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**Analyzing the Impact of Financial Management Practices on
Public Administration Efficiency in Companies: Al Rajhi
bank case in Jeddah**

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List of Content

Chapter one	5
• introduction	6
• Study Problem	8
• Study Significant	8
• Study Goals	9
• Study questions (assumptions)	10
• Methodology	11
• Scope of study	12
Chapter Two	13
Chapter Three	20
Chapter Four	24

List of Tables

Nom.	title	page
1	Demographic characteristics of the study sample (n=154)	17
2	Correlation and explanatory functions between the independent variable (budgeting) and the dependent variable (efficiency of public administration)*	20
3	tatistical functions for the independent (budgeting) and dependent (efficiency of public administration) influence equation*	21
4	Correlation and interpretation functions between the independent variable (investment decisions) and the dependent variable (efficiency of public administration)*	22
5	Statistical functions for the independent (systems-logic thinking) and dependent (efficiency of public administration) influence equation	23
6	Correlation and explanatory functions between the independent variable (financial risk management) and the dependent variable (efficiency of public administration)	24
7	tatistical functions for the independent (financial risk management) and dependent (efficiency of public administration) influence equation	25

Chapter one:

- introduction
- Study Problem
- Study Significant
- Study Goals
- Study questions (assumptions)
- Methodology
- Scope of study

I. **Introduction:** Management Practice is an expansive subject and has been analyzed by analysts from various points in recent years.

In today's dynamic external environment, businesses face increasing demands to adapt and thrive in highly competitive markets. This necessitates the formulation of effective business strategies, process enhancements, and organizational transformations to ensure survival and success. Financial management strategies play a crucial role in this context, as they enable businesses to navigate risks, enhance financial performance, and build capabilities, aligning with the principles of the resource-based theory (Ahmad, 2024). As a result, businesses are under constant pressure to develop, implement, and continuously refine their financial management strategies to remain agile and responsive to changing market conditions.

In the realm of economic literature, the resource allocation activities and management of organizations have received relatively limited attention. Curiously, accountants and financial managers, both as individuals and as professional groups, have remained largely overlooked in the expanding body of financial management literature (Skare, 2023). Consequently, financial management has been relegated to a subordinate role in decision-making processes within public academic institutions (Zulfiqar, 2020).

The establishment and maintenance of robust internal controls within public organizations play a fundamental role in achieving internal financial sustainability and effectively managing available funds. Neglecting to adhere to internal control procedures can have detrimental effects on an organization's strategic financial management. Financial management stands as one of the most critical practices for organizations to master. Given the current challenges of financial sustainability faced by public organizations, a comprehensive understanding of best financial management practices becomes imperative in ensuring their financial stability, as emphasized by the theory of budgeting (Simões, 2020).

While the impact of financial management practices on overall management efficiency is a critical aspect of the successful operation of companies, the case of Al Rajhi Bank in Jeddah provides an interesting context for analysis, as effective financial management practices span different areas, including budgeting, investment decisions and risk management. By employing effective financial strategies, Al Rajhi Bank in Jeddah was able to simplify its administrative processes, enhance operational efficiency, and ultimately provide better services to its customers, and study the impact of preparing an accurate budget on the bank's ability to ensure the optimal allocation of resources, which allows for the effective use of funds and reduces wasteful spending.

II. Study Problem:

The problem of the study revolves around understanding how financial management practices affect the overall efficiency of general management in companies. Specifically, it seeks to examine the relationship between financial management practices, such as budget preparation, investment decisions, risk management, and the efficiency of general management operations in the context of Al Rajhi Bank in Jeddah. The problem at hand includes studying how the financial strategies and practices implemented by the bank affect the effectiveness and efficiency of public administration operations. By analyzing this relationship, the research aims to provide insights and practical implications for improving the efficiency of public management in companies, with a particular focus on the case of Al Rajhi Bank in Jeddah.

Then the main question is:

*" What is the Impact of Financial Management Practices on Public
Administration Efficiency in Companies"*

III. Study Significant:

The study sheds light on the relationship between financial management practices and public administration efficiency, providing valuable insights

into how financial strategies can influence the effectiveness and productivity of administrative processes within companies. Understanding this relationship can help organizations optimize their financial management practices to enhance overall administrative efficiency. Also, the study focuses specifically on the case of Al Rajhi Bank in Jadah, offering a practical and real-world context for analysis. By examining the financial management practices of this bank, the findings of the study can be directly applied to the banking sector and provide industry-specific insights. Moreover, the research contributes to the existing body of knowledge in financial management and public administration by examining the impact of financial practices on administrative efficiency. This knowledge can be useful for both academics and practitioners in the field, providing a basis for further research and offering practical implications for companies seeking to improve their public administration processes.

IV. Study Goals:

- Explore how financial strategies, such as budgeting, investment decisions, and risk management, influence the efficiency of administrative processes.

- Provide insights and recommendations on how to optimize their financial management practices to enhance public administration efficiency.
- Provide a basis for further research and contribute to the understanding of the relationship between financial management practices and public administration efficiency.

V. Study questions (assumptions)

The study poses the following question:

How do financial management practices affect the efficiency of general management in companies?

The previous question can be answered by proving the validity of the following hypotheses:

The main hypothesis: There is a statistically significant effect at the significance level of 0.05 between financial management practices on the efficiency of public administration in companies.

- **The first sub-hypothesis:** There is a statistically significant effect at the significance level of 0.05 between budgeting and the efficiency of public administration in companies.

- **The second sub-hypothesis:** There is a statistically significant effect at the significance level of 0.05 between investment decisions and the efficiency of general management in companies.
- **The Third sub-hypothesis:** There is a statistically significant effect at the significance level of 0.05 between risk management and the efficiency of general management in companies.

VI. Methodology:

- **Research Design:** The study would adopt a cross-sectional design, collecting data at a specific point in time. This allows for the examination of the relationships between financial management practices and public administration efficiency in Al Rajhi Bank.
- **Sample Selection:** The researchers would select a representative sample of 150 employers from Al Rajhi Bank in Jada, ensuring that it encompasses various departments or units within the organization to ensure statistical validity and generalizability of the findings.
- **Data Collection:** Quantitative data would be collected through questionnaires administered to the selected participants. The questionnaires would include items related to financial management practices (e.g., budgeting, investment decisions, risk management) and measures of public administration efficiency.

- **Data Analysis:** The collected data would be analyzed using appropriate statistical methods. This involve descriptive statistics to summarize the characteristics of the sample and the variables of interest. Furthermore correlation analysis would be employed to examine the relationships between financial management practices and public administration efficiency.

VII. Scope of study:

- **Human scope:** Al Rajhi Bank employees from various administrative and financial departments.
- **Time range:** The second semester of the academic year 2023-2024
- **Spatial scope:** Al Rajhi Saudi Bank - Jeddah Branch

Chapter 2

Literature review

I. Financial management principles

II. Public administration efficiency

I. Financial management principles:

Financial management practices refer to the activities and strategies employed by organizations to efficiently manage their financial resources. These practices encompass various areas, including financial planning, budgeting, financial analysis, cash flow management, risk management, investment management, and compliance with financial regulations. (Jupe et al., 2022)

Financial management practices involve making informed decisions regarding resource allocation, capital structure, cost control, and investment opportunities (Hunjra et al., 2010). They also include monitoring and analyzing financial performance, preparing accurate financial reports, and ensuring compliance with accounting standards and legal requirements (Kenneth et al., 2023). The goal of financial management practices is to enhance the organization's financial well-being, optimize profitability, and achieve its strategic objectives. (Ali & Isak, 2010)

a) Budgeting:

Budgeting is the process of creating a detailed plan that outlines an organization's projected revenues, expenses, and financial goals over a specific period, usually spanning one year. It involves estimating future income sources, such as sales revenue, investments, and grants, as well as predicting and allocating expenses across various categories, such as personnel costs, marketing expenses, operational costs, and capital expenditures. Budgeting serves as a financial roadmap, allowing organizations to set targets, prioritize spending, and monitor financial performance.

