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The Impact of Investment Strategies on Earnings Per Share and their Reflection in Maximizing the Value of the Bank: An Applied Study in a Number of Iraqi Banks Organized in the Iraqi Securities Market

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Abstract

The study aims to examine the impact of investment strategies on earnings per share and their reflection in maximizing the value of the bank. It looks at how a bank decides to use its money and how it manages risk. It also explores how these decisions affect how well the bank performs and how much money they make. The study was conducted on a sample of Iraqi banks listed in the Iraqi financial market represented by ten banks. In order to achieve the objective of the research, the researcher used a set of statistical equations to study the effect of the independent variable on the dependent variables. It reached a set of recommendations, the most important of which is that the Iraqi banks of the study sample need to develop plans to earn money commensurate with their objectives, the extent of risk they feel comfortable with, and how to compare them with other banks. These plans should focus on making money, saving money, managing risk, and owning a variety of different investments to make their bank as successful as possible by diversifying their investments.

Keywords: *Investment strategies, EPS, Market capitalization.*

Introduction

First: Research Context

The banking sector is a dynamic competitive sector, so financial institutions are constantly striving to maximize their value and enhance their performance. One of the key metrics that plays a vital role in assessing a bank's profitability and attractiveness to investors is earnings per share (EPS). It represents a portion of the company's earnings allocated to each outstanding share of ordinary shares and serves as an important indicator of the bank's financial health and growth potential. The main objective of financial reporting is to provide information about the financial position and financial performance of companies. Findings and trends can influence reports Finance on the confidence of investors in the financial markets. Investors are looking for opportunities to invest additional resources in the most efficient capital markets and one of the main factors that influence each investor in making his decision is to pay special attention to the "share price". Stocks are the most common and traded securities in the financial markets and are seen as a long-term source of funding. However, investors tend to focus on risk and return, and therefore seek to mitigate the high risks associated with investing in stocks while maximizing expected returns by maintaining

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a preferred level of risk. Thus, conducting financial analysis on the performance of the companies in which they invest plays a vital role in achieving their investment goals and building their decisions accordingly.

Second: The problem of study

Investment strategies are choices banks make on how to use their money and resources. These choices can include things like buying stocks, loans, and other types of money-related things, