Global Scientific JOURNALS
GSJ: Volume 10, Issue 2, February 2022, Online: ISSN 2320-9186
www.globalscientificjournal.com

BUSINESS PROCESS MANAGEMENT AND SERVICE QUALITY OF MICROFINANCE BANKS IN NIGERIA

Ajike, Emmanuel (Nigeria)**; Igbinake, Nosakhare. Chris** (Nigeria)

Abstract

The banking sector consists of financial institutions, including Microfinance Banks, that thrive and compete on quality in pursuit of customers seeking quality. Hence, these institutions adopt a business process aimed at achieving this goal. This is premised on failure to meet the service quality expectation of customers will lead to dissatisfaction, low purchase decisions, loss of revenue and business closure, as evidenced in the collapse of more than 400 Microfinance Banks (MFBs), orchestrated by lack of business process management dimensions such as process governance, strategic alignment, process method, information technology, people and process culture. Hence, this study examined the effect of business process management dimensions on the service quality of MFBs in Nigeria.

This study adopted a survey research design. The population for this study consists of the total MFBs licensed by the Central Bank of Nigeria as of October 2020. A sample size of 296 was determined using Krejcie and Morgan's formula. A mixed or multistage sampling method was adopted. Primary data was used for this study which was collected through a validated questionnaire with an 85% response rate. These data were analysed with descriptive and inferential statistics.

The study showed that business process management dimensions had a significant joint effect on the service quality of the MFBs in Nigeria *(Adj.* $R^2 = 0.424$*;* $F_{(6,284)} = 36.576$*,* $p<0.05$*)*.

The study concluded that business process management dimensions had a significant effect on the service quality of MFBs in Nigeria. The study recommends that MFBs improve their process management for enhanced service quality.

Keywords: Business Process Management, Process Governance, Strategic Alignment, Process Method, Information Technology, People, Process Culture and Service Quality.

Word Count: 290

INTRODUCTION

The banking sector consists of financial institutions, including Microfinance Banks, which thrive and compete on quality in pursuit of customers seeking quality. Hence, these institutions adopt a business process aimed at achieving this goal. This is based on the premised that failure to meet quality expectations of customers will lead to dissatisfaction, low purchase decisions, loss of revenue and collapse of the entity, as evidenced in the collapse of more than 400 Microfinance Banks (MFBs), which may be orchestrated by lack of business process management dimensions such as process governance, strategic alignment, process method, information technology, people and process culture. Hence, this study examined the effect of business process management dimensions on the service quality of MFBs in Nigeria.

Microfinance Banks (MFBs) subsector across the globe has suffered severe shock occasioned by poor performance due to lack of group cohesion, weak social capital (Bhatt, 2000), high switching power (Schreiner & Morduch, 2001), poor asset use, low portfolio quality (Purohit & Saravanan, 2018), service failure (Ellyawati, 2018)), inadequate internal control procedures (Abdulai, Abere, & Olowo, 2020).

Contextually, a review of the history based on the investigation by Abdulai, Abere, and Olowo (2020); Alobari, Igbara, Tordee and Domale (2019); Bibi, Balli, Matthews, and Tripe (2018); Brown, Guin, and Kirschenmann (2016); Effendi and Utami (2016); as well as other scholars; revealed that the sub-sector has been plagued by institutional failures due to poor performance attributed to low portfolio quality, sub-optimal return on asset, inadequate product diversity, poor service quality; insecurity in every part of the nation, even with government intervention through projects, programs, policies coupled with public and private sector collaboration, yet the problem still persist as highlighted by the CBN (2020) Payment System Statistics (PSS), which shows that despite the consistent growth in Automated Teller Machines (ATMs), Mobile and Web payments as well as Point of Sales (POS) since 2016, MFBs participation in terms of adequate products and service quality has been limited, thus the need to review the role of BPM as an accelerator or constrain for effective participation of MFBs in the PSS. This failure poses the question on the effectiveness of BPM on the service quality of Microfinance Banks, particularly in Nigeria.

The objective of this study is to determine the effect of business process management dimensions (process governance, strategic alignment, process method, information technology, people and process culture) on the service quality of Microfinance Banks in Nigeria. To address this, the study answered the research question – "What is the effect of business process dimensions on service quality of Microfinance Banks in Nigeria?" The article is organised as follows: the introductory section of the paper dealt with the background issues that led to the topic, while the subsequent section focused on the review of extant literature on the concept, theory, and empirics relating to the study variables. Section two was devoted to the methodology adopted for the study, emphasising the population and sample size determination and data collection. Furthermore, the third section presented the data collected, summary, analysis, and the discussion of the results. The fourth and the final section covered the conclusion and recommendations flowing from the results of the study.

1. LITERATURE REVIEW

BPM has evolved as an important research domain that has matured considerably. However, the adoption and use of BPM remains fragmented and there is little agreement concerning the right scoping of BPM (Rosemann and Brocke, 2015). BPM as a concept has been viewed by previous scholars through four main domains, namely: Historical (Gallotta, 2016; Tarhan, Turetken, & Reijers, 2016); Operational (Asikhia & Awolusi, 2015; Pejić, Bosilj, Suša, & Stjepić, 2019); Strategic (Brocke, Schmiedel, Recker, Trkman, & Viaene, 2014; Alves, Jatobá, Valença, & Fraga, 2018.) and more recently holistic perspective (Anwer & Siddiqui, 2019.; Pejić, Bosilj, Vugec, & Stjepić, 2019; Rosemann & Brocke, 2015).

According to Gallotta (2016), process management concept started in the Scientific Management era; followed by the Toyota Production System; Lean Manufacturing; Total Quality Management; Six Sigma; Business Process Reengineering; and, finally, Business Process Management (Asikhia & Awolusi, 2015; Anwer & Siddiqui, 2019; Awolusi & Atiku, 2019; Aydiner, Tatoglu, Bayraktar, & Zaim, 2019). According to Malinova and Mendling, (2018), Process Management concept can be divided into four phases: industrial age; Process Improvement; Process Reengineering; and Business Process Management. Furthermore, Suša-Vugec, Bosilj-Vukšić, Pejić, Jaklič, and Indihar (2020) and Kumar & Wang (2014) stated that the conceptual roots can be found stemming from several highly researched management concepts of the 20th century, like business process reengineering (BPR) and statistical process control. The authors further stated that the concept has three main evolutionary waves before the

arrival of industrial phase. The basic changes that evolved overtime in BPM was due to tremendous change in technology. In the first wave of process management management was seen in 1970 to 1980 was about quality management, continuous flow of work, and efficiency in doing different tasks. The Second wave of business process management was in 1990's which introduced process innovation, better, cheaper and faster business activities through internet. Finally, the third wave of process management had assessment and adaptability, continuous transformation in business activities, solely driven by hyper competition, market growth, innovation, globalization, organizational effectiveness over operational efficiency. The third wave continues till the present date. BPM has become a holistic management discipline. Drawing from research in the field of performance and sustainability application in a number of organizations all over the globe.

Bruin and Rosemann (2007) proposed a BPM capability framework which provides an inclusive view of a firm, which according to Looy et al. 2017, has been widely adopted in industry. The framework consists of six core elements, namely: - Strategic Alignment; which is the continual tight linkage of organizational priorities and enterprise processes enabling achievement of business goals.; Governance; which establishes relevant and transparent accountability and decision-making processes to align rewards and guide actions; Methods; which refers to the approaches and techniques that support and enable consistent process actions and outcomes; Information Technology is the software, hardware, and information management systems that enable and support process activities; People; are the individuals and groups who continually enhance and apply their process related expertise and knowledge; and Culture; is the collective values and beliefs that shape process-related attitudes and behaviors. Similarly, Brocke, Schmiedel, Recker, Trkman, Mertens, and Viaene (2014) in an attempt to provide a holistic BPM frame identified 10 principles. These include: Principle of context-awareness; continuity; enablement; holism; institutionalization; involvement; joint understanding; purpose; simplicity and technology appropriation.

