

INVESTIGATING TOTAL QUALITY MANAGEMENT PRACTICES AND PERFORMANCE OF INSURANCE COMPANIES IN ABUJA, NIGERIA.

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ABSTRACT

The goal of the study was to look into and critically evaluate the influence of total quality management on the performance of insurance companies in Nigeria. The research used a descriptive research survey to examine TQM tactics and emergent challenges that hampered their implementation in the Nigerian insurance sector. The study's population consists of all 58 insurance firms listed in the National Insurance Commission's (NAICOM) registration as of December 2020. The study designed two forms of 5-points likert-scale questionnaires for the managers and customers. Only 47 forms were completed and returned in the end. The research model was estimated using regression analysis. Total quality management does not appear to have a major impact on the premium performance of insurance companies, according to the findings of the study. In today's fast-paced competitive world, businesses must become more nimble and adaptable. Firms are frequently able to achieve a particular level of performance based on existing technologies, but they are equally as often caught off guard by emerging, unique technologies. We came to the conclusion that total quality management should be implemented in all aspects of insurance companies, from top to bottom, with a focus on quality, which is the hallmark of long-term market competitive advantages.

Keywords: Total quality management, Insurance, Performance, management, Assurance.

INTRODUCTION

The insurance industry is a major component of the economy by virtue of the amount of premiums it collects, the scale of its investment and, more fundamentally, the essential social and economic role it plays by covering personal and business risks. The total global premium volume continues to grow over the years from roughly USD 3.44 trillion in 2005 to about USD 4,77 trillion in 2014 (see Table 1). North America has the highest premium volume with USD 1.19 trillion and USD 1.41 trillion registered in 2005 and 2014 respectively. Europe is ranked second with a premium volume of USD1.33 trillion and USD 1.70 trillion in 2005 and 2014 respectively. Further, Asia comes third,

followed by Latin America and the Caribbean and then the Oceania. Africa has consistently contributed the least to the global total premium volume. Notwithstanding, this figure has increased marginally over the years from a paltry USD 43 billion in 2005 to a highest of roughly \$72 billion in 2012. In percentage terms this translates to 1.44% in 2005 to a highest of 1.55% in 2012. Expectedly, there is a kink in premium volume during the period corresponding to the global financial crises of 2007 to 2009 whereby, the total premium volume of the African countries recede to 1.30% of total global premium volume in 2007 and a lowest of 1.21% of total global premium volume in 2009.

Table:1 Global Trend in Total Premium Volume for the Period 2005 to 2014 (in millions USD)

Continent	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Africa	42353	49816	53810	52625	49502	63494	69274	71350	69938	68974
North America	1187853	1253925	1330674	1344105	1249254	1275854	1342502	1398468	1391105	1406816
Latin America & Caribbean	58662	71542	89860	106804	109827	128183	154559	169666	178022	188225
Europe	1332319	1509995	1764047	1701480	1617597	1607270	1647384	1541124	1619997	1697529
Asia	765238	789250	844929	935428	1008132	1173432	1284361	1337612	1252376	1317566
Oceania	55865	58249	68889	78536	67346	82099	97627	86875	89731	100140
World	3442290	4E+06	4152210	4218979	4101658	4330332	4595704	4605095	4601169	4778248
World mktshare	1.23	1.33	1.3	1.25	1.21	1.47	1.51	1.55	1.52	1.44

Source: Sibindi (2015)

To put things in perspective, the overall African insurance market accounted for only 1.52 percent of worldwide premiums in 2017, totaling \$69.938 billion, compared to \$4.6 trillion in global premiums. The statistics shows a low degree of development of African insurance market, low penetration level, low implementation of compulsory insurance and a lack of professionals that are adequately skilled in this space, but also the enormous potential for growth as Africa's prosperity and financial awareness rise. With \$51.6 billion in premiums, South Africa is the continent's largest insurance market and ranks 17th in the globe. Nigeria, on the other hand, is rated 62nd in the world, with \$1.64 billion in premium volumes. Insurance premium penetration rates of 0.7 percent of GDP, ranking 87th globally, and an average premium per capita of \$9.4 reflect an underdeveloped market. The application of technologies in the form of early warning sensors, catastrophe modeling or underwriting, pricing and risk transfer mechanisms are still at the nascent stage. Currently, the industry consists of approximately 58 companies compared to 140 registered insurers in 1994. A primary factor behind this decision was NAICOM's revised capital requirements, which were originally implemented in 2005. Despite their efforts, insurance companies only contribute 0.7 percent of the GDP (GDP). This is extremely low when compared to other markets, like as South

Africa, which has a penetration rate of roughly 12%. Adeosun (2016) stated that insurance firms contribute lower than 1.1% to GDP annually of what it should and by implication 70,000 employment opportunity is being lost annually and the sector is due for another round of recapitalization due to inherent institutional weaknesses.

