

The Role Of Internal Financing Sources To Reduce Liquidity Risks A Study Of A Sample Of Jordanian Islamic Banks

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Abstract. This study aims to analyze the impact of internal financing sources on liquidity risks in Jordanian Islamic banks during the period from 2008 to 2022, using regression analysis. The results show that increasing paid-in capital, reserves, and retained earnings reduces liquidity risk and enhances financial stability. It has been shown that Islamic banks are able to manage these resources effectively. The study recommends strengthening these sources and applying advanced risk management procedures that are compatible with Sharia controls.

Keywords: internal financing, liquidity risk, Jordanian Islamic banks.

Introduction

Islamic banks have recently witnessed remarkable growth in their performance due to their role as an alternative to traditional banks in the banking arena. These banks seek to provide opportunities to earn money by directing investments or financing halal projects that comply with the provisions of Islamic Sharia. What distinguishes Islamic banks from others is their commitment to Sharia principles and provisions, which give them a unique advantage. Therefore, these banks attach great importance to the risk management tasks they face, as risk management is considered an essential element in achieving the desired goals.

The adoption of Islamic banks is due to the prohibition of usury, unlike traditional banks, which makes them finance according to a set of Islamic formulas such as Musharakah, Mudaraba,

Murabaha and others, with the aim of diversifying their activities in accordance with Sharia principles and controls. Studies indicate that this type of financing contributes to reducing interest-related risks (Ali, 2008). While bank management seeks to achieve possible returns to continue its work and activity, it faces many risks, the most prominent of which is “liquidity risk.” Islamic banks seek to avoid or reduce these risks in order to maintain the bank’s safety and stability. Here the importance of Islamic financing risk management in Islamic banks is highlighted, as the success of any financing risk management depends on the nature of the system followed, especially adherence to the provisions of Islamic Sharia. Research indicates that risk management in Islamic banks plays a vital role in protecting the bank from exposure to uncalculated risks that may affect its financial stability (Khan & Ahmed, 2001). Hence the fundamental difference between conventional banks and Islamic banks in how they manage risks and achieve financial stability. This difference reinforces the importance of adopting risk management strategies compatible with Islamic Sharia to ensure the sustainability and growth of these financial institutions.

Research problem and hypotheses development

The internal financing sources of Islamic banks are represented in several main aspects: paid-up capital, reserves, and retained earnings. These sources will be the focus of our research. As for other sources, such as good loans from shareholders, insurance deposited by customers as cover for a documentary credit or a cover for a letter of guarantee, and the value of insurance for rented iron safes, we will only mention them without addressing their impact on liquidity risks. Based on the above, the problem of our study revolves around the following question: To what extent are Islamic banks able to manage internal financing sources to reduce the aggravation of the problem of liquidity risks in their daily practice?

Therefore, we decided to ask some questions as follows:

What is the extent of the impact that internal financing sources may have on the liquidity risks that Islamic banks suffer from?

Hypotheses

To answer this main problem and the subsequent sub-questions, we saw the necessity of developing some hypotheses as follows:

1. There is a statistically significant effect of internal financing sources (paid-up capital, reserves, and retained earnings) on liquidity risks in the Islamic banks in the research sample.

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- 1 There is no statistically significant effect of internal financing sources (paid-up capital, reserves, and retained earnings) on liquidity risks in the Islamic banks in the research sample.

Importance and objectives of research

25 The importance of this research lies in the effective role played by internal sources of financing in Islamic banks in raising the financial efficiency of the bank and overcoming the risks, including the liquidity risks, that these banks suffer from. Through the research, it was observed that these risks increased in some banks, which highlights the importance of the study in providing valuable information about the scientific concepts related to financing and risk management in Islamic banks. Through this research, we aim to know the most important internal sources of financing present in Islamic banks, and to highlight the basic role of these sources, in addition to understanding how to reduce liquidity risks at the general level in the Islamic banks under research and their working mechanisms.

Data

4 The research population consists of Islamic banks operating in Jordan, where the research sample included data. 16 The theoretical framework of the study included a review of university theses, research presented at conferences and seminars, and studies and working papers published in peer-reviewed scientific and professional journals. 8 As for the applied aspect of the study, it relied on data published in the annual reports of the aforementioned banks for the period from 2008 to 2022. In terms of spatial boundaries, the International Arab Islamic Bank, the Jordan Islamic Bank, and the Safwa Islamic Bank were chosen as a sample for the research from among the community of Jordanian Islamic banks. 18 As for the time limits, they were the period between 2008 and 2022, where the required data and information were obtained complete for this period.

