

Empowerment and financial capacity and its impact on capital adequacy in Iraqi commercial banks

التمكين والقدرة المالية و أثرها على كفاية رأس المال في المصارف التجارية العراقية

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Abstract

Attention has increased to the global trend in recent years to the attention of financial institutions to all tools that achieve financial stability and thus increase the adequacy of capital to meet and absorb potential and future losses, by paying attention to strategic tools for financial empowerment and financial ability and all other factors related to them and affecting them and trying to control them, especially economic factors, thus achieving the goals and sustainable development of society that nine financial institutions to achieve by following the regulatory controls of the recent Basel Committee II, III, IV.

Keywords : financial empowerment, financial ability, capital adequacy, Basel II, III, IV

Introduction and Methodology:

Interest in the subject of empowerment has increased in recent years, especially in the 1990s, until I call it the era of empowerment because of its importance in the field of administrative thought, and its behavioral consequences on the individual, which increases efficiency and effectiveness in work performance. Organizations apply empowerment where it gives workers freedom in the process of making decisions and taking responsibility for the results (Umiker, 1992.p2)

Ability in general: It is the concept based on the efficiency of sustainable science, and the efficiency of employing mental energies in ambitious

cognitive initiatives, i.e. the personal ability that is perceived as the products of information, experience, skills and opinion that the individual has towards a specific state (issue) at a time (Weggeman, 1997: p30).

The capital adequacy criterion in (traditional) commercial banks is the capital coverage of the risks to which the bank is exposed, so that capital adequacy according to this concept constitutes:

It is the main source to face unexpected losses, and the only source to compensate depositors in cases of bankruptcy and default , in addition to considering it as the main cushion to absorb financial shocks(Van greening&i (qbal,2008, pp218-219)

The aim of the research is to find out the impact of ability and financial empowerment on capital adequacy. The importance of the research was that the research tried for the first time to link these two variables. The research problem was embodied in the following question: “ How is capital adequacy affected by ability and financial empowerment? ”

Previous Studies:

Among the most important previous studies on the subject of research, we mention :

1- A study to assess the importance of capital adequacy in Islamic banks in light of the principle of risk sharing for joint investment accounts "Hamza Choudar" published by the Algerian Journal of Economic Development/2023... The study aims to identify the fundamental differences in the adequacy of capital (solvency) in Islamic banks and commercial banks,and to highlight the impact of the principle of participation in profit and loss on the risks of Islamic banks,and at the same time the incompatibility of this principle with the standard of capital adequacy in commercial banks, and the study concluded that the principle of participation in profit and loss on which joint investment accounts are based represented in investment deposits negates the importance of the capital adequacy standard stipulated by the Basel Committee I,II,III among the rules of prudential control of commercial banks, and this is an inappropriate mechanism for application in participatory Islamic banks, as it conflicts with their objectives, regulations and mission

2- A study (Datta & Al Mahmud, 2018) The study aims to determine the impact of capital adequacy according to BaselIII on the profitability of banks in Bangladesh for the period from 2007 to 2014 for a sample of 29 commercial banks using panel models, where the return on assets and the return on equity were taken as two variables , adding other variables, including capital adequacy and total loans to assets and profitability as internal variables, and neglecting other variables that affect banks, including macroeconomic variables and influences on them .

3- A study of employee empowerment and its impact on improving banking performance. An applied research in a sample of Iraqi private commercial banks,2023.The aim of the research is to identify the extent to which empowering workers contributes to improving banking performance in Iraqi private banks by describing empowerment as an effective tool through the application of changes in the method of work management in order to achieve the highest level of efficiency and effectiveness .The research concluded with a set of conclusions, the most important of which is that Iraqi banks are not interested in opening the door to dialogue with employees and taking their suggestions and opinions , in addition to the lack of interest in the participation of employees in drawing the strategic plans and objectives of the bank .

