جامعة الموصل

كلية الإدارة والاقتصاد

أثر الكفاءة التشغيلية في الاداء المالي للقطاع المصرفي
دراسة في عينة من الدول العربية

رسالة ماجستير مقدمة إلى مجلس كلية الادارة والاقتصاد بجامعة الموصل وهي جزء من متطلبات نيل شهادة الماجستير في العلوم الماليَّة والمصرفية

فاتن سليمان أحمد سعيد الزيدان

بإشراف

الأستاذ المساعد الدكتورة

زهراء أحمد محمد النعيمي

1447 هـ　　　　2025 م

المستخلص

يعد موضوع قياس اثر الكفاءة التشغيلية في الاداء المالي للقطاع المصرفي واحداً من اهم المواضيع التي باتت الشغل الشاغل للقائمين عليه بغية الوصول به الى تحقيق مستويات مقبولة من الكفاءة والاداء، وبالتالي تحقيق الميزة التنافسية المناسبة للنهوض بهذا القطاع المهم الذي يعد العمود الفقري للاقتصاد الذي يعمل فيه، لما للقطاع المصرفي من اهمية كبيرة في تعبئة المدخرات من وحدات الفائض المالي واعادة تحويلها الى وحدات العجز المالي، الامر الذي يساهم في توظيف الموارد المتاحة بغية تحقيق اهدافه المنشودة المتمثلة في تعظيم العائد، مقابل تخفيض التكاليف التي يتكبدها لتحقيق تلك الاهداف، من خلال محاولاته المستمرة لتحسين الكفاءة التشغيلية مما ينعكس ايجابياً في تحسين الأداء المالي له، إذ يتأثر الأداء المالي للقطاع المصرفي المتمثل بـ(مؤشر كفاية راس المال ومؤشر جذب الودائع و مؤشر التوظيف للودائع) بالعديد من العوامل التي تتعلق بالكفاءة التشغيلية المتمثلة بـ(هامش صافي الفائدة ومعدل دوران الموجودات والعائد على حق الملكية)، وبعد تحديد العوامل المؤثرة في الاداء المالي للقطاع المصرفي تم وضع مجموعة من الاهداف التي يطمح القائمون على القطاع المصرفي تحقيقها كتحديد اثر الكفاءة التشغيلية في الاداء المالي للقطاع المصرفي والعمل على تحديد نقاط القوة وتعزيزها ونقاط الضعف لتحسينها، الامر الذي ينعكس ايجابياً في ادائه، ولقد ركزت الدراسة على عينة من القطاعات المصرفية العربية المتمثلة بالقطاع المصرفي العراقي والاردني والكويتي، وقد تم الحصول على البيانات الخاصة بالقطاعات المصرفية عينة الدراسة للمدة من 2012 ولغاية 2021 من الموقع الرسمي للبنك الدولي، التي اخضعت لعمليات تحليل الأداء المالي باستخدام مجموعة من النسب، فضلاً عن اخضاعها إلى التحليل الاحصائي باستخدام اسلوب تحليل (ARDL)، واستنتجت الدراسة بوجود علاقة عكسية بين مؤشرات الكفاءة التشغيلية ومؤشرات الأداء المالي للقطاع المصرفي العراقي، ما يعكس وجود خلل في الكفاءة التشغيلية للقطاع المصرفي، كما وتوصلت الدراسة إلى وجود علاقة عكسية بين مؤشرات الكفاءة التشغيلية ومؤشرات الاداء المالي للقطاع المصرفي الاردني، عكست تحسن الكفاءة التشغيلية للقطاع المصرفي، بينما توصلت الدراسة الى وجود علاقة طردية بين مؤشرات الكفاءة التشغيلية ومؤشرات الأداء المالي للقطاع المصرفي الكويتي، ما يعكس حسن الكفاءة التشغيلية للقطاع المصرفي والكويتي، واقترحت الدراسة بقيام القطاعات المصرفية

العربية بالموازنة بين مؤشرات الكفاءة التشغيلية ومؤشرات الأداء المالي بغية تحقيق العلاقة المثلى التي تحقق اهدافه.