Methodology

1 To study the topic and test the hypotheses, we relied on the descriptive and analytical research approach, as this approach is suitable for presenting the most important details about Islamic banks and their role in knowing internal sources of financing and how to reduce liquidity risks. The descriptive approach helps us describe Islamic banks in terms of definition, objectives, sources of funds, foundations, etc. We also relied on the historical approach to study

aspects related to the subject, such as the historical developments of Islamic banks and the most important developments related to their financing risks. In addition, we used the analytical approach to interpret and present some results for Islamic banks (Islamic International Arab Bank, Jordan Islamic Bank, and Safwa Islamic Bank), as well as to know the liquidity risks that these Islamic banks suffer from from year to year with the aim of achieving the goal of research and familiarity with various aspects of the subject. .

The research relied on the descriptive analytical approach to reach the goal of the research, which was the use of appropriate statistical methods and treatments. The STATA 15 program was used to perform the necessary statistical analyzes and achieve the desired objectives of the study.

Financing in Islamic banks

Before learning about the concept of Islamic finance, it is necessary to learn about the concept of finance in general, whether from the point of view of financiers or from the point of view of the financers. Islamic financing is an integral part of the financing provided, whether from an Islamic bank or from another bank. Finance is generally defined as spending money, and if the simplified concept of investment is the use of money in economic operations in order to obtain profits, then every investment can be considered financing, but financing is not considered in all cases an investment, as is the case with good loans or interest-free grants. . As for the monetary meaning of financing, it is the revenues from which monetary resources are obtained or the sources of these monetary resources, through which the resources applied for development are provided (Othman, 2023)

Islamic finance

Islamic finance has undergone significant development, with increasing annual growth rates recently observed. Our goal during this research was to identify some Islamic financing formulas. We will begin by addressing the concept of finance, in order to reach a definition of Islamic finance, its various characteristics, formulas, principles, and the institutions that represent it. Some believe that Islamic finance is a financing technology that represents an important position in financing sources (Saif Al-Din, 2022). Among the most important definitions concerned with Islamic finance, Dalia (2022, p. 3) believes that Islamic finance is when a person provides something that represents financial value to another person as a donation, that is, as a form of cooperation between the two parties in order to invest it with the aim of obtaining profits that are divided between them in proportion. It is agreed upon in

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advance according to the nature of the work of each of them, the extent of his participation in the capital, and the appropriate administrative and investment decision-making.

Based on the previous two definitions, we can define Islamic finance as a framework that includes a group of different patterns, models and formulas that include providing cash or in-kind wealth from owners of financial surplus units to those requesting it from those with financial deficits, within multiple formulas that are compatible with the controls and provisions of Islamic Sharia.

Sources of financing in Islamic banks

Sources of funds in Islamic banks are divided into two types: internal sources and external sources (El-Seoudi, 2012).

First: Internal sources of funds:

Represented by the bank's ownership rights, including capital, reserves, and retained earnings:

Capital:

For Islamic financial institutions, especially banks, capital is considered the bulwark that absorbs expected losses that may occur in the future. In addition, capital is the most important source of funds to start active projects. Capital is also considered security, protection, and a source of confidence for depositors (Iqbal & Mirakhor, 2017).

Reserves :

These are funds obtained from the bank's interests in a legal or special reserve in order to strengthen the bank's financial position. The basic laws of banks include the legal basis for forming reserves, and their formation stops when they reach a specific percentage of the bank's capital. On the Islamic level, banks form different categories of reserves necessary to strengthen their financial positions, maintain the safety of their funds, and stabilize the values of their deposits and the level of their profits (Ahmed, 2020).

Retained earnings :

It represents the remaining portion of net income retained by financial institutions with the aim of reinvesting it again to support the financial position of the bank. This does not include profits that shareholders wish to distribute and some shareholders have not yet requested. When an Islamic bank retains some profit, this does not contradict the provisions of Islamic Sharia, since the bank plays the role of a speculator with depositors' money. Therefore, an Islamic

bank may retain a certain amount as part of profits to meet abnormal circumstances that the bank may be exposed to (Chapra, 2016).