4- Studying the general financial ability "in terms of internaland external indebtedness" (Heikal ,Shireen, and others. 2004): The study dealt with the internal and external public debt and its close correlation with many economic variables, including the financial aspect and the in-kind aspect of the Egyptian national economy, and because of the continued increase in public debt from year to year and exceeding the level specified for it, which affected many financial and non-financial variables of financial institutions, which caused Egyptian financial and economic instability. The study identified the reason for the internal debt, the public budget deficit, as one of its main reasons, with regard to external public debt due to the savings gap in the balance of payments, which is its main motive. Internal and external public debt is addressed through a specific indicator that can be called general financial ability (financial availability).

Empowerment and Financial Ability

Empowerment is defined as: giving employees the authority and power to act, decision-making and participation of workers in the management of organizations, problem solving, creative thinking, taking responsibility and control (Efendi , 2003,11).

• Types of Empowerment

We have already mentioned the increased interest in empowerment, and therefore research and studies have increased to benefit from its positive aspects to achieve efficiency and effectiveness in their organizations and to achieve their objectives, so there are many types of empowerment according to each organization, whether administrative organizations, financial institutions, social institutions, military institutions....etc., some of which are related to sustainable development, and general types of empowerment

A.Types of Empowerment and Sustainable Development

The Brundtland Commission (Schaefer & Crane, 2005,) defined in its report Empowerment and Sustainable Development as “ development that meets the needs of the current generation, without compromising the ability of future generations to meet their own needs,” which requires achieving a balance between the economic, social, and environmental dimensions, through mechanisms through which society can interact with the environment without damaging resources, and preserving them for the future. <https://masarat-sy.org>

It encompasses multiple types of empowerment, including economic, social, and environmental empowerment, as well as human empowerment. Empowerment in sustainable development aims to enable individuals and communities to participate effectively in development processes and make decisions that affect their lives and future.

<https://albilad.s3.me-south1.amazonaws.com/pdfversions/2019/12/1109025933.pdf> -

1. Economic empowerment: Focuses on increasing the ability of individuals and communities to access economic resources, participate in activities and improve their standard of living. The organization provides

job opportunities, promotes entrepreneurship, and develops skills and professionalism, by facilitating individuals' access to finance and investment .

2- Social empowerment: It aims to promote social cohesion, equality, and justice, and to ensure the participation of all members of society in development processes. This includes promoting human rights, combating discrimination, empowering the most vulnerable, and promoting community participation in decision-making(Yeeh , 2024 ,7)

3. Environmental empowerment: Focuses on empowering individuals and communities to protect the environment and natural resources, make informed decisions on the sustainable use of resources, and participate in conservation initiatives. This includes promoting environmental awareness, encouraging environmentally friendly practices, and empowering local communities to manage their natural resources.

4- Human Empowerment: Focuses on developing individual skills, knowledge and abilities, empowering individuals to achieve their full potential, contributing to overall development and providing quality education, promoting health, developing life skills, and empowering individuals to make informed choices about their lives in Urban Development and Empowerment

4- Political Empowerment

B- General types of empowerment

1- Empowering the administrator: It is the empowerment that relates to delegating powers and authorities to employees, enabling them to make decisions, and take responsibility (Al-Watifi, without,3).

2- Cognitive empowerment: It is a process aimed at enhancing the capabilities of individuals to understand the world around them, and make decisions based on informed and informed knowledge, for the purpose of effective participation in society. By developing cognitive skills, expanding knowledge, and enhancing the ability to think critically and analytically. <https://www.alaraby.co.uk/sites/default/files/30-06-2025/Issues.pdf>

3- Financial Empowerment: Financial empowerment is one of the tools and strategies that must be available in any financial institution as it

represents the ability to possess the skills and knowledge necessary to effectively manage financial affairs and **make financial decisions** and goals. Regarding the ability to achieve financial independence

<https://ar.lpcentre.com/articles/top-strategies-for-achieving-financial-empowerment>

- **Financial enablement**

a. Achieving financial stability: Financial empowerment helps achieve financial stability through budget management, savings, investment, and debt reduction.

(<https://www.elibrary.imf.org/display/book/9781589064409>.)

<file://C:/Users/x13/Downloads/9781589064409-ch005.pdf>

(b) Achieving financial objectives: Financially empowered individuals can achieve their financial objectives, whether short-term or long-term for financial institutions.

