cooperating inherent managerial tendencies of planning, control and improvement. It depends on the accompanying standards: quality integration, quality first, consumer loyalty, constant change, continuous improvement, factual-based decision and workforce involvement (Milanoi, 2016). Quality management is the act of overseeing all activities and tasks that must be accomplished to maintain a desired level of excellence. This includes the determination of a quality policy, creating and implementing quality planning and assurance, and quality control and quality improvement (Adam and Mansa, 2020). Quality management is the act of overseeing all activities and tasks needed to maintain a desired level of excellence (Adam and Mansa, 2020 & Agbo, Eze, & Mbah 2022).

2.1.4 Components of quality management practices part of the objectives of the study

Milanoi, (2016) identified then determinants of quality management practices as continuous improvement, Customer retention, Training and development, management commitment to quality, preventing defects, Recognition of higher quality and measurement. Tavakoli and Azizi(2018) maintained that quality management includes Customer Focus, Commitment from the leadership, People engagement, Process Approach, Continuous improvements, Evidence-based decision making and Relationship Management. So applying quality management in order to achieve continuous empowerment, meet the needs of the applicants, increase synergy and productivity, increase employee participation and teamwork

2.1.4.1 Customer retention

Customer retention is the practice of increasing a business's repeat customer rate and extracting additional value from those customers. The goal of customer retention is to ensure a customer makes repeat purchases, is satisfied with a company's services, and does not defect to a competitor. You've heard it time and time again. It's cheaper to get current customers to make a repeat purchase than it is to find new customers. It's true for many businesses, especially in the crowded ecommerce arena, where clicks and conversions always seem to be increasing in cost. This is the science of customer retention. You want to ensure the customers you worked so hard to acquire stay with you, have a great customer experience, and continue to get value from your products, (McEachern, 2022).

2.1.4.2 Training and development

Training and Development is the continuous process of improving skills, gaining knowledge, clarifying concepts and changing attitude through structured and planned education by which the productivity and performance of the employees can be enhanced. Training and Development emphasize on the improvement of the performance of individuals as well as groups through a proper system within the organization which focuses on the skills, methodology and content required to achieve the objective. Good & efficient training of employees helps in their skills & knowledge development, which eventually helps a company improve its productivity leading to overall growth. (MBA Skool, 2021 & Ugwu, 2020)

2.1.5 Organization

Organization is a goal-oriented process, which aims at achieving them, through proper planning and coordination between activities. It relies on the principle of division of work and set up authority-responsibility relationship among the members of the organization (BusinessJargon, 2021). Organisations are defined as

collectivities that have been established for the pursuit of relatively specific objectives on a more or less continuous basis. Organisations have more or less fixed boundaries, a normative order, authority rank, a communication system and an incentive system which enables various types of participants to work together in the pursuit of common goals (Diksha, 2018 & Ile, Otti, and Mbah,2023).

2.1.6 Performance

Organizational performance is confounded with notions such as productivity, efficiency, effectiveness, economy, earning capacity, profitability, competitiveness, etc. For this reason, it is increasingly insisted on an unambiguous definition of the concept of performance. The term performance emerged in the mid-nineteenth century and was first used in defining the results of a sporting contest. In the twentieth century, the concept has evolved and developed a series of definitions that were meant to encompass the widest sense of what is perceived through performance. Performance is achieving organizational objectives (Elena-Iuliana and Criveanu, 2016 & Eze, Olorunda & Mbah,2022)

2.1.7 Organizational performance

Organizational performance depends on leaders' mastery to create a cooperative working climate and on their ability to lead a team. Effective results require emotional engagement and empathy from participants in terms of activities performed within a team in order to provide solutions to issues that need to be resolved as professionally as possible. Organizational performance refers to the degree to which the organization, with some informational, financial, and human resources, positions itself effectively on the business market. Individual performance can influence the performance of the entire organization in the short, medium or long term in a positive or negative direction (Contu, 2020). Organizational performance has overtime been considered in many diverse areas with varying interpretations on what successful performance stands for (Miebaka and Chika-Anyanwu, 2020).

2.1.8 Components of organizational performance that formed part of the objectives of the study

WalkMe Team (2019), maintained that bank Key Performance Indicators and Metrics include: Employee engagement; Morale; Motivation; Commitment; improvement of organizational outcomes, Increase in branch network, customer satisfaction, (Jing & Avery, 2008).