Islamic banks and risks

Islamic banks face multiple risks as a result of their dependence on the formulas of unfamiliar contracts in traditional banks, such as participation, speculation, industry and peace, which creates risks ranging from different contracts (Qandil, 2019). These risks include legal incompatibility, liquidity risk, credit risks, market risk, operating risk, and legal risks. **Liquidity is one of the main risks** facing Islamic banks, and means the bank's ability to face its due obligations and provide the required funds at any time and any currency. Due to the lack of outlets that enables Islamic banks to possess rapid cash liquidity, they have to keep a large part of their resources as frozen criticism or bank deposits without fees, which leads to reducing the returns on investing funds and returning to the rights of shareholders (Chosen and hugs, 2011). The risk of liquidity arises from the **bank's inability to fulfill its obligations when** it is entitled **without** incorporating **unacceptable losses**, and it results in the difficulty of obtaining liquidity at a reasonable cost or the inability to liquidate assets or borrowing (Mutlaib, 2015). The management of liquidity in Islamic banks is very important due to the circumstances you may face, and despite the successful success through the issuance of Islamic bonds, the market is still suffering from weakness (Zuweid and Magdash, 2021). Risk management in Islamic banks requires adopting proper measures that include identifying, mitigating, monitoring and reporting risks, and ensuring a sufficient supervisory system that corresponds to the legal principles and internal policies of Islamic financial institutions (Saida, 2020). These institutions must ensure the quality and accuracy of risk reports, and to provide transparent disclosure for investment account owners to assess potential risks and protect their interests when making decisions.

Detractive analysis

Table 1

Research sample: Jordanian Islamic banks

N	Bank name	Bank id	Source
1	International Arabic Islamic bank	IAIB	https://iiabank.com.jo/en
2	Jordan Islamic bank	JIB	https://www.jordanislamicbank.com/ar
3	Safwa Islamic bank	SIB	https://www.safwabank.com/ar/

By researcher

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Figure 1 displays data on paid-up capital, reserves, retained earnings, and liquidity risk for Jordanian Islamic banks for the period from 2008 to 2022. It can be seen that paid-up capital witnessed a steady increase over the years, indicating a continuous investment in capital across this period. It rose from about 60 million in 2008 to more than 120 million in 2022. As for reserves, they witnessed slow and steady growth, which reflects a cautious approach to enhancing reserves, as they started with about 20 million in 2008 and reached about 40 million in 2022. Regarding retained earnings It showed a gradual increase, which reflects stable profitability and an ongoing strategy to reinvest profits in banks, as it rose from about 20 million in 2008 to nearly 60 million in 2022. As for liquidity risks, they fluctuated moderately during the period, but remained under control. Relatively, it ranged between approximately 0.18 and 0.75, which indicates good management of liquidity risks. Overall, this figure reflects the positive financial trends of Jordanian Islamic banks and their ability to manage capital, reserves, and profits effectively while maintaining acceptable levels of liquidity risk.

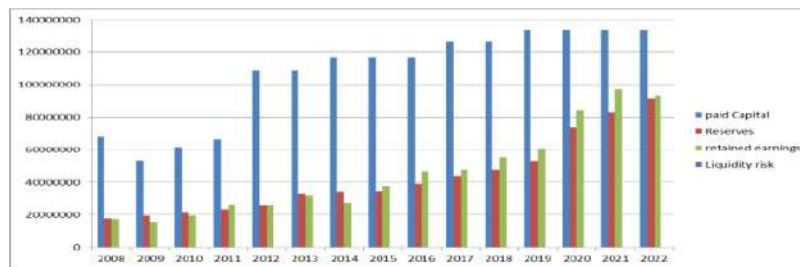


Fig 1

(The figure shows the changes occurring in the activity of the Islamic banks in the research sample based on their data)

Table (2) shows The descriptive analysis reflects the statistical characteristics of four main financial variables for banks: liquidity risk, paid-in capital, reserves, and retained earnings. For liquidity risk, we find the mean to be 0.3587 with a moderate variance (standard deviation 0.1069), indicating moderate variation across firms. Paid-in capital has a mean of 99.2281, and a maximum value of 118.9207, with a large variance (standard deviation of 14.0659), reflecting large differences in capital between firms. Reserves show a mean of 0.0648 and a relatively low variance (standard deviation of 0.0324), indicating relative stability in reserve levels across Islamic. As for retained earnings, their average is 74.2213 with a large variance (standard deviation of 21.9543), which reflects a noticeable variation between Islamic banks in this aspect. Overall, the table provides a comprehensive understanding of the financial position of Jordanian Islamic banks and their variation in the variables studied.

