

The Effect Of Total Quality Management On Organizational Profitability In NEM Insurance PLC, In Lagos State.

Sulaimon, Abdul-Hameed Adeola; Abdulwahab, Kudirat Ololade & Agboola, Saheed Olayinka

Department Of Business Administration, Faculty Of Management Sciences, University Of Lagos.

Abstract

This paper explores the influence of Total Quality Management (TQM) on organizational profitability with a focus on NEM Insurance Plc, Lagos State. The study investigates how TQM principles—such as continuous improvement, employee involvement, leadership commitment, and customer focus—contribute to enhanced operational performance and long-term profitability. The research adopts a descriptive survey design, utilizing primary data collected through structured questionnaires administered to management and staff across key departments. Data were analysed using simple percentage techniques and chi-square tests to determine the relationship between TQM implementation and profitability outcomes. Findings from the study reveal a significant positive correlation between the adoption of TQM practices and improved organizational efficiency. Training and employee development emerged as critical enablers of effective TQM, while management commitment and a strong organizational culture were found to reinforce quality-driven performance. Moreover, the results highlight that TQM fosters a culture of accountability, teamwork, and innovation that collectively enhances service delivery, customer satisfaction, and profit margins. The study concludes that TQM is not merely a management tool but a continuous process that transforms organizational behaviour and performance. It recommends that organizations integrate TQM into their strategic plans, strengthen staff training programs, and establish quality steering committees to sustain competitiveness and profitability in today's dynamic business environment.

Keywords: *Total Quality Management (TQM), Organizational Performance, Profitability, Employee Training, Continuous Improvement*

Date of Submission: 04-02-2026

Date of Acceptance: 14-02-2026

I. Introduction

In today's era of global competition, quality has evolved from being merely an operational concern to a strategic determinant of organizational success. Across industries, firms increasingly recognize that sustained profitability depends not only on financial efficiency but also on excellence in products, processes, and service delivery. This understanding has given rise to the philosophy of Total Quality Management (TQM)—a holistic management approach emphasizing continuous improvement, customer focus, employee involvement, and leadership commitment as essential drivers of organizational excellence.

The concept of TQM, rooted in the post–World War II Japanese industrial renaissance, was advanced by quality management theorists such as W. Edwards Deming (1986), Joseph Juran (1988), and Philip Crosby (1979). Their frameworks demonstrated that embedding quality principles across all organizational levels leads to operational efficiency, customer satisfaction, and cost reduction. Empirical research has further reinforced these views. Rahman and Bullock (2005) found a strong positive correlation between TQM practices and organizational profitability in Australian firms, while Choudhury and Ahmed (2011) identified TQM as a significant catalyst for innovation and competitiveness in developing economies.

In Nigeria, the adoption of TQM is increasingly recognized as a means of improving productivity and service delivery. According to the National Bureau of Statistics (NBS, 2023), only 46% of Nigerian enterprises operate within a structured quality management framework. Yet, firms with active quality programs experience on average a 27% increase in productivity and a 32% improvement in customer retention rates compared to those without such systems. The Nigerian Insurers Association (NIA, 2024) further reports that customer complaints regarding service quality in insurance companies rose by 18% between 2019 and 2023, highlighting inefficiencies and weak quality structures in the sector.

Scholars such as Oakland (2014) and Sahoo and Yadav (2018) have established that organizations integrating TQM principles enjoy improved innovation, cost efficiency, and customer satisfaction. However, despite the growing awareness of TQM's benefits, Nigerian service organizations—particularly in the insurance

sector—continue to face significant implementation challenges. Adebayo (2022) found that less than 40% of Nigerian service firms have functioning quality control systems, while Adeoti and Lawal (2021) identified lack of management commitment, insufficient employee training, and poor process standardization as major barriers to successful TQM adoption.

While numerous studies have examined the relationship between TQM and performance in manufacturing and multinational organizations, limited empirical research exists on how TQM practices influence profitability in Nigeria's service and insurance industries, where intangible products and customer experience dominate value creation. Most prior Nigerian studies have focused broadly on productivity or service quality rather than establishing a direct statistical relationship between TQM implementation and organizational profitability. Moreover, the few existing works tend to generalize findings without considering organization-specific dynamics such as training, culture, and leadership commitment, which are critical to effective TQM execution. This study therefore fills this gap by providing a quantitative assessment of the impact of TQM on organizational profitability in a Nigerian service organization—NEM Insurance Plc, Lagos State. It specifically investigates how TQM principles such as continuous improvement, employee development, and customer focus drive operational efficiency and profitability. By focusing on a financial service firm within the Nigerian context, the study contributes new evidence to the literature on TQM in developing economies and offers practical insights for management and policymakers seeking to enhance corporate performance through quality-driven strategies.

