

2006/12/11 2005/4/15

- (1) :
- (2)
- (3).
- (4)
- (5).
- (6) .
- (1):
- (2) .
- (3)
- (4)

Factors affecting the usage level of financial analysis by credit officers in the credit decision: The case of banks operating in Palestine

Abstract :The study aims to give an idea about the usage level of financial analysis by credit officers, of the banks operating in Palestine, as a tool of decision making in the process of giving loans to the Palestinian firms. To collect the data, a special questionnaire was prepared and distributed to the credit officers at all the banks operated in Palestinian territories. The data was analyzed using SPSS program. The analysis results show that there is a weak use of financial analysis as a tool of credit decision making at the banks operating in Palestine. These results depend to two main reasons: (1) the low confidence level of the financial information presented by the firms to credit officers for loan purposes; (2) the qualification field and level of the credit officers themselves. The main recommendation of this study was, to regulate the accounting and auditing profession in Palestine in order to get more confident financial information and to increase the credit officers capability at the financial analysis field and related field.

: -1

.(17 2002)

()

: -2

-1

-2

: -3

-:

-1

-2

-3

: -4

:

-1

-2

-3

: -5

. SPSS

: -6

:

.1

.2

:-

-

-

-

-

-

: -7

15

2

19

8

38

.¹

17

(

)

7

2

(

)

76

71

%100

76

%93.42

2005/12/31

1

: -8

(1999) :

(1988) .

(2004) .

-9

(1998 2)

(2003)

(2002 257)

:

-10

1994/4/29

133 22 2003

- :

(1)

						/	
38	17	21	3	1	2		2003
95	56	39	19	11	8		
133	73	60	22	12	10		

.(1) .

*

. 2003 -1996

(2)

() 2003 -1996

/6 2003	2002	2001	2000	1999	1998	1997	1996	القطاع الاقتصادي
1.66	1.68	1.15	1.56	1.58	1.49	3.78	0.70	الزراعة
10.28	10.56	9.22	8.16	10.53	10.87	12.94	19.5	الصناعة والتعدين
11.44	12.16	10.54	9.23	12.34	12.56	12.29	11	الإتشاءات
26.53	27.49	25.23	26.58	26.39	24.71	37.15	35.5	التجارة العامة
3.48	4.08	3.37	3.64	3.78	2.85	1.01	1.70	خدمات النقل
2.26	2.41	1.97	2.22	3.48	2.64	1.39	1.50	السياحة والفنادق والمطاعم

- 1

.2005/2/20

www.pnic.gov.ps '

13.30	13.35	9.85	9.01	6.4	3.48	2.51	0.70	خدمات ومرافق عامة
4.96	4.85	3.28	3.34	2.94	0.66	0.85	1.40	خدمات مالية
0.10	0.25	0.06	0.94	0.80	1.28	0.72	0.0	شراء أسهم
25.97	23.17	35.32	35.31	32.01	39.48	27.46	28	أغراض أخرى
100	المجموع %							

2003

المصدر:

(%26.5)

%11.4

%10.3

%30

%1.7

%10

ونلاحظ أن غالبية البنوك العاملة في فلسطين تحجم عن تمويل القطاع الزراعي حيث تقدم %1.7 فقط من إجمالي التسهيلات المقدمة في منتصف 2003 .

-11

-:

(3)

%			%		
% 42,3	30		%71,8	51	
% 57,7	41		%15,5	11	
% 0	0		% 12,7	9	
%100	71		% 100	71	

. %71.83

%15.5

%12.7

%42.3

%57.7

(4)

%			%		
%52,1	37	5- 1	%52,1	37	
%22,5	16	10- 6	%22,5	16	
%25,4	18	10 <	%25,4	18	
%100	71		%100	71	

%52.1

%25.4

-

-

-

-

1

%52.1

5

(5)

(%73.2)

(5)

%26,8	19	
%73,2	52	
%100	71	

:

(6)

%			%		
%91,5	56		%59,2	42	
%71,8	51		%33,8	24	
%54,9	39		%7	5	
%11,3	8		%		
			%100	71	

3	3					
%6	%25	%33	%30	%6	%38	%62

∴

(7)

%		
%4	3	
%65	46	
%31	22	

(%65)

%30

.%4

%30

(8)

%47

(1.66)

(8)