Table 2
Detractive analysis

Variable	Mean	p50	Min	max	sd
liquidityR~K	0.3587017	0.329783	0.1810302	0.7515795	0.106886
PaidCapital	99.22814	100	56.23413	118.9207	14.06594
Reserves	0.0648437	0.056065	0.0345136	0.1857618	0.032435
RetainedE~s	74.22131	75.74165	31.15996	108.8727	21.95431

(The table was prepared by researchers based on the Statah 15 program)

Empirical analysis

Table (3) show that the three independent variables, namely retained earnings, reserves, and paid-in capital, have negative relationships with liquidity risk. Specifically, the correlation coefficient between retained earnings and liquidity risk is -0.3752, which indicates that an increase in retained earnings is associated with a lower level of liquidity risk. As for reserves, the correlation coefficient is -0.3038, which means that increasing reserves is also associated with lower liquidity risk, although the relationship is less strong compared to retained earnings. As for paid-up capital, it shows a correlation coefficient of -0.3843 with liquidity risk, which indicates that banks with more paid-up capital are significantly less exposed to liquidity risk. In other words, banks that maintain greater retained earnings, hold greater financial reserves, and have greater paid-up capital are less exposed to liquidity risk. These results highlight the importance of good management of these financial resources in reducing liquidity risks and achieving greater financial stability for banks.

The above table was prepared by researchers based on the Statah 15 program

Table 3 correlation matrix between variables

VARIABLE	Retained			
	earnings	Reserves	Paid capital	Liquidity Risk
Retained earnings	1			
Reserves	0.7693	1		
Paid capital	0.334	0.5344	1	
Liquidity Risk	-0.3752	-0.3038	-0.3843	1

Table (4) shows the regression analysis of the relationship between the independent variables (paid-up capital, retained earnings, reserves) and a dependent variable, which is liquidity risk,

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using fixed (fixed) and random (random) regression models. The study was conducted on 45 observations of Jordanian Islamic banks during the period from 2008 to 2022.

In the fixed regression model, paid-in capital is shown to have a negative and significant effect on liquidity risk (coefficient -0.00270**), indicating that increasing paid-in capital reduces liquidity risk. Retained earnings also have a negative and significant effect on liquidity risk (coefficient -0.00202*), which means that increasing retained earnings contributes to reducing liquidity risk. As for reserves, they also show a negative and significant effect (coefficient -0.00924*). The constant in this model is positive and significant (coefficient 0.720**), which means that there are other constant factors that contribute to liquidity risk. The coefficient of determination (R-squared) shows that 49.1% of the changes in liquidity risk can be explained by the independent variables in this model.

In the random regression model, paid-in capital continues to show a negative and significant effect on liquidity risk (coefficient -0.00108**), confirming the previous finding that increasing paid-in capital reduces liquidity risk. Also, retained earnings show a larger negative and significant effect on liquidity risk in this model (coefficient -0.00402***). Reserves have a negative and significant effect (coefficient -0.00421**). The constant in this model is also positive and significant (coefficient 0.792***). The coefficient of determination (R-squared) shows that 83.6% of the changes in liquidity risk can be explained by the independent variables in this model, indicating that this model explains the variation in liquidity risk better.

Overall, the results show that paid-in capital, retained earnings, and reserves play an important role in reducing liquidity risks in Jordanian Islamic banks, which enhances financial stability. These results reinforce the importance of effective management of these financial resources in achieving greater financial stability and reducing risks associated with liquidity.

Table 4
Regression analysis between independent variables (PC,RC,R) and dependent variable LQ) for Jordnain islamic bank to 2008 - 2022

	(Fixed)	(Random)
VARIABLES	Liquidity RISK	Liquidity RISK
Paid Capital	-0.00270**	-0.00108**
	-0.00125	-0.00112
Retained Earnings	-0.00202*	-0.00402***
	-0.00106	-0.00101

Reserves1	-0.00924*	-.000421*
	-0.00109	-0.000104
Constant	0.720***	0.792***
	-0.116	-0.0989
Observations	45	45
R-squared	0.491	0.836
Number of bankid	3	3

(The table was prepared by researchers based on the Statah 15 program)

The regression analysis table (5) shows the relationship between the independent variables (paid-up capital, retained earnings, reserves) and liquidity risk as a dependent variable in three different Jordanian Islamic banks: Jordan Islamic Bank (JIB), Islamic International Arab Bank (IAIB), and Jordan Islamic Bank (SIB). We explain the interpretation of the results as follows: For Jordan Islamic Bank (JIB), paid-in capital appears to have an insignificant effect on liquidity risk (coefficient of 0.00824), which means that paid-in capital has no significant impact on liquidity risk in this bank. As for retained earnings, it has a negative and significant effect on liquidity risk (coefficient -0.00658**), which indicates that increasing retained earnings contributes to reducing liquidity risk. While reserves appear to have an insignificant effect on liquidity risk (coefficient 0.5737). Constant is positive and significant (coefficient -0.8577***), which indicates the presence of other constant factors affecting liquidity risk. The coefficient of determination (R-squared) for this model is 0.863, which means that 86.3% of the changes in liquidity risk can be explained by the independent variables.