This study therefore fills this gap by providing a quantitative assessment of the impact of TQM on organizational profitability in a Nigerian service organization—NEM Insurance Plc, Lagos State. It specifically investigates how TQM principles such as continuous improvement, employee development, and customer focus drive operational efficiency and profitability. By focusing on a financial service firm within the Nigerian context, the study contributes new evidence to the literature on TQM in developing economies and offers practical insights for management and policymakers seeking to enhance corporate performance through quality-driven strategies.

Objectives of the Study

The main objective of this study is to examine the effect of Total Quality Management (TQM) practices on organizational profitability in NEM Insurance Plc, Lagos State.

The specific objectives are to:

1. To evaluate the extent of Total Quality Management (TQM) adoption in NEM Insurance Plc.
2. To analyse the effect of leadership commitment, employee training, and continuous improvement on profitability.
3. To test the statistical relationship between TQM practices and organizational profitability.
4. To identify the most influential TQM components driving profitability within the organization.

II. Literature Review

Total Quality Management (TQM) continues to occupy a central role in discussions about organizational effectiveness and profitability in both developed and emerging economies. The concept advocates that sustainable success depends on integrating quality into every aspect of operations—from leadership and employee engagement to customer satisfaction and innovation. TQM's influence on profitability lies in its ability to minimize waste, optimize processes, and align organizational goals with customer expectations. As Deming (1986) argued, quality improvement begins with management commitment and ends with customer satisfaction, forming a continuous loop of learning and performance enhancement.

Conceptual Foundation of TQM

TQM emerged from post-World War II Japan and was shaped by the pioneering works of W. Edwards Deming (1986), Joseph Juran (1988), and Philip Crosby (1979). Deming's 14 Points for Management and the Plan-Do-Check-Act (PDCA) cycle laid the groundwork for continuous improvement and systematic process evaluation. Juran introduced the Quality Trilogy—planning, control, and improvement—linking management responsibility with customer-oriented outcomes. Crosby's Zero Defects Philosophy further emphasized that "quality is free," as prevention of defects costs less than correction.

Modern interpretations of these ideas have expanded through empirical studies. Goetsch and Davis (2021) reaffirm that TQM's success depends on embedding a culture of excellence, trust, and accountability within the workforce. Similarly, Al-Najjar and Jawad (2022) found that organizational culture and digitalization mediate the effectiveness of TQM practices, suggesting that technology-enhanced monitoring improves consistency and error reduction. The ISO 9001:2015 framework builds upon these foundations, emphasizing leadership, stakeholder engagement, and evidence-based decision-making. In a cross-industry analysis, Alvarado and Kotzab (2021) demonstrated that firms adhering to ISO-aligned quality standards reported up to a 40% improvement in operational efficiency and a 25% increase in profitability, underlining the enduring relevance of TQM principles in a digitized business environment.

TQM and Organizational Performance

Empirical research consistently demonstrates a positive relationship between TQM implementation and organizational performance across various industries. Rahman and Bullock (2005) initially distinguished between “soft” and “hard” TQM elements, showing that firms balancing both achieved superior operational outcomes. Building on this, Sahoo and Yadav (2018) found that employee participation and continuous improvement accounted for 45% of the variance in profitability among Indian manufacturing firms. More recently, Farooq and Hussain (2020) reported that TQM practices significantly enhance organizational agility and innovation capability, which subsequently improve financial performance in Pakistani service industries.

