

Financial Performance of Palestinian Commercial Banks

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Abstract

The purpose of this study is to empirically examine the financial performance of five Palestinian commercial banks listed on Palestine securities exchange (PEX). In this paper, Financial performance has been measured by using three indicators; Internal-based performance measured by Return on Assets, Market-based performance measured by Tobin's Q model (Price / Book value of Equity) and Economic-based performance measured by Economic Value add. The study employed the correlation and multiple regression analysis of annual time series data from 2005-2010 to capture the impact of bank size, credit risk, operational efficiency and asset management on financial performance measured by the three indicators, and to create a good-fit regression model to predict the future financial performance of these banks. The study rejected the hypothesis claiming that "there exist statistically insignificant impact of bank size, credit risk, operational efficiency and asset management on financial performance of Palestinian commercial banks".

Key words: Financial Performance, Tobin's Q ratio, Economic Value add, Operational Efficiency, Asset management, Credit Risk.

1. Introduction

The banking sector is considered to be an important source of financing for most businesses. The common assumption, which underpins much of the financial performance research and discussion, is that increasing financial performance will lead to improved functions and activities of the organizations. The subject of financial performance and research into its measurement is well advanced within finance and management fields. It can be argued that there are some principal factors to improve financial performance for financial institutions: the bank's size, its assets management, leverage ratio, operational efficiency ratio, its portfolio composition, and credit risk. The motivation of conducting this research stems from that few studies have examined this issue or tried to better explain the performance of Palestinian commercial banks, those studies tend to use traditional financial ratio analysis and benchmarking to measure banks' performance, therefore a comprehensive performance analysis framework that entails profitability and risk needs to be developed to go beyond the traditional ratio analysis.

2. Related Literature

2.1 Measuring banking Financial Performance

As it known in accounting literature, there are limitations associated with the use of financial ratios, in that ratio analysis is retrospective not prospective examination and it based on accounting rather than economic data. However, in this paper, ROA along with price to book value (Tobin's Q model) and economic value add are used as performance proxy measures. Bank's size, Asset management, operational efficiency and credit risk are used as independent variables to capture their impact on the financial performance of Palestinian commercial banks.

"Beyond ROE, how to measure bank performance,2010" is a study conducted by the European Central bank in September to analyze performance in terms of banks' capacity to generate sustainable profitability . The study favored using the ROA, market -based performance such as P/B ratio, and Economic-based performance rather than using ROE; as ROE give limited insight about the bank profitability and performance.

Financial Performance Of Palestinian Commercial Banks

**Allam Hamdan, Haneen Mohammad
Shoaib, Bahaaeddin Alareeni, Reem
Hamdan**



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Financial Performance of Palestinian Commercial Banks Akram Alkhatib, 2014 The purpose of this study is to empirically examine the financial performance of five Palestinian commercial banks listed on Palestine securities exchange PEX In this paper Financial performance has been measured by using three indicators Internal based performance measured by Return on Assets Market based performance measured by Tobin's Q model Price Book value of Equity and Economic based performance measured by Economic Value add The study employed the correlation and multiple regression analysis of annual time series data from 2005 2010 to capture the impact of bank size credit risk operational efficiency and asset management on financial performance measured by the three indicators and to create a good fit regression model to predict the future financial performance of these banks The study rejected the hypothesis claiming that there exist statistically insignificant impact of bank size credit risk operational efficiency and asset management on financial performance of Palestinian commercial banks

Business Performance and Financial Institutions in Europe Alexandra Horobet, Persefoni Polychronidou, Anastasios Karasavoglou, 2020-10-24 This book examines the business models performance and decision making approaches employed by financial institutions in Central and Southeast Europe The respective contributions cover a wide range of industries including banking pharmaceuticals and airline business services and present both theoretical and empirical studies that highlight economy wide risks and opportunities for European companies The book is divided into four parts the first of which provides a critical assessment of the competitiveness and performance of European companies while the second examines decision making approaches at financial institutions the third and fourth parts address the macroeconomic risks and opportunities for business development in Europe Intended for scholars political decision makers and practitioners the book offers new perspectives on Central and Southeast European financial and business research