According to Gabryelczyk and Roztocki (2015), BPM refers to a set of management disciplines that accelerate effective business process improvement by blending incremental and transformative methods. This submission is in line with the previous argument of Dumas et al., (2013), which stated that Business process management (BPM) is the art and science of overseeing how work is performed in an organization to ensure consistent outcomes and to take advantage of improvement opportunities. It was also referred to as the way in which key

activities are managed and continuously improved to ensure consistent ability to deliver high quality standards of products and services (Anwer & Siddiqui, 2019). In line with green management, Opitz et al. (2014), opined that, BPM is the sum of all management activities that help to monitor and reduce the environmental impact of business processes in their design, improvement, implementation, or operational stages, as well as lead to cultural change within the process lifecycle.

Early literature defined quality as being "fit for use" (Juran, 1981) or being in "conformance to requirements" (Crosby, 2005). Yang and Liu (2007) stated that in addition to a lack of deficiencies, "quality" must consider and satisfy both expressed and implied needs. Hence, Grönroos (2000) argued that there are two concepts concerning service quality dimensions: Nordic school and American school view. On one side, the Nordic school view holds that quality service has two dimensions: a functional quality which is the usefulness directly relevant to the consumer, and technical quality (core) – the factor that brings about functional quality. On the other side, the American school view holds five dimensions of quality service. They are; tangibility (physical facilities, equipment, and appearance of personnel); reliability (ability to perform as promised); responsiveness (readiness to help clients and provide timely service); assurance (knowledge and politeness of employees and their ability to communicate trust and confidence); empathy (caring and individualised attention the firm provides to its customers). These were first propounded by Parasuraman et al. (1985, 1988).

Service quality often reflects customers' perceptions and value-judgment of a service (Jingxue & SooCheong, 2008). At its core, it captures the meaning of excellence (Saleem *et al.,* 2017), coincides with specifications and meets or exceeds expectations.

According to Albayrak and Caber (2015), Service quality refers to a customer's perception of service performance based on evaluations of service dimensions and their associated service attributes.

Dabholkar (2015) referred to service quality as the consumer's judgement about a product or services overall excellence or superiority. In the same vein, Jindal and Gupta (2016); Kamselem, Maiyaki and Sagagi (2020) argued that service quality is clients' perceptions of service delivery to satisfy their expectations. The authors further stated that service quality refers to an attitude or an overall judgment resulting from comparing the client's expectations and perceptions of the actual service performed and delivered. Similarly, Alsharari, Alrwaily and Alsharari (2017)

argued that service quality is an external perceived attribution on the customer's experience about the service that the customer perceived through the service encounter.

Empirical works on service quality have shown different outcomes. For example, Ran and Zhou (2019) conducted a study on service quality. The results showed that customer–company identification has a positive impact on service improvement. This finding supports the submission of Assaf, Josiassen, Cvelbar and Woo, (2015) which recognized that the voices of consumers can bring a lot of benefits for enterprises, such as provide opportunities to increase service quality, help to improve offerings and prevent future problems. In addition, Ellyawati (2018) examined customers' response to Service failure with respect to service quality in Indonesian and found that due to service failure, customers are likely to engage in private and voice response. More so, complainers who experienced service failure are likely to express a set of multiple responses. The study further stated that when customers experience service failure, most of them take private response (91.33%). They tell their friends and relatives and sometimes even avoid doing business with the firm. Some of them take voice response (58.38%). This means that even though customers experienced service failure they still want to discuss the problem with the manager or other firm employees. It is likely that they hope the firm will give recovery or refund and do better in the future. Only a few customers want to engage with third party response (15.6%). The author argued that, appropriate response to service failure has significant impact on the improvement of service quality.

The findings from the study on Integration of standardization and customization: Impact on service quality, customer satisfaction, and loyalty by Kasiria, Chengb, Sambasivanc, Sidind (2017) shows that: service offerings are critical for improved service quality and also, standardization has higher impact on service quality when compared to customization. This is in line with previous outcome of the study by Liu, Guo, and Lee (2011), which indicated that hospitals can improve customer satisfaction and loyalty through standardization of service quality.

Theoretically, it could be argued that the effect of business process management on service quality can be explained by Dynamic capability Theory (DCT), which, according to Bleady, Ali, and Ibrahim (2018), is the theory of competitive advantage. DCT is described as an organisation's ability to renew, develop and reconfigure internal and external competencies to meet rapidly evolving environments. (Bleady et al., 2018; Teece et al., 1997). Furthermore, Albort-Morant, Leal-Rodríguez, Fernández-Rodríguez, and Ariza-Montes (2018) stated that

works of literature on DCT stands amongst the most prolific streams of research within the field of management for the last two decades, a stance justified by Teece et al. (2018) asserting that Dynamic capability is an organisation's ability to renew, build, and reconfigure internal and external competences to address rapidly changing environments.

The model can be expressed as:

$SQ = f (PG, SA, PM, IT, PP, PC)$

$SQ = a_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \mu i$

Where;

a_0 is the intercept

$\beta_1, \beta_2, \beta_3 \beta_4, \beta_5, \beta_6$ are parameters to be estimated

μi is the error term

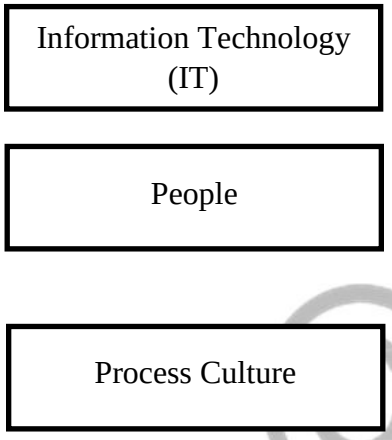

Figure 1: Simplified theoretical framework

Source: Computed from the literature reviewed, 2020

2. METHODOLOGY

This study being quantitative research, adopted a survey research design. The study was designed to collect and analyse data for each dimension of Business Process Management and Portfolio quality. Several scholars (Nadarajah & Kadir, 2016; Peng, Quan, Zhang, & Dubinsky, 2016; Pradabwong, Braziotis, Tannock,& Pawar, 2017; Suša-Vugec, Bosilj-Vukšić, Bach, Jaklič, & Indihar, 2018; Vandana, (2017) investigated similar studies by adopting survey research design and quantitative method of data analysis.

The target population was nine hundred and sixteen (916) Heads of Operation/ Managing Directors of the total number of MFBs in Nigeria as of October 2020 (CBN, 2020). The researcher's preference for Heads of Operations / Managing Director is because they are key strategic management team members with adequate knowledge and exposure to their respective BPM, and they had enough educational exposure to understand the concept of the study in line with previous studies (Giacosa, Mazzoleni, & Usai, 2018; Rahimi, Møller & Hvam, 2016; Trkman, Mertens, Viaene, & Gemmel, 2015).

The sampling frame of 296 MFBs comprised of Unit (249), State (44) and National (3) MFBs. The distribution was done based on the appropriate ratio of the Unit, State and National MFBs, as reflected in the table below. This was necessary because of the unequal distribution of MFBs concerning the number of Units, State and National.

Table 2.1 Sample Size Proportionate Distribution

Sample Size	**MFBs**	**Total Population**	**Total No of Respondents**	**Ratio of Respondent**
N= 296		100%	100%	
249	Unit	769	249	32.3%
45	State	137	44	32.3%
2	National	10	3	32.3%
TOTAL		**916**	**296**	**100%**

Source: CBN, 2020.

The sampling allocation was further apportioned in line with the six geopolitical zones in Nigeria, as shown in the table below.