For Islamic International Arab Bank (IAIB), paid-in capital appears to have a significant negative and significant impact on liquidity risk (coefficient -0.0472***), which means that increasing paid-in capital reduces liquidity risk significantly. Retained earnings have an insignificant effect on liquidity risk (coefficient 0.0079), while reserves have a negative and significant effect (coefficient -7.262***). Constant is positive and significant (coefficient 5.280***), which indicates the presence of other constant factors affecting liquidity risk. The coefficient of determination (R-squared) for this model is 0.883, which means that 88.3% of the changes in liquidity risk can be explained by the independent variables.

As for the Jordan Islamic Bank (SIB), it appears that paid-up capital has a positive and significant effect on liquidity risk (coefficient 0.0396***), which means that increasing paid-up capital increases liquidity risk. Retained earnings have a negative and significant effect on liquidity risk (coefficient -0.0156***), indicating that increasing retained earnings contributes to reducing liquidity risk. As for reserves, they have a positive and significant effect on liquidity

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risk (coefficient 31.92***). Constant is positive and significant (coefficient -4.258***), which indicates the presence of other constant factors affecting liquidity risk. The coefficient of determination (R-squared) for this model is 0.876, which means that 87.6% of the changes in liquidity risk can be explained by the independent variables.

Based on the results of the determination coefficients (R-squared), it appears that the International Arab Islamic Bank (IAIB) has the highest ability to explain changes in liquidity risk with a rate of 88.3%, followed by the Jordan Islamic Bank (SIB) with a rate of 87.6%, then the Jordan Islamic Bank (JIB) by 86.3%. Therefore, the International Arab Islamic Bank (IAIB) model can be considered the best in explaining the relationship between independent variables and liquidity risk.

Table 5

Regression analysis between independent variables (PC, RC, R) and dependent variable LQ by Jordanian Islamic bank to 2008 - 2022

VARIABLES	(JIB)bank	(IAIB)bank	(SIB)bank
	Liquidity RISK	Liquidity RISK	Liquidity RISK
Paid Capital	0.00824	-0.0472***	0.0396***
	-0.021	-0.0076	-0.0127
Retained Earnings	-0.00658**	0.0079	-0.0156***
	-0.0028	-0.0012	-0.00322
Reserves	0.5737	-7.262***	31.92***
	-0.7729	-2.067	-8.936
Constant	-0.8577***	5.280***	-4.258**
	-0.073	-0.7476	-1.504
Observations	15	15	15
R-squared	0.863	0.883	0.876

(The table was prepared by researchers based on the Statah 15 program)

Results discussion and conclusion

This study aims to analyze the impact of internal financing sources on the risks of liquidity in Jordanian Islamic banks during the period from 2008 to 2022. The research sample included three main Islamic banks: Arab Islamic International Bank, Jordan Islamic Bank, and Safwa Islamic Bank, with a focus on three major variables: Paid capital, reserves, and detained profits. The results showed that increasing the paid-up capital reduces morally from the risk

of liquidity, which enhances the ability of banks ¹⁵ to meet their financial obligations and works as a financial shield that absorbs shocks and enhances confidence between depositors and investors. The results also showed that reserves play a vital role in reducing the risk of liquidity, as they contribute to the stability of banks and enhance their ability to face financial fluctuations. As for the retained profits, the study showed that keeping a portion of profits enhances the stability of banks and reduces the risk of liquidity, as it is re-invested in the bank to support the financial situation.

These results confirm that Islamic banks in Jordan are able to manage internal financing sources effectively to reduce the risk of liquidity, which enhances their financial stability. When comparing the performance of the three banks, it was found that the Arab Islamic International Bank was the best in managing liquidity risks more effectively, as it showed the highest ability to explain changes in liquidity risks by 88.3%. Followed by the Jordan Islamic Bank by 87.6%, then the Islamic Safwa Bank by 86.3%. Based on these results, the study recommends enhancing paid-up capital, creating sufficient financial reserves, and continuing the policy of retaining a portion to support financial stability. It also recommends the application of advanced risk management procedures that are compatible with the legal controls to enhance the ability of Islamic banks to face financial challenges, which ensures the sustainability and growth of these institutions in the financial market.

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