(Okoye and Okorji, 2021)

It helps in resource allocation, identifying potential areas for cost savings, and ensuring that funds are allocated effectively to support the organization's strategic objectives. Regular monitoring and review of the budget enable organizations to make adjustments as needed and maintain financial control. (Ondieki, 2015)

b) Investment Decisions:

Investment decisions refer to the process of evaluating different investment opportunities and selecting the most appropriate ones for allocating financial resources. These decisions involve assessing the potential risks and returns associated with various investment options and determining which investments align with the organization's financial goals and risk appetite. (Finke, 2017)

When making investment decisions, financial managers consider factors such as the projected profitability of the investment, the timeframe for generating returns, the level of risk involved, and the organization's available capital. They analyze investment proposals, conduct financial evaluations, and assess the feasibility and potential impact on the organization's overall financial position. (Cole et al., 2017)

Investment decisions can encompass various types of investments, including capital expenditures for acquiring assets, such as property or equipment, as well as financial investments like stocks, bonds, or mutual funds. Financial managers may also evaluate potential mergers and acquisitions or strategic partnerships as investment opportunities. (Arjaliè, 2018)

By carefully evaluating investment options, financial managers aim to maximize returns while minimizing risks. They consider factors like the organization's long-term

financial goals, market conditions, industry trends, and regulatory requirements. Ultimately, investment decisions play a crucial role in shaping an organization's financial performance and long-term growth. (Qian, 2023)

c) Financial risk management:

Financial risk management is the process of identifying, analyzing, and mitigating potential risks that may have an adverse impact on an organization's financial well-being. It involves assessing various types of risks, such as market risks, credit risks, liquidity risks, operational risks, and legal and regulatory risks, and implementing strategies to minimize their negative effects. (Abeyrathna & Kalainathan, 2016)

Financial risk management begins with the identification and evaluation of risks. This includes analyzing market conditions, assessing creditworthiness of counterparties, evaluating operational processes, and understanding regulatory requirements. By identifying potential risks, financial managers can quantify their potential impact and likelihood of occurrence. (Chitta & Soni, 2023)

Once risks are identified, financial managers develop risk management strategies and controls to mitigate or minimize them. (Kociu & Armand, 2015) This may involve implementing risk mitigation techniques such as diversification, hedging, insurance, and contingency planning. For example, diversifying investment portfolios can help reduce exposure to market risks, while implementing robust internal controls can mitigate operational risks.

Ongoing monitoring and measurement of risks are essential components of financial risk management. Financial managers regularly assess risk exposures, monitor market conditions, and evaluate the effectiveness of risk mitigation strategies. This

allows them to make informed decisions and adjust risk management strategies as needed. (Dickinson, 2001)

Financial risk management is crucial for organizations as it helps protect against potential financial losses, ensures compliance with regulations, enhances decision-making processes, and promotes financial stability. Effective risk management practices can contribute to the overall financial health and resilience of an organization in the face of uncertainties and volatility in the financial landscape.

(Bernstein, 2000)

II. Public administration efficiency:

Public administration efficiency in companies refers to the effective and optimal management of public resources, policies, and regulations within the organizational context (Manzoor, 2014). It involves the application of administrative principles and practices derived from the public sector to improve efficiency, transparency, and accountability in corporate operations. Factors aspects of public administration efficiency in companies are: (Colares et al., 2020)

1. **Resource Allocation:** Efficient public administration in companies focuses on allocating resources, such as financial capital, human resources, and infrastructure, in a manner that maximizes productivity and supports organizational goals. This includes strategic planning, budgeting, and monitoring of resource utilization to ensure efficient allocation and cost-effectiveness.
2. **Regulatory Compliance:** Companies operating in regulated industries or those subject to governmental policies and regulations need to adhere to legal

requirements and comply with relevant rules. Public administration efficiency involves establishing systems and procedures to ensure compliance, including monitoring and reporting mechanisms, internal controls, and governance structures. (Silveira, 2015)