Table 2.2 Sample Size Proportionate Distribution per Geopolitical Zones in Nigeria

S/No	**Geopolitical Zone**	**No. of States**		**Sample Size**			
			State	National	State	Unit	Total
1	North Central	7	Benue, Kogi, Kwara, Nasarawa, Niger, Plateau, Federal Capital Territory, Abuja.	1	19	134	154
2	North East	6	Adamawa, Bauchi, Borno, Gombe, Taraba and Yobe	0	10	25	35
3	North West	7	Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto and Zamfara.	1	4	118	123
4	South East	5	Abia, Anambra, Ebonyi, Enugu, and Imo	0	26	138	164

5	South-South	6	Akwa Ibom, Bayelsa, Cross River, Delta, Edo and Rivers	1	26	73	100
6	South West	6	Ekiti, Lagos, Ogun, Ondo, Osun and Oyo	7	52	281	340
	Total	**37**		**10**	**137**	**769**	**916**

Source: CBN, 2020.

The statistical formula of Krejcie and Morgan (1970) was adopted to calculate the respondents' sample size. The sample size was estimated at 0.5 margin error of 95% confidence level. The population of the MFBs is 916, making the sample size equal to 269. To enhance the response rate, 30% of 269 was added to the sample size totalling 296, to make room for uncertainties such as invalid or un-returned copies of the questionnaire that could have caused setbacks in gathering valid data (Israel, 2013). Bowley's proportional allocation statistical sample technique was used for questionnaire distribution.

The formula:

Total Distribution = Number of Respondents x Sample size i.e.

Total Target Population

Distribution allocation of MFBs = Total Distribution x Percentage Distribution/ I00 Where the Sample size = 296

Target Population, N =916 Sample Size, n =296

Unit: Total Distribution = (No of Unit MFBs) x 296/916=249

State: Total Distribution = (No. of State MFBs) x 296/ 916 =44

National: Total Distribution= (No. of National MFBs) x 296/ 916 =3

The study adopted a mixed sampling technique consisting stratified and proportionate sampling methods which were utilized at different stages of the study.

The researcher applied a stratified sampling method to create homogenous groups in the first stage. After that, proportionate sampling was used in the second phase to determine the number of respondents to be investigated in the respective stratum proportional to the population according to Asikhia and Awolusi (2015) and in line with the recommendation of Bowley's proportional allocation statistical sample technique. The questionnaires were sent through

electronic mail and thereafter, printed copies were distributed during MFBs conferences.

The researcher used the primary method of data collection through an adapted questionnaire as earlier used by several scholars (Asikhia & Awolusi, 2015; Dobrosavljevi'c, Uroševi'c, Vukovi'c, Talijan, & Marinkovi'c, 2020; Peng, Quan, Zhang, & Dubinsky, 2016) which was modified to be consistent with the research context, respondents' orientation and understanding. All items in the questionnaire were measured with a six-point Likert scale ranging from 1 - 6, whereby "1=strongly disagree, 2=Disagree, 3= partially disagree, 4= Partially agree, 5= Agree, 6=strongly agree.

The instrument was structured into three relevant sections (A to C).Section {A} involved items that focused on respondents' demographic variables. Section {B} elicits questions on Business Process Management (BPM), and section{C} provides questions on service quality. The respondents provided their opinions by examining their levels of acceptability or unacceptability to the statements as provided in the questionnaire.

The pilot study was conducted in 10 Microfinance Banks (Unit, State and National) in Nigeria. Thirty copies representing ten per cent of the sample size were returned out of the Thirty-five distributed. The consistency and reliability of the study were determined based on the number returned.

After the pilot study, the researcher adjusted the questionnaire based on the feedback analysis.

The research instrument was validated using criterion, content and construct validity. For criterion and content validity, the instrument was validated by senior faculty members in the department of business administration and marketing, Babcock University and by the opinion of practitioners who took part in the pilot study. The contributions were used to modify the questionnaire as necessary for the main study.

Table 2.3: Validity Statistics Process

Variable	**No. Items**	**KMO**	**Bart.**	**Sig**	**Remark**
Information Technology	14	0.751	696.013	(0.000)	Accepted
People	11	0.841	636.430	(0.000)	Accepted
Process Culture	9	0.700	276.370	(0.000)	Accepted
Process Governance	11	0.779	489.368	(0.000)	Accepted
Process Method	7	0.719	315.748	(0.000)	Accepted
Service Quality	15	0.711	159.619	(0.000)	Accepted

Strategic Alignment	13	0.763	748.581	(0.000)	Accepted

Source: Computed from Pilot study through SPSS V24 (2021)

In furthering the process of validating the research instrument, Kaiser-Meyer-Olkin (KMO) was computed to test the measurement suitability of the data for the study and to measure the sampling adequacy for each variable in the model. KMO greater than 0.5 is required for the variable to be accepted according to Hair, Black, Babin and Anderson (2018). In addition, the Bartlett test of Sphericity evaluates the strength of the relationship among variables. Hence, Bartlett tested the null hypothesis, which suggested that the items in the original correlational matrix have no relationship among them, which would indicate that the variables are unrelated and hence suitable for the study. In table 2.3 above, the KMO and Bartlett test values and the resulting probability values were below the 0.05 threshold, suggesting that the factor analysis conducted is appropriate.

The researcher conducted Principal factor analysis (PFA) to ascertain the instrument's validity, and it was conducted through SmartPLS statistical platform version 3.3.3. For convergent validity, the Average Variable Extracted (AVE) value greater than 0.5 provided evidence of convergent validity (Hair, Hult, Ringle & Sarstedt, 2015). In contrast, the discriminant validity was established using the Heterotrait-Monotrait (HTMT) criterion, which suggest that a threshold value of below 1 for all the items in the matrix proof divergent validity (Campbell & Fiske, 1959; Hair, Hult, Ringle, & Sarstedt, 2017; Wong, 2013). Table 2.4 and 2.5 below presented a summary of the construct validity for the questionnaire items of this study.

Table 2.4 Summary of Pilot Test Incorporating Construct Validity Test.

Variable	No of Items Before Pilot	No. of items	AVE	Remark
Information Technology	14	7	0.558	Reliable
People	11	7	0.652	Reliable
Service Quality	6	4	0.673	Reliable
Process Culture	9	5	0.583	Reliable
Process Governance	11	7	0.618	Reliable
Process Method	7	5	0.593	Reliable
Strategic Alignment	13	6	0.639	Reliable

Source: Computed from Pilot study via SmartPLS Version 3.3.3 (2021)

Table 2.4 shows that AVE values for all constructs are above the threshold (0.5), which suggest that the convergent validity has been established for all the reflective constructs in this study.

Also, the HTMT criterion was used to assess the discriminant validity for all reflective constructs. According to Henseler, Ringle, and Sarstedt (2015), an acceptable approach to establish discriminant validity is through the HTMT criterion, which measures the average correlations of the indicators across constructs. Henseler et al. (2015) posited that where the HTMT values for all reflective constructs are below one, then discriminant validity has been established between the reflective constructs. Table 2.5 presented the HTMT criterion for this study.

Table 2.5: Discriminant Validity using Heterotrait-Monotrait Ratio (HTMT)

	IT	**PP**	**PC**	**PG**	**PM**	**SQ**	**SA**
Information Technology							
People	0.783						
Portfolio Quality	0.871	0.855					
Process Culture	0.763	0.944					
Process Governance	0.828	0.816	0.977				
Process Method	0.564	0.972	0.905	0.730			
Product Diversity	0.690	0.701	0.509	0.567	0.447		
Return on Asset	0.633	0.558	0.355	0.424	0.406		
Service Quality	0.891	0.907	0.913	0.847	0.706		
Strategic Alignment	0.887	0.863	0.912	0.853	0.813	1.085	
Tier Level	0.286	0.366	0.349	0.208	0.218	0.548	0.476

Source: Computed from Pilot study through SmartPLS V3.3.3, (2021)

From table 2.5 above, all the items had HTMT values below 1 to suggest that discriminant validity has been established for all the reflective constructs in this study. According to Gaskin, Godfrey, and Vance (2018), both convergent validity (through AVE) and discriminant validity (through HTMT criterion) are essential measures of construct validity.