Furthermore, literature suggests that most of the earlier research carried out on predictors of financial performance of quoted insurance companies in Nigeria like Akindele (2012), Olusanmi, Uwuigbe and Uwuigbe (2015) concentrated more attention on the institutional context while neglecting the strategic significance of the pivotal role of Total Quality Management (TQM). The only few studies discovered are foreign based surveys such as; Patrick (2015) and Suheyli (2015). These created a gap for the current study in Nigeria by including TQM as a proxy insurance specific feature that inspire overall performance of insurance industry.

2 Literature Review

TQM

TQM is a continuous system for detecting, decreasing, or eliminating production errors, optimizing supply chain management, increasing customer experience, and ensuring that personnel are trained properly (Fali et al., 2020). TQM is used by businesses to gain a competitive advantage, boost profitability, and become more innovative. The advantages of applying TQM in terms of improving and boosting business performance are numerous (Lasisi & Nuhu, 2015). Kaya (2015) conducted a literature review to determine the factors that influence TQM implementation. The most important aspects that influence the implementation of TQM results, according to the author, are top management commitment, human resource involvement in business processes, and top management knowledge of TQM. Mistre (2015) looked at TQM elements for ISO 9001:2000, focusing on eight quality principles that were deemed important for TQM implementation results. They identified 12 aspects as the most crucial for TQM adoption results based on a thorough review of data obtained from eight nations.

Those elements involved; “quality data and reporting, customer satisfaction, human resource utilization, management of process control, training and education, management commitment, continuous improvement, leadership, strategic quality planning, performance measurement, customer focus, and contact with suppliers and professional associates” (Lewis, et al., 2006). Abdullah (2010) proposed a list of critical factors that have an impact on the results of the TQM system implementation based on the most well-known four excellent models of TQM awards and certifications criteria (Deming Award; Malcolm Baldrige National Quality Award, MBNQA; ISO

certification series; and European Foundation for Quality Management, EFQM). Leadership, teamwork, training, organizational learning, communication, and process management are all on Abdullahi's list.

TQM Practices

The extant authorities of quality management such as Deming (1993) and Juran (1988) made a significant contribution to the streamlining the practices of TQM. The key analyses of TQM practices in the literature are based on their essential frameworks. The framework also had an impact on the business excellence awards and certificates (MBNQA & EFQM).

Compelled by the quality and scholarly framework, the very first attempt to establish a measurement TQM practice through evidence based study was conducted by Saraph et al., (1989). As shown in table 2, they established eight TQM techniques based on an analysis of data acquired from a comprehensive literature research and participation of twenty organizations. The research concentrates on involvement of managers and made a significant contribution to the other related studies. Saraph et al. (1989) looked at the connections between different techniques as well as the linkages between different management domains. Many Another significant study on TQM practices were conducted by Flynn et al., (1995). They develop eight measurable TQM strategies for manufacturing plant level. In some ways, their TQM practices are similar to those of Saraph et al (1989). Saraph, et al. and Flynn, et al., previous 's frameworks have had a considerable impact in academics. Particularly when it comes to creating a comprehensive model or set of TQM practices, as well as studying the links between different QM techniques. However, there are several differences between the two studies. To begin with, the approaches advocated by Flynn and colleagues focused more on the perspectives and awareness of manufacturing plant employees. Second, Saraph and colleagues' research was primarily based on literature, whereas Flynn and colleagues focused on real data from the manufacturing business. The Malcolm Baldrige National Quality Award (MBNQA) standards, which were designed in 1987 by Malcolm Baldrige, have recently become the most popular and frequently used TQM techniques (Fali et al., 2020). The criteria for the award were primarily created to assess the degree to which quality management is applied in both manufacturing and service enterprises. The MBNQA criteria used seven components that may be used by any company to evaluate their quality application and implementation (see Table 2).

