EFFECT OF INTERNAL BUSINESS ENVIRONMENTAL FACTORS ON SURVIVAL OF MICROFINANCE BANKS (MFBs) IN NORTHERN NIGERIA.

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ABSTRACT
This study examined effect of internal business environmental factors on survival of microfinance banks (MFBS) in northern Nigeria. The study adopted a survey research design whereby structured 5-point likert scale questionnaire was administered to a sample of two hundred and eighty-nine (289) Chief Executive Officers (CEOs) of microfinance banks in Northern Nigeria. Partial Least Square Structural Equation Modelling (PLS-SEM) was employed to test the hypotheses formulated. The study found a negative and significant effect of corporate culture on the survival of MFBs in Northern Nigeria, while Organization structure had positive but significant effects on survival of MFBs in Northern Nigeria. The study recommends that MFBs should actively cultivate an organizational culture that aligns with the unique needs and challenges of the microfinance sector in Northern Nigeria. This may involve promoting values such as customer-centricity, innovation, risk taking, employee empowerment, and a strong mission-driven orientation. MFB in Northern Nigeria should Invest in developing a robust, supportive organizational culture could be a strategic advantage for MFBs seeking to thrive and withstand the various environmental factors in this market.
Keywords: *Internal, Environment, Corporate, Organization, Survival*

INTRODUCTION
The internal environment of business determines how quickly a firm recognizes an opportunity and how fast it seizes that opportunity. A firm's internal environment refers to the setting of an organization in terms of its structure, resources, skills, and capacity to deliver goods and services. Also, the acquisition of skills and resources is important for a firm to build strong internal capacity and respond to the market demand. Firms operating in dynamic environments with rapid changes can experience uncertain profitability and thus constantly need to search for new opportunities. For business to cope with the dynamic and rapidly changing business environment, there is a need to develop and implement appropriate strategies that would safeguard their operations and yield the desired results.

The business operating environment all over the world is complex and dynamic due to many interconnected factors including globalization and advancement in technology. Meanwhile, every business organization is seen as a system that is available to everyone. This suggests that people interact with their environment, affecting and being influenced by events and patterns in the operating environment. Changes in the operating environment in Nigeria have harmed businesses, made it hard for them to survive, and caused the inability to compete with larger multinational firms and imported products from countries with lower production costs, particularly those from Asia; who also have less government protection and are exposed to a lack of social capital, all of which puts pressure on the productivity of Nigerian businesses.

One of the most significant components in setting a company's direction and differentiating itself from competitors is the internal environment (Aldrich cited in Simon, *et al.* 2020). This environment has a variety of qualities that a corporation can use to respond to the constantly changing external environment effectively. The internal environment of a corporation, in contrast to the external environment, is mostly controlled by management. Corporate culture, organizational structure, quality decision-making, and Information Technology.

Corporate culture is a shared perception that affects the members of the organization that make up a system of shared meaning. The system is a set of characteristics that are valued in the organization. Organizational culture, consisting of a set of main characteristics, is a shared perception that affects its members, so that they have a common understanding of the organization, able to face problems and behave what is good and right in the organization. Organizational culture is a guide to how activities or habits in an organization are running properly so that all employees can understand the rules that apply in their work environment so that it can work properly and correctly according to its role in the organization.

Organizational structure on the other hand, is the way people and jobs are arranged so that work can be performed, and its goals can be met. Organizational structure finds a way to ensure that information flows from a particular level to another level within the company. One of the reasons for organizations to operate on structure is to attain survival, growth, and profitability. In view of this, it is fitting that the aim of organizational structure is to attain business survival or any of the targets. On the other hand, this is to say that business survival depends on how organization is well structured in their distinct operations and performance.

Business survival is the ability of sustaining an enterprise into the unforeseeable future. It implies that enterprise will continue its business activity without any form of break and is able to realize all the enterprise objectives (profit maximization, sales maximization and welfare maximization. Adeoye (2022), revealed that corporate survival is the continued existence of an enterprise especially in difficult condition. Enterprise survival signifies that a business can continue into the unforeseeable future and doing well even in the turbulent environment that is evidenced by high competition Business survival is the ability of a firm to continuously be in operation despite various challenges i.e., the managerial process of directing the affairs of a firm regularly on a going concern basis and meets the needs of all stakeholders.

Akindele et al (2022) in Adeoye (2022) submitted that the present form of complexities facing firms include leadership styles, changes, uncertainty, conflict, culture, technology, structure, competitive market, profitability, and workplace motivation. Hence, firms must develop a strategic plan and tactical procedure that is appropriate and adaptive to the present business environment that will aid their optimum resource utilization and attainment of set goals. This study seeks to assess the effect of internal business environmental factors on the survival of MFBs in Northern Nigeria. The internal business environment will be proxied by corporate culture and organizational structure in this study.

Statement of the Problem

Despite the importance of Microfinance Banks (MFBs) to Micro, Small and Medium Enterprises (MSMEs), boosting economic growth and development, the researcher has observed that Microfinance Banks (MFBs) in Northern Nigeria find it hard to survive as the number MFBs in operation has been on the decline. This is supported by the NDIC (2020) report that mentioned how the CBN revoked the operating licenses of about 153 failed MFBs. Among the failed MFBs, 52.38% were operating in Northern Nigeria. Furthermore, out of the 876 registered MFBs currently operating in Nigeria according to CBN's (2021) list of MFBs, only 289 (33.1%) are currently operating in Northern Nigeria, which is a 13% decline from the figures published in the same report as of 2018. This phenomenon calls for an assessment of the factors responsible for the decline in number. Since external factors like laws and regulations, economic situations, and sociocultural factors amongst others, are common to all businesses and sectors which no single business or sector has direct influence over, the researcher perceives that the problem of MFBs may be addressed by looking at the internal factors that are within the control of the institutions.

Objective of the Study

The broad objective of this study is to assess the effect of internal business environmental factors on the survival of MFBs in Northern Nigeria, while the specific objectives include to:

i. Assess the effect of corporate culture on the survival of MFBs in Northern Nigeria;
ii. Evaluate the effect of organizational structure on the survival of MFBs in Northern Nigeria;

Research Hypotheses

In line with the problem and objectives of the study, the following research hypotheses will be statistically tested at 0.05 alpha level:

H_{01}: Corporate culture has no significant effect on the survival of MFBs in Northern Nigeria.
H_{02}: Organizational structure has no significant effect on the survival of MFBs in Northern Nigeria.

LITERATURE REVIEW

Concept of Internal Business Environment

Oluwaseyi et al. (2023) averred that business environment is an infrastructural, legal, natural, financial, cultural, economic, social, and political environments which have an influence on the operational activities and performance of an organization. The environment within which business functions is very important for running smooth businesses. However, business environment is made up of both internal and external environment. The internal environment is made up factors within a firm and can be control managers while external environment comprises of external comprises factors outside the firm and are not subject to the control of the managers.

Internal business environment is the combination of all factors both the tangible and nontangible elements that provides lifeblood support for the organizational success through the provision of market for its product and service and also serving as the source of resources to others (Oginni & Adesanya, 2022). They further assert that there is a strong positive relationship between environmental factors and business performance. Linus et al. (2021) defines environment as the totality of the factors that affect, influence, or determines the operations and/or performance of a business. Business environment is the aggregate conditions, events, circumstances and influences which surround and affect business organization in management.

Hubeis and Najib (2020) opined that internal business environment refers to the environment of an organizations that exist in a normal firm and have immediate consequences. It is a collection of resources, talents, and skills that will be used to develop a market position based on the company's own assumptions. As a result, the internal environment analysis includes a study of the company's resources, expertise, and competency.

Corporate Culture

Corporate culture has been defined as the exact gathering of values and norms that are shared by employees and groups in organization that regulate the way they interact with each other and with stakeholders outside the organization (Eddah et al., 2017). Corporate culture is, therefore, beliefs and ideas about what kind of goals members of an organization should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goals.