The researcher subjected the questionnaire to test reliability. The internal consistency was used to establish the reliability of the measures by evaluating the within-scale consistency of the respondents response to the items of the measure. Applicable to multiple-item measurement instruments (like this study), Cronbach's Alpha coefficient is widely employed to assess this internal consistency. A Cronbach's Alpha coefficient of > 0.7 but < 1 score for a questionnaire is adjudged to be reliable (Hair *et al*., 2018). Also, composite reliability is used to revalidate the

reliability of the instrument. Table 2.6 below depict the reliability statistic of all the variables in this study.

Table 2.6 Reliability Statistic

S/N	Variables	Composite Reliability	Cronbach's Alpha coefficient
1.	Information Technology	0.898	0.869
2.	People	0.929	0.911
3.	Service Quality	0.891	0.834
4.	Process Culture	0.872	0.816
5.	Process Governance	0.919	0.897
6.	Process Method	0.881	0.837
7.	Strategic Alignment	0.914	0.885

Source: Computed from a pilot study (2021)

From table 2.6 above, all the measured constructs in this study had Cronbach's Alpha coefficient and composite reliability values within the acceptable threshold to suggest that the instrument is reliable for use in the main study.

3. DATA ANALYSIS

Analyses of data commenced with the verification, cleaning and testing of the data to ensure that the data generated were clean, correct and useful. The data gathered was subjected to some diagnostic test in order to ensure that all basic assumptions for running regression was met. These tests include Linearity test, Multicollinearity, Normality and Homoscedasticity test.

Linearity of the dependent (service quality) and independent (business process management) dimensions were assessed by Pearson Correlation Coefficient. The outcome revealed the existence of a significant positive linear relationship between process governance, strategic alignment, process method, information technology, people, process culture and service quality at $P< 0.05$ significance level.

3.1 Linearity Test (Pearson Correlation Coefficient)

		Organisational Performance	Conclusion
Process Governance	Pearson correlation	.527**	Linear
	Sig. (2 tailed)	.000	
	N	296	

Strategic Alignment	Pearson correlation	.575**	Linear
	Sig. (2 tailed)	.000	
	N	296	
Process Method	Pearson correlation	.645**	Linear
	Sig. (2 tailed)	.000	
	N	296	
Information Technology	Pearson correlation	. 540**	Linear
	Sig. (2 tailed)	.000	
	N	296	
People	Pearson correlation	. 641**	Linear
	Sig. (2 tailed)	.000	
	N	296	
Process Culture	Pearson correlation	. 681**	Linear
	Sig. (2 tailed)	.000	
	N	296	

Source: Survey data, 2022.

Overall, the findings reveal that the respective correlation co-efficient of the dependent variable and the sub-independent variables show values higher than 0.300 which reveals that the model is linear and thus satisfies the assumption of linearity between dependent and independent variables, thereby, further analysis is allowed

3.2 Result of Multicollinearity Test

Model	**Collinearity Statistics**	
	Tolerance	**VIF**
Process Governance	0.278	3.595
Strategic Alignment	0.251	3.989
Process Method	0.348	2.876
Information Technology	0.497	2.014
People	0.263	3.799
Process Culture	0.282	3.551
Average ***0.319*** ***3.304***		
Dependent Variable: Organisational Performance		

Source: Author's Computation, 2022; data from Field Survey.

The multicollinearity test results in Table 3.2 revealed that the VIF values for the independent variables of Business Process Management were between 2.014 and 3.989 which were well below 10 (VIF < 10). The Tolerance scores were between 0.251 and 0.497 which were all above the 0.1.

3.3 Result of Normality Test

Table 4.2.1c Skewness and Kurtosis Result

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Process Governance	296	-1.418	.142	2.024	.282
Strategic Alignment	295	-1.600	.142	2.793	.283
Process Method	294	-1.469	.142	2.333	.283
Information Technology	295	.838	.142	16.180	.283
People	295	-2.069	.142	4.869	.283
Process Culture	296	-1.789	.142	3.403	.282
Quality of Service	296	-1.705	.142	3.262	.282

Source: Author's Computation, 2022; data from Field Survey.

The result in Table 3.3 shows a skewed distribution to the left and it also reveals a peaked distribution on information technology. Skewness values between -1 and 1 means the data is relatively normal which is the case in this scenario and a kurtosis value between +7 to -7 is deemed acceptable since a perfect symmetry is difficult for a data of this nature. However, the result shows a severe abnormality with the information technology construct and upon investigation the first statement was seen to be the cause of the issue which was restated (Odhiambo, 2020; Oriade & Schofield, 2019)

The results of the homoscedasticity on the residual of the model which shows that the residual of the model is relatively free from heteroscedasticity problem. Hence the homoscedasticity assumption of regression.

The questionnaire responses were based on the Likert scale, which was coded with a numerical value to facilitate data analysis. The assigned values were 1 = strongly disagree; 2 = disagree; 3 = partially disagree; 4 = partially agree; 5 = agree/high and 6 = strongly agree. Average mean scores were interpreted as follows: 5.50-6.00 was strongly agreed; any item with a mean falling between 4.50-5.49 was interpreted as agree. Also, any item with a mean between 2.50 – 3.49 means partially disagree. Any item with a mean of 1.50-1.49 was considered to disagree. The standard deviation describes the response distribution in relation to the mean. It indicates how far the individual responses to each factor vary from the mean. A standard deviation of > 1 means a significant variance showing non-consensus in the responses while a standard deviation of 1< shows there was no significant variance, hence consensus in response. The various analyses followed this in line with the objective of the study, which is to determine the effect of business process management dimensions on the service quality of MFBs in Nigeria. To achieve this, both inferential and descriptive statistics were employed. The findings for the business process management dimension and service quality showed the resultant frequencies, percentages, mean and standard deviations as presented in the table below.

Table 3.4a: Descriptive Statistics on Process Governance

	SA	A	PA	PD	D	SD	missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
Our organization appoints process owners for all business processes	8.11	28.04	33.78	9.80	3.38	13.18	3.72	3.73	1.60
Process owners of our organization are accountable for the performance of business processes	6.08	35.14	32.43	9.46	2.70	11.49	2.70	3.87	1.50
Process owners monitor process metrics and continuous improvement efforts on a regular basis	9.12	54.05	14.53	5.07	3.04	9.12	5.07	4.14	1.64
Top management is actively involved in process management	23.65	33.11	34.12	2.70	2.70	1.01	2.70	4.58	1.26
Responsibilities for business processes are clearly defined among members of our management board	20.61	35.14	26.35	9.80	3.04	2.70	2.36	4.43	1.36
Process measurements are defined	9.80	56.76	14.53	12.50	1.01	1.35	4.05	4.42	1.31
Specific process performance goals are in place	13.18	56.42	11.15	9.80	2.70	1.01	5.74	4.42	1.46
Grand Average								**4.23**	**1.45**

Source: Authors' Computation 2022

Table 3.4b: Descriptive Statistics on Strategic Alignment

	SA	A	PA	PD	D	SD	Missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
Business processes are directly linked to the organization's strategy and critical success factors	17.23	37.84	30.41	8.11	3.38	1.01	2.03	4.46	1.22
Enterprise business processes are defined before launching any policy, program and product	15.20	51.01	15.20	5.07	10.81	1.35	1.35	4.45	1.32
Managers of our organization are rewarded based on the performance of the overall business processes for which they are responsible	5.07	32.43	38.85	8.78	11.15	1.69	2.03	3.98	1.24
Process performance is measured in the organization	9.80	62.84	11.15	11.15	1.35	.00	3.72	4.54	1.22
Our organization properly aligns the goals of the departments that are involved in one business process	9.46	54.05	14.86	15.54	1.35	1.35	3.38	4.37	1.29
Resources are allocated based on process	10.51	49.83	13.90	7.80	10.85	1.02	6.10	4.14	1.58
Grand Average								**4.32**	**1.31**