C-Increasing resilience to emergencies: Financial institutions can better cope with emergency circumstances and potential and future risks

- **Factors Affecting Financial Empowerment:**

Financial empowerment is affected by several factors, including economic, social, educational, and organizational factors, in addition to the personal factors of the individual

A- Economic factors, including economic growth rate, inflation rate, interest rate

B- Government policies : The government's fiscal and monetary policies play an important role in shaping the economic environment and its impact on financial empowerment, in addition to the **banking services** provided **and** available such as insurance and financing, which facilitates individuals and the management of their financial resources,

<https://fatorah.sa>

Social Factors

D-Laws and regulations : Laws and regulations contribute to providing a regulatory environment for financial services, which affects the ability of individuals to access them

e . Financial innovation: Financial innovation, such as fintech, can contribute to improving access to services

Financial innovation is the process of developing and applying new and improved financial products, services or processes with the aim of increasing efficiency, reducing and managing risks, creating added value, and adapting to the changing requirements of the financial market. Innovating new financial instruments, using modern technology in financial operations, or inventing new methods

Financial Ability

Define (Daft, 2001: p250) to be the above the accumulation of experience of the information gained and the thought of the precursor and the cultural background that he already possesses and are of two types, apparent and implicit, which are difficult to transfer to others and express easily , but (Turban 2002, p49) Define it as the data and information that he organized and processed to transfer experience and accumulated learning to deal with the problems that the organization is exposed to and to achieve its objectives by identifying the situation ,(Al-Janabi, 2012, 44)

• **Types of Capability**

The diversity of types of ability in the diversity of contexts and concepts used by organizations, which is a term from the human sciences that relates to humans. It combines all or part of a type of ability according to the type of organization, and the most types of ability included in studies and literature...

- **Social ability:** It relates to the role of individuals in society and their ability to influence the decisions taken ,and take attitudes towards them, such as participation in political and social life, and the ability to defend the rights and interests of individuals in society.

- **Cognitive ability:** It is the most common and refers to a number of cognitive capabilities and abilities that individuals possess to perceive and understand the events around them and link them , and to find a relationship

between them and analyze the necessary activities for them, which increases the strength of the organization and the individuals working in it, and thus leads to more effective and efficient performance than the performance of competitors (Kharlat,2022, 18) .

- **Financial Capability**

This term is related to the internal and external public debt of the public sector, and it relates to the ability to effectively manage financial resources, make financial decisions, and achieve financial independence for financial institutions, and because financial ability is one of the main and most important axes in society ,so it is highlighted **within the research axes mainly because of its close relationship to capital adequacy and achieving financial stability in society .**

Financial ability refers to the ability of individuals and institutions to make sound financial decisions and manage their financial resources effectively and efficiently to achieve the objectives pursued by financial institutions, through .

1-Make informed financial decisions based on information, data and careful analysis, taking into account all possibilities, risks and potential returns.

2-Managing financial resources efficiently and effectively to meet all current and future needs, in order to achieve financial stability .

3- Financial planning through setting clear financial goals and working to achieve them by developing appropriate financial plans to be applied in practice.

4.Ability to adapt to changing financial conditions in society and the world such as economic crises, changes in income or expenditures

- **The importance of financial ability: The importance of ability lies.. as it investigates financial institutions**

A-Achieves financial stability: A neighborhood that helps individuals avoid excessive debts and other financial problems
<https://www.aljazeera.net/ebusiness/2025/7/3>

(b) Improves the level of society by achieving financial goals by providing banking services such as loans and advances, which help society

develop, such as buying a house, providing education for children, or comfortable retirement.

(c) Contributing to economic growth: When enterprises have the ability to manage their money effectively, they contribute to promoting economic growth by increasing consumption and spending, and creating jobs.

E- Dear financial inclusion: By enabling individuals to access the financial services and banking products they need to improve their financial situation (age , 2019,2). <https://jdl.journals.ekb.eg>.

F- Enhances confidence in financial markets: Financial ability enhances confidence in financial markets, and attracts more investments, which leads to the prosperity of the economy in society.