The Implementation of Smart Technologies for Business Success and Sustainability Allam Hamdan, Haneen Mohammad Shoaib, Bahaaeddin Alareeni, Reem Hamdan, 2022-09-24 Industry 4.0 technologies identified as the main contributor to the digitalization era New technology delivers optimal outputs by utilization of effective resource Therefore smart technologies that has inventive and creative objects became critical to enterprise recent studies shows that its led enterprises business such as SMEs to considerable investments which many organizations over the world attempt to use innovative technologies such as IoT and AI these technologies have potential on sustainable business models In addition to that innovation usage in business models led to significant benefits towards sustainability concept in SMEs marketplace Furthermore Sustainability objectives refers to corporate sustainability term which integrate enterprise operations with social educational environmental and economic benefits as process of decision making can impact during sustainability implications This book focus on the implementation of smart technologies for growing business the book includes research articles and expository papers on the applications of technology on Decision Making Healthcare Smart Universities

Advertising E marketing Public Sector and Digital Government FinTech RegTech Some researchers also discussed the role of smart technologies in the current COVID 19 pandemic whether in the health sector education and others On all of these the researchers discussed the impact of smart technologies on decision making in those vital sectors of the economy

Innovative Strategies for Implementing FinTech in Banking Albastaki, Yousif Abdullatif, Razzaque, Anjum, Sarea, Adel M., 2020-08-28 FinTech is encouraging various new practices such as diminishing the use of cash in different countries increasing rate of mobile payments and introducing new algorithms for high frequency trading across national boundaries It is paving the way for new technologies emerging in the information technology scene that allow financial service firms to automate existing business processes and offer new products including crowdfunding or peer to peer insurance These new products cater to hybrid client interaction and customer self services changing the ecosystem by increasing outsourcing for focused specialization by resizing and leading to new ecosystems and new regulations for encouraging FinTech However such new ecosystems are also accompanied by new challenges *Innovative Strategies for Implementing FinTech in Banking* provides emerging research exploring the theoretical and practical aspects of technology inclusion in the financial sector and applications within global financing It provides a clear direction for the effective implementation of FinTech initiatives programs for improving banking financial processes financial organizational learning and performance excellence Featuring coverage on a broad range of topics such as artificial intelligence social financing and customer satisfaction this book encourages the management of the financial industry to take a proactive attitude toward FinTech resulting in a better decision making capability that will support financial organizations in their journey towards becoming FinTech based organizations As such this book is ideally designed for financial analysts finance managers finance administrators banking professionals IT consultants researchers academics students and practitio

Financial Technology (FinTech), Entrepreneurship, and Business Development Bahaaeddin Alareeni, Allam Hamdan, 2022-07-02 This book constitutes the refereed proceedings of the International Conference on Business and Technology ICBT2021 organized by EuroMid Academy of Business Technology EMABT held in Istanbul between 06 07 November 2021 In response to the call for papers for ICBT2021 485 papers were submitted for presentation and inclusion in the proceedings of the conference After a careful blind refereeing process 292 papers were selected for inclusion in the conference proceedings from forty countries Each of these chapters was evaluated through an editorial board and each chapter was passed through a double blind peer review process The book highlights a range of topics in the fields of technology entrepreneurship business administration accounting and economics that can contribute to business development in countries such as learning machines artificial intelligence big data deep learning game based learning management information system accounting information system knowledge management entrepreneurship and social enterprise corporate social responsibility and sustainability business policy and strategic management international management and organizations organizational behavior and HRM operations

management and logistics research controversial issues in management and organizations turnaround corporate entrepreneurship innovation legal issues business ethics and firm governance managerial accounting and firm financial affairs non traditional research and creative methodologies These proceedings are reflecting quality research contributing theoretical and practical implications for those who are wise to apply the technology within any business sector It is our hope that the contribution of this book proceedings will be of the academic level which even decision makers in the various economic and executive level will get to appreciate

Sustainability in Light of Governance and Artificial Intelligence Applications Bahaa Subhi Awwad, 2025-07-03 The research presented here emphasizes the vital role of governance and artificial intelligence in ensuring business sustainability across various industries highlighting the key elements that show how business governance and AI impact company survival

Foreign Operations, Export Financing, and Related Programs Appropriations for 2006 United States. Congress. House. Committee on Appropriations. Subcommittee on Foreign Operations, Export Financing, and Related Programs, 2005