2.1.8.1 Increase in employee engagement

The company was in trouble: The value of its stock had dropped to just \$1 a share. So the CEO decided to level with the workers about just how bad it was and he laid out a plan to turn things around. It goes to show that transparency and confidence in an organization can inspire employees to be engaged meaning they're involved, enthusiastic and committed to their work. Those numbers translate into more than just a shortage of smiles around the lunchroom. Engagement correlates with productivity, customer service and profitability. So, for example, organizations with strong employee engagement scores generate revenue growth at a rate 2.5 times higher than companies with lower marks, according to the Hay Group, a management consulting company, (Tamara, 2016 & Igwe-Ukeorji, Orga, Mbah, 2023)

2.1.8.2 Increase in branch network

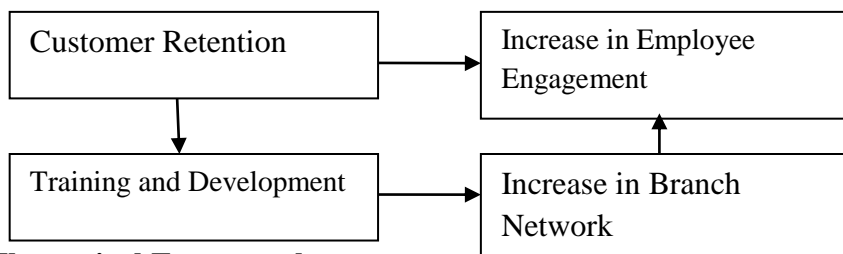
A majority of IT organizations are experiencing significant changes that impact the requirements for their distributed branch networks. Mobility, cloud-based applications, and Internet of Things (IoT) are altering traffic flows and increasing bandwidth requirements. Employees and guests expect Internet connectivity, which means that employee-facing and iot devices need reliable, low latency access to their data and applications, and must

be securely on-boarded as they interact with centralized services. IT organizations do not have the level of control they once did with traditional architectures, and now face increasing pressure to support these new initiatives even as budget and resources remain lean, (Doyle, 2022).

2.1.5 Conceptual Framework

DEPENDENT VARIABLES

INDEPENDENT VARIABLES



2.2 Theoretical Framework

The study made use of Expectancy Disconfirmation Theory (EDT) by Leon Festinger (1957)

The study was anchored on Expectation confirmation theory which posits that satisfaction is directly influenced by disconfirmation of beliefs and perceived performance, and is indirectly influenced by both expectations and perceived performance by means of a mediational relationship which passes through the disconfirmation construct as customers compare a new service experience with a standard they have developed. Their belief about the service is determined by how well it measures up to this standard.

Expectancy Disconfirmation theory

Expectancy Disconfirmation Theory (EDT) which is upon the basis of Cognitive Dissonance Theory (CDT) that was introduced in 1957 by Leon Festinger. Expectation confirmation theory (or ECT) is a cognitive theory which seeks to explain post-purchase or post-adoption satisfaction as a function of expectations, perceived performance, and disconfirmation of beliefs. Expectations refer to the attributes or characteristics that a person anticipates or predicts will be associated with an entity such as a product, service, or technology artifact. Satisfaction refers to the extent to which a person is pleased or contented with a product, service, or technology artifact after having gained direct experience with the product, service, or artifact. Expectations are posited to directly influence both perceptions of performance and disconfirmation of beliefs, and are posited to indirectly influence post-purchase or post-adoption satisfaction by way of a mediational relationship through the disconfirmation construct. Expectation confirmation theory involves four primary constructs which includes expectations, perceived performance, disconfirmation of beliefs, and satisfaction.

2.3 Empirical Studies

2.3.1 The relationship between customer retention and increase in employee engagement

Meenakshi and Lata (2015) conducted a study on the Customer Loyalty Through Employee Engagement: A Conceptual Model. In this rapid and volatile business cycle, corporate leaders know that the highly engaged workforce can increase innovation, productivity and the overall organization performance. The overall performance of any company is being assessed by its long-term growth, profitability and sustainability. All these outcomes can only be achieved by the organization, if it can develop and sustain its customer and thus the customer satisfaction and loyalty is the key. For improving Customer satisfaction and loyalty the employees play a very important role, earlier studies also proved the importance of employee engagement for gaining customers loyalty.

Sivasubramanian and Rupa, (2017) conducted a study on An Empirical Study on Employee Engagement With Reference to IT Sector in Chennai. Employees who are engaged in their work and committed to their organizations give companies crucial competitive advantages including higher productivity and lower employee turnover. This research investigated the practices followed in the organization to engage employees. The objective of the study was to measure level of commitment, employee perception towards their job and support from top management in IT industry. This study adopted a descriptive survey design in the investigation of the employee engagement. Simple random sampling technique was used to select the sample from the organization. The study used both primary and secondary data. From the study it is evident that support given by the employer and recognition would work towards building of trust between employees and management. The organization encouraged sharing of information, knowledge and resources; and provided opportunities for employees to learn and grow thus influencing employee engagement.

Mboga and Troiani (2018) conducted a study on an Empirical Study: Employee Engagement and Linkage to Organization Performance and Sustainability. Employee engagement is the driving force of the organizations success; organizations that have pitiable employee engagement have experienced extensive employee turnover, low production and efficiency, decrease in consumer loyalty, decline in stakeholder value, and an ultimate detriment to their organizational success. Organizations that do not foster and engage employees end up losing valuable talent to other organizations. The study was conducted to examine the influence of various factors on employee engagement among customer service employees that work in multiple customer service sectors in the United States. For this quantitative research design, a Likert scale survey was used with statistical analysis on a sample of 262 participants from customer service sectors that included: transportation, banking, athletics, childcare, insurance, hospitality, information technology, and administrative assistants from Northern New Jersey and Philadelphia, Pennsylvania. The factors explored to examine the influence on worker engagement included work environment, relationship management, employee engagement, and career development. The general business problem is that non-engaged employees in the workplace contribute to low performance rates and lack of goal achievements in the workplace. Statistical results revealed no significance with $P > .05$.