Financial ability contributes to reducing **financial risks** at the individual and societal level, where the ability to manage their funds effectively is less vulnerable to economic and financial crises.

Achieving sustainable development: Financial ability contributes to achieving sustainable development by encouraging individuals or institutions to invest in projects that benefit society in particular, and the environment in general.

In general, financial ability is the key to achieving financial and social stability, economic growth, and the well-being of individuals and communities.

- **Factors affecting financial planning**

We mentioned earlier that financial ability is the ability of institutions or individuals to make sound financial decisions, but these decisions (investment , financing , and distribution of profits) <https://batdacademy.com> are affected by many factors, including personal factors (the decision-maker), external factors, and factors related to the decision itself

1- Personal factors: such as age, learning, experience, job grade, health status, personal beliefs and values and previous experiences...All of these factors affect financial decision making as they relate to the decision maker themselves.

2- **External factors:** Which are more affected on the financial decision, including :

A- The surrounding environment includes economic, social and cultural factors and the level of per capita income in society

B- Legislation and Laws

C- The general economic conditions of the country, such as inflation and unemployment

D. Political factors Political and social events affect financial markets and the economy

E- Technology ,as technology has opened up new opportunities for making financial decisions through online trading applications and various financial websites <https://capchprotect.com/?qxotxmduLu7ph8k>

3-**Factors related to the decision** itself (Zidanin , 2022, 12-17)

A- Cognitive biases, i.e. knowledge of how individuals evaluate information that influences financial decisions

B-Fear of loss: Individuals tend to avoid loss more than they seek gains, which affects their investment decisions

(c)Inferences where the inferences lead to making wrong decisions if the information is not analyzed correctly.

Capital Adequacy

Capital adequacy in Islamic banks varies with the size of the required guarantees and their limitation to current deposits, and the investment deposits in them bear the risks of their employment and assets , in addition to the specificity of asset-based financing and the consequent risks specific to that asset . (Iqbal, 2008,p,233) (Kabir&Smolo, 2014,p.2) (Obaidullah, 1998,pp42)

Thus, capital adequacy is defined as "the final ability of the bank to pay the obligations represented by the right of depositors and owners of shareholders, and it usually appeared as an accounting concept in the management of the budget in the bank (Ashouri , Mahidi ,2019: (92

In many financial and banking literature, there is a confusion between the concept of liquidity and the concept of capital adequacy

Liquidity is the ability to pay obligations at maturity or on demand. Liquidity is a problem faced by financial and banking institutions on a daily basis. It is an ongoing and inherent state of bank management. (Understanding Liquidity in Banks: A Guide To Liquidity, Liquid Assets & Measuring Liquidity/, 2009:p3).

While capital adequacy is a problem that appears in times of crisis and difficult circumstances, it appears in the case of financial hardship and liquidation <https://www-federalreserve> _What is the difference between a bank's liquidity and its capital?P1

Capital Adequacy Equivalent Terms

There are many terms synonymous with capital adequacy, including (solvency and bank solvency), which differ in appearance from the adequacy of capital, but they meet in substance and content , and share goals in supporting the confidence of depositors and enabling the bank to attract sufficient deposits and to ensure the proper functioning (Muhammad, 2012: 95).

1- Solvency_: (Solvency) is defined as the final ability of the bank to meet its obligations and debts , and helps the bank to be able to compete in difficult circumstances and severe crises, and the solvency has been linked to other concepts such as liquidity and financial leverage , **and** therefore **the** adequacy of capital and solvency are two sides **of** the **same coin** <https://www.osfi-bsif.gc.ca/>