الكلمات المفتاحية: القطاع المصرفي العراقي والاردني والكويتي، الكفاءة التشغيلية، الأداء المالي.

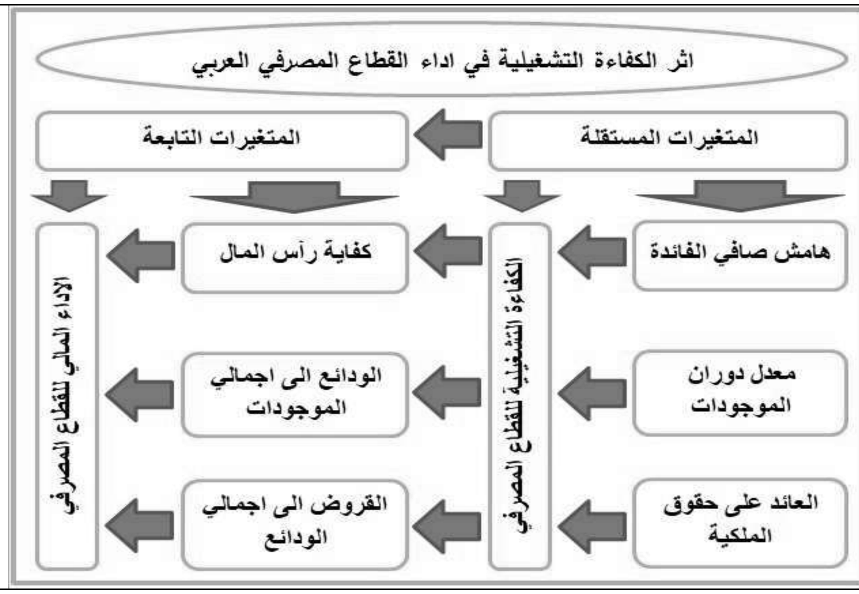
Abstract

Measuring the impact of operational efficiency on the financial performance of the banking sector is one of the most important topics that has become a primary concern for those in charge of the sector, aiming to achieve acceptable levels of efficiency and performance. This, in turn, will enable the sector to gain a competitive advantage suitable for advancing this vital sector, which is the backbone of the economy in which it operates. The banking sector plays a crucial role in mobilizing savings from surplus units and redirecting them to address deficit units. This contributes to the efficient use of available resources to achieve its desired goals of maximizing returns while minimizing the costs incurred in achieving these goals. This is accomplished through continuous efforts to improve operational efficiency, which positively impacts financial performance. The financial performance of the banking sector, as measured by capital adequacy ratio, the deposit attraction ratio, and the deposit utilization ratio, is influenced by several factors related to operational efficiency, such as the net interest margin, asset turnover ratio, and return on equity. After identifying the factors affecting the financial performance of the banking sector, a set of objectives was established that those in charge of the sector aspire to achieve, including determining the impact of operational efficiency on the financial performance of the banking sector. The study examines operational efficiency in the financial performance of the banking sector, identifying and reinforcing its strengths and addressing its weaknesses to improve them, which positively impacts its performance. The study focused on a sample of Arab banking sectors, namely the Iraqi, Jordanian, and Kuwaiti sectors. Data for the sampled banking sectors, covering the period from 2012 to 2021, was obtained from the World Bank's official website. This data was subjected to financial performance analysis using a set of ratios, as well as statistical analysis using the ARDL (Arithmetic Dynamics Analysis) method. The study concluded that there is an inverse relationship between operational efficiency indicators and financial performance indicators in the Iraqi banking sector, reflecting a deficiency in the sector's operational efficiency. Similarly, the study found an inverse relationship between operational efficiency indicators and financial performance indicators in the Jordanian banking sector, reflecting an improvement in the sector's operational efficiency. Finally, the study found a direct relationship between operational efficiency indicators and financial performance indicators in the Kuwaiti banking sector, reflecting its high operational efficiency. The study suggests that Arab banking sectors should undertake further measures to improve their operational efficiency. By balancing operational efficiency indicators with financial performance indicators to achieve the optimal relationship that fulfills its objectives.

