جامعة الموصل

كلية الادارة والإقتصاد

قسم العلوم المالية والمصرفية

نماذج الأعمال المصرفية وأثرها في الاستقرار المالي-دراسة مقارنة بين المصارف العراقية والمصارف العاملة في عدد من البلدان العربية

رسالة ماجستير

العلوم المالية والمصرفية

مصطفى أحمد حسين الأومري

بإشراف

الأستاذ المساعد الدكتورة

سجى فتحي محمد يونس الطائي

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المستخلص

هدفت الدراسة الحالية إلى تحديد نماذج الأعمال المصرفية وأثرها على الاستقرار المالي في المصارف التجارية العاملة في بعض البلدان العربية (العراق–الكويت–الاردن–قطر–الامارات العربية المتحدة) للمدة (2014–2023)، بلغ عدد المصارف عينة الدراسة 51 مصرفاً موزعة على الدول العربية عينة الدراسة بمجموع مشاهدات بلغ 510 مشاهدة. تم استخدام التحليل العنقودي لتحديد نماذج الأعمال المصرفية كما تم توظيف نماذج الانحدار المتعدد والمتمثلة بـ (نماذج الانحدار التجميعي والثابت والعشوائي) لغرض بيان أثر متغيرات الدراسة على الاستقرار المالي للمصارف، كما تم استخدام الاختبارات التشخيصية لاختيار النموذج المناسب والادق، وبناءً عليه تم اختيار نموذج الأثر الثابت. وتوصلت الدراسة الى العديد من الاستنتاجات من اهمها ان المصارف التجارية عينة الدراسة تنتهج نموذجي أعمال رئيسيين هما نموذج التنويع ونموذج التركيز، وأظهرت النتائج أن نموذج التركيز كان ذو تأثير ايجابي ومعنوي على الاستقرار المالي في المصارف التجارية العراقية في حين كان تأثيره سلبي ومعنوي على الاستقرار المالي في المصارف التجارية العاملة في الدول العربية (الكويت– الاردن– قطر– الامارات العربية المتحدة)؛ اما نموذج التنويع فكان ذو تأثير سلبي معنوي على الاستقرار المالي للمصارف التجارية العراقية، في حين كان تأثيره ايجابي ومعنوي على الاستقرار المالي في المصارف التجارية العاملة في الدول العربية.

وتوصي الدراسة إدارة المصارف بـ اختيار نموذج العمل المصرفي الملائم للمصرف بما ينسجم مع متغيرات البيئة الداخلية والخارجية له. إذ يمكن اعتماد أكثر من نموذج عمل لتحقيق اهداف المصرف وضمان اتقانه واستمراره بالعمل في السوق المصرفي.

الكلمات المفتاحية: نموذج التركيز، نموذج التنويع، الاستقرار المالي، التحليل العنقودي

Abstract

The present study aimed to identify banking business models and their impact on financial stability in commercial banks operating in selected Arab countries (Iraq, Kuwait, Jordan, Qatar, and the United Arab Emirates) for the period (2014–2023). The study sample consisted of 51 banks distributed across the Arab countries under consideration, with a total of 510 observations. Cluster analysis was employed to determine the banking business models, while multiple regression models—namely pooled regression, fixed effects, and random effects—were utilized. In addition, diagnostic tests were applied to select the most appropriate and accurate model, upon which the fixed effects model was chosen.

The study reached several conclusions, the most prominent of which indicated that commercial banks in the sample adopt two main business models: the diversified business model and the focused business model. Regarding the impact of these models on financial stability, the results revealed that the focused business model exerted a positive and significant effect on the financial stability of Iraqi commercial banks, whereas it had a negative and significant effect on the financial stability of commercial banks operating in the Arab countries (Kuwait, Jordan, Qatar, and the UAE). Conversely, the diversified business model demonstrated a negative and significant effect on the financial stability of Iraqi commercial banks, while showing a positive and significant effect on the financial stability of commercial banks operating in the Arab countries.

The study recommends that bank management should select the business model most appropriate for each bank in alignment with its internal and external environmental variables. Furthermore, adopting more than one business model can be a viable approach to achieving the bank's objectives, ensuring efficiency, and sustaining its operations in the banking market.

Keywords: Focused business model, Diversified business model, Financial stability, Cluster analysis

Banking business models and their impact on financial stability (an comparative study of a sample of commercial banks operating in selected Arab countries)

Author:mostafa ahmed Hussain mohammed   Advisor: Dr. saja fathi mohammed younis

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HIGHLITS

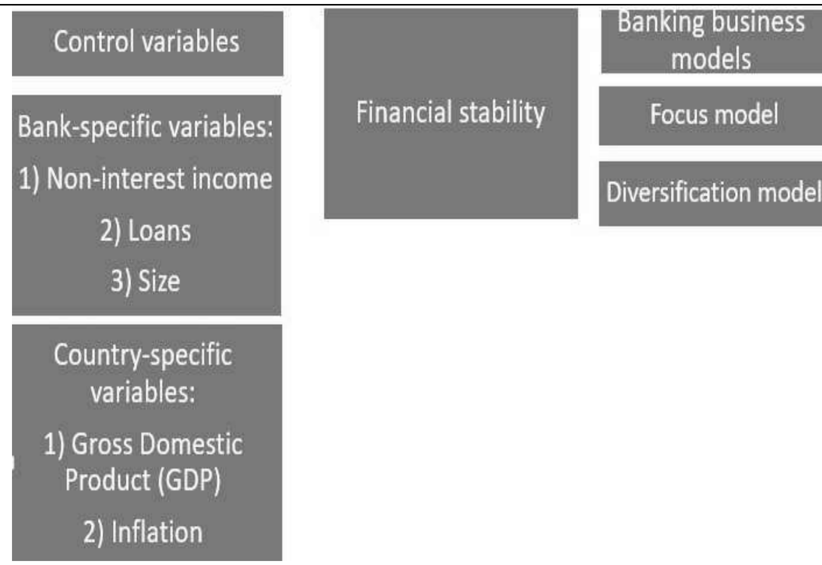
To identify the concept of the banking business model and its types.

To identify the concept of financial stability in commercial banks, its objectives, and the factors influencing it.

To analyze the relationship between the type of banking business model and financial stability in the commercial banks under study.

To analyze the impact of the banking business model on financial stability in the commercial banks under study.

GRAPHICAL ABSTRACT



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(**https://uomosul.edu.iq/libcentral**)
E-Mail: central library@uomosul.edu.ig
mostafa.23bap116@student.uomosul.edu.iq
alomaree95@gmailcom

University of Mosul
College of Administration & Economics

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Master's thesis
Banking and Finance

Mostafa Ahmed Hussain Alomaree

Supervision by

Assistant Professor Dr.
Saja Fathi Mohammed Younis

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