2- Bank solvency: The terms **bank solvency** and capital adequacy are related to **financial** suitability. The bank's ability to meet its financial obligations in the long term is an indicator of the bank's health and financial stability and helps the bank's ability to generate profits and manage risks (**Tayeb and Shihatit,2011: 10**). While capital adequacy is one of the most important tools used in banks to identify bank solvency, where it has the ability to withstand potential losses or insolvency, the lower the losses (insolvency) in the bank, the higher the degree of solvency and vice versa. True , the Basel Committee in 1988 approved the development of standards with the aim of improving the degree of solvency of banks in the world, based on determining the size of capital and comparing it to risky assets

weighted by risky weights inside and outside the budget so that it is not less than 8%. In 1999, the Basel Committee developed II increased the degrees of risk, including credit, market and operational risks, and used advanced methods to measure those risks to determine the required levels of capital. After the 2008 global financial crisis, the Basel Committee on Banking Supervision agreed to define a set of rules for banks (banks) to keep it as a reserve and enable them to Confronting potential losses and gradually implementing the rules now known as Basel III and committing to full implementation in 2013-2019 (Issa ,Huda, 2023, 17)

- **Basel Capital Adequacy Ratio (III) components**

Theresearcher did not agree on determining the components of the total capital ratio, some of them identified it with three components, while it was determined from another group with two components, and the researcher believes that the opinion of the first group is more appropriate because the Basel document I andII, III

1-The first tranche: the basic capital:

It is the only element agreed upon between the various banking systems and is published in the final accounts, on the basis of which the profit margins, the solvency of the bank and its competitiveness are calculated and includes the paid-up capital (ordinary shares), which is represented in the permanent shareholders' rights, and the declared reserves that arise from profits after tax or retained earnings as share issue bonuses (Sata, and Meliani,2019, 125)

This percentage was raised from 2013 to 2019 for ordinary shares of 4.5%, and the minimum percentage of the basic capital was raised to 6%, with the addition of the Buffer margin for the basic capital of ordinary shares to cover future losses, which will raise this percentage to 7% (Ben Mustafa ,2018, 127).

2-The second tranche is the supporting capital (supplementary) or(reserve)Revaluation Reserves

The supporting capital consists of undisclosed reserves and includes secret reserves that are not shown in the final accounts when published to the public and that have been passed through the profit and loss account and that are accepted by the supervisory authorities and form a reserve of

between 0% and 2.5% to be used in the face of future crises (Abai and Boyhi,2020 ,204)

3-Third Tranche Short-Term Subsidized Debt to Cover Market Risks

As a result of the large commercial trading activities of banks, a fundamental amendment was made in 1996 in the document of the Basel Committee 1988 to introduce a new type of risk, which is market risk, which led to an increase in the total risks to banks that are not covered by the capital adequacy standard. The Basel Committee issued a document entitled : (The Amendment to the Capital Accord to Incorporate Risk), which introduced market risk into the equation of the capital adequacy standard, and demanded banks to apply it as of the end of 1997

<https://www-techtargget-com.translate.goog/whatis/definition/Basel-II>

The amendments to the Basel Convention II and the issuance of Basel III were considered a major turning point in enhancing the overall precaution at the level of the banking system, especially in light of times of financial and economic pressure, but Basel II failed to achieve banking stability, Basel III can not be judged on its success or lack of application as Basel III has set a time frame for its application from 2013-2019

It determined the capital adequacy ratio according to its decisions (10.5% consisting of credit, market and operational risks (Aris, Yahsi, 2017,16).

Central Bank of Iraq and Basel Convention 4 Iv

The Central Bank of Iraq plays an important role in the application of the Basel 4 standards, after the amendments to the Basel III y standards aimed at enhancing the stability of the global banking system . The application of these standards leads to improving the ability of banks to face risks and enhancing transparency and banking supervision. The Central Bank of Iraq is responsible for the application of the Basel Iv standards in the Iraqi banking sector and aims (Mardan, 2023), <https://ar.wikipedia.org>

1. **Enhancing capital adequacy:** Ensuring that banks have enough capital to cope with potential losses.
2. **Risk Management:** Improving banks' ability to identify, measure and manage various risks (e.g. credit, market and operational risks).

3. **Enhancing transparency and disclosure:** Requiring banks to disclose clear and transparent financial information to the public.
4. **Improving Supervisory Control:** Enhancing the ability of the Central Bank to supervise banks and take corrective action when necessary.