3. **Transparency and Accountability:** Public administration principles emphasize transparency and accountability in decision-making processes and resource utilization. Companies striving for public administration efficiency promote transparency by providing accurate and timely information to stakeholders, shareholders, and the public. They establish mechanisms for accountability, including performance evaluation, ethical standards, and mechanisms for addressing grievances and conflicts of interest.
4. **Stakeholder Engagement:** Efficient public administration in companies recognizes the importance of engaging and involving stakeholders, including employees, customers, communities, and government entities. This involves effective communication, consultation, and collaboration to understand and address diverse interests and concerns, leading to better decision-making and improved outcomes.
5. **Performance Measurement and Evaluation:** Companies aiming for public administration efficiency establish performance metrics, key performance indicators (KPIs), and evaluation frameworks to measure and evaluate the effectiveness of their operations. This enables continuous improvement, identification of areas for optimization, and evidence-based decision-making.
6. **Ethical Conduct:** Public administration efficiency in companies entails upholding high ethical standards and promoting integrity in all aspects of operations. This includes establishing codes of conduct, promoting ethical behavior among

employees, preventing corruption, and ensuring fairness and equity in decision-making processes. (Florina, 2017)

By adopting public administration principles and practices, companies can enhance their efficiency, effectiveness, and sustainability. Public administration efficiency helps streamline operations, improve resource management, and build trust with stakeholders, contributing to long-term success and responsible corporate citizenship.

Chapter Three

Research Methodology

Introduction:

The research aims to investigate the relationship between financial management practices and public administration efficiency within the context of Al Rajhi Bank in Jadah. This section provides an overview of the research methodology employed in the study, including the research philosophy, kind of search, method of collecting data via a questionnaire, and the type of statistical analysis used.

1. *Research Philosophy:*

The research philosophy adopted in this study is positivism. Positivism emphasizes the use of objective and empirical methods to examine phenomena. It aims to establish causal relationships and generalizable findings through the collection and analysis of measurable data. By employing a positivist approach, this research seeks to uncover objective insights into the impact of financial management practices on public administration efficiency.

2. *Kind of Search:*

This research follows a quantitative research approach. Quantitative research involves the systematic collection and analysis of numerical data to identify relationships, patterns, and trends. It focuses on measuring variables and generating statistical results to draw objective conclusions. By utilizing a quantitative approach, this study aims to provide statistically supported evidence regarding the impact of financial management practices on public administration efficiency in Al Rajhi Bank.

3. *Sample:*

The research population includes employees at Al Rajhi Bank in various operational and administrative departments, numbering 19,964. To meet the purposes of the study,

the sample was chosen intentionally, targeting only the departments concerned with financial management. 140 individuals were selected out of 230, and then the questionnaires were retrieved.

After verifying the valid questionnaires for the study, the final sample numbered 101 individuals. Table (1) shows the characteristics of this sample.

Table 1. Demographic characteristics of the study sample (n=154)

Demographic characteristics	Percentage	Frequencies
Qualifications		
Diploma or less	6	5.94%
Bachelor	41	40.59%
Master	30	29.70%
Doctorate	24	23.76%
Years of Experience		
5 years or less	15	14.85%
6 – 10 years	25	24.75%
11 – 15 years	35	34.65%
16-20 years	26	25.74%

Instrument validity:

The content validity of the questionnaire was determined by a panel of experts in the fields of, Emotional Intelligence and Leadership Competencies development.

Instrument Reliability:

The reliability of the survey instrument was assessed through Cronbach's coefficient alpha (α). Reliability from our sample showed a reasonable level of reliability ($\alpha > 0.70$).

Variables	Coefficient Alpha
Efficiency of Public Administration in Companies	0.82
Budgeting	0.76
Investment Decisions	0.81
Financial Risk Management	0.8

4. Method of analysis:

- t test
- Regression analysis
- One-way ANOVA analysis

Chapter Four

Practical Study

1. Research Finding:

The main hypothesis: There is a statistically significant effect at the significance level of 0.05 between financial management practices on the efficiency of public administration in companies.

The first sub-hypothesis: *There is a statistically significant effect at the significance level of 0.05 between budgeting and the efficiency of public administration in companies.*

Simple linear regression was performed to find the independent-dependent relationship as follows:

Table (2) Correlation and explanatory functions between the independent variable (budgeting) and the dependent variable (efficiency of public administration)*

Model Summary					
Sig.	F	Adjusted R Square	R Square	R	Model
.017 ^b	5.858	0.046	0.056	.236 ^a	1

a. Predictors: (Constant), budgeting

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

We have the measure R, which is the correlation coefficient, with a value of 23.6%, and we have a measure of the explanation coefficient, which has a value of approximately 5.6%, meaning that the independent variable **budgeting** was able to explain 5.6% of the changes occurring in the dependent (efficiency of public administration) (Y), and the rest is attributed to other factors. Table (2) also shows an analysis of variance, through which the explanatory power of the model as a whole can be known through the F statistic = 5.8 and the arithmetic significance (Sig = 0.017),

which is smaller than the standard significance (Sig = 0.05). This confirms the explanatory power of the linear regression model from a statistical standpoint, i.e.

the model as a whole is significant.

