

Assessing the Performance of Lending Process in Moroccan MFIs: AHP-Fuzzy Comprehensive Evaluation Approach

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Abstract

In order to insure both their efficiency and continual improvement, microfinance institutions (MFIs) are invited to improve the quality of their products and services and the performance of the processes that create and support it. For each microfinance financial or socio-ethical activity, Processes are designed to allow the production of the services and their distribution to beneficiaries. However, the lending process represents the principal process of MFIs since microcredit is the main product offered. The purpose of our study is to consider the whole process implying the customer and to assess the performance of microfinance lending process in Moroccan MFIs based on the Analytic Hierarchy Process (AHP) and the Fuzzy comprehensive evaluation methods. The results show that the Moroccan MFIs need to focus more on their clients to meet their need and satisfaction.

Keywords

AHP, Fuzzy Comprehensive Evaluation Method, Microfinance Lending Process, Moroccan MFIs, Process Performance.

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Biography

Lamrani Alaoui Youssef is a PhD candidate in applied mathematics and financial engineering at IFELAB-LERMA laboratory, Mohammadia School of Engineering, Mohamad V University of Rabat, Morocco and Engineer in Finance and Actuarial Science at Faculty of Sciences and Techniques of Marrakech, Cadi Ayyad University, Morocco.

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