Roger, Elroy and Riyaadh (2018) The Impact of Employee Engagement on Organisational Performance: A Balanced Scorecard Approach. Employee engagement is widely-considered to be a powerful and useful tool to assist organisations achieve competitive advantage. This study investigates employee perceptions regarding the impact of engagement on organizational performance in the Eastern Cape Province. Organisations often fail to enhance long-term business success when they focus narrowly on financial performance measures. This study, consequently, utilised the balanced scorecard (BSC) approach, consisting of financial, customer, internal process as well as learning and innovation measures to evaluate perceptions of organisational performance. A quantitative research design was utilised, surveying employees ($n=428$) from private organisations through non-probability convenience sampling. Using multiple regression analysis, the empirical results revealed that employee engagement positively and significantly influenced all four measures of the BSC.

Kurdi, Alshurideh, & Alnaser, (2020). Conducted a study on the impact of employee satisfaction on customer satisfaction: Theoretical and empirical underpinning. Employee satisfaction is significant when it comes to define organizational success, particularly in the service industry. The need to enhance employee satisfaction is critical because it is the key to better business operations as it increases long-term employee productivity and retains profitable customers. The purpose of this study is to observe and test practically the relationship between employee satisfaction and customer satisfaction. The study discusses five employee variables that impact on

customer satisfaction, namely, communication and rewards as well as employee loyalty, retention and commitment. A set of hypotheses were then developed theoretically and tested practically using the SEM-PLS approach. In conclusion, it was found that customer satisfaction had a causal relationship with employee satisfaction and an understanding of the employees' satisfaction role was extremely important in this context. The paper also discusses further findings from the study as well as suggests future related research areas.

2.3.2 The relationship between training and development and increase in branch network

Muhammad and Aiman (2015) established a study on the Impact of Training & Development on Employees' Performance in Banks of Pakistan. The study is being carried out taking into consideration the significance of both Training & Development (T & D) and Employee Performance for the businesses at all levels and in all sectors. Three objectives were designed for the study; assessment of current practices, impact check, and proposition for better investment into T & D. This has been done selecting six representative banks of Bahawalpur (Bank Alfalah Limited, Muslim Commercial Bank, Habib Bank Limited, Allied Bank Limited, National Bank of Pakistan, and Bank of Punjab) as sampling unit. Employees in these banks were given a structured questionnaire that was designed to particularly measure the influence of T & D on respondents' skills like Job knowledge, work quality & quantity, functional skills, and their motivation & loyalty. Data collection was done taking sample size of 150 employees while receiving 104 valid responses using convenience & referral sampling. Analysis was done through the application of frequency tests & bar charts on the response rates in SPSS. This gives the study a quantitative and empirical direction for results. So, then we checked the influence of T & D on the skills and attitudes mentioned above for associating these to employee performance level in banks of Pakistan as presented in the conceptual model. Major findings were that most of the employees agreed to the item statements by making it clear that T & D had a positive impact on their Job knowledge, work quality & quantity, functional skills, and their motivation & loyalty and these are all linked to their performance either strongly or moderately but in a supporting direction. Hence, the study concluded up with T & D positively impacting the employees' performance in the banks of Pakistan.

Adenuga, (2015). Examined on the Impact of Employees' Training and Development on Organisation Performance of First Bank, Nigeria Plc. This study aimed at establishing the Impact of Employees' Training and Development on organisational Performance of First Bank, Nigeria Plc and also to establish differences between productivity of employees before and after the training. The study adopted descriptive survey design which was of 'expos-facto design. Three hypotheses were postulated to guide the study. Four Hundred and Twenty-Four (424) samples were selected for the study through random sampling techniques. Researcher's self designed questionnaires tagged "Training and Development Questionnaire (TDQ)"; and "Organisational Performance Evaluation Questionnaire (OPEQ)" were used for the study. Data collected were analysed using Pearson Product Moment Correlation Co-efficient(r) and t-test statistical tools tested at 0.05 level of significance. The result shows significant relationship between employees' training and development and organisational performance; the result also shows significant relationship between the provision of training and development and employees' skills acquisition.

Tuğçe (2016) evaluated on the Impact of Training and Development Programs on Motivation of Employees in Banking Sector. This research is aimed to study the impact of training and development programs on motivation of employees in banking sector. There are various factors like training and development where each factor contributes to overall employee motivation. This study concludes that training and development programs contribute greatly to employee's motivation. In line with the aim, Data collected through the questionnaires

from Turkey Is Bank that has bank branches the most in Kayseri in Turkey. The questionnaire was applied by the e-mail survey on internet. As the primary data indicates, there is positive relationship between the training and development programs and employee's motivation. The results show that training and development programs have positive impact on motivation of employees in banking sector. Results of the study conclude that banks having good training and development programs for employees can enhance the motivation of employees. However, results are strongly based on the literature review.