Keywords: Iraqi, Jordanian, and Kuwaiti banking sectors, operational efficiency, financial performance.

The impact of operational efficiency on the financial performance of the banking sector: A study in a sample of Arab countries

Author: Faten Suleiman Ahmed Saeed Advisor: AL-Nuaimi Z. A. Publisher: University of Mosul

HIGHLITS	GRAPHICAL ABSTRACT
The operational efficiency of the Iraqi banking sector was poor, which negatively affected its financial performance. The operational efficiency of the Jordanian banking sector was good, which positively affected its financial performance The operational efficiency of the Kuwaiti banking sector declined which negatively affected its financial performance.	

Keywords:

Iraqi Jordanian, and Kuwaiti banking sectors

operational efficiency

financial performance

ABSTRACT

Measuring the impact of operational efficiency on the financial performance of the banking sector is one of the most important topics that has become a primary concern for those in charge of the sector, aiming to achieve acceptable levels of efficiency and performance. This, in turn, will enable the sector to gain a competitive advantage suitable for advancing this vital sector, which is the backbone of the economy in which it operates. The banking sector plays a crucial role in mobilizing savings from surplus units and redirecting them to address deficit units. This contributes to the efficient use of available resources to achieve its desired goals of maximizing returns while minimizing the costs incurred in achieving these goals. This is accomplished through continuous efforts to improve operational efficiency, which positively impacts financial performance. The financial performance of the banking sector, as measured by capital adequacy ratio, the deposit attraction ratio, and the deposit utilization ratio, is influenced by several factors related to operational efficiency, such as the net interest margin, asset turnover ratio, and return on equity. After identifying the factors affecting the financial performance of the banking sector, a set of objectives was established that those in charge of the sector aspire to achieve, including determining the impact of operational efficiency on the financial performance of the banking sector. The study examines operational efficiency in the financial performance of the banking sector, identifying and reinforcing its strengths and addressing its weaknesses to improve them, which positively impacts its performance. The study focused on a sample of Arab banking sectors, namely the Iraqi, Jordanian, and Kuwaiti sectors. Data for the sampled banking sectors, covering the period from 2012 to 2021, was obtained from the World Bank's official website. This data was subjected to financial performance analysis using a set of ratios, as well as statistical analysis using the ARDL (Arithmetic Dynamics Analysis) method. The study concluded that there is an inverse relationship between operational efficiency indicators and financial performance indicators in the Iraqi banking sector, reflecting a deficiency in the sector's operational efficiency. Similarly, the study found an inverse relationship between operational efficiency indicators and financial performance indicators in the Jordanian banking sector, reflecting an improvement in the sector's operational efficiency. Finally, the study found a direct relationship between operational efficiency indicators and financial performance indicators in the Kuwaiti banking sector, reflecting its high operational efficiency. The study suggests that Arab banking sectors should undertake further measures to improve their operational efficiency. By balancing operational efficiency indicators with financial performance indicators to achieve the optimal relationship that fulfills its objectives.

2025 M.Sc. Thesis @Univ. of Mosul, College of Adm & Eco., Fin. Ban. Dept. (https://www.uomosul.edu.iq/libcentral).

E-Mail: Central library@uomosul.edu.iq
faten.23bap1 20@student.uomosul.edu.iq

University of Mosul

College of Administration & Economics

The impact of operational efficiency on the financial performance of the banking sector: A study in a sample of Arab countries

Faten Suleiman Ahmed Saeed AL-Zaidan

M.Sc. / Thesis

Master of Financial and Banking Sciences

Supervised by

Assistant Professor
Dr. Zahraa Ahmed Mohammed AL-Nuaimi

2025 A.D 1447 A.H