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



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UUM
Universiti Utara Malaysia

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UUM

By

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**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 rentas telah digunakan, dan data dikumpul daripada pengurus-pengurus cawangan di Yaman. Daripada 166 soal selidik yang diedarkan melalui pendekatan tadbir sendiri, 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

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LIST OF ABBREVIATIONS

CSFs	Critical Success Factors
BSC	Balanced Score Card
BEMs	Business Excellence Models
CGAP	Consultative Group to Assist the Poor
CSFs	Critical Success Factors
EFQM	European Foundation for Quality Management
GDP	Gross Domestic Products
IT	Information Technology
IFC	International Finance Corporation
IQAs	International Quality Awards
MBNQA	Malcolm Baldrige National Quality Award
MO	Market Orientation
MIX	Microfinance Information Exchange
MFI	Microfinance Institution
MFI	Microfinance Institutions
MENA	Middle East and North Africa
PLS	Partial Least Squares
PLS-SEM	Partial Least Squares-Structural Equation Modeling
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Science
SEM	Structural Equation Modeling
TQM	Total Quality Management
YMN	Yemen Microfinance Network



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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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