Table 2. Some sources of Influential TQM Practices

Saraph et al (1989)	Flynn et al. (1995)	MBNQA (2007)
Management leadership	Top management support	Leadership
Supplier's quality management	Customer relationship	Customer & market focus
Employee relations	Supplier relationship	
Training	Workforce management	Workforce focus
Role of the quality Department	Work Attitudes	Strategic Planning
Process management	Process flow management	Process management
Quality data and reporting	Statistical and reporting control & feedback	Information & analysis
Design and Measurement control	Product design control process	Business performance

Source: Bjorn, (1999)

TQM Practices in Insurance (Service) Organization

Earlier versions of TQM were more concerned with manufacturing and production than with service sectors. However, the high intensity of competition and the hike in service industry share boosted the necessity for TQM in services organizations (Daare, 2016). (Daare, 2016). According to Bjorn (1999), the debate over the concept of service quality is drowned out by the major arguments about TQM definition. The fundamental distinction is that insurance services are intangible and rely heavily on client judgment. The intangibility of service poses a measuring difficulty, whereas reliance on client evaluation leads to customer-led insurance firms (Mistre, 2015). According to Fali *et al.*, (2020) TQM practices in services firms are different from manufacturing firms, (see table 3).

Table 3. TQM Practices in Service & Manufacturing Organizations

TQM Practices in service organization	TQM practices in Manufacturing organization
Human focus	Product/Technology focus
Focus on top management commitment and visionary leadership	Focus on top management commitment and visionary leadership
Continuous improvement	Continuous improvement
Emphasis is on interpersonal relationship and communication skills	In recruitment and selection, emphasis is on technical skills
Statistical process control is inappropriate in professional services	Statistical process control is prescribed universally
Checks customer defections	Elimination of product defects
Quality measurement through customer satisfaction	Quality measurement by statistical techniques
Physical evidence has an impact on service quality	Physical evidence is not applicable

Source: Adapted Bjorn, (1999).

According to Jacobsen (2008), top management commitment and leadership, benchmarking, customer focus and satisfaction, service marketing, social responsibility, human resource management employee satisfaction, service culture, continuous improvement, and information analysis are recent dimensions of TQM practices in insurance organizations. TQM systems in services firms, according to Saravanan and Rao, may differ slightly from TQM systems in manufacturing organizations.

Phases of TQM in an organization

Procedures for ensuring the quality of goods and services have evolved over time. In keeping with the socio-cultural and technological shifts that have characterized society's rapid evolution. Since the 1980s, businesses have incorporated and implemented quality assurance concepts based on

Feigenbaum's "new philosophy," such as Quality Control, Quality Assurance, and, more recently, Total Quality Management (TQM), which is used in conjunction with Total Quality (TQ) (Olaru, 1999). Five levels of quality in organizations have been proposed in this regard:

- a. The first phase is called "sleepy phase": The "sleepy period," in which corporations do not feel threatened in the market, competition is minimal or non-existent, and the company has made a profit that is acceptable. The corporation is not paying attention to quality in this situation.
- b. During the second phase, referred to as "wake-up stage", company situation completely changes to the previous phase. Starts to lose market position, which decreases profit. At this stage the company is aware that it is in the midst of a crisis.
- c. "Phase hesitation", the company realizes that something must change. It's a phase of testing, probing tools of quality management in the idea of changing something.
- d. "Action phase" in which the company can be seen that the instruments used results, or try to make significant changes. Is the phase where there is a change in the organizational culture and improving products / services.
- e. "Maturity phase" where total customer satisfaction is achieved through the perfection of each level of the organization. Quality does not only apply to products / services, but all activities of the organization. Applied total quality approach, the company naturally the quality.

Key aspects of TQM implementation

TQM aims to improve customer satisfaction and organizational performance by providing high quality products and services through participation and collaboration of all stakeholders, teamwork, a customer orientation, continuous improvement, and process performance by applying quality management techniques and tools, according to Patrick, (2015). In conformity with the literature, TQM deployment is a complex, demanding, and time-consuming process that necessitates significant organizational effort. While TQM has been proposed in theory to improve performance, the practical application faces a number of challenges. The same author (Mosadeghrad, 2014) states that several studies have reported an improvement in productivity of only 20-30% due to the implementation of TQM programs (Eskildson, 1994). To achieve TQM implementation preference, it is essential to be conscious the following points (Ilies, 2011):

- a. Involvement of management in the improvement process of continuous quality basic strategic objective.
- b. Changes in organizational culture: implementing a philosophy that confirms this focus, encourages the involvement of all staff, as well as internal customers, continuous improvement.
- c. Introducing the change through instruction, communication recognition performance;

managers' behavior; teamwork; program to meet customer expectations.

- d. Attitude of the managers who have to use quality tools and encourage communication and feedback to ensure an enabling environment for improved quality.
- e. Developing quality strategy by defining the mission and quality policy formulation to achieve the strategic objectives of quality.
- f. Stimulation, education and development of staff.
- g. Determining quality costs as a measure of poor quality that means not to meet the needs and desires of customers.

