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THE MEDITING EFFECT OF IT CAPABILITY ON THE RELATIONSHIP BETWEEN TQM AND MO WITH MICROFINANCE INSTITUTIONS PERFORMANCE

ABDO ALI ABDULLAH HOMAID

DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
January 2016
THE MEDITINHG EFFECT OF IT CAPABILITY ON
THE RELATIONSHIP BETWEEN TQM AND MO
WITH MICROFINANCE INSTITUTIONS
PERFORMANCE

By

ABDO ALI ABDULLAH HOMAID

Thesis Submitted to
School of Business Management,
Universiti Utara Malaysia,
In Fulfillment of the Requirement for the Degree of Doctor of Philosophy
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ABSTRACT

Microfinance, an effective tool to fight poverty and economic development, has attracted the attention of governments, international organizations, and academicians across the globe. Although the literature confirms on the significant effect of Total Quality Management (TQM), Market Orientation (MO), and Information Technology (IT) on MFIs performance, research done on the relationships between these factors is still insufficient. This study aims to examine the interaction effects of TQM, MO, and IT capability on MFIs performance and thus, provide additional insights into the literature. It also examines the mediating effect of IT capability on the relationship between TQM and MO with the MFIs performance. The study employs Resource-Based View as the guiding theory with two supporting theories, namely, Dynamic Capability Theory and Complementarity Theory. Cross-sectional survey was employed, and questionnaires were administered to collect data from the branch managers in Yemen. Out of 166 questionnaires distributed through a self-administered approach, 125 usable responses were used for the analysis. Partial Least Square-Structural Equation Modeling was advocated and the result provides an empirical evidence of the significant effect of TQM, MO and IT capability on the MFIs performance. More important, this study reveals that IT capability is a significant mediator on the relationship between TQM, MO and MFIs performance, and hence supporting the theoretical premises. The study concludes with the theoretical contributions, managerial implications on MFIs, limitations of the study and suggestions for future research.

Keywords: Total Quality Management, market orientation, information technology capability, microfinance institutions performance, Yemen
ABSTRAK

Pembiayaan mikro, suatu kaedah yang berkesan untuk memerangi kemiskinan dan pembangunan ekonomi, telah menarik perhatian kerajaan, organisasi antarabangsa, dan ahli akademik di seluruh dunia. Walau bagaimanapun, pengetahuan tentang pemacu atau faktor yang mempengaruhi Institusi Pembiayaan Mikro (MFI) masih berkurangan. Walaupun literatur lalu mengesahkan kesan yang besar Pengurusan Kualiti Menyeluruh (TQM), Orientasi Pasaran (MO), dan Teknologi Maklumat (IT), penyelidikan yang menyiasat hubungan antara faktor-faktor ini dan prestasi MFI masih sukar didapati. Kajian ini mengkaji kesan interaksi TQM, MO, dan keupayaan IT terhadap prestasi MFI dan memberikan maklumat tambahan dalam literatur lalu. Di samping itu, kajian ini juga menyelidik tentang kesan pengantara keupayaan IT terhadap hubungan di antara TQM dan MO dengan prestasi MFI. Kajian ini menggunakan Pandangan Berasaskan Sumber (Resource-Based View) sebagai teori pembimbing dan dua teori sokongan lain, iaitu Teori Keupayaan Dinamik (Dynamic Capability Theory) dan Teori Saling Melengkapi (Complementarity Theory). Kaedah tinjauan soal selidik keratan rented telah digunakan, dan data dikumpul daripada pengurus-pengurus cawangan di Yaman. Daripada 166 soal selidik yang diedarkan melalui pendekatan tadbir kendiri, hanya 125 borang soal selidik digunakan untuk dianalisis. Dengan menggunakan permodelan persamaan separa kuasa dua terkecil (partial least square-structural equation), hasil kajian ini memberikan bukti empirikal kesan signifikan TQM, MO, dan keupayaan IT terhadap prestasi MFI. Lebih penting lagi, kajian ini mendedahkan bahawa keupayaan IT merupakan pengantara yang signifikan dalam hubungan antara TQM, MO, dan prestasi MFI, dan seterusnya menyokong premis teori. Tesis ini diakhiri dengan sumbangan secara teori, implikasi pengurusan untuk MFI, batasan kajian, dan cadangan untuk kajian akan datang.

Kata kunci: Pengurusan Kualiti Menyeluruh, orientasi pasaran, keupayaan teknologi maklumat, prestasi institusi pembiayaan mikro, Yaman
ACKNOWLEDGEMENTS

In the name of Allah, the most Gracious, the most Merciful. Alhamdulillah praises and thanks for His blessing that I am able to complete my PhD study. Peace and prayers be upon our beloved Prophet Muhammad, his families, companions and followers.

My foremost and gratitude thanks go to my supervisors, Prof. Dr. Mohd Sobri and Dr. Mohd Amy Azhar for their professional guidance, continuous support, encouragement and kindness during my study journey. They have devoted their expertise and precious times in guiding me to reach up to this level. Thank you very much, all your endeavours and efforts are appreciated forever.

I also would like to thanks those who have assisted me during proposal defence, data analysis and final thesis write up. My thanks also go to everybody in UUM, including OYA, COB and SBM staff for their cooperation and supports. Additionally, I would like to express my sincere thanks Mohammed Ali Homaid, Dr. Fahmi Fararah, Dr. Abdullah Al-swidi, Dr. Majid Goaill and Dr. Maha Yusr, Gamal Al-Douis for their supportive endeavours and help.

Undoubtedly, it is difficult to complete this research without the assistance of the microfinance institutions management. Majority of them have provided assistance far beyond my expectations. I would like to express sincere thanks and gratitude to Mr Mohammed Saleh Al-lai, who is the CEO of Al-Amal Microfinance Bank, for his great support and encouragement. Thanks also to the department managers of Al-Amal Microfinance Bank, Mohanad Ali Al-Maktary, Ghamdan Abdu Awn, Ali Jubran and Mohammed Attya for their great support. The efforts of Yemen Microfinance Network (YMN) management are highly appreciated.

My deep appreciation and love go to all my family members who have shared with me the joy and frustration during my study. My love to my parents for their motivation, dedication and prayers. My respect to my brothers, Ameen and Nabeel, and my sisters, Nabila, Nadia and Han’a’a. My endless love to my wife for her long endurance, spiritual supports and true love and also to my children Tareq, Shuhd and Waleed. May Allah bless us all the time.
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<td>CSFs</td>
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<td>EFQM</td>
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<td>Gross Domestic Products</td>
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CHAPTER ONE
INTRODUCTION

1.0 Introduction

Over the last few decades, the microfinance institutions (MFIs), as the development institutions, had drastically emerged as a powerful and effective tool for fighting poverty with the objectives to serve the low income people who lack access to commercial banking system (Ben Abdelkader, Hathroubi, Jemaa, & Mekki, 2012; Ledgerwood, Earne, & Nelson, 2013; Mersland & Strøm, 2014; Boateng, Boateng, & Bampoe, 2015). As means of meeting national and economic development goals, the MFIs had created new job opportunities, helping existing businesses to grow and diversify their core activities, empowered women and other minor communities and support start-up businesses (Pakdel & Monroy, 2010). In fact, the MFIs had played important roles in reducing poverty and regarded as the crucial economic and national development agenda (Ali & Alam, 2010).

The microfinance, as an area, had widely attracted the attention of policy makers, governments, donors and academicians across the world (Mersland & Strøm, 2014). This is not a new fact as Robinson (1995) long ago criticized for the lack of financial services, such as saving and credit, arguing that the establishment of the MFIs are crucial for combating poverty, which is a global issue (Roy & Goswami, 2013). Elijah (2007) cites that poor people, with lack of capital, find it difficult to invest in productive activities, expand the existing business and to get needed capital. All these had significantly minimized their chances of getting out of poverty. It is not
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