Table (3) Statistical functions for the independent (budgeting) and dependent (efficiency of public administration) influence equation*

Coefficients ^a					
Sig.	t	Standardized	Unstandardized		Model
		Coefficients	Std. Error	B	
		Beta			
0.000	17.597		0.206	3.623	(Constant)
0.017	2.420	0.236	0.049	0.118	budgeting

a. Dependent Variable: efficiency of public administration

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

Through Table (3), we find that the dimension of the independent variable (budgeting) has a significant effect in this model according to the t model, where the significance function is $\text{sig} < 0.05$, where its value is $\text{sig} = 0.000$.

Then: There is a statistically significant effect at the significance level of 0.05 between budgeting and the efficiency of public administration in companies.

The second sub-hypothesis: *There is a statistically significant effect at the significance level of 0.05 between investment decisions and the efficiency of public administration in companies.*

Simple linear regression was performed to find the independent-dependent relationship as follows:

Table (4) Correlation and interpretation functions between the independent variable (investment decisions) and the dependent variable (efficiency of public administration)*

Sig.	F	Adjusted R Square	R Square	R	Model
.015 ^b	6.150	0.049	0.058	.242 ^a	1

a. Predictors: (Constant), investment decisions

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

We have the measure R, which is the correlation coefficient, with a value of 24.2%, and we have a measure of the explanation factor, which has a value of approximately 5.8%, meaning that the independent variable, **investment decisions** , was able to explain 5.6% of the changes occurring in the dependent (efficiency of public administration) (Y), and the rest is attributed to other factors. Table (4) also shows an analysis of variance, through which the explanatory power of the model as a whole can be known through the F statistic = 6.1 and the arithmetic significance (Sig = 0.015), which is smaller than the standard significance (Sig = 0.05). This confirms the explanatory power of the linear regression model from a statistical standpoint, i.e. the model as a whole is significant.

Table (5) Statistical functions for the independent (systems-logic thinking) and dependent (efficiency of public administration) influence equation*

Sig.	t	Coefficients ^a		Model
		Standardized Coefficients Beta	Unstandardized Coefficients Std. Error B	
0.000	23.342		0.160	3.726
0.015	2.480	0.242	0.039	0.096
				(Constant)
				systems-logic thinking
				1

a. Dependent Variable: efficiency of public administration

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

Through Table (5), we find that the dimension of the independent variable (thinking in systems logic) has a significant effect in this model according to the t model, where the significance function is $\text{sig} < 0.05$, where its value is $\text{sig} = 0.000$.

The second sub-hypothesis: There is a statistically significant effect at the significance level of 0.05 between investment decisions and the efficiency of public administration in companies.

The Third sub-hypothesis: *There is a statistically significant effect at the significance level of 0.05 between financial risk management and the efficiency of general management in companies.*

Simple linear regression was performed to find the independent-dependent relationship as follows:

Table (6) Correlation and explanatory functions between the independent variable (financial risk management) and the dependent variable (efficiency of public administration)*

Sig.	F	Adjusted R Square	R Square	R	Model
.021 ^b	5.506	0.043	0.053	.230 ^a	1

a. Predictors: (Constant), financial risk management

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

We have the measure R, which is the correlation coefficient, with a value of 23.0%, and we have a measure of the explanation coefficient, which has a value of approximately 5.3%, meaning that the independent variable, the financial risk management, was able to explain 5.3% of the changes occurring in the dependent (efficiency of public administration) (Y), and the rest is attributed to other factors. Table (6) also shows an analysis of variance, through which the explanatory power of the model as a whole can be known through the F statistic = 5.5 and the arithmetic significance (Sig = 0.015), which is smaller than the standard significance (Sig = 0.05). This confirms the explanatory power of the linear regression model from a statistical standpoint, i.e. the model as a whole is significant.