Abhay, and Kavita (2018) conducted a study on A Brief Review Of Studies On Training's And Research In Banking Sector. The authors try to study what other authors have studied about trainings in the banking sector for enhancing its employees' performance and enhancing the profit of the organization. The authors also try to study the research carried out in various areas to adopt strategies for its development and better results. The authors arrive at the conclusion that the Banks should create a training budget as well as conduct training audit for the effectiveness of training. The training programmes designed for the employees should be comprehensive and related to their needs. The Banks must also improve their marketing and distribution strategies to attract customers and provide better customer service, and must also take steps to improve employee motivation and productivity. The employee's compensation also has significant effect on the performance because the employees which are not paid well often show poor performance. The present decade had witnessed a sea change in the way banking is done in India.

Chovarda, and Theriou, (2021) established a study on the Impact of Training & Development on Work Engagement: A Study in the Banking Sector. Employees play a crucial role in delivery of service quality and retention of satisfied and loyal customers. Of the various factors that contribute towards this end, work engagement among employees has gained a great deal of interest from both practitioners and academics in the fields of business, human resource development, and organizational psychology, based on the perspective that engaged employees are likely to display high quality performance in the workplace. Meanwhile, Training and Development (T&D) practices are considered to contribute to the employees' engagement in their work environment. This paper examines the potential impact of Perceived Training Opportunities (PTO) and Perceived Investment in Employee Development (PIED) on work engagement. A research model has been developed and empirically tested, using primary data from a survey of 185 bank employees working in Greece. Empirical results reveal a strong relationship between PTO and PIED with work engagement. Banks should invest in training and development opportunities as a means to enhance work engagement and gain a competitive edge in delivering high quality services to the customers.

2.5 Gap in Knowledge

The few studies done were carried outside effect of Authority Dimension and did not focus to best of my knowledge on the Relationship between customer retention and increase in employee engagement and The relationship between training and development and increase in branch network. Most of the studies reviewed analysed their data through Research model, SEM-PLS approach, Quantitative research design, a Likert scale survey, Multiple regression analysis, Simple random sampling technique, Descriptive & quite explanatory approach and Pearson Product Moment Correlation Co-efficient(r) and t-test statistical tools respectively while the present study made use of Z test to test the hypotheses. Therefore, the study aimed at filling this research gap by evaluating the effect of Authority Dimension

3.0 METHODOLOGY

3.1 Research Design

Research design serves as a road map or plan or action showing what and how the researchers will carry out step by-step procedure of accomplishing the research endeavour. Succinctly put, it consists of the blue print for collection, evaluation and analysis of the necessary data for a study. For the study, the descriptive sample survey was employed. Descriptive analysis entails the systematic collection and prescription of data to give a clear picture of a particular situation. It can be carried out on a small or large scale (Eboh, 1998).

3.2. Sources of Data

Sources of data for the empirical study were primary and secondary source.

3.2.1 Primary Sources

Questionnaire: - Data were obtained from information supplied by the respondents to questions contained in the questionnaire distributed to them and the questions are framed in the most simple and unambiguous ways to enable respondents answer those questions accurately.

3.2.2 Secondary Data

These secondary data was obtained from many sources, including literature, industry surveys, compilations from computerized databases and information systems, and computerized or mathematical models of environmental processes Secondary data are the already existing data collected by the investigator agencies and organizations. Secondary data include government publications, websites, books, journal articles, internal records etc.

3.3 Area of the study

The area of the study was Enugu state, Nigeria. Ten (10) selected Banks were used for the study out of 21 registered banks in Nigeria. These banks include: United Bank of Africa (UBA), Guaranty Trust Bank (GTB), Union Bank, ECOBANK, Fidelity Bank, Access Bank, First Bank, First City Monument Bank (FCMB), Zenith Bank, and Polaris Bank.

3.4 The Population of the Study

The total population for the study was One thousand and forty-nine (1043). These banks are selected because of the staff numerical strength and high ranking. For proximity, the branches of these banks in Enugu Metropolis was used for the collection of data.