The impact of empowerment and ability on the adequacy of capital

- **The relationship of financial empowerment to financial ability**

Financial empowerment and financial ability are both interrelated concepts, as they aim to improve the financial situation of individuals and communities, but they focus on different aspects. Financial empowerment focuses on the process of strengthening the financial capabilities of individuals, while financial ability is the result of the empowerment process, that is, the actual ability to manage financial affairs and make informed decisions for financial institutions.

- **Relationship between Financial Empowerment and Capital Adequacy:**

Both are interconnected, as financial empowerment (of all kinds) plays a vital role in achieving financial stability and economic growth for financial institutions in society, as it enables individuals and societies to access the financial services that they need, which enhances financial stability at the level of individuals and societies, while capital adequacy ensures the stability of financial institutions and their ability to face potential and future risks and losses, as it is a measure of the strength of financial institutions and their ability to face risks, and enhances financial stability at the level of the financial system in society as a whole. Achieving a balance here between financial empowerment and capital adequacy is a major challenge. Policymakers must provide a comprehensive financial environment while ensuring the stability of financial institutions, enabling all individuals to access those financial services they need, regardless of their social or economic status.

- **Relationship of financial ability to capital adequacy**

They are two related but different terms. Financial ability is the ability of financial institutions (the bank) to manage risks and achieve their objectives, such as profitability, liquidity and the ability to adapt to changes in the economic environment in order to maintain the stability of financial institutions and meet all their obligations, while capital adequacy is the percentage determined by regulatory bodies, which represents the minimum capital that financial institutions must maintain to ensure their ability to absorb potential and future losses without being negatively affected by depositors and investors, as it is an essential part of financial ability, which enhances financial stability, and is one of the main factors that significantly affect financial ability in addition to other factors, including asset quality, profitability and liquidity.

. As the capital adequacy increased, the financial ability of the financial institution increased and it became more financially stable and vice versa.

- **The relationship of empowerment and ability with capital adequacy**

The relationship of empowerment and ability to capital adequacy is affected in several ways. Hence, sufficient capital enables the organization to invest in training and development programs, which enhances the skills and capabilities of employees, which increases their empowerment and ability and increases productivity in the organization, and contributes to improving the financial performance and increasing the efficiency and effectiveness of the organization, thus increasing the adequacy of capital. In addition, intellectual capital includes knowledge, skills and experience, which is an essential part of capital. Finally, empowerment, ability and effective use increase the value of the organization and enhance its competitiveness by selecting employees with skills, experience and abilities that enable them to take responsibility and make decisions that achieve the organization's goals by putting the right person in the right place.

The foregoing is considered empowerment of all kinds and ability is necessary to achieve sustainable development, social progress and

effective participation in society, thus achieving financial stability (capital adequacy) and absorbing all types of risks and losses to which the financial institution or other organizations are exposed.

The practical part

Table (1) Results of descriptive statistics of research variables

#	Variables	Mean	Standard deviation	CV	
1	Empowerment and Financial Ability	4.65	05	0.10	1
2	Efficiency of capital	4.3	0.4	0.1.	2

The results of Table (1) showed the value of statistics regarding the paragraphs of these variables, all their arithmetic circles ranged at the high level of agreement, reflecting the consistency and coherence of the sample answers, which protects indications about the launch of commercial banks.

Testing hypotheses of influence between research variables

Third: The Total Effect of Regulatory Flexibility on Capital Efficiency

Table (2) shows that the value of (F) calculated between the empowerment variable and financial ability. This means that there is an impact of the empowerment and financial ability variable on the capital efficiency variable of banks is to confirm the existence of effects of regulatory flexibility in achieving capital efficiency for commercial banks, and from this we conclude the acceptance of the first hypothesis. According to the statistical results in Table No. (2)

Table No. (2) Impact matrix

Empowerment and Financial Ability		
37	F	Efficiency of capital
.000b	Sig	

0.79	α	
72	β	
A	R Square	

Conclusions and Recommendations

Through the axes of the research and the presentation and analysis of the results, the research concluded that there is a relationship between ability, financial empowerment and capital adequacy. The research recommends that the Iraqi banks take into account these variables due to the values of their mathematical circles and the total and partial relations of influence and correlation between them.

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