Stages of TQM implementation

In the specialty literature there are several steps necessary for implementation of quality management system. We present four implementation stage of TQM as follows:

- a. Inspection - in this phase, the organization is concerned with activities such as examination, measurement, test and evaluation and ensure that the product or service conforms to specified requirements.
- b. Quality Control (QC) - methods and systems are used as part of the selfinspection.
- c. Quality Assurance (QA) - focus on continuous improvement through a systematic planning and preventing errors occurring from the source case.
- d. TQM - involves the application of quality management principles to all aspects of the organization, including customers and suppliers, and their integration with key business processes.

Total Quality Management Practices and Management Performance

This paper evaluates whether working with TQM in general can affects the performance of insurance companies. Hence, earlier published results describing the connection between TQM and performance are of great importance to this study. The General Accounting Office study (GAO, 1991) which was one of the first studies to establish a link between TQM practices and the performance of related companies. The main conclusion from the GAO study was that companies investigated improved their operating results. Moreover, better employee relations were achieved, improved operating procedures were attained, greater customer satisfaction was accomplished, and an increased market share and profitability were gained. Many other articles also discuss the results from the GAO study. Further, the findings of Ilieş and Crişan, (2011) indicate that quality award recipients and applicants are unequivocal in their comments about the benefits of TQM and self-assessment for business results, including profitability, an increased market share and more satisfied customers. Quality award recipients like Texas Instruments Defense Group also claim that quality work can yield tremendous rewards (Suheyli, 2015). The work of Jacobsen (2008)

revealed that the relationship between TQM practice and organizational performance is significant in a cross-sectional sense, in that TQM practice intensity explains a significant proportion of variance in performance. They also show further that the categories of leadership, management of people and customer focus are the strongest significant predictors of operational performance. Moreover, the major findings of Mosadeghrad, (2014) show that higher levels of company performance are significantly correlated with greater use of TQM practices. The quality of a product or service is dependent on the customer expectation in contrast with other suppliers, so when judging product quality it depends who is the customer.

Ho₁- TQM practices have no significant impact on performance of insurance companies.

Ho₂- Constraints of TQM have no significant impact on performance of insurance companies.

Theoretical Framework

TQM is an integral part of the extensive management practice. The contemporary quality management philosophy has been strongly influenced by the thoughts of Deming (1983). The word “quality” itself can be defined in different perspectives and dimensions as it is a relative concept by different people. Deming emphasized that quality is all about people and not products. The satisfaction of the customers defines quality, and since the insured customers' needs and expectations are always changing, the organization has to adapt and respond to those changes. Deming's theory of **Total Quality Management** rests upon fourteen points of management he identified, the system of profound knowledge, and the Shewart Cycle (Plan-Do-Check-Act). He is known for his ratio - quality is equal to the result of work efforts over the total costs. If a company is to focus on costs, the problem is that costs rise while quality deteriorates. The framework of Deming Management Method expresses effectiveness of the model through concerted leadership efforts toward establishment of cooperative and learning organization systems that facilitates achievement of efficient quality services. The realization of overall quality practices enables organizations to achieve insured customers' satisfaction through continuous improvement and significant business performance.

Research methods

In achieving the purpose of this study, a descriptive survey research design was adopted. The choice of this survey technique was due to the fact that it has potentials to predict behaviour and assist in collecting information, thus establishes causal relationship between variables employed in the study (Lasisi & Nuhu, (2015). Data collection was conducted via email through the use of web-based app “Q-survey” complemented by physical distribution of questionnaires among the 58 insurance companies in the register of National Insurance Commission (NAICOM). A customer-tailored 5

points likert scale questionnaire was also designed and sent to the insurance companies customers obtained from “National Association of Insurance Consumers in Nigeria” but only two responses were taking for each of the insurance firms customers. In the end, only 47 companies who responded to the survey consisted of 38 general insurance companies and 9 life insurance companies, accounting for 81% of the industry capacity was used for analyses. The empirical research ground for the sample population was drawn from FCT Abuja. The choice of Abuja was because it play host to the headquarters of most of the insurance companies in Nigeria. A total of 141 responses were successfully harvested for analyses. In order to ascertain the appropriateness of responses, frequent telephone calls, electronic mailing, and short visits were used to ensure proper questionnaires' filling and returning. The research instrument was tested valid and reliable for the study with a cronbach value of 0.780. Regression analysis was used to analyse the data collected and decision made at $p < 0.05$ statistically significant.

Results and Discussion of findings

Table 4: Regression analysis Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.364 ^a	.132	.060	20.693	1.832	.159 ^a

a. Predictors: (Constant), tqm practices, tqm implementation.