In sub-Saharan Africa, studies corroborate these findings. Kiplagat and Wanyoike (2021) found that Kenyan banks adopting TQM experienced higher customer satisfaction and retention rates, while Sarpong and Otchere (2022) observed that Ghanaian manufacturing firms using TQM frameworks recorded a 28% increase in process efficiency and a 19% reduction in waste. These studies confirm that TQM, when effectively implemented, strengthens both financial and non-financial performance metrics. In Nigeria, research remains limited but growing. Oladipo and Akinyele (2020) reported that TQM positively influences customer loyalty and profitability in the Nigerian telecommunications industry. Similarly, Adebayo (2022) observed that Nigerian service firms implementing structured quality systems experienced a 21% increase in employee performance and a 17% rise in customer satisfaction within two years. Despite these gains, implementation challenges persist due to limited managerial commitment and inadequate training.

Globally, TQM’s role in performance improvement extends beyond efficiency. Kumar, Singh, and Sharma (2023) found that TQM enhances firms’ dynamic capabilities—helping organizations adapt to uncertainty through data-driven decision-making and continuous learning. Likewise, Nguyen et al. (2023) revealed that TQM’s impact on financial performance is strongest when mediated by knowledge sharing and innovation. Collectively, these recent studies reaffirm that TQM remains a powerful strategic tool for improving productivity, profitability, and competitiveness.

TQM in the Service Industry and Insurance Sector

Although TQM originated in manufacturing, its principles have proven highly applicable in the service industry, where customer satisfaction and employee performance directly determine profitability. Zakuan et al. (2010) were among the first to establish that TQM significantly improves service quality through enhanced communication and customer feedback mechanisms. Subsequent research has expanded this understanding. Al-Dhaafri and Al-Swidi (2016) found that TQM and entrepreneurial orientation jointly improve performance in service organizations by fostering innovation and responsiveness to customer needs.

More recent evidence highlights TQM’s growing importance in the financial and insurance sectors. Omondi and Njiru (2021) reported that Kenyan banks implementing TQM principles improved operational performance by 32%, largely due to employee involvement and data-based process monitoring. In Nigeria, Adeoti and Lawal (2021) observed that insurance companies using quality measurement frameworks achieved better claims management efficiency and improved client satisfaction. The National Insurance Commission (NAICOM, 2023) reinforced this trend, emphasizing that effective TQM systems are essential for compliance, service consistency, and brand credibility within Nigeria’s insurance industry.

Globally, Foster and Maguad (2022) found that service organizations with mature TQM systems not only achieve higher profitability but also demonstrate stronger resilience during economic downturns due to customer trust and process reliability. Within the Nigerian context, however, Adebayo (2022) and Egwakhide (2017) both noted that implementation remains uneven, with many service-oriented firms lacking standardized monitoring systems or formal feedback structures. The case of NEM Insurance Plc thus offers an appropriate context for exploring the profitability implications of TQM adoption in Nigeria’s insurance sector, where service quality and customer confidence are critical to competitiveness.

Empirical and Research Gap

While extensive international research confirms the positive relationship between TQM and organizational performance, there remains a notable gap in its application and empirical validation within Nigeria’s service and insurance sectors. Most existing Nigerian studies, such as those by Adebayo (2022) and Adeoti and Lawal (2021), have focused primarily on service quality or employee attitudes rather than profitability metrics. Few have quantitatively established the strength and direction of the relationship between TQM implementation and profitability using statistical analysis such as chi-square or regression techniques. Furthermore, contextual variables such as leadership commitment, organizational culture, employee training, and process control—which are critical to TQM success—have not been adequately integrated into existing models.

This study addresses this empirical void by offering a quantitative assessment of the impact of TQM on organizational profitability in Nigeria’s insurance sector, with a focus on NEM Insurance Plc, Lagos State. It examines how key TQM elements—continuous improvement, employee development, and customer orientation

—translate into measurable profitability outcomes. In doing so, it extends the body of knowledge on quality management in developing economies and provides practical recommendations for enhancing competitiveness through structured TQM frameworks.

Theoretical Framework

This study is grounded in Deming's Theory of Quality Management, which posits that systemic improvement and leadership commitment are central to sustainable performance. Deming's theory links continuous improvement, teamwork, and learning with measurable performance outcomes. Complementing this framework, Juran's Quality Trilogy (1988) provides a process-based approach emphasizing planning, control, and improvement as pathways to quality consistency. Similarly, Crosby's Zero Defects Model (1979) highlights the cost-effectiveness of preventing errors over correction. More contemporary frameworks integrate digital transformation and innovation within TQM systems. Alzoubi and Ahmed (2022) proposed a digital TQM model, asserting that technology-enabled data analytics enhances quality monitoring and profitability. Meanwhile, Li, Zhao, and Zhang (2023) demonstrated that AI-based quality systems in service industries reduce operational errors by 37% and improve customer satisfaction by 29%, underscoring how technology now complements traditional TQM models. These theoretical underpinnings collectively reinforce that TQM remains a dynamic, adaptable management philosophy. When embedded within an organization's culture, it not only improves quality outcomes but also drives profitability, employee engagement, and customer loyalty.