Source: Authors' Compilation 2021

Table 3.4c: Descriptive statistics on Process Method

	SA	A	PA	PD	D	SD	missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
Processes within the organization are defined and documented using inputs and outputs to and from our customers	15.54	29.05	34.46	7.77	9.46	1.35	2.36	4.20	1.35
The business processes are sufficiently defined so that most people in the organization know how they work	19.26	53.72	9.80	11.82	3.72	.00	1.69	4.66	1.19
We use a standard approach to navigate process analysis and design	7.82	52.04	19.73	7.82	9.18	1.70	1.70	4.30	1.27
Managers of our organization routinely arrange cross-departmental meetings to discuss current topics of business processes	16.22	47.64	17.57	13.18	2.70	1.01	1.69	4.52	1.21
Our organization does well in coordinating the tasks of the department involved in one business process	13.51	50.68	17.23	12.16	3.72	.00	2.70	4.47	1.24
Grand Average								**4.43**	**1.25**

Source: Authors' Computation 2022

Table 3.4d: Descriptive Statistics on Information Technology

	SA	A	PA	PD	D	SD	Missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
We use technology and equipment in service delivery	11.49	23.31	36.82	15.88	5.74	2.03	4.39	4.16	3.87
Our IT infrastructure is suitable for developing customized process when the need arises	13.51	29.73	35.81	13.85	5.07	.00	2.03	4.25	1.20
Information systems provide relevant management information on the performance of business processes	19.26	34.12	29.39	5.74	9.46	1.01	1.01	4.41	1.28
Our IT infrastructure provides fast and flexible operations for the internet-based systems	15.93	44.75	20.00	12.88	1.69	2.03	2.71	4.43	1.31
Our IT staff has adequate knowledge and skills for our business requirement	10.14	50.00	21.62	10.14	5.41	.34	2.36	4.39	1.22
Our IT staff are capable of discovering potential problems rapidly in the systems	8.45	48.99	21.28	13.18	4.73	.34	3.04	4.30	1.26
Our IT staffs are capable of quickly maintaining the system whenever a failure occurs	8.78	47.64	25.34	12.84	3.04	.34	2.03	4.37	1.14
Grand Average								**4.33**	**1.61**

Source: Authors' Computation 2022

Table 3.4e: Descriptive Statistics on People

	SA	A	PA	PD	D	SD	Missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
The average employee views the business as a series of linked processes	2.03	47.64	23.31	8.45	12.16	1.01	5.41	3.94	1.45
The organization emphasizes process knowledge development for the human resources	8.78	36.82	32.77	4.39	11.49	2.03	3.72	4.06	1.42
Employees of our organization focus on the requirements of customers who receive their work	5.76	57.29	15.59	13.90	2.71	.00	4.75	4.31	1.31
Employees of our organization have a good understanding of who their customers are	20.61	50.68	18.24	6.76	.00	1.01	2.70	4.71	1.19
Employees treat everyone as customers when providing them with services	15.20	55.07	9.46	14.19	1.69	.34	4.05	4.51	1.34
People are trained to operate new or changes processes prior to their implementation	14.19	48.99	18.92	8.78	2.36	1.01	5.74	4.38	1.45
The leadership in the organization is generally considered to exemplify coordinating, organizing, or smooth-running efficiency	45.27	35.14	11.15	1.01	3.04	.00	4.39	5.01	1.41
Grand Average								**4.42**	**1.37**

Source: Authors' Computation 2022

Table 3.4f: Descriptive Statistics on Process Culture

	SA	A	PA	PD	D	SD	missing	Total	
	%	%	%	%	%	%	%	Mean	Standard Deviation
The organization is a very controlled and structured place	39.53	28.38	21.96	3.72	.00	2.03	4.39	4.80	1.47
Formal procedures generally govern what people do	33.45	35.14	19.59	3.38	1.35	2.03	5.07	4.70	1.51
The glue that holds the organization together is formal rules and policies	41.22	30.74	18.58	2.03	1.69	2.03	3.72	4.87	1.44
Cultural issues are effectively addressed when process changes are introduced	8.11	36.15	34.46	5.41	7.77	.34	7.77	3.99	1.53
The overall goal of a business process in our organization is binding on all departments involved in that particular business process	16.22	55.74	6.76	5.41	6.42	1.01	8.45	4.33	1.69
Grand Average								**4.54**	**1.53**

Source: Authors' computation 2022

Table 3.4g: Descriptive Statistics on Service Quality

	SA	A	PA	PD	D	SD	missing	Total

	%	%	%	%	%	%	%	Mean	Standard Deviation
Our facilities are visually appealing	9.80	56.76	22.64	3.04	2.03	1.01	4.73	4.47	1.30
Our processes deliver service promptly	17.91	51.35	14.1S	9.80	1.01	1.69	4.05	4.54	1.37
Our processes ensure transactions safely (security)	17.57	57.09	7.77	10.81	1.01	2.03	3.72	4.58	1.37
Our processes promote answers to frequently asked questions	10.14	46.62	15.54	2.36	.68	1.01	23.65	3.66	2.17
Grand Average								**4.31**	**1.55**

Source: Field Survey 2020

Combining and comparing the results in Table 3.4a to 3.4f and 3.4g it shows a similar pattern of increase as most of the respondents' responses converged on the agreed scale which implies that there is a greater likelihood for business process management to affect the service quality of Microfinance Banks in Nigeria.

Restatement of Research Hypothesis:

H_0: Business Process Management dimensions have no significant effect on Service Quality of Micro Finance Banks in Nigeria

To test the hypothesis, multiple regression analysis was used. Business process Management dimensions (Process governance, Strategic Alignment, Process method, Information technology, People and Process culture) was the independent, and the dependent variable was Service Quality. Two hundred and ninety-six (296) copies of the questionnaire were distributed to respondents, responses gathered were analysed, which was used in testing the hypothesis as shown in Table 3.5

Table 3.5: Summary of multiple regression analysis on how Business Process Management dimensions affect Service Quality of Microfinance Banks in Nigeria

Coefficients						
Model One $Y_6 = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 + e_i$		*Unstandardised Coefficients*		*Standardised Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
1	*(Constant)*	.574	.270		2.128	.034
	Process Governance	.151	.093	.137	1.623	.106
	Strategic Alignment	.155	.105	.131	1.474	.142
	Process Method	.227	.091	.188	2.484	.014
	Information Technology	.012	.066	.012	.185	.853
	People	-.022	.096	-.020	-.232	.816

	Process Culture	.323	.083	.327	3.892	.000

a. *Dependent Variable: Quality of Service*

b. *R = 0.*660[a] *Adj. R^2 = 0.*424

c. *F (6 284) =* 36.576*(p<0.05)*

Source: Author's Computation 2022

Interpretation

Table 3.5 showed the result of the multiple regression analysis carried out on the examination of the effect of Business process management dimensions (process governance, strategic alignment, process method, information technology, people and process culture) on the service quality of Microfinance Banks in Nigeria. The results showed that only the process method (β = 0.227, t = 2.484, p<0.05) and process culture (β = 0.323, t = 3.892, p<0.05) have a positive and significant effect on the service quality of Microfinance Banks in Nigeria. The other dimensions of business process management showed both negative and positive but insignificant effect (process governance (β = 0.184, t = 1.911, p>0.05) strategic alignment (β = 0.155, t = 1.474, p>0.05), information technology (β = 0.012, t = 0.185, p>0.05) and people (β = -0.022, t = -0.232, p>0.05) on the service quality of Microfinance Banks in Nigeria. This implied that process method and process culture are critical in determining the service quality of Microfinance Banks in Nigeria.