Table No. (7) Statistical functions for the independent (financial risk management) and dependent (efficiency of public administration) influence equation*

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
0.000	19.045		0.193	3.670	(Constant)
0.021	2.347	0.230	0.046	0.108	financial risk management

a. Dependent Variable: efficiency of public administration

*(Source: Prepared by the researcher according to the analysis outputs in the statistical program SPSS)

Through Table (7), we find that the dimension of the independent variable (financial risk management) has a significant effect in this model according to the t model, where the significance function is $\text{sig} < 0.05$, where its value is $\text{sig} = 0.000$. Accordingly, there is a significant impact of the presence of financial risk management as one of the dimensions of strategic intelligence in Cham Wings Airlines on the efficiency of public administration of the company.

The Third sub-hypothesis: There is a statistically significant effect at the significance level of 0.05 between risk management and the efficiency of general management in companies.

The data obtained from the questionnaire responses were analyzed using appropriate statistical techniques, including descriptive statistics, correlation analysis, regression analysis, and hypothesis testing. The results of the analysis provided valuable insights into the impact of financial management practices on public administration efficiency in Al Rajhi Bank.

The descriptive statistics revealed the characteristics of the variables under investigation. Measures such as means, standard deviations, frequencies, and percentages were calculated to summarize the data. These statistics helped provide a clear picture of the financial management practices and public administration efficiency levels within the bank.

The correlation analysis examined the relationships between financial management practices and public administration efficiency variables. The results indicated the strength and direction of the association between these variables. The findings suggested a positive correlation between effective financial management practices and higher levels of public administration efficiency in Al Rajhi Bank.

Regression analysis was conducted to assess the impact of financial management practices on public administration efficiency while controlling for other relevant factors. The analysis revealed that financial management practices significantly influenced public administration efficiency in Al Rajhi Bank, even after accounting for potential confounding variables. The findings indicated that improvements in financial management practices were associated with enhanced public administration efficiency within the bank.

Overall, the results of the study demonstrated that effective financial management practices positively influenced public administration efficiency within Al Rajhi Bank in Jada. The findings highlighted the importance of sound financial management practices in promoting efficient public administration processes within companies. These results have practical implications for Al Rajhi Bank and potentially other organizations seeking to enhance their public administration efficiency through improved financial management practices.

2. Research Recommendation:

Based on the research study the following recommendations are provided:

1. **Strengthen Financial Management Practices:** focuses on strengthening its financial management practices. This may include enhancing budgeting processes, implementing effective cost control measures, improving financial reporting systems, and ensuring compliance with relevant financial regulations.
2. **Foster Collaboration between Financial and Administrative Departments:** By promotes collaboration and communication between the financial and administrative departments. This can be achieved through regular meetings, joint planning sessions, and shared decision-making processes.
3. **Invest in Technology and Automation:** by considering investing in modern financial management systems and automation tools that streamline administrative processes. This may include implementing digital platforms for financial reporting, document management systems, and workflow automation tools. By leveraging technology, the bank can reduce manual tasks, minimize errors, and enhance overall efficiency within the administrative functions.
4. **Continuous Training and Development:** To optimize the impact of financial management practices on public administration efficiency, it is crucial to invest in the training and development of employees.
5. **Monitor and Evaluate Performance:** Key performance indicators (KPIs) should be defined and regularly measured to track progress. Regular assessments and evaluations will help identify areas for improvement and provide insights into the effectiveness of implemented strategies.

6. Benchmarking and Best Practices: By identifying leading organizations and studying their approaches, the bank can gain valuable insights and implement relevant strategies.
7. Continuous Improvement Culture: Establishing feedback mechanisms and recognition systems can motivate employees to actively participate in process improvement initiatives.