III. Research Methodology

The methodology adopted in this study provides a structured approach for investigating the relationship between Total Quality Management (TQM) practices and organizational profitability in NEM Insurance Plc, Lagos State. The approach was designed to ensure objectivity, reliability, and validity of results by aligning with the study's research objectives and hypotheses.

Research Design

This study employed a descriptive survey research design, which is appropriate for examining relationships between management practices and performance outcomes in real organizational settings. The descriptive approach was selected because it allows for the collection of quantitative data from a defined population, enabling statistical analysis of patterns, perceptions, and relationships. According to Creswell and Creswell (2023), the descriptive survey design is suitable for studies that aim to measure attitudes or opinions about management practices and their outcomes. In this research, the design facilitated the systematic assessment of TQM dimensions—such as leadership commitment, employee training, continuous improvement, and customer focus—and their influence on profitability indicators within the case organization.

Population of the Study

The population of the study comprised employees of NEM Insurance Plc, Lagos State. NEM Insurance, as one of Nigeria's oldest and leading insurance companies, provides an ideal context for studying TQM due to its long-standing operational systems and ongoing quality management reforms. The target population included staff across key functional departments such as underwriting, marketing, claims, finance, and customer service. According to the company's 2024 human resource records, NEM Insurance employs approximately 210 staff across its Lagos branches.

Sample Size and Sampling Technique

To ensure adequate representation of the various departments, a sample of 60 respondents was selected using the stratified random sampling technique. This method was chosen to capture diversity across managerial levels while avoiding selection bias. The sample was stratified into management, supervisory, and operational staff categories, allowing proportional representation from each stratum. The sample size was determined using Yamane's (1967) formula for finite populations, which provides an efficient balance between precision and feasibility. The selection ensured that all key stakeholders in quality management processes were included in the analysis.

Sources and Methods of Data Collection

Primary data were collected using a structured questionnaire designed to measure the extent of TQM implementation and its perceived effect on organizational performance and profitability. The questionnaire consisted of both closed-ended and Likert-scale questions organized into three main sections:

1. Demographic information (age, gender, department, and work experience);
2. TQM dimensions (leadership commitment, employee involvement, training, continuous improvement, and customer focus); and

3. Performance indicators (profitability, operational efficiency, and customer satisfaction).

The instrument was validated by two academic experts in management science and a senior quality officer at NEM Insurance to ensure content and construct validity. Reliability was tested using Cronbach's Alpha, yielding a coefficient of 0.84, which indicates a high level of internal consistency according to Nunnally (1978).

Method of Data Analysis

Data collected were coded and analysed using the Statistical Package for the Social Sciences (SPSS) version 25.0. Descriptive statistics such as frequency tables and percentages were used to summarize respondents' demographic characteristics and responses to questionnaire items. To test the research hypotheses, Chi-square (χ^2) analysis was employed to determine the statistical significance of the relationship between TQM implementation and organizational profitability. The chi-square test was chosen because it is suitable for categorical data and non-parametric relationships typical of survey-based studies in management research. Additionally, mean scores and standard deviations were computed to identify the most influential TQM factors contributing to organizational performance. The level of significance for hypothesis testing was set at 0.05, consistent with conventional social science research standards.

IV. Data Presentation And Analysis

Demographic Characteristics of Respondents

Out of the 60 questionnaires distributed to selected staff across different departments, 54 valid responses were retrieved, representing a 90% response rate, which is statistically acceptable for organizational research. The demographic data provided insight into the characteristics of respondents across departments, age brackets, and educational backgrounds.

The summary of respondents' demographic characteristics is presented in Table 4.1 below.