The correlation coefficient of *R*= 0.660 revealed a moderately strong positive relationship between the dimensions of business process management and service quality of Microfinance Banks in Nigeria. The coefficient of multiple determination, Adjusted R^2 is 0.424, indicating that the business process management dimensions explain about 42.2% of the changes in service quality of Microfinance Banks in Nigeria, while the remaining 57.8% could be attributed to other factors not included in this model. Also, the F-statistics (*df* = 6, 284) = 36.576 at *p* = 0.000 (p<0.05) indicates that the overall model is significant in predicting the effect of business process management dimensions on the service quality of Microfinance Banks in Nigeria. This means that business process management dimensions are an essential determinant of service quality of Microfinance Banks in Nigeria, with particular emphasis on process method and process culture**.** The predictive and prescriptive multiple regression models are thus expressed:

SQ = 0.574 + 0.151PG +0.155SA +0.227PM +0.012IT+ 0.022PP+0.323PC+ μi …… eqn I (Predictive model).

SQ = 0.574 + 0.227PM +0.323PC+ μi **…… eq. ii (Prescriptive model)**

Where:

SQ = Service Quality

PG = Process Governance

SA = Strategic Alignment

PM = Process method

IT = Information technology

PP = People

PC = Process Culture

The regression model showed that when business process management dimensions are held to a constant zero, service quality would be 0.574, implying that without any of the dimensions of business process management, the service quality of Micro Finance Banks in Nigeria would be 0.574. The results indicate that, from the predictive model, only process method and process culture are significant and therefore are prescribed for adequate attention by the firm. From the prescriptive model, it was observed that when process method and process culture are improved by one unit, the service quality of Nigerian Microfinance Banks will also improve by 0.550 (i.e., 0.227 + 0.323). This implies that an increase in business process management dimensions with particular emphasis on process method and process culture would lead to a rise in the service quality of the Microfinance Banks in Nigeria.

The result further showed an overall statistical significance with $p<0.05$, which implies that business process management dimensions with particular emphasis on process method and process culture are essential determinants of the service quality of Microfinance Banks in Nigeria. The result suggests that Nigerian Microfinance Banks should pay more attention to their process method and culture to improve their service quality. Therefore, the null hypothesis (H_0), which states that Business Process Management dimensions have no significant effect on the Service Quality of Microfinance Banks in Nigeria, was rejected.

Discussion

The multiple regression analysis of the effect of business process management dimensions on service quality of Microfinance Banks in Nigeria revealed that business process management dimensions have a positive and significant effect on the service quality of Microfinance Banks in Nigeria. Service quality refers to clients' perceptions of service delivery to satisfy their expectations.

Furthermore, Ran and Zhou (2019) conducted a study on service quality, and the results showed that customer–company identification has a positive impact on service improvement. This finding supports the submission of Assaf, Josiassen, Cvelbar and Woo (2015), which recognised that the voices of consumers could bring a lot of benefits for enterprises, such as providing opportunities to increase service quality, help improve offerings and prevent future problems.

Based on the finding that business process management dimensions have a positive and significant effect on service quality, this study rejected the null hypothesis (H_0) that Business process management dimensions have no significant effect on the service quality of Microfinance Banks in Nigeria.

Theoretically, the dynamic capability theory supported the study finding and affirmed an organisation's ability to renew, develop and reconstitute internal and external competencies to

meet rapidly evolving environments. Considering the support of dynamic capability theory on the effect of business process management dimensions on service quality, this study rejects the null hypothesis (H0) that business process management dimensions have no significant effect on the service quality of Microfinance Banks Nigeria.

4. CONCLUSION AND RECOMMENDATION

The study concluded that business process management dimensions have a significant effect on the service quality of MFBs in Nigeria. The implication is that the business process enhances the service quality of MFBs in Nigeria. Hence, the study recommends that the management of MFBs initiate policies, programs, and procedures to enhance appropriate governance, alignment, method, IT and people and process culture to improve performance through service quality.

REFERENCES

Abdulai, A., Ogunsanwo, F., Adeleke, O., & Olowo, O. (2020). Effects of corporate governance and credit policies on delinquency management of microfinance banks in Nigeria. *International Academic Journal of Economics and Finance*, *3*(5), 166-190.

Abdulai, R., Abere, M., & Olowo, S. (2020). Effects of corporate governance on delinquency management of microfinance banks in Southwest, Nigeria. *International Academic Journal of Economics and Finance*, *3*(1), 172-184.

Ahrholdt, C., Gudergan, P., & Ringle, M. (2017). Enhancing service loyalty: The roles of delight, satisfaction, and service quality. *Journal of Travel Research*, *56*(4), 436-450.

Ahrholdt, D. C., Gudergan, S. P., & Ringle, C. M. (2017). Enhancing service loyalty: The roles of delight, satisfaction, and service quality. *Journal of Travel Research*, *56*(4), 436-450.

Albayrak, T., & Caber, M. (2015). Prioritisation of the hotel attributes according to their influence on satisfaction: A comparison of two techniques. *Tourism Management*, *46*, 43-50.

Albort-Morant, G., Leal-Rodríguez, L., Fernández-Rodríguez, V., & Ariza-Montes, A. (2018). Assessing the origins, evolution and prospects of the literature on dynamic capabilities: A bibliometric analysis. *European Research on Management and Business Economics*, *24*(1), 42-52.

Alexandris, K., Dimitriadis, N., Markata, D., (2002). Can perceptions of service quality predict behavioural intentions? An exploratory study in the hotel sector in Greece. Manag. Serv. Qual.: *Int. J. 12* (4), 224–231.

Aliu, J. N., & Gakure, R. W. (2014). The effects of corporate governance and sustainability of microfinance banks (MFBs) on entrepreneurs and SMEs in Northern Nigeria. *International Journal of Entrepreneurial Development, Education and Science Research*, *2*(1), 1-10.

Alobari, C., Igbara, N., Tordee, B., & Domale, E. (2019). Financial performance, corporate governance and microfinance institutions sustainability in nigeria. corporate governance and microfinance institutions sustainability in Nigeria. *Equatorial Journal of Finance and Management Sciences*, *3*(1), 30-43.

Alsharari, S., Al-Rwaily, M. & Alsharari, A. (2017). The moderating effect of commitment to service quality on the relationship between communications, customer relationship management and organisational performance: evidence from the Kingdom Saudi Arabian hospitals. *International Journal of Academic Research in Business and Social Sciences,7*(10), 366-381

Alves, C., Jatobá, I., Valença, G., & Fraga, G. (2018). Exploring the influence of organizational culture on BPM success: the experience of the Pernambuco Court of Accounts. *Business Process Management Cases 10*(593-610).

Anbori, A., Ghani, N., Yadav, H., Daher, M., & Su, T. (2010). Patient satisfaction and loyalty to the private hospitals in Sana'a, Yemen. *International Journal for Quality in Health Care*, *22*(4), 310-315.

Anderson, R., & Zeithaml, P. (1984). Stage of the product life cycle, business strategy, and business performance. *Academy of Management Journal, 27*(1), 5-24.

Anwer, S., & Siddiqui, A. (2019). Business Process Management Organizational Performance and Competitiveness: The Mediatory Role of Supply Chain Collaboration. *Available at SSRN 3510631*.

Asikhia, O. (2010). MSMEs and poverty alleviation in Nigeria: Marketing resources and capabilities implications. *New England Journal of Entrepreneurship, 13*(2), 1-14.

Asikhia, O., & Awolusi, O. (2015). Assessment of critical success factors of business process re-engineering in the Nigerian oil and gas industry. *South African Journal of Business Management, 46*(2), 1-14.

Assaf, A. G., Josiassen, A., Cvelbar, L. K., & Woo, L. (2015). The effects of customer's voice on hotel performance. *International Journal of Hospitality Management, 44*, 77-83.

Aydiner, S., Tatoglu, E., Bayraktar, E., & Zaim, S. (2019). Information system capabilities and firm performance: Opening the black box through decision-making performance and business-process performance. *International Journal of Information Management, 47*(6), 168-182.