Shinnar et al (2022) defines corporate culture as "a collective programming of the mind which distinguishes the members of one group or category of people. They assert that cultures exhibit an unequal distribution of power, strong hierarchies, control mechanisms and an emphasis to and obeying those in position of power. Organizational culture is literally described by many researchers in diverse studies for various measures. Taylor (2019) corporate culture as a system of common principles, assumptions, and ideologies on to create capabilities and strategies, sustain work life as well as great culture that impacted the business innovation and performance (Santti *et al*., 2019). Similarly, organizational culture may not significantly impact on small-firm efficiency but would influence strategy-making processes through the company's entrepreneurial orientation of the company and in essence, could shape performance of the firm.

Organizational Structure

Erickson (2020) refers to organizational structure as a functional framework, aligning resources with defined organizational objectives in the business strategy and embodying the organization's culture. The structure directly impacts the company's capability to attract, engage and retain employees. An organizational structure is a logical framework of the department. It lays out and defines priorities through design of positions with generalist and specialist roles, indicates reporting relationships and the fit of each person in the big picture, and establishes decision making as centralized or decentralized. Effective implementation of organization structure entails clarity of task responsibilities to enable employees to work well together and jointly manage overlapping duties and hand-offs with each other.

The term organizational structure refers to the formal arrangement between individuals and groups regarding the allocation of tasks, responsibilities, and authority within the organization. This structure gives the form to fulfill its function in the environment (Greeberg, 2021). An organizational structure defines how jobs are divided, grouped, and coordinated in the formal organization (George & Jones, 2022). It also shows the reporting relationships between every individual in the organization.

McShane and Glinow (2018) note that organisational structure is also called division of labour and patterns that show how communication should follow in the organization. However, elements of organisational structure that have been identified in literature are work specialization, departmentalization, chain of command, span of control, centralization/decentralization, formalization, and boundary spanning.

Business Survival

Laudon and Laudon (2020) defined business survival as the act of sustaining or surviving the severe, harsh, or unusual conditions. It may occur in a business that continues to fulfill the enterprise aim and objectives most especially during challenging situations such as recession or economic meltdown. During the challenging situations that the business has adopted strategic decision-making techniques, the enterprise will be able to attract customer patronage, pay-off staff and earned enough profit.

Margaretta (2022). noted that business survival is the survivaling of a business in a competitive atmosphere is highly dependent on level at which the enterprise is subjected to with respect to learning from the external environment and adaptation of the environment with optimum resource utilization.

Survival refers to the ability to remain in business. It implies the ability of a business to continue to remain in operation despite various challenges it faces. Akindele et al. (2022) explain survival as the process of regularly managing the affairs of a business on a going concern basis and meeting the needs of all stakeholders. Most businesses function in a dynamic environment characterized by changing technology, competition, uncertainty, etc., that exert significant impact on their operations, and thus, these organizations are in a constant process of structuring and restructuring to stay relevant in their market (Adeoye, 2022).

Concept of Microfinance Bank (MFB)

Microfinance banks typically serve economically as an advantage to individuals, including small-scale entrepreneurs, farmers, women entrepreneurs, and those in rural or remote areas. These banks offer a range of financial products tailored to the needs of their clientele, including microloans, micro savings accounts, microinsurance, and remittance services. The loan amounts are relatively small, and the repayment terms are often flexible to accommodate the irregular income patterns of their borrowers (Katz & Kahn, 2020).

To mitigate risks associated with lending to the unbanked population, microfinance banks often use innovative lending methodologies, such as group lending and social collateral. Group lending involves providing loans to small groups of individuals who collectively guarantee each other's repayment. Social collateral relies on the support and trust within close-knit communities to ensure loan repayment (Karlan & Zinman, 2021).

EMPIRICAL REVIEW

Corporate Culture and MFB Survival

Reino et al (2020) examined the corporate culture and business survival. The study used cross-sectional data from 19 SMEs and major service and production enterprises with 2256 respondents to conduct a study on organizational culture and business survival. Organizational cultures were mapped using a study based on the Competing Values Framework (CVF). The study used confirmatory factor analysis and non-parametric Spearman rank correlation. The findings also reveal that cultural factors like clan, adhocracy, and market types have a substantial negative and significant effect on survival of business.