Table 4 shows regression analysis between firm performance and TQM variables. This shows that in the whole model, there is no significant relationship between TQM and insurance firm performance. This implied that the insurance companies can function irrespective of their TQM practice or implementation process. The whole model shows that the variables are related at 36.4% but not significant at $P < 0.05$. Thus, this indicates that TQM contribute 13.2% of the variations in performance of insurance companies while other variables not included in this model accounts for the remaining percentage. That is, 86.8% of performance was contributed by other variables that are outside the scope of this model.

Table 5: Regression Analysis Result

Variables	Firm Performance
TQM practices	.197 (1.228)
TQM Constraints	.345 (2.049)**
R	.364 ^a
R Square	.132
Adjusted R Square	.060
F-value	1.832

**p<0.01, *p<0.05, t-value in parenthesis

Source: Author, (2021).

The regression coefficient of 0.197 is not statistically significant at $p < 0.05$. This shows that there is no significant relationship between TQM practices and performance of insurance companies. Therefore, the null hypothesis that “TQM practices have no significant impact on performance of insurance companies” is upheld while the alternative hypothesis is rejected.

Furthermore, Regression coefficient of 0.345 is statistically significant at $p < 0.05$. This shows that there is a positive relationship between TQM implementation and performance of insurance companies. Based on this empirical evidence, the null hypothesis is rejected while the alternative hypothesis that states “Constraints of TQM implementation have a significant impact on performance of insurance companies” is accepted.

Discussion of Results

The regression analysis results shows that in the whole model, there is no significant relationship between firm performances and TQM ($r = 0.364$, $r^2 = 0.132$, F value of 1.832). This result shows that TQM variables considered for this study has not really contributed to the performance of insurance companies. This finding is in accordance with Akindele (2012), who argued that insurance firms are

experiencing difficulties in adopting TQM practices. Therefore it is not necessary for insurance service firms to adopt TQM practices in order to perform optimally.

TQM practices have no significant impact on performance of insurance companies.

However, the result from regression coefficient and hypothesis testing present no significant relationship between TQM practices and performance of the insurance firms with 0.197 value at $p < 0.05$. The findings from this study reveals that practices obtained from TQM has no relationship with the performance of insurance companies, this could be as a result of different internal and external factors. TQM practices in this study were measured in terms of management commitment, continuous improvement, and customer satisfaction; they are some of the TQM practices available to insurance firms. This result is in accordance with the findings of Daare (2016), who found there are eleven total quality management practices: management commitment, role of the quality department, training and education, employee involvement, continuous improvement, supplier partnership, product/service design, quality policies, quality data and reporting, communication to improve quality and customer satisfaction orientation.

Additionally, the result of the hypothesis testing present a positive relationship between constraints of TQM implementation and performance of insurance companies with regression coefficient 0.345 at $p < 0.05$. This variable was measured in terms of total quality criteria, plan for resources and details of process. The findings from this study revealed that when there are constraints of TQM implementation in an organization, it affects its performance. It means that constraints of TQM implementation have contributed to the performance of insurance companies because it involves the whole management from top to bottom. This results is similar to the findings of Brah et al.(2000) who in their study on TQM and business performance in Singapore service sector came up with eleven constructs of TQM implementation process, which are the top management support, customer focus, employee involvement, employee training, employee empowerment, supplier quality management, process improvement, service design, quality improvement rewards, benchmarking, cleanliness and organization, and any constraints to any of the implementation process have an impact on the organization.

Conclusions and Recommendations

The purpose of this research work has been to investigate and critically analyze the impact total quality management on insurance company's performance in FCT. The capacity of an insurance industry to make worthwhile positive contribution to growth of an economy depends on the prevailing culture of the industry and the enabling factors that contribute to the development of robust insurance markets. The research carried out has confirmed that insurance companies in Nigeria recognize the moral dilemma in claims management; they understand that if they mismanage

insured's claims in an unethical manner it will result in bad consequence which will fall back on the insured or the beneficiary, the personnel involved in processing the claim and also the company as a whole either directly or indirectly. Therefore they discharge this responsibility in a professional way making sure that all genuine claims are settled and only fraudulent and ingenuine claims are repudiated. However, the result of the study does not show that TQM has any effect on insurance companys' performance. From this study it is clear that the insurance business sector in Nigeria still has much room for improvement and development. The study therefore recommend that the management of the insurance companies in Nigeria should increase their education and training of critical stakeholders for easy implementation of TQM in all sectors of the business. The management should invest more in mechanism that will easy a firm-wide easy implementation of TQM.

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