%30	21	(1)
%27	19	(2)
%20	14	(3)
%17	12	(4)
%6	4	(5)
%100	70	
(1.66)		

(9)

2

2

(0.05 = α)

(9)

2

sig	2						
0.00	20.09	1	-	-	3	3	
		1.41	6	7	33	46	
		2.27	10	8	4	22	

.0.05 = (α)

2

:

(9)

sig	2	()					
0.009	9.31	15	9	20	44		
		1	6	20	27		

.05 = (α)

9.31 = 2

(10)

2

sig	2	()					
0.002	19.3	1	1	12	14		
		4	3	20	27		
		9	9	7	25	3	
		2	2	1	5	3	

0.05 = α

19.3²

. (0.05 = α)

(11)

%91,5	56	
%71,8	51	
%54,9	39	
%11,3	8	

-:

. ()

(12)

2

-

		()					
sig	²						
0.00	25.83	3	3	32	38		
		13	12	8	33		

0.05 = α

(0.05 = α)

25.83²

0.516

(one sample t – test) t

2

-:

(13)

2

-

	2	()					
sig							
0.002	12.28	10	5	33	48		
		6	10	7	23		

0.05 = α

2

0.05= α

12.28

0.384

(14)

2

sig	2	()					
0	29.88	0	1	6	7	%0	
		1	0	14	15	%25	
		3	9	12	24	%50	
		11	3	8	22	%75	
		1	2	0	3	%100	

0.05 = α

(0.05 = α)

29.88²

0.544

) -:

.(

(chi - square)²

- :

.()

.1

.2

.3

.4

: 2

chi- square

- :

(15)

2

sig	2		()				
0.621	2.73	1.70	9	8	20	37	
		1.56	2	5	9	16	
		1.67	5	2	11	18	

0.05 = α

2.73 = 2

(0.05 = α)

chi- square ²

-:

(16)

²

sig	²	()					
0.601	2.91	1.33	1	2	9	12	5-1
		1.64	6	6	16	28	10-6
		1.80	9	7	15	31	10

0.05 = α

2.91 = ²

(0.05 = α)

%60

%48

)

.(

chi- square ²

:

(17)

sig	²	()			52	19
		1.80	15	12		
0.050	9.13	1.80	15	12	25	52
		1.26	1	3	15	19

0.05 = α

9.13 = ²

(0.05 = α)

%48

chi- square ²

:

(18)

2

sig	2	()			2	
0.022	11.11	1	1	-	2	
		7	10	11	28	
		8	4	29	41	

.05 = α

0.05 = α

(11.11 = 2^2)

0.368

.05 = α

)

.(

:

$$Y = \alpha + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5 + B_6X_6 + e_i$$

-:

= α

=Y

=X1

=X2

=X3

=X4

=X5

=X6

=ei

(19)

Model	R	R Square	Adjusted R Square	Sid .Error of the Estimate
1	0.453a	0.205	0.130	1.15475

(20)

Model	Sum Square	df	Mean Square	F	Sig.
1 Regression	21.983	6	3.664	2.748	0.019a
Residual	85.341	64	10333		
Totl	107.324	70	X		

(21)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
Constant	3.455	1.169	X	2.955	0.004
	-0.140	0.319	-0.050	-0.440	0.662
	7.883 E-02	0.170	0.054	0.463	0.645
	4.585 E-02	0.205	0.027	0.224	0.823
	0.725	0.339	0.261	2.135	0.037
	0.153	0.200	0.087	0.763	0.448
	0.696	0.257	0.312	2.711	0.009

0.05 = α

(sig)

0.05 = α

3,89	%1,4	%9,9	%19,7	%36,6	%32,4	
4,52	-	-	%1,4	%45,1	%53,5	
4,38	%1,4	%1,4	%7	%38	%52,1	

t

(3)

(4)

0,05

. ()

4

3,89

-.:

.1

.2

.3

.4

.5

.6

—:

.1

%73.2

.2

%57.7

.3

.4

.5

.6

.7

.8

.9

.10

:

.1

.2

.3

.4

.5

.6

.7

.8

.9

.10

"

"

.1

. 2002

.2003

.2

"

.3

. 1998

"

"

"

.4

. 2004

.	.	.
"	"	.5
:	:	.
. 23	1988	.
"	"	.6
. 2003		.
		.7
.2005/2/20	www.pnic.gov.ps '	.
"	"	.8
"	"	.
. 1999	2 26	.