Bajs, I. (2015). "Tourist Perceived Value, Relationship. *International Journal of Financial Studies*, *4*(3), 16.

Bhatt, N. (2000). *Inner city entrepreneurship development: the microcredit challenge*. San Francisco, CA: Institute for Contemporary Studies Press.

Bibi, U., Balli, O., Matthews, D., & Tripe, W. (2018). New approaches to measure the social performance of microfinance institutions (MFIs). *International Review of Economics & Finance*, *53*(6), 88-97.

Bleady, A., Ali, H., & Ibrahim, B. (2018). Dynamic capabilities theory: pinning down a shifting concept. *Academy of Accounting and Financial Studies Journal*, *22*(2), 1-16.

Brown, M., Guin, B., & Kirschenmann, K. (2016). Microfinance banks and financial inclusion. *Review of Finance*, *20*(3), 907-946.

Campbell, T. & Fiske, W. (1959). Convergent and discriminant validity by the multitrait-multimethod matrix. *Psychological Bulletin*, *3*(10) 56-81.

Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European journal of marketing*, *5*(9), 112-123.

Cavalcante, S., Kesting, P., & Ulhøi, J. (2011). Business model dynamics and innovation:(re) establishing the missing linkages. *Management decision, 4* (3), 423-441

Central Bank of Nigeria Statistical Bulletin, 2020.

Crosby, B. (2005). Crosby's 14 steps to improvement. *Quality Progress, 38*(12), 60-64.

Dabholkar, A. (2015). How to Improve Perceived Service Quality by Increasing Customer Participation. In Proceedings of the 1990 Academy of Marketing Science (AMS) Annual Conference (pp. 483-487). Springer, Cham.

De Keyser, A., & Lariviere, B. (2014). How technical and functional service quality drive consumer happiness: moderating influences of channel usage—*Journal of Service Management*.

Dehdashti, Z., & Mobarhan, S. (2012). Investigation of individual motivational factors on online shopping. *Journal of Business Management, 4*(2), 37-52.

Dobrosavljević, A., Urošević, S., Vuković, M., Talijan, M., & Marinković, D. (2020). Evaluation of Process Orientation Dimensions in the Apparel Industry. *Sustainability, 12*(10), 4145 - 4154.

Dobrosavljević, A., Urošević, S., Vuković, M., Talijan, M., & Marinković, D. (2020). Evaluation of Process Orientation Dimensions in the Apparel Industry. *Sustainability, 12*(10), 4145 - 4154.

Dumas, M., Aalst, W., & Hofstede, A. (2005). Process-aware information systems: digital world. Springer, Heidelberg

Dumas, M., La Rosa, M., Mendling, J., & Reijers, H. (2013). Fundamentals of business process management. Springer, Berlin

Effendi, J., & Utami, R. (2016). The Effect of Social Capital on Customer's Repayment Rate at Islamic microfinance institution. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, *8*(2), 227-242.

Ellyawati, J. (2018). Customers' Response to Service Failure: An Empirical Study on Indonesian Customers. *ASEAN Marketing Journal, 32(6),* 18-27.

Ellyawati, J. (2018). Customers' Response to Service Failure: An Empirical Study on Indonesian Customers. *ASEAN Marketing Journal, 32(6),* 18-27.

Gaskin, J., Godfrey, S., & Vance, A. (2018). Successful system use: It's not just who you are but what you do. *AIS Transactions on Human-Computer Interaction*, *10*(2), 57-81.

Giacosa, E., Mazzoleni, A., & Usai, A. (2018). Business process management (BPM). *Business Process Management Journal*. *10*(5), 89-104.

Gremler, D., Gwinner, P., & Brown, W. (2001). Generating positive word-of-mouth communication through customer-employee relationships. *International Journal of Service Industry Management*, 10 (12), 178-189.

Grönroos, C. (1984). A service quality model and its marketing implications. *European Journal of Marketing*, *13*(1), 47-59.

Hair, F., Black, C., Babin, J., & Anderson, E. (2018*), Multivariate data analysis*, 8th ed. Andover, Hampshire: Cengage Learning, EMEA.

Hall, R. (1992), "The strategic analysis of intangible resources", *Strategic Management Journal, 13*(1), 135-44.

Henseler, J., Ringle, M., and Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modelling. *Journal of the Academy of Marketing Science*, *43*(1), 115-135.

Hu, Y., Cheng, C., Chiu, I., & Hong, Y. (2011). A study of customer satisfaction, customer loyalty and quality attributes in Taiwan's medical service industry. *African Journal of Business Management*, *5*(1), 187-195.

Jindal, N. & Gupta, N. (2016). A Case Study of HDFC Bank: Measuring Employee Empowerment using Demographics. *International Journal Management and Social Science 5* (1), 17-24.

Jingxue, Y., SooCheong, J., (2008). The effects of quality and satisfaction on awareness and behavioural intentions: exploring the role of a wine festival. *J. Travel Res. 46* (3), 279–288.

Juran, M. (1981). Product quality-a prescription for the West. In *25th EOQC Annual Conference, 1981*.

Kalinowski, B. (2016). Analysis of business process maturity and organisational performance relations. *Management, 20*(2), 87-101.

Kasiri, A., Cheng, G., Sambasivan, M., & Sidin, M. (2017). Integration of standardisation and customisation: Impact on service quality, customer satisfaction, and loyalty. *Journal of Retailing and Consumer Services*, *35*, 91-97.

Kitapci, O., Akdogan, C., & Dortyol, T. (2014). The impact of service quality dimensions on patient satisfaction, repurchase intentions and word-of-mouth communication in the public healthcare industry. *Procedia-Social and Behavioral Sciences, 148* (6), 161-169.

Kumar A., & Wang, J. (2014). A framework for resource-based workflow management. In: vomBrocke J, Rosemann M (eds) Handbook on business process management, vol 1,2nd ed. Springer, Heidelberg, pp 507–530

Kumar A., & Wang, J. (2014). A framework for resource-based workflow management. In: vomBrocke J, Rosemann M (eds) Handbook on business process management, vol 1,2nd ed. Springer, Heidelberg, pp 507–530

Kumar, A., Mani, B., Mahalingam, S., & Vanjikovan, M. (2010). Influence of Service Quality on Attitudinal Loyalty in Private Retail Banking: An Empirical Study. *IUP Journal of management research*, *9*(4), 159-173.

Kumar, N. (2012). Dynamic incentives in microfinance group lending: an empirical analysis of progressive lending mechanism. *SAGE Open*, *2*(2), 2158244012444280.

Kumar, V., Pozza, I., & Ganesh, J. (2013). Revisiting the satisfaction–loyalty relationship: empirical generalisations and directions for future research. *Journal of retailing*, *89*(3), 246-262.

Kuo, F., Wu, M., & Deng, J. (2009). The relationships among service quality, perceived value, customer satisfaction, and post-purchase intention in mobile value-added services. *Computers in human behaviour*, *25*(4), 887-896.

Liu, T., Guo, M., & Lee, H. (2011). The effects of relationship quality and switching barriers on customer loyalty. *International Journal of Information Management*, *31*(1), 71-79.

Looy, A. (2014). Business process management maturity models, Springer briefs in business process management. Springer, Heidelberg

Looy, V., Gemmel, P. & Dierdonck, V. (2017). Services Management: an integrated approach (2nd ed.). Essex: Prentice-Hall.

Lundahl, N., Vegholm, F., & Silver, L. (2009). Technical and functional determinants of customer satisfaction in the bank-SME relationship. *Managing Service Quality: An International Journal 15*(13), 134-146.

Malinova, M., & Mendling, J. (2018). Identifying do's and don'ts using the integrated business process management framework. *Business Process Management Journal, 20*(8), 69-83

Meesala, A., & Paul, J. (2018). Service quality, consumer satisfaction and loyalty in hospitals: Thinking for the future. *Journal of Retailing and Consumer Services, 40*(6), 261-269.