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	31	57.4
	Female	23	42.6
Age (Years)	20–29	9	16.7
	30–39	21	38.9
	40–49	12	22.2
	50 and above	12	22.2
Educational Qualification	OND/NCE	5	9.3
	Bachelor's Degree	39	72.2
	Postgraduate (M.Sc./MBA)	10	18.5
Department	Marketing	14	25.9
	Underwriting	11	20.4
	Claims	12	22.2
	Customer Service	10	18.5
	Finance/Accounts	7	13
Work Experience (Years)	1–5 years	13	24.1
	6–10 years	21	38.9
	Above 10 years	20	37

Source: Field Survey, 2024.

From Table 4.1, the majority of respondents (57.4%) were male, while 42.6% were female, indicating a relatively balanced gender composition within NEM Insurance Plc. Most respondents (61.1%) were between the ages of 30 and 49, suggesting a workforce dominated by mid-career professionals with considerable industry experience.

In terms of education, 72.2% of respondents held a bachelor's degree, while 18.5% possessed postgraduate qualifications. This distribution implies a high level of literacy and professional competence among the company's employees, which is advantageous for implementing management systems like TQM that require knowledge-based participation.

Departmental representation shows that the marketing, underwriting, and claims units accounted for the largest portions of the sample (25.9%, 20.4%, and 22.2%, respectively). This wide departmental spread ensures a comprehensive understanding of how TQM principles are perceived and implemented across different functional areas.

Furthermore, 75.9% of respondents had over six years of experience, signifying that most participants had sufficient exposure to the company's operational practices and were capable of providing informed opinions about quality management and its effects on profitability.

Analysis of TQM Practices in NEM Insurance Plc

Respondents were asked to indicate their level of agreement with statements on TQM dimensions using a 5-point Likert scale (1 = strongly disagree; 5 = strongly agree). The results revealed the following mean scores:

TQM Dimension	Mean Score	Interpretation
Management Commitment	4.48	Very High
Employee Involvement	4.32	High
Continuous Improvement	4.41	High
Customer Focus	4.56	Very High
Employee Training & Development	4.27	High

The findings show that customer focus and management commitment are the most emphasized TQM principles within NEM Insurance Plc. Respondents agreed that management demonstrates visible commitment to quality goals through strategic communication, performance evaluations, and policy consistency. Similarly, customer satisfaction is prioritized through complaint tracking, feedback systems, and post-service assessments. These results align with Sahoo and Yadav (2018), who found that leadership commitment and customer orientation are the strongest predictors of organizational performance in service firms. They also reflect Oakland's (2014) assertion that leadership drives the organizational culture necessary for quality excellence.

Relationship Between TQM and Organizational Profitability

To determine the statistical relationship between TQM implementation and organizational profitability, the Chi-square (χ^2) test was applied to responses related to quality practices and profitability indicators. The hypothesis tested was:

H₀: There is no significant relationship between Total Quality Management and organizational profitability.

H₁: There is a significant relationship between Total Quality Management and organizational profitability.

Result Summary:

Variable	χ^2 Calculated	χ^2 Critical (df=4, $\alpha=0.05$)	Decision	Significance
TQM Practices vs. Profitability	14.76	9.49	Reject H ₀	Significant
Leadership Commitment vs. Profitability	11.92	9.49	Reject H ₀	Significant
Employee Training vs. Profitability	10.63	9.49	Reject H ₀	Significant
Continuous Improvement vs. Profitability	12.84	9.49	Reject H ₀	Significant

The results show that the calculated Chi-square values for all variables exceed the critical table value of 9.49 at the 0.05 significance level. Therefore, the null hypothesis (H₀) is rejected, and it is concluded that there is a statistically significant relationship between TQM practices and organizational profitability. This implies that TQM implementation positively affects profitability through improved operational efficiency, reduced rework, and higher customer satisfaction. These findings corroborate Nguyen et al. (2023), who reported that TQM indirectly boosts profitability by fostering innovation and employee engagement. Similarly, Farooq and Hussain (2020) found that organizations with robust TQM systems achieve superior financial results due to lower process variability and improved product reliability.

Discussion of Findings

The analysis reveals that NEM Insurance Plc has integrated several TQM elements into its operations, particularly in leadership involvement, customer feedback management, and staff training. These efforts have contributed to measurable improvements in service quality, employee morale, and profitability.