Table 3.2 Population

| | Banks | Total | % |
|----|--------------------------|--------------|------------|
| 1 | First Bank | 196 | 19 |
| 2 | First City Monument Bank | 172 | 16 |
| 3 | Polaris Bank | 64 | 6 |
| 4 | United Bank of Africa | 135 | 13 |
| 5 | ECOBANK | 64 | 6 |
| 6 | Union Bank | 100 | 10 |
| 7 | Guaranty Trust Bank | 81 | 8 |
| 8 | Fidelity Bank | 91 | 9 |
| 9 | Zenith Bank | 53 | 6 |
| 10 | Access Bank | 88 | 8 |
| | | 1043 | 100 |

Source: Human Resources Department of the selected financial institutions in 2022

3.5 Sample Size Determination

To determine the adequate sample size, the study adopted the Freund and Williams's statistical formula. In calculating the sample size, the used the statistic formula for selecting a finite population as formulated by Freund and Williams (as quoted by Uzoagulu, 2011).

$$n = \frac{Z^2 N(pq)}{N(e)^2 + Z^2(pq)}$$

Where n = Sample Size N = The population

p = Probability of success/proportion

q = Probability of failure/proportion

Z = Standard error of the mean

e = Limit of tolerable error (or level of significance)

$$N = 1043$$

$$p = .5$$

$$q = (1 - .5) = .5$$

$$Z = 95 \text{ percent} = 1.96$$

$$e = 0.5 \text{ percent}$$

$$\begin{aligned} \text{Substituting} &= \frac{(1.96)^2 \times 1043 \times .5 \times .5}{1043(0.05)^2 + (1.96)^2 \times .5 \times .5} \\ &= \frac{3.842 \times 1043 \times .25}{2.6075 + 3.842 \times .25} = \frac{1001.8015}{3.5675} \\ &= 280.81 \\ n &\approx 281 \end{aligned}$$

Bowley's (1976) proportional allocation formula for stratified sampling was used to allocate the samples:

$$nh = \frac{n(Nh)}{N}$$

Where:

Nh = Group population from each stratum

n = overall sample size

N = the overall population

nh = sample size from each stratum, in this case each state.

Table 3.2 Computation/Allocation of Sample Size

| | Organisations | Population | Calculation | Sample |
|----|----------------------------|------------|----------------------------------|--------|
| 1. | First Bank | 196 | $\frac{196 \times 281}{1043} =$ | 53 |
| 2. | First City Monument Bank | 172 | $\frac{172 \times 281}{1043} =$ | 46 |
| 3. | Polaris Bank | 64 | $\frac{64 \times 281}{1043} =$ | 17 |
| 4. | United Bank of Africa(UBA) | 135 | $\frac{1357 \times 281}{1043} =$ | 36 |
| 5. | ECOBANK | 64 | $\frac{64 \times 281}{1043} =$ | 17 |
| 6. | Union Bank | 100 | $\frac{100 \times 281}{1043} =$ | 27 |

| | | | | |
|--------------|---------------------|-------------|--------------------------------|------------|
| 7. | Guaranty Trust Bank | 81 | $\frac{81 \times 281}{1043} =$ | 22 |
| 8. | Fidelity Bank | 91 | $\frac{91 \times 281}{1043} =$ | 25 |
| 9. | Zenith Bank | 53 | $\frac{53 \times 281}{1043} =$ | 14 |
| 10. | Access Bank | 88 | $\frac{88 \times 281}{1043} =$ | 24 |
| Total | | 1043 | | 281 |

Source: Field Survey, 2022

3.6 Instrument for Data Collection

Given the objectives and the nature of the study, the study made use of questionnaire administration. The questionnaire was designed and administered on the selected respondents in the Banks in Enugu metropolis, Nigeria. The responses generated were used thereafter for data analysis. The responses from the participants were measured using 5-liket scale as follows: Strongly Agree [SA] –5 points, Agree A – 4 points, Undecided UN – 3 Points, disagree [D] – 2 points and strongly Disagree SD – 1 point.

3.7 Methods of Data Analyses

Data from the questionnaire was collected and analyzed using simple percentages and mean. To determine the nature and strength of relationship between the research variables, Z – test was used to test the hypotheses with aid of Special Package for Statistical Software (SPSS). For the 5-point likert scale questions, the scale and decision rule stated below was used in analysing the findings.

Scale

| | | |
|------------------------|---|---|
| Strongly Agree (SA) | - | 5 |
| Agree (A) | | 4 |
| Neutral(N) | - | 3 |
| Disagree (D) | - | 2 |
| Strongly Disagree (SD) | | 1 |

Decision Rule

If Mean ≥ 3.0 , the respondents agree

If mean ≤ 3.0 , the respondents disagree

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

4.1 Distribution and returned Questionnaire

The chapter presents and analyzes the data collected for the study. The presentation and interpretation of data were based on the questionnaire administrated to the staff of the selected Deposit money Banks in Southeast, Nigeria.