Sustainable Finance, Digitalization and the Role of Technology Bahaaeddin Alareeni, Allam Hamdan, 2022-07-13 This book constitutes the refereed proceedings of the International Conference on Business and Technology ICBT2021 organized by EuroMid Academy of Business Technology EMABT held in Istanbul between 06-07 November 2021 In response to the call for papers for ICBT2021 485 papers were submitted for presentation and inclusion in the proceedings of the conference After a careful blind refereeing process 292 papers were selected for inclusion in the conference proceedings from forty countries Each of these chapters was evaluated through an editorial board and each chapter was passed through a double blind peer review process The book highlights a range of topics in the fields of technology entrepreneurship business administration accounting and economics that can contribute to business development in countries such as learning machines artificial intelligence big data deep learning game based learning management information system accounting information system knowledge management entrepreneurship and social enterprise corporate social responsibility and sustainability business policy and strategic management international management and organizations organizational behavior and HRM operations management and logistics research controversial issues in management and organizations turnaround corporate entrepreneurship innovation legal issues business ethics and firm governance managerial accounting and firm financial affairs non traditional research and creative methodologies These proceedings are reflecting quality research contributing theoretical and practical implications for those who are wise to apply the technology within any business sector It is our hope that the contribution of this book proceedings will be of the academic level which even decision makers in the various economic and executive level will get to appreciate

Islamic Development in Palestine Stephen Royle, 2016-10-04 This book assesses the capabilities of an Islamic approach in aiding self organisation by examining the case of the occupied Palestinian territories in conjunction with a comparative analysis of four other nations Three main mechanisms of Islamic development are explored finance

microfinance and charity Identifying the need to recognise the non linear nature of societal interaction at the individual community and state levels the book uses complexity theory to better understand development It assesses the role of Islamic development at macro and micro levels and identifies issues with rigid and hierarchical policy making UNRWA and Palestinian Refugees Sari Hanafi, Leila Hilal, Lex Takkenberg, 2014-04-24 Exploring the evolution of the United Nations Relief and Works Agency for Palestine Refugees in the Near East UNRWA this book fills a lacuna in literature on the agency UNRWA and Palestinian Refugees employs recent fieldwork in order to analyse challenges in programmes and service delivery protection camp governance community participation and camp improvement and reconstruction The chapters examine the way UNRWA is adapting to a changing social political and economic context mostly within urban settings a paradigmatic shift from understanding the Agency s role as simply a provider of relief and services to one comprehensively supporting the human development of Palestinian refugees Examining the refugee debate using new disciplines and research frameworks this collection aims to emphasise the centrality of the Palestinian refugee issue for Middle East peace making and to contribute a better understanding of a unique agency This book will be a useful aid for students and researchers with an interest in Middle East Studies Politics and the Israeli Palestinian conflict

XIV Prêmio ANPEC-FEBRABAN de Economia Bancária Federação Brasileira de Bancos FEBRABAN, 2023-05-23 Neste livro trazemos os trabalhos vencedores da edi o de 2022 o primeiro da nossa parceria que como o leitor poder observar mantiveram e at ampliaram a excel ncia t cnica e acad mica que observamos nas edi es anteriores Temos aqui os trabalhos vencedores nas tr s categorias que comp em o Pr mio al m de trabalhos que receberam a Men o Honrosa da banca avaliadora Na categoria A de Artigos Acad micos Diego Nunes Teixeira foi o autor do trabalho premiado com um estudo que buscou mensurar o gap de g nero nos programas de microcr dito considerando a din mica da economia local e do mercado de trabalho O trabalho vencedor da categoria B que premia Teses e Disserta es foi do Alexandre Schwinden Garcia que elaborou uma tese com 3 ensaios O livro traz o ensaio que investiga os impactos de anos eleitorais sobre a rentabilidade dos bancos p blicos Na categoria que premiou os trabalhos referentes ao tema ESG o premiado foi Taylon Henrique Alves Sim es que verificou se no setor financeiro brasileiro a participa o feminina na presid ncia e nos conselhos de administra o impactam o desempenho das empresas Como mencionado al m dos trabalhos vencedores o livro tamb m traz outros dois artigos que receberam a Men o Honrosa Um deles foi o do Leonardo Aparecido Santos Silva cujo t tulo An lise das medidas macroprudenciais e da din mica do cr dito dos pa ses da Am rica Latina 2000 2019 O outro trabalho foi elaborado pela Bruna Gon alves Fonseca Moura com o t tulo Diferentes Riscos Diferentes Regras Como as caracter sticas das institui es banc rias influenciam o risco financeiro sist mico

