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e-ISSN 3089-7564
Vol.3, No.3, September 2027

Advancing SDG 1 through Sustainable Microfinance Institutions: The Roles of Competition, Double Bottom Line Performance, and Digitalization

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DOI : https://doi.org/10.63230/jocsis.3.3.286

Sections Info

Article history:
Submitted: February 9, 2026
Final Revised: April 14, 2026
Accepted: June 4, 2026
First Available Online: July 22, 2026
Publication Date: September 27, 2027

Keywords:
Digitalization;
Double Bottom Line Performance;
Financial Sustainability;
Microfinance Institutions;
Operational Self-Sufficiency;
Social Outreach;
Sustainable Development Goals.

ABSTRACT

Objective: *The study examines the financial and social performance of microfinance institutions (MFIs) and assesses whether digitalization and its interaction with institution size are associated with operational self-sufficiency and outreach.* ***Method:*** *The analysis uses an unbalanced panel from the MIX Marker database. The descriptive output covers 1999-2019 and contains up to 20,120 institution-year observations. Fixed-effects panel regressions are reported for operational self-sufficiency (OSS) and the number of active borrowers (NAB), with profitability, loan volume, capital adequancy, funding structure, proverty outreach, total assets, and digitalization as explanatory variables.* ***Result:*** *Return on assets in positively associated with OSS, while loan volume is strongly associated with NAB. A higher depositto-loan ratio is linked to stronger OSS. The share of clienects below the proverty line is positively associated with OSS but negatively associated with NAB. The direct digitalization coefficient and the digitalization-total-assests interaction are statistically insignificant in the reported models.* ***Novelty:*** *The study separates financial sustainability from social outreach and test whether digital maturity changes the size-performance relationship in an international MFI panel. The result show that digital adoption alone does not guarantee stronger double-bottom-line performance.*

INTRODUCTION

Microfinance Institutions (MFIs) are financial service providers that distribute financial services to individuals and groups with low-income levels or those experiencing economic disadvantage (Mersland, 2011). MFIs are established to address the financial needs of underserved markets that have not been adequately reached by conventional banking institutions (Vanroose & D'Espallier, 2013). The performance of microfinance institutions generally aims to achieve positive social impacts while maintaining sound financial performance, which is commonly referred to as the double bottom line mandate (Morduch, 1999).

Microfinance institutions (MFIs) face a double-bottom-line challenge, where they must provide financial services to poor communities while simultaneously maintaining financial sustainability. Financial intermediation focuses on providing financial services to disadvantaged individuals through loans, savings, insurance, and fund transfers with expected financial returns. Meanwhile, social intermediation emphasizes capacity building and improving the skills of poor communities, including knowledge, confidence, entrepreneurial capabilities, and access to information technology. The objective of social intermediation is to prepare disadvantaged groups to effectively utilize formal financial services (Morduch, 1999).