Table 4.1 Distribution and Return of the Questionnaire

| Firms | Distributed | No Returned | percent | No not Returned | Percent |
|-------------------------------|-------------|----------------|---------|--------------------|---------|
| 1. First Bank | 53 | 52 | 19 | 1 | .4 |
| 2. First City Monument Bank | 46 | 44 | 16 | 2 | .7 |
| 3. Polaris Bank | 17 | 15 | 5 | 2 | .7 |
| 4. United Bank of Africa(UBA) | 36 | 35 | 12 | 1 | .4 |

| | | | | | |
|------------------------|------------|------------|-----------|-----------|----------|
| 5. ECOBANK | 17 | 15 | 5 | 2 | .7 |
| 6. Union Bank | 27 | 23 | 8 | 4 | 1.4 |
| 7. Guaranty Trust Bank | 22 | 20 | 7 | 2 | .7 |
| 8. Fidelity Bank | 25 | 24 | 9 | 1 | .4 |
| 9. Zenith Bank | 14 | 11 | 4 | 3 | 1 |
| 10. Access Bank | 24 | 23 | 8 | 1 | .4 |
| Total | 281 | 262 | 93 | 19 | 7 |

Source: Field Survey, 2022

Table 4.1 shows that total of 281 distributed copies of the questionnaire were distributed to the respondents from which two hundred and sixty two (262) copies were returned representing ninety three(93%) while nineteen copies (19) were not returned representing seven (7) percent.

4.2 Data presentation and Analyses

4.2.1 The relationship between Customer retention and increase in Employee engagement service of deposit money banks in Enugu state.

Table 4.2.1.1: Responses to research question one on the relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state.

| | | 5 | 4 | 3 | 2 | 1 | ΣFX | - | SD | Decision |
|---|---|------|------|------|-----|------|------|------|-------|----------|
| | | SA | A | N | DA | SD | | X | | |
| 1 | The management identify opportunities and strive to achieve a set goal | 600 | 288 | 51 | 32 | 37 | 1008 | 3.85 | 1.422 | Agree |
| | | 120 | 72 | 17 | 16 | 37 | 262 | | | |
| | | 45.8 | 27.5 | 6.5 | 6.1 | 14.1 | 100% | | | |
| 2 | Making of things better continuously increases bank efficiency | 575 | 276 | 57 | 44 | 37 | 989 | 3.77 | 1.441 | Agree |
| | | 115 | 69 | 19 | 22 | 37 | 262 | | | |
| | | 43.9 | 26.3 | 7.3 | 8.4 | 14.1 | 100% | | | |
| 3 | The gradual improvement overtime enhances bank quality serve to customers | 320 | 508 | 51 | 40 | 34 | 953 | 3.64 | 1.287 | Agree |
| | | 64 | 127 | 17 | 20 | 34 | 262 | | | |
| | | 24.4 | 48.5 | 6.5 | 7.6 | 13.0 | 100% | | | |
| 4 | The ongoing effort to improve something in the bank reduces costs | 680 | 160 | 81 | 52 | 33 | 1006 | 3.84 | 1.461 | Agree |
| | | 136 | 40 | 27 | 26 | 33 | 262 | | | |
| | | 51.9 | 15.3 | 10.3 | 9.9 | 12.6 | 100% | | | |
| 5 | Improving the way things are | 270 | 580 | 45 | 30 | 26 | 951 | 3.80 | 1.190 | Agree |

| | | | | | | | | |
|--|------|------|-----|-----|-----|------|--------------|---------------|
| done on a regular basis in the | 71 | 135 | 15 | 15 | 26 | 262 | | |
| bank attract more customers | 27.1 | 51.5 | 5.7 | 5.7 | 9.9 | 100% | | |
| Total Grand mean and standard deviation | | | | | | | 3.780 | 1.4202 |

Source: Field Survey, 2022

Table 4.2.1.1, 192 respondents out of 262 representing 73.3 percent agreed that the management identify opportunities and strive to achieve a set goal with mean score of 3.85 and standard deviation of 1.422. Making of things better continuously increases bank efficiency with 184 respondents representing 70.2 percent agreed with mean score of 3.77 and standard deviation of 1.441. The gradual improvement overtime enhances bank quality serve to customers with 191 respondents representing 72.9 percent agreed with mean score of 3.64 and standard deviation of 1.287. The ongoing effort to improve something in the bank reduces costs with 176 respondents representing 67.2 percent agreed with mean score of 3.84 and 1.461. Improving the way things are done on a regular basis in the bank attract more customers with 206 respondents representing 78.6 percent agreed with a mean score of 3.80 and standard deviation of 1.190.

4.2.2 The relationship between training and development and increase in Branch Network of deposit money bank in Enugu state

Table 4.2.2.1 shows the Relationship between training and development and increase in Branch Network of deposit money bank in Enugu state

Table 4.2.1: Responses to research question one on the relationship between training and development and increase in Branch Network of deposit money bank in Enugu state

| | | 5 SA | 4 A | 3 N | 2 DA | 1 SD | ΣFX | - X | SD | Decision |
|---|--|-------------------|--------------------|-----------------|-------------------|------------------|--------------------|--------|-------|----------|
| 1 | The development of the employee skills in the bank increased the earnings | 340 68 26.0 | 460 115 43.9 | 48 16 6.1 | 78 39 14.9 | 24 24 9.2 | 950 262 100% | 3.63 | 1.268 | Agree |
| 2 | Planned competencies for the employees increases the profit of the bank | 400 80 30.5 | 392 98 37.4 | 36 12 4.6 | 96 48 18.3 | 24 24 9.2 | 948 262 100% | 3.62 | 1.330 | Agree |
| 3 | Developing a particular skill to desired standard by instruction enhances the gross margin of the bank | 280 56 21.4 | 404 101 38.5 | 78 26 9.9 | 100 50 19.1 | 29 29 11.1 | 891 262 100% | 3.40 | 1.311 | Agree |
| 4 | Improving the skill of the employees for a particular job prompts income generation of the | 240 48 18.3 | 504 128 48.9 | 15 5 1.9 | 96 48 18.3 | 33 33 12.6 | 888 262 100% | 3.42 | 1.319 | Agree |

