PhD Research Proposal

Abstract

The primary aim of this thesis proposal is to identify and as such be conversant with the nature of the operational risks that are common in the banking sector. This paper has majorly focused on the banks of Jordan and analyzed how they applied reliable measures to ensure that they solve the risks in the banking system successfully. The methods used in the calculation implement the need to understand the nature of the operational risk and the method applied in the calculation of the capital requirements of the operational risks. In addition, this paper has adopted the sound practices for the management of the operational costs. In this adopted the sound practices for the management of the operational costs. In this regard, the ability of the banks in Jordan to implement the requirements of Basel 3 that are related to the operational costs and the difficulties that are faced by the banks for the purpose of calculating the capital requirements for the operational costs.

Introduction

In a country, the financial system is a crucial function that enhances the economic development of the individual nation (Abuzayed and Bana 156). In this regard, any company financial performance is regarded as the ability of a specific company to generate new resources through its regular operations that are measured for a specific period of time. A successful operation in a company is determined by the net income and the cash used in their operations as such the success determinants are categorized into the traditional and market-based measures.

According to Al-Smadi, Mohammad and Saad Al-Wabel (8), since the early 1990s, there has been a rise in the number of risks impacting the banking sec banking sector such as the credit risk, interest rate risk, liquidity risk, market risk and the foreign exchange risks. Others include the solvency risk that is the most common in most of the banks. This research is devoted to evaluating the current effects of the management of the
highlighted risks on the financial performances of the Jordanian commercial banks in the period of 2005-2013. In addition, this paper shall majorly focus on the credit risk management in the banks and its ability to regulate the profitability of the banks.

Literature Review

This section focuses on the theoretical and empirical literature on the impacts of the credit risk management to the financial performances and relates it to the Jordanian commercial banks. Generally, Duffie, Darrell, and Kenneth (23) state that risk is defined as the factors that lead to the actual returns being less than the expected returns. In this regard, the risk is the probability of losing on an investment and the overall interests accrued on the investments. In light to this, Varotto and Simone (135) explain that the credit risk is categorized as the risk that a borrower is likely to default and as such does not honor the obligations of the service debt.

According to Kolapo et al. (33), credit risk refers to the profitability associated with the loss as a result of the different cases of failure of the borrower to settle the payments

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1. Understanding the eBook Download Sample Phd Research Proposal Uc
   - The Rise of Digital Reading Download Sample Phd Research Proposal Uc
   - Advantages of eBooks Over Traditional Books
2. Identifying Download Sample Phd Research Proposal Uc
   - Exploring Different Genres
   - Considering Fiction vs. Non-Fiction
   - Determining Your Reading Goals
3. Choosing the Right eBook Platform
   - Popular eBook Platforms
   - Features to Look for in an Download Sample Phd Research Proposal Uc
   - User-Friendly Interface
4. Exploring eBook Recommendations from Download Sample Phd Research Proposal Uc

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