Bhattacharya and Rahman (2021) examined the corporate culture and its impact on Microfinance Institutions (MFIs) in Bangladesh. The study used a quantitative research method with a structured survey questionnaire as their primary data collection tool. The competing values framework (CVF) was used to design the questionnaires, including clan, adhocracy, market, and hierarchy in relation to the organizational culture. A sample size of 80 MFIs was selected using a stratified random sampling technique. The survival analysis was used as the primary statistical technique to analyse the impact of organizational culture on MFI survival. The study employed Cox proportional hazard regression to identify the factors that impacted MFI survival. The findings revealed that corporate culture positive and insignificantly affect microfinance institutes (MFIs) in Bangladesh.

Farooq et al (2020) unfold the role of corporate culture and firm business survival, a mediating role of firm financing decision. 7623 non-financial firms from 13 Asian economies and fixed effect model applies to estimate the regression. As a result, firms with high-power distance and individualism have lower business survival, whereas firms with high uncertainty avoidance have higher business survival, as this dimension reflects assertive, uncertainty-resolving, and cooperative behaviour.

Organizational Structure and MFB's Survival

Macaulay et al (2022) examine the impact of organisational structure on employee commitment in the Nigeria manufacturing sector, in Edo state, Nigeria. A survey questionnaire was employed to draw data on a stratified sample of 120 employees from10 selected firms in Edo State.100 valid questionnaires were duly completed and used for analysis. Results reveal that staff and functional type are the dominant organizational structure adopted in most manufacturing organisations investigated. The chi-square test reveals that organisation structure has positive and significantly affect the level of employee's commitment in the manufacturing sector. The study concludes that the firms should adopt organizational structure that will ensure optimal employee commitment.

Shabbir (2023) assessed the effect of organizational structure conceptualization using hierarchical layer, formalization, internal and external boundary, and technology type. The purpose of the study is to determine whether there is appropriate structure in Nigeria brewing firms and the extent it has contributed to their employee. The population of the study is 6468 being the total staff strength of the five brewing firms in Nigeria Stock Exchange while the sample size was extracted from the population using Taro Yamane method. This study used descriptive type of survey design and structured questionnaire was used to generate data. Descriptive statistics, correlation and t-statistics was adopted for analysis of data and hypotheses testing. The result of the study revealed that nature of hierarchical layers has negative and significant effect on the employee of brewing firms; that technology has significant positive effect on the employee of brewing firms; that internal and external boundary has significant positive effect on the employee of brewing firms; and that formalization significantly affect employee positively. In view of the above findings, the study concludes that adopting appropriate structure is the fulcrum on which employees of brewing firms revolves. The study therefore recommends among others that Nigeria firms should give more serious attention in designing an appropriate structure that must match all units and component parts of organization to facilitate employee.

Yusuf et al. (2022) investigate the effect of organizational structure on the survival of bakeries in Minna, Niger State. The study adopts a cross-sectional research design via the use of close-ended questionnaire. The instrument was tested using face and content validity, and to check the internal consistence test and retest method was employed. The study used a sample size of 312 respondents using Taro Yamane (1967) formula from a total population of 1413 (approximately) bakeries employees within Minna. Similarly, random sampling was used to give each bakery out of the 74 registered bakeries equal chance of being selected. To achieve the study objective Simple Linear Regression Analysis was use. The variables used to measure the independent variable (Organizational Structure) are nature of formalization, nature of hierarchical layer and organizational boundary while the variable used to measure the dependent variable (Survival) is productivity. The study found that organizational structure has negative and significant effect on survival of bakeries in Minna, Niger State.

The Resource-Based View Theory

The Resource-Based View (RBV) theory suggests that a firm's unique bundle of resources and capabilities can lead to sustainable competitive advantages and superior performance (Barney, 1991; Wernerfelt, 1984). According to RBV, resources can be tangible, such as physical assets and technology, or intangible, such as intellectual property, organizational knowledge, and corporate culture (Barney, 1991). Capabilities, on the other hand, refer to an organization's ability to effectively use and combine its resources to achieve specific tasks or activities (Barney, 1991).

RBV emphasizes that not all resources are equally valuable or rare. For a resource to contribute to a competitive advantage, it must be valuable in the sense that it enables the firm to exploit opportunities or neutralize threats in the external environment (Barney, 1991). Additionally, the resource must be rare, meaning that it is not easily available to competitors (Barney, 1991). Moreover, the resource should be difficult to imitate or replicate, and the firm must have the ability to organize and deploy the resource effectively, which is referred to as "organizational slack" (Barney, 1991).

In the context of the internal business environment, RBV suggests that an organization's success and survival depend on its ability to identify, develop, and leverage unique and valuable resources and capabilities. This includes factors such as a strong and distinctive corporate culture, a flexible and adaptive organizational structure, high-quality decision-making processes, and superior Information Technology Infrastructure (Grant, 1991).

By aligning these internal factors with the external opportunities and threats, firms can achieve sustainable competitive advantages and ensure their long-term survival (Barney, 1991). Moreover, RBV emphasizes that resources and capabilities are not static; they must be continuously nurtured, developed, and adapted to changing market conditions and industry dynamics to remain relevant and competitive over time (Barney, 1991; Peteraf, 1993).

METHODOLOGY

This study adopts a survey research design because the research objectives require the use of primary data. The population of the study is top management staff each from all 289 microfinance banks in Northern Nigeria according to the CBN list of microfinance banks in Nigeria (2021). The study will use census sampling technique where all the 289 CEOs of the MFBs will be part of the sample and the study will attempt to have all of them as respondents. Primary data is adopted for this study, collected using a five-point likert scale structured questionnaire as the research instrument. The instrument for data collection was structured questionnaire with items adapted from the works of Cao *et al.* (2015). The questionnaire was self-administered administered using the google forms electronic survey tool. This study analyzed the data using Partial Least Square Structural equation model (PLS-SEM to test the hypotheseses to determine if there is an effect relationship between each of the independent variables and the dependent variable.

Model specification

The model of the regression analysis is specified thus:

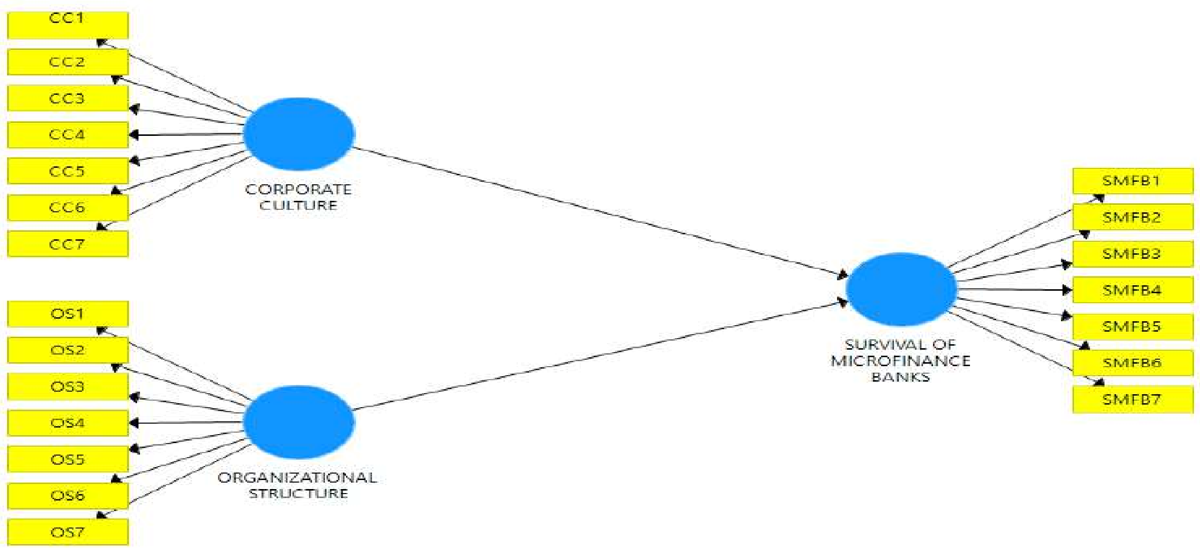

Fig. 1: Structural model for direct relationship between internal business environment and survival of microfinance banks

RESULT AND DISCUSSION

Table 1: Descriptive Statistics

	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
CC	5.0	5	2	5	0.706	1.975	-1.445
OS	4.51	5	3.14	5	0.60	-0.70	-0.72
SMFB	4.34	4.60	2.60	5	0.70	0.22	-0.84

Source: SMART PLS Output

Table1 provided statistical description of the variables as expressed in the data collected in terms of the mean, minimum, maximum, standard deviation, skewness and kurtosis values, Corporate Culture (CC) showed minimum and maximum values of 2 and 5 respectively with an average value of 5.0 and a standard deviation value of 0.706. Organizational Structure (OS) had minimum and maximum values of 3.14 and 5 respectively however, it showed an average of 4.51 along with a standard deviation of 0.60. Survival of Microfinance Banks (SMFB) had a mean value of 4.34 along with a standard deviation value 0.70. The minimum and maximum values recorded for SMFB were 2.60 and 5 respectively.

Indicator Reliability

When evaluating the measurement model, we initiate the process by examining the item outer loadings. Generally, it is recommended to consider loadings above 0.708, as they signify that the construct accounts for more than 50 percent of the variance in the indicator, ensuring acceptable item reliability (Hair et al., 2019). However, Hair et al. (2019) also suggest that low but statistically significant indicator loadings (below 0.50) may be included. Conversely, outer loadings below 0.4 should be eliminated, and in exploratory research, loadings between 0.4 and 0.7 may be retained if the average variance extracted is satisfactory (Hair et al., 2014). This justifies the decision not to exclude indicators with loadings below 0.70 and above 0.40 from the model.

Measurement Model

Indicator Reliability

In assessing the measurement model, we begin by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair, et al., 2019). However, Hair, et al., (2019) also posited that low but significant indicator loading (less than 0.50) can be included. Also, outer loadings less than 0.4 should be deleted and in exploratory research, loadings more than 0.4 and less than 0.7 can be retained if the average variance extracted in satisfied (Hair, et al., 2014) hence justifying why indicators with loadings less than 0.70 and above 0.40 were not deleted from the model.

Table 2: Factor Loadings of the Constructs

	CORPORATE CULTURE	ORGANIZATIONAL STRUCTURE	SURVIVAL OF MICROFINANCE BANKS
CC1	**0.778**		
CC2	**0.769**		
CC3	**0.826**		
CC4	**0.828**		
CC5	**0.801**		
CC6	**0.850**		
CC7	**0.891**		
OS1		**0.823**	
OS2		**0.687**	
OS3		**0.695**	
OS4		**0.693**	
OS5		**0.788**	
OS6		**0.781**	

OS7	**0.783**	
SMFB1		**0.643**
SMFB2		**0.695**
SMFB3		**0.707**
SMFB4		**0.605**
SMFB5		**0.850**
SMFB6		**0.871**
SMFB7		**0.808**

Source: SMARP-PLS Output

Construct Reliability

To establish internal consistency reliability of the construct, Cronbach's alpha and composite reliability (CR) should be higher than the threshold of 0.7. It is clear from the table 4.4, that all the latent indicators are reliable since their values are higher than the threshold value of 0.7. As an alternative to Cronbach's alpha and composite reliability, Dijkstra and Henseler (2015) proposed rho A as an approximately exact measure of construct reliability, which usually lies between Cronbach's alpha and the composite reliability. Hence, rho A may represent a good compromise if one assumes that the factor model is correct.

Convergent Validity

Convergent validity gauges the degree to which a construct converges to elucidate the variance within its items. To evaluate convergent validity, the average variance extracted (AVE) should exceed 0.5. As depicted in Table 3, the AVE values for all constructs surpass 0.5, affirming that our constructs meet the criteria for convergent validity. This observation suggests that the entire construct accounts for 50 percent or more of the variance present in the items comprising the construct.