| | | | | | | | | | | |
|--|--|------|------|-----|------|------|------|--------------|--------------|-------|
| bank | | | | | | | | | | |
| 5 | Training makes employees do job correctly and encourage more customers to come | 350 | 396 | 27 | 96 | 36 | 905 | 3.45 | 1.407 | Agree |
| | | 70 | 99 | 9 | 48 | 36 | 262 | | | |
| | | 26.7 | 37.8 | 3.4 | 18.3 | 13.7 | 100% | | | |
| Total Grand mean and standard deviation | | | | | | | | 3.504 | 1.327 | |

Source: Field Survey, 2022

Table 4.2.2.1, 183 respondents out of 262 representing 69.9 percent agreed that the development of the employee skills in the bank increased the earnings with mean score of 3.63 and standard deviation of 1.268. Planned competencies for the employees increases the profit of the bank with 178 respondents representing 67.9 percent agreed with mean score of 3.62 and standard deviation of 1.330. Developing a particular skills to desired standard by instruction enhances the gross margin of the bank with 157 respondents representing 59.9 percent agreed with mean score of 3.40 and standard deviation of 1.311. Improving the skill of the employees for a particular job prompts income generation of the bank with 176 respondents representing 67.2 percent agreed with mean score of 3.42 and 1.319. Training makes employees do job correctly and encourage more customers to come with 169 respondents representing 64.5 percent agreed with a mean score of 3.45 and standard deviation of 1.407.

4.3 Test of Hypotheses

4.3.1 Hypothesis One: There is no significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state.

Correlations

| | | The management identify opportunities and strive to achieve a set goal | Making of things better continuously increases bank efficiency | The gradual improvement overtime enhances bank quality serve to customers | The ongoing effort to improve something in the bank reduces costs | Improving the way things are done on a regular basis in the bank attract more customers |
|--|---------------------------------------|--|--|---|---|---|
| The management identify opportunities and strive to achieve a set goal | Pearson Correlation Sig. (2-tailed) N | 1 262 | .867** .000 262 | .819** .000 262 | .718** .000 262 | .645** .000 262 |
| Making of things better continuously increases bank efficiency | Pearson Correlation Sig. (2-tailed) N | .867** .000 262 | 1 .000 262 | .813** .000 262 | .753** .000 262 | .649** .000 262 |

| | | | | | | |
|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| The gradual improvement overtime enhances bank quality serve to customers | Pearson Correlation Sig. (2-tailed) N | .819** .000 262 | .813** .000 262 | 1 262 | .763** .000 262 | .581** .000 262 |
| The ongoing effort to improve something in the bank reduces costs | Pearson Correlation Sig. (2-tailed) N | .718** .000 262 | .753** .000 262 | .763** .000 262 | 1 262 | .623** .000 262 |
| Improving the way things are done on a regular basis in the bank attract more customers | Pearson Correlation Sig. (2-tailed) N | .645** .000 262 | .649** .000 262 | .581** .000 262 | .623** .000 262 | 1 262 |

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

Table 4.3.1. Showed the Pearson correlation matrix on the Customer retention and increase in Employee engagement showing the correlation coefficients, significant values and the number of cases. The correlation coefficient shows $.581 < .867$. This value indicates that the correlation is significant at 0.05 level (2 tailed) and implies that **there was significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state**, ($r = .581 < .867$). The computed correlations coefficient is greater than the table value of $r = .000$ with at alpha level for a two-tailed test ($r = .581 < .867$, $p < .05$).

Decision Rule

The decision rule is to accept the null hypothesis if the computed r is less than the tabulated r otherwise reject the null hypothesis.

Decision

Since the computed ($r = .581 < .867$) is greater than the table value of $.000$, we reject the null hypothesis. Therefore, we concluded that **there was significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state** as reported in the probability value of ($r = .581 < .867$, $p < .05$).