Nadarajah, D., & Kadir, A. (2016). Measuring Business Process Management using business process orientation and process improvement initiatives. *Business process management journal*. *27*(1), 54-69

Odhiambo, M. (2020). *Strategy implementation, capital structure, macro environment and performance of energy sector institutions in Kenya* (Doctoral dissertation, MUA).

Okoye, U., Omankhanlen, E., Ahmed, N. Ezeji, F., & OJO, A. (2019). Technological Advances in Microfinance Banks and Economic Growth in Nigeria. *International Journal of Civil Engineering and Technology*, *10*(3), 103-115.

Oladapo, O., Ismaila, Y., & Bolarinwa, I. (2020). Service quality delivery and customers' satisfaction of mobile telecommunication in South-West, Nigeria. *Journal of Human Resource Management, 4*(2), 181-193.

Oliver, L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of marketing research, 17*(4), 460-469.

Oliver, L. (1993). Cognitive, affective, and attribute bases of the satisfaction response. *J. Consum. Res. 20* (3), 418–430.

Oliver, L. (1999). Whence consumer loyalty?. *Journal of Marketing*, *63*(4_suppl1), 33-44.

Oliver, L., & Swan, E. (1989). Equity and disconfirmation perceptions as influences on merchant and product satisfaction. *J. Consumer Res. 16* (3), 372–383.

Oliver, L., Rust, T., & Varki, S., (1997). Customer delight: foundations, findings, and managerial insight. *J. Retail. 73* (3), 311–336.

Opitz, N., Krüp, H., & Kolbe, L. M. (2014, January). Green Business Process Management--A Definition and Research Framework. In *2014 47th hawaii international conference on system sciences, 12 (*8), 3808-3817.

Oriade, A., & Schofield, P. (2019). An examination of the role of service quality and perceived value in visitor attraction experience. *Journal of destination marketing & management 11*(6), 1-9.

Parasuraman, A., Zeithaml, A., & Berry, L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing, 49*(4), 41-50.

Parasuraman, A., Zeithaml, V., Berry, L., 1988. SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. *J. Retail. 64* (1), 12–40.

Pejić Bach, M., Bosilj Vukšić, V., Suša Vugec, D., & Stjepić, M. (2019). BPM and BI in SMEs: The role of BPM/BI alignment in organisational performance. *International Journal of Engineering Business Management*, *11*(10), 184-198

Peng, J., Quan, J., Zhang, G., & Dubinsky, A. J. (2016). Mediation effect of business process and supply chain management capabilities on the impact of IT on firm performance: Evidence from Chinese firms. *International Journal of Information Management*, *36*(1), 89-96.

Pradabwong, J., Braziotis, C., Tannock, D., & Pawar, S. (2017). Business process management and supply chain collaboration: effects on performance and competitiveness. *Supply Chain Management: An International Journal*, *18(*9), 54-69.

Prentice, C., & Kadan, M. (2019). The role of airport service quality in airport and destination choice. *Journal of Retailing and Consumer Services 47*(17), 40-48.

Purohit, C., & Saravanan, S. (2018). Sustainability and efficiency of microfinance institutions in South Asia. *Theoretical and Applied Economics*, *25*(4), 97-120.

Rahimi, F., Møller, C., & Hvam, L. (2016). Business process management and IT management: The missing integration. *International Journal of Information Management*, *36*(1), 142-154.

Ran, Y., & Zhou, H. (2019). How Does Customer–Company Identification Enhance Customer Voice Behavior? A Moderated Mediation Model. *Sustainability*, *11*(16), 4311.

Rosemann M, Bruin, T. & Power, B. (2006). A model to measure business process management and improve performance. In: Jeston J, Nelis J (eds) Business process management. Butterworth- Heinemann, London, Chapter 27

Rosemann, M., & Brocke, J. (2015). The six core elements of business process management. In *Handbook on business process management 1* (pp. 105-122). Springer, Berlin, Heidelberg.

Rostami, A., Khani, A., & Soltani, G. (2016). The impact of e-service quality on the improvement of the level of communication with customers of bank Melli branches in south Tehran affairs office. *Procedia Economics and Finance*, *36*, 448-455

Saleem, A., Zahra, S., Yaseen, A., 2017. Impact of service quality and trust on repurchase intentions – the case of Pakistan airline industry. Asia Pac. *J. Mark. Logistics. 29* (5), 1136–1159.

Saleem, Z., Shenbei, Z., & Hanif, M. (2020). Workplace Violence and Employee Engagement: The Mediating Role of Work Environment and Organizational Culture. *SAGE Open*, *10*(2), 215-244.

Schreiner, M., & Morduch, J. (2001). Replicating microfinance in the United States: opportunities and challenges. *J. Carr, & Z.-Y. 6*(10) 19– 64

Smith, A., Allen, E., & Swinehart, D. (2001) "Integrated systems design for customer-focused health care performance measurement: a strategic service unit approach." *International Journal of Health Care Quality Assurance* (2001).

Suša-Vugec, D., Bosilj-Vukšić, V., Pejić Bach, M., Jaklič, J., & Indihar, M. (2018). Business intelligence and organisational performance: the role of alignment with business process management. *Business process management journal, 16*(7), 34-42.

Tarhan, A., Turetken, O., & Reijers, A. (2016). Business process maturity models: A systematic literature review. *Information and Software Technology 75* (9), 122-134.

Teece, D. (2017). Dynamic capabilities and (digital) platform lifecycles. In *Entrepreneurship, innovation, and platforms*. Emerald Publishing Limited.

Teece, D. J. (2007). Explicating dynamic capabilities: the nature and micro-foundations of Sustainable enterprise performance. *Strategic management journal, 28*(13), 1319-1350.

Teece, D., Pisano, G., & Shuen, A. (1997). Dynamic capabilities and strategic management. *Strategic management journal, 18*(7), 509-533.

Teece, E. (1991). Best practice human resource management. Opportunity or dangerous illusion? *International Journal of Human Resource Management, 11*(6), 1104-1124.

Trkman, P., Mertens, W., Viaene, S., & Gemmel, P. (2015). *From business process management to customer process management. Business Process Management Journal, 21(2), 250–266.* doi:10.1108/BMJ-02-2014-0010

Uppal, A., Ali, S., & Gulliver, R. (2018). Factors determining e-learning service quality. *British Journal of Educational Technology, 49*(3), 412-426.

Vandana, A. (2017). Impact of organisational health and job satisfaction on employee retention: Evidence-based on review of literature. *International Journal of Education and Management Studies, 7*(4), 575-579.

vom Brocke, J., Schmiedel, T., Recker, J., Trkman, P., Mertens, W., & Viaene, S. (2014). Ten principles of good business process management. *Bus Process Manage J* (BPMJ) 20(4)

Wang, X. (2011). The effect of unrelated supporting service quality on consumer delight, satisfaction, and repurchase intentions. *Journal of Service Research, 14*(2), 149-163.

Wong, K. (2013). Partial least squares structural equation modelling (PLS-SEM) techniques using SmartPLS. *Journal of World Business, 24*(1), 1-32.

Yang, L., Couillet, R., & McKay, R. (2015). A robust statistics approach to minimum variance portfolio optimisation. *IEEE Transactions on Signal Processing, 63*, 6684-6697

Yang, Z., & Liu, Q. (2007). Research and development of web-based virtual online classroom. *Computers & Education, 48*(2), 171-184.

Zairi, M. (1997). Business process management: a boundaryless approach to modern competitiveness. *Business process management journal, 3*(1), 64-80.

Zairi, M. (2000). Managing customer satisfaction: a best practice perspective. *The TQM Magazine*.

Zehir, C., & Narcıkara, E. (2016). E-service quality and e-recovery service quality: Effects on value perceptions and loyalty intentions. *Procedia-Social and Behavioral Sciences 229* (5), 427-443.