Table 3: Construct Reliability and Convergent Validity of the Indicators

Source: SMART PLS Output

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Corporate Culture	0.822	0.839	0.871	0.504
Organizational Structure	0.872	0.885	0.901	0.565
Survival of Microfinance Banks	0.852	0.874	0.889	0.540

Discriminant Validity

Discriminant validity is the extent to which a construct is empirically distinct from other constructs in the structural model. There are many traditional methods for discriminant validity assessment, such as cross loadings and the Fornell-Larcker criterion (Fornell & Larcker, 1981), but researchers are advised to apply the Heterotrait-Monotrait (HTMT) criterion (Henseler et al., 2014). This is because traditional methods fail to indicate a lack of discriminant validity, even when two constructs are perfectly correlated, rendering this criterion's use ineffective for empirical research. For this thesis, table 4.4 shows the HTMT criterion for all the latent constructs. The discriminant validity of the construct is valid if the upper bound of the 95% confidence interval of HTMT is lower than 0.9. From table 4.4, this condition is satisfied.

Table 4: Heterotrait-Monotrait Ratio (HTMT)

	Corporate Culture	Organizational Structure	Survival of Microfinance Banks
Corporate Culture	0.710		
Organizational Culture	0.695	0.752	
Survival of Microfinance Banks	0.532	0.860	0.735

Source: SMART-PLS Output

Assessing Coefficient of Determination (R^2)

The R-Square value on table 5 show 0.747, meaning that 74.7% of survival of microfinance banks were influenced by business environmental factors variables. Meanwhile, the remaining 25.3% was affected by other factors not mentioned in the study. Also, the $\mathbf{R^2}$ of the present study can be recognized as substantial.

Table 5: Coefficient of Determination (R^2)

	R Square	R Square Adjusted
SURVIVALOF MICROFINANCE BANKS	0.747	0.746

Source: SMART-PLS Output

Model Goodness of Fit (GoF)

To validate the PLS model, it is essential to evaluate its goodness of fit, as recommended by Hair et al. (2017). In this study, the standardized root means square residual (SRMR) was employed for this purpose. The selection of this index was based on the fact that SRMR provides an absolute fit measure, where a value of zero signifies a perfect fit. Following Hu and Bentler's (1998) suggestion that a value below 0.08 represents a good fit when using SRMR for model assessment, the study's result revealed an SRMR value of 0.033. This indicates that the model fits well. Besides the chi-square, other measures corroborate the goodness of fit in the study's model.

Table 6: Model of Goodness of fit Summary

	Saturated Model	Estimated Model
SRMR	0.033	0.033
d_ULS	3.903	3.903
d_G	3.730	3.730
Chi-Square	5075.122	5075.122
NFI	0.432	0.432

Source: SMART-PLS Output

Test of Hypotheses

The table below show the path coefficients, t-values and p-values used to test the hypotheses of the study:

Table 7: Path Coefficient of the Model

Variables	Beta	T Statistics (|O/STDEV|)	f^2 Values	P Values	Decision
Corporate Culture -> Survival of Microfinance Banks	-0.126	3.009	0.032	0.003	Rejected
Organizational Structure -> Survival of Microfinance Banks	0.947	39.949	0.1.836	0.000	Rejected

Source: SMART-PLS Output

Hypothesis One

H_{o1}: Corporate culture has no statistically significant effect on the survival of MFBs in Northern Nigeria. The result of the test as shown in table 7 revealed that corporate culture negatively and significantly affected survival of MFBs in Northern Nigeria, with β = -0. 126 and p = 0. 003. Thus, hypothesis one was not supported and therefore rejected at 5% level of significance. There is adequate evidence to reject the null hypothesis and the study therefore conclude that corporate culture has negative and significant effect on survival of MFBs in Northern Nigeria.

Hypothesis Two

H_{o2}: Organization Structure has no statistically significant effect on the survival of MFBs in Northern Nigeria.

The result from table 7 shows that Organization structure has positive but significant effects on survival of MFBs in Northern Nigeria, with β = 0.947 and p = 0. 000. Thus, hypothesis two was supported and therefore accepted at 5% level of significance. There is adequate evidence to accept the null hypothesis and the study therefore conclude that Organization Culture has positive and significant effects on survival of MFBs in Northern Nigeria.