Global Issues in Banking and Finance Nesrin Ozatac, Korhan K. Gokmenoglu, 2019-10-17 This volume presents current developments in the fields of banking and finance from an international perspective Featuring contributions from the 4th International Conference on Banking and Finance Perspectives ICBFP this volume serves as a valuable forum for discussing

current issues and trends in the banking and financial sectors especially in light of the global economic challenges triggered by financial institutions Using the latest theoretical models new perspectives are brought to topics such as international banking and finance Islamic banking fintech and corporate finance Offering an opportunity to explore the challenges of a rapidly changing industry this volume will be of interest to academics policy makers and scholars in the fields of banking insurance and finance **Analytics in Finance and Risk Management** Nga Thi Hong Nguyen,Shivani Agarwal,Ewa Ziemba,2023-12-26 This book presents contemporary issues and challenges in finance and risk management in a time of rapid transformation due to technological advancements It includes research articles based on financial and economic data and intends to cover the emerging role of analytics in financial management asset management and risk management Analytics in Finance and Risk Management covers statistical techniques for data analysis in finance It explores applications in finance and risk management covering empirical properties of financial systems It addresses data science involving the study of statistical and computational models and includes basic and advanced concepts The chapters incorporate the latest methodologies and challenges facing financial and risk management and illustrate related issues and their implications in the real world The primary users of this book will include researchers academicians postgraduate students professionals in engineering and business analytics managers consultants and advisors in IT firms financial markets and services domains

The Palestinian National Authority: Studies of the Experience and Performance 1994-2013 Prof. Ahmad M. al-Khalidi,Dr. Farid Abu-Dheir,Ghina Sami Jamal al-Din,Dr. Mohsen M. Saleh,Aziz Haroon Kayed,Fatima Hassan 'Itani,Hasan M. Ibhaish,Dr. Nadia Said Al Deen,Basem Jalal Elkassem,Feras Khalid Abu Helal,Iqbal Walid 'Omeish,Rabi' M. al-Dannan,Wael Ahmad Sa'ad ,Prof. Walid 'Abd al-Hay,2019-06-23 Almost twenty years after the Oslo Accords and the formation of the Palestinian National Authority PA there is a need to examine this experience in all its aspects especially since it has not achieved its main goal the transition from an autonomous authority to an independent state with full sovereignty over the 1967 occupied Palestinian territories West Bank and Gaza Strip This book is a comprehensive study of the PA and its experience The 15 chapters analyze the aspects of the PA establishment and its legislative judicial and presidential institutions as well as the performance of successive governments The book deals with the internal Palestinian situation the security forces the PA position towards the resistance forces and economic demographic educational and health conditions in the West Bank and Gaza Strip It also tackles the corruption in the PA the relationship between the PA and the media as well as its foreign policy This book is a systematic scientific study that forensically documents the PA experience It has undergone the usual procedures of scientific editing including the reviewing of texts and references **Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0** Abdalmuttaleb M. A. Musleh Al-Sartawi,Abdulnaser Ibrahim Nour,2024-05-28 Industry 5 0 has been dubbed as the digital revolution with a soul This book incorporates a wealth of research which integrates artificial intelligence AI with economic sustainability and Industry 5 0 It examines the human

centricity of the upcoming digital revolution and the role of sustainable technologies in enhancing the livelihoods of workers individuals communities and eventually societies It provides insight on important areas related to artificial intelligence sustainable development and society 5 0 The chapters present a wide range of topics including block cipher entrepreneurship and AI AI and stock trading decisions digital transformation knowledge management chatbot engineering cybersecurity and smart metering system This book is beneficial to scholars and academics who will find in it the knowledge of the support of AI and its contribution to economic sustainability and solutions to enhance human centricity and resilience