The findings are consistent with Kumar, Singh, and Sharma (2023), who observed that organizations implementing structured quality management systems experience greater adaptability, operational efficiency, and return on investment. Moreover, the high mean scores for continuous improvement and employee involvement indicate that quality practices are embedded across functional levels—a critical factor in sustaining competitive advantage.

From a profitability standpoint, NEM Insurance's TQM practices appear to have enhanced its internal cost efficiency and external market performance. Respondents acknowledged that the company's commitment to error reduction, training, and performance monitoring has resulted in faster claim processing, higher client retention, and stronger brand reputation. This aligns with Adeoti and Lawal (2021), who emphasized that TQM directly contributes to profitability by improving service consistency and customer satisfaction within Nigeria's insurance sector.

Despite these positive outcomes, some respondents identified persistent challenges such as inconsistent policy enforcement, inadequate reward systems, and limited staff participation in decision-making. These issues resonate with Adebayo (2022), who noted that the absence of sustained leadership support often weakens the

institutionalization of TQM in Nigerian service firms. Addressing these limitations could further strengthen the profitability impact of TQM initiatives.

V. Conclusion

The study concludes that Total Quality Management (TQM) plays a vital role in enhancing organizational profitability within Nigeria's service industry, particularly in the insurance sector. The evidence from NEM Insurance Plc demonstrates that TQM implementation fosters operational excellence, cost efficiency, and customer satisfaction—all of which translate into improved financial performance.

TQM is not simply a management tool but a philosophical orientation and cultural transformation process that aligns leadership, employees, and systems toward continuous improvement and value creation. Organizations that successfully institutionalize TQM principles experience measurable gains in productivity, customer loyalty, and innovation capacity.

The results confirm that leadership commitment, employee training, and process standardization are the most influential TQM components in driving profitability. Effective communication channels, customer feedback mechanisms, and a supportive quality culture further reinforce these gains. However, the study also found that inadequate staff motivation, inconsistent policy enforcement, and limited performance monitoring occasionally undermine the sustainability of quality initiatives.

Recommendations

Based on the findings and conclusions, the following recommendations are proposed:

1. Top management of NEM Insurance Plc and other service organizations should demonstrate visible and sustained commitment to quality initiatives. This includes incorporating TQM into corporate strategy, allocating sufficient resources to quality improvement programs, and leading by example in adhering to quality standards.
2. Continuous training should be institutionalized to build employee competence in quality management techniques, customer handling, and innovation. Regular workshops, certification programs, and mentorship initiatives can improve employees' ability to maintain quality performance and align with organizational goals.
3. Organizations should establish a feedback-driven continuous improvement process, including regular performance audits, customer satisfaction surveys, and quality benchmarking. These systems help identify areas of inefficiency and promote proactive problem-solving.
4. The adoption of digital quality management systems, performance dashboards, and automated monitoring tools can enhance accuracy and transparency in performance tracking. Leveraging technology will also help detect deviations early and ensure data-driven decision-making.
5. Management should cultivate a culture of accountability, teamwork, and recognition of quality achievements. Rewarding excellence and encouraging cross-departmental collaboration will sustain employee motivation and ownership of quality outcomes.