Discussion of Findings

The first finding revealed that corporate culture has a negative and significant effect on survival of microfinance banks in Northern Nigeria, this imply that corporate culture may be less appealing or make the internal business environment less desirable to microfinance banks, which in turn reduces their survival of business. The finding is in agreement with that of Reino et al. (2020) who found negative and significant effect of survival of microfinance banks. However, the finding disagrees with the finding of Bhattacharya and Rahman (2021) who found positive and insignificant effect of corporate culture in Bangladesh.

On the other hand, organizational structure appears to be an important factor contributing to the survival and sustainability of microfinance banks operating in Northern Nigeria. The research suggests that fostering a positive organizational culture is crucial for MFBs to thrive in this regional context. These findings could have important practical implications for microfinance institutions aiming to improve their long-term viability in Northern Nigeria. This finding agrees with the findings of Macaulay *et al.* (2022) who found positive but significant effect on the level of employee's commitment in the manufacturing sector Edo State, Nigeria. But the finding however, disagreed with that of Shabbir (2023) who found negative and significant effect on the employee's survival of brewing firms in Nigeria Stock Exchange.

CONCLUSIONS AND RECOMMENDATIONS

This study examined the effect effect of internal business environmental factors on the survival of microfinance banks in Northern in Northern Nigeria. The findings concluded that, corporate culture exhibited by microfinance banks in Northern Nigeria is a significant factor undermining their long-term survival and sustainability. This finding underscores the importance of carefully considering organizational structure and the survival of microfinance bankss. Based on the finding that organizational structure has positive and significant effect on the survival of MFBs in Northern Nigeria, it is a crucial factor contributing to their long-term survival and sustainability. The strong positive relationship indicates that fostering a favorable organizational culture is essential for the viability and growth of these institutions in the region.
Based on the findings and conclusions above, the study recommends thus:

i. Microfinance Banks in the Northern Nigeria, should assess the current corporate culture within microfinance banks to identify specific elements contributing to the negative impact. This audit should involve surveys, interviews, and focus groups with employees, management, and stakeholders. By addressing the negative aspects of corporate culture and focusing on creating a supportive and positive environment, microfinance banks in Northern Nigeria can improve their chances of survival and success.
ii. Microfinance Banks in the Northern Nigeria, should identify and reinforce the specific aspects of the organizational structure that are contributing positively to the survival of MFBs. Celebrate and institutionalize these elements to ensure they are deeply embedded in the organization. Document and share best practices related to organizational structure across all branches and units of the MFBs. Encourage branches that are excelling to mentor and support others.

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Research questionnaire

Key: SA= Strongly Agree, A= Agree, U= Undecided, D= Disagree, SD= Strongly Disagree

S/N	Statement	SA	A	U	D	SD
	Corporate Culture:					
CPC1	The microfinance bank promotes a strong sense of mission and purpose among its employees.					
CPC2	The bank's corporate culture emphasizes ethical behavior and integrity in all operations.					
CPC3	The bank encourages innovation and creativity among its employees.					
CPC4	There is a positive and supportive work environment that fosters employee well-being and job satisfaction.					
CPC5	The bank's corporate culture aligns well with the values and needs of its customers and stakeholders.					
	Organizational Structure:					
OGS1	The organizational structure of the microfinance bank is welldefined and easily understandable.					
OGS2	The hierarchical levels within the bank support efficient communication and decision-making.					
OGS3	The organizational structure promotes collaboration and teamwork among employees.					
OGS4	The allocation of roles and responsibilities within the bank is clear and effective.					
OGS5	The current organizational structure contributes to the overall stability and effectiveness of the microfinance bank.					
	Microfinance Bank's Survival:					
MFBS1	The microfinance bank has demonstrated resilience and adaptability in the face of economic challenges.					
MFBS2	The bank has a solid track record of sustainability and profitability over the years.					
MFBS3	The bank's leadership shows a proactive approach to address potential threats to its survival.					
MFBS4	The microfinance bank effectively responds to changes in the regulatory environment to ensure compliance and continuity.					
MFBS5	The bank's overall performance and reputation indicate a high likelihood of continued survival and growth.					