Islamic Finance, Governance and Regulation Hakimah Yaacob,Razali Mat Zin,Qaisar Ali,2024-11-12 Islamic financial institutions IFIs are often criticized due to insufficient regulatory provision thus lowering clients confidence in them Additionally few countries have well established legislation relating to the Islamic finance industry while others are only now developing preliminary regulations to incorporate Islamic finance within their own financial systems This book offers a comprehensive understanding of Islamic financial regulation outlining the regulatory landscape in various jurisdictions examining how it supports the development and foundation of IFIs and addressing the regulation and supervision of IFIs from a global perspective The book begins by introducing Islamic finance and its current position in the international banking system then goes on to review the historical developments of the field It discusses the key financial regulators their functions and the regulations that have been implemented to foster the growth of Islamic finance It includes cases from both Eastern and Western countries It thoroughly examines how Shariah principles are integrated into the regulatory framework of Islamic finance Specifically the book examines the laws and arrangements established in different countries regarding the governance of the Islamic finance industry as well as the legal criteria for setting up and governing IFIs The focus is on exploring diverging laws and their impact on developing Islamic Finance This will serve as an academic and practitioner guide to understanding the preliminary regulations required for the establishment governance and management of IFIs Also it offers practical insights and guidance for professionals working in the Islamic finance industry including bankers lawyers regulators and policymakers West Bank and Gaza International Monetary Fund. Middle East and Central Asia Dept.,2022-09-16 For more than a decade commercial banks in West Bank and Gaza WBG have struggled to manage buildups of excess physical Israeli shekel cash Banks elsewhere typically manage the amount and currency composition of physical cash they hold in their vaults through transactions with other commercial banks and central banks However citing money laundering and terrorism financing ML TF concerns the two Israeli banks that currently offer correspondent services to banks operating in WBG no longer offer them cash services The Bank of Israel BoI has imposed limits on the amount of shekel coins and notes it accepts back from Palestinian banks This has long hindered liquidity management and been a drag on the profitability of Palestinian banks but periodic large increases in excess cash in recent years have created additional risks and raised the costs to the Palestinian banking system **Palestine (West Bank and Gaza) Business Law**

Handbook Volume 1 Strategic Information and Basic Laws IBP, Inc.,2016-08-11 Palestine West Bank and Gaza
Business Law Handbook Volume 1 Strategic Information and Basic Laws Business Analytical Capabilities and Artificial Intelligence-Enabled Analytics: Applications and Challenges in the Digital Era, Volume 1 Abdalmuttaleb M. A. Musleh Al-Sartawi,Arafat Salih Aydiner,Mohammad Kanan,2024-06-01 This book explores and discusses how businesses transit from big data and business analytics to artificial intelligence AI by examining advanced technologies and embracing challenges such as ethical issues governance security privacy and interoperability of capabilities This book covers a range of topics including the application of cyber accounting and strategic objectives financial inclusion big data analytics in telecommunication sector digital marketing strategies and sports brand loyalty robotic processes automation in banks and the applications of AI for decision making in human resources healthcare banking and many more The book provides a comprehensive reference for scholars students managers entrepreneurs and policymakers by examining frameworks and business practice implications through its discussions which embrace a wide variety of unique topics on business analytics AI and how it can be applied together to address the challenges of the digital era **Handbook of Human Factors and Ergonomics in Contemporary Business** Shad Ahmad Khan,Sumit Narula,Arshi Naim,Monika Srivastava,2025-07-30 Handbook of Human Factors and Ergonomics in Contemporary Business highlights the symbiotic relationship between human centric approaches and organizational success in 21st century business and corporate culture It delivers a comprehensive exploration of how integrating human factors and ergonomics strategically can fuel innovation enhance performance and deliver a competitive advantage By promoting employee wellbeing to implementing ergonomic interventions for heightened productivity the chapters offer invaluable insights into the role of human factors across differing business sectors Edited and authored by distinguished experts in the field this handbook presents theoretical frameworks empirical evidence and real world case studies Across these chapters split into various sections on perspectives digitalization and wellbeing it provides interdisciplinary perspectives and practical applications to equip readers with the tools needed to encourage thriving workplace environments nurture employee welfare and foster innovation and creativity International case studies from diverse businesses and topics on Industry 5 0 logistics strategy UX productivity green issues and much more result in a thorough overview of the topic It will help any reader optimize organizational performance and understand the key connections between human factors and business success This title is an essential read for researchers and professionals in ergonomics and human factors business and management leadership engineering design and human resources

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