References

- [1]. Adebayo, T. (2022). Quality Management Systems And Service Excellence In Nigeria's Service Sector. *Lagos Business Review*, 8(2), 44–57.
- [2]. Adeoti, R., & Lawal, K. (2021). Barriers To Total Quality Management Implementation In Nigerian Insurance Companies. *Journal Of African Management Studies*, 5(3), 101–116.
- [3]. Al-Dhaafri, H. S., & Al-Swidi, A. (2016). The Impact Of Total Quality Management And Entrepreneurial Orientation On Organizational Performance. *International Journal Of Quality & Reliability Management*, 33(5), 597–614.
- [4]. Al-Najjar, S., & Jawad, S. (2022). Digital Transformation And Total Quality Management: A Pathway To Operational Excellence. *TQM Journal*, 34(6), 1201–1220.
- [5]. Alvarado, R., & Kotzab, H. (2021). Quality Management And Supply Chain Performance: Evidence From ISO 9001-Certified Firms. *Journal Of Operations Management*, 67(4), 241–259.
- [6]. Alzoubi, M., & Ahmed, M. (2022). Digital Total Quality Management: Technology-Enabled Innovation And Performance. *Quality Innovation Journal*, 8(2), 1–15.
- [7]. Choudhury, S. K., & Ahmed, S. (2011). The Impact Of Total Quality Management On Innovation: Findings From A Developing Country. *International Journal Of Operations & Production Management*, 31(2), 129–150.
- [8]. Creswell, J. W., & Creswell, J. D. (2023). *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches* (6th Ed.). Sage Publications.
- [9]. Crosby, P. B. (1979). *Quality Is Free*. McGraw-Hill.
- [10]. Deming, W. E. (1986). *Out Of The Crisis*. MIT Press.
- [11]. Egwakhide, F. (2017). Quality Management And Productivity Improvement In Nigerian Enterprises. *African Journal Of Business Administration*, 9(1), 24–38.
- [12]. Farooq, M., & Hussain, T. (2020). Impact Of Total Quality Management On Organizational Performance: Mediating Role Of Innovation. *Cogent Business & Management*, 7(1), 1792667.
- [13]. Foster, T., & Maguad, B. (2022). TQM Resilience And Performance In Service Organizations. *International Journal Of Business Excellence*, 27(3), 289–309.
- [14]. Goetsch, D. L., & Davis, S. B. (2021). *Quality Management For Organizational Excellence: Introduction To Total Quality* (9th Ed.). Pearson.

- [15]. Juran, J. M. (1988). *Juran On Planning For Quality*. Free Press.
- [16]. Kiplagat, C., & Wanyoike, D. (2021). Influence Of Total Quality Management Practices On Performance Of Commercial Banks In Kenya. *African Journal Of Management Research*, 12(4), 45–63.
- [17]. Kumar, R., Singh, S., & Sharma, P. (2023). Total Quality Management And Dynamic Capabilities: Evidence From Indian Firms. *Benchmarking: An International Journal*, 30(1), 33–54.
- [18]. Li, J., Zhao, Y., & Zhang, L. (2023). Artificial Intelligence-Enabled Quality Management And Service Excellence. *Service Industries Journal*, 43(2), 177–198.
- [19]. National Bureau Of Statistics (NBS). (2023). *Nigeria Enterprise Performance Report 2023*. Abuja: NBS.
- [20]. National Insurance Commission (NAICOM). (2023). *Annual Regulatory Performance Report*. Abuja: NAICOM.
- [21]. Nguyen, H. T., Do, Q. T., & Tran, M. D. (2023). Knowledge Sharing, Innovation, And The TQM-Performance Link. *Total Quality Management & Business Excellence*, 34(5), 605–628.
- [22]. Nigerian Insurers Association (NIA). (2024). *Industry Performance And Consumer Protection Report 2024*. Lagos: NIA.
- [23]. Nunnally, J. (1978). *Psychometric Theory*. McGraw-Hill.
- [24]. Oakland, J. S. (2014). *Total Quality Management And Operational Excellence*. Routledge.
- [25]. Oladipo, M., & Akinyele, S. (2020). Total Quality Management And Customer Retention In The Nigerian Telecommunications Industry. *African Journal Of Business Strategy*, 6(2), 58–70.
- [26]. Omondi, P., & Njiru, D. (2021). Total Quality Management Practices And Operational Performance Of Commercial Banks In Kenya. *Journal Of Business And Management Studies*, 4(2), 88–99.
- [27]. Rahman, S., & Bullock, P. (2005). Soft TQM, Hard TQM, And Organizational Performance Relationships: An Empirical Investigation. *Omega*, 33(1), 73–83.
- [28]. Sahoo, S., & Yadav, S. (2018). Total Quality Management And Organizational Performance: Role Of Innovation And Operational Efficiency. *International Journal Of Productivity And Performance Management*, 67(9), 1967–1984.
- [29]. Sarpong, K., & Otchere, R. (2022). Total Quality Management And Firm Performance: Evidence From Ghanaian Manufacturing Firms. *African Journal Of Business And Economic Research*, 17(3), 99–121.
- [30]. Yamane, T. (1967). *Statistics: An Introductory Analysis* (2nd Ed.). Harper & Row.
- [31]. Zakuan, N., Yusof, S., & Laosirihongthong, T. (2010). Proposed Relationship Of TQM And Organizational Performance Using Structural Equation Modeling. *Total Quality Management & Business Excellence*, 21(2), 185–203.