4.3.2 Hypothesis Two: There is no significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state.

Correlations

| | | | | | | |
|---|---|---|---|---|---|--|
| | | The development of the employee skills in the bank increased the earnings | Planned competencies for the employees increases the profit of the bank | Developing a particular skills to desired standard by instruction enhances the gross margin of the bank | Improving the skill of the employees for a particular job prompts income generation of the bank | Training makes employees do job correctly and encourage more customers to come |
| The development of the employee skills in the bank increased the earnings | Pearson Correlation Sig. (2-tailed) N | 1 262 | .828** .000 262 | .708** .000 262 | .796** .000 262 | .766** .000 262 |
| Planned competencies for | Pearson Correlation | .828** | 1 | .753** | .769** | .854** |

| | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| the employees Sig. (2-tailed) increases the profit N of the bank | .000 262 | | .000 262 | .000 262 | .000 262 |
| Developing a Pearson particular skills to Correlation desired standard by Sig. (2-tailed) instruction enhances N the gross margin of the bank | .708** .000 262 | .753** .000 262 | 1 262 | .857** .000 262 | .781** .000 262 |
| Improving the skill Pearson of the employees for Correlation a particular job Sig. (2-tailed) prompts income N generation of the bank | .796** .000 262 | .769** .000 262 | .857** .000 262 | 1 262 | .871** .000 262 |
| Training makes Pearson employees do job Correlation correctly and Sig. (2-tailed) encourage more N customers to come | .766** .000 262 | .854** .000 262 | .781** .000 262 | .871** .000 262 | 1 262 |

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

Table 4.3.1. Showed the Pearson correlation matrix on the **training and development and increase in Branch Network** showing the correlation coefficients, significant values and the number of cases. The correlation coefficient shows $.708 < .828$. This value indicates that the correlation is significant at 0.05 level (2 tailed) and implies that **there was significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state**, ($r = .708 < .828$). The computed correlations coefficient is greater than the table value of $r = .000$ with at alpha level for a two-tailed test ($r = .708 < .828$, $p < .05$).

Decision Rule

The decision rule is to accept the null hypothesis if the computed r is less than the tabulated r otherwise reject the null hypothesis.

Decision

Since the computed ($r = .708 < .828$) is greater than the table value of $.000$, we reject the null hypothesis. Therefore, we concluded that **there was significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state** as reported in the probability value of ($r = .708 < .828$, $p < .05$).

4.4 Discussion of Findings

4.4.1 The relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state.

From the result of hypothesis one, the computed ($r = .581 < .867$) is greater than the table value of $.000$, Therefore, we concluded that **there was significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state** as reported in the probability value of ($r = .581 < .867$, $p < .05$). In the support of the result in literature review, Sivasubramanian and Rupa, (2017) conducted a study on An Empirical Study on Employee Engagement With Reference to IT Sector in Chennai. Employees who are engaged in their work and committed to their organizations give companies crucial

competitive advantages including higher productivity and lower employee turnover. It can be concluded that the allowing people to make their own decisions about work, to control their work, and to achieve their goals may help employees become more engaged in their jobs. Mboga and Troiani (2018) conducted a study on an Empirical Study: Employee Engagement and Linkage to Organization Performance and Sustainability. The general business problem is that non-engaged employees in the workplace contribute to low performance rates and lack of goal achievements in the workplace. Statistical results revealed no significance with $P > .05$.

4.4.2 The relationship between training and development and increase in Branch Network of deposit money bank in Enugu state

From the result of hypothesis two, the computed ($r = .708 < .828$) is greater than the table value of .000, we reject the null hypothesis. Therefore, we concluded that **there was significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state** as reported in the probability value of ($r = .708 < .828$, $p < .05$). In the support of the result in literature review, **Abhay**, and Kavita (2018) conducted a study on A Brief Review Of Studies On Training's And Research In Banking Sector. Training and Development is indispensable strategic tool for enhancing employee performance and organizations keep increasing training budget on yearly basis with the belief that it will earn them competitive edge. The authors arrive at the conclusion that the Banks should create a training budget as well as conduct training audit for the effectiveness of training. The training programmes designed for the employees should be comprehensive and related to their needs. Chovarda, and Theriou, (2021) established a study on the Impact of Training & Development on Work Engagement: A Study in the Banking Sector. Employees play a crucial role in delivery of service quality and retention of satisfied and loyal customers. Empirical results reveal a strong relationship between PTO and PIED with work engagement. Banks should invest in training and development opportunities as a means to enhance work engagement and gain a competitive edge in delivering high quality services to the customers.

Summary of Findings, Conclusion and Recommendations

5.1 Summary of the Findings

- i. There was significant positive relationship between Customer retention and increase in Employee engagement of deposit money banks in Enugu state, ($r = .581 < .867$, $p < .05$).
- ii. There was significant positive relationship between training and development and increase in Branch Network of deposit money bank in Enugu state, ($r = .708 < .828$, $p < .05$).

5.2 Conclusion

The study concluded that Customer retention and training and development had significant positive relationship with increase in Employee engagement and increase in Branch Network of deposit money banks. Quality management is the act of overseeing different activities and tasks within an organization to ensure that products and services offered, as well as the means used to provide them are consistent. It helps to achieve and maintain a desired level of quality within the organization

Recommendations

Based on the findings the following recommendation were proffered

- i. Deposit money banks should implement career development policies to enhance Customer retention and increase in Employee engagement towards delivery of quality service to customers.

- ii. Training and retraining should be encouraged in the deposit money banks for innovations and creativity which should help in the increase of market share.

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