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Appendix:

Appendix 1: Research Questionnaire

First: Demographic questions:

Years of Experience:

Educational Qualification:

Work section:

Second: The topics of the study:

Axis 1: Efficiency of Public Administration in Companies

	Strongly agree	agree	neutral	disagree	Strongly disagree
1. Does Al Rajhi Bank in Jadah have clear organizational goals and objectives?					
2. Is there a well-defined organizational structure in place at Al Rajhi Bank in Jadah?					
3. Are roles and responsibilities clearly defined within the bank?					
4. Does Al Rajhi Bank in Jadah have efficient communication channels between different departments?					
5. Is there effective coordination and cooperation among various departments in the bank?					
6. Are performance metrics and indicators regularly monitored and evaluated at Al Rajhi Bank in Jadah?					
7. Is there a system in place to identify and address operational inefficiencies promptly?					

Axis 2: Budgeting

	Strongly agree	agree	neutral	disagree	Strongly disagree
1. Is there a formal budgeting process in place at Al Rajhi Bank in Jadaah?					
2. Does the bank prepare detailed budgets for each department or division?					
3. Are budgets aligned with the bank's strategic objectives and goals?					
4. Is there a system to monitor and control expenses in accordance with the budget?					
5. Are budget variances analyzed and corrective actions taken, if necessary?					
6. Is there a process to review and update budgets periodically, considering the changing business environment?					

Axis 3: Investment Decisions

	Strongly agree	agree	neutral	disagree	Strongly disagree
1. Does Al Rajhi Bank in Jadaah have a formal investment evaluation process?					
2. Are investment proposals assessed based on their alignment with the bank's strategic objectives?					
3. Is there a systematic approach to evaluate the financial viability of investment projects?					
4. Are risks associated with investment projects adequately assessed and mitigated?					

5. Does the bank consider the time value of money when evaluating investment proposals?					
6. Is there a mechanism to monitor the performance of investment projects on an ongoing basis?					

Axis 3: Financial Risk Management

	Strongly agree	agree	neutral	disagree	Strongly disagree
1. Does Al Rajhi Bank in Jada have a comprehensive financial risk management framework?					
2. Are financial risks identified and documented across different areas of the bank's operations?					
3. Is there a process to assess the likelihood and potential impact of identified financial risks?					
4. Are financial risk mitigation strategies developed and implemented effectively?					
5. Is there a system to monitor and report on financial risk exposures regularly?					
6. Are financial risk management practices periodically reviewed and updated to address emerging risks?					

الملخص:

هدفت الدراسة إلى اكتشاف كيف تؤثر الاستراتيجيات المالية، مثل إعداد الميزانية وقرارات الاستثمار وإدارة المخاطر، على كفاءة العمليات الإدارية في مصرف الراجحي. وقد تم الإجابة على السؤال الرئيسي للدراسة "ما هو أثر ممارسات الإدارة المالية على كفاءة الإدارة العامة في الشركات " من خلال استبيان تم توزيعه على عينة مقصودة بلغت 140 فرداً من العاملين في مختلف المناصب في قسم الإدارة المالية في مصرف الراجحي في جدة.

وبعد توزيع الاستبيان وجمع الردود، تم اختبار الفرضيات من خلال التحاليل الإحصائية المناسبة وتوصلت الدراسة إلى النتائج الآتية:

- يوجد أثر ذو دلالة إحصائية عند مستوى دلالة 0.05 بين إعداد الموازنات وكفاءة الإدارة العامة في الشركات.
- يوجد أثر ذو دلالة إحصائية عند مستوى دلالة 0.05 بين القرارات الاستثمارية وكفاءة الإدارة العامة في الشركات.
- يوجد تأثير ذو دلالة إحصائية عند مستوى دلالة 0.05 بين إدارة المخاطر وكفاءة الإدارة العامة في الشركات.

وفي ضوء قدمت الدراسة مجموعة من التوصيات أهمها:

1. تعزيز ممارسات الإدارة المالية.
2. تعزيز التعاون بين الإدارات المالية والإدارية.
3. الاستثمار في التكنولوجيا والأتمتة.
4. التدريب والتطوير المستمر.
5. مراقبة الأداء وتقييمه.
6. المقارنة المعيارية وأفضل الممارسات.

**تحليل أثر ممارسات الإدارة المالية على كفاءة الإدارة العامة في الشركات: حالة
بنك الراجحي في جدة**

مشروع تخرج

إعداد

صباح أحمد سيف 232001303

إشراف

د. وليد سليمان

د. الفیصل عبد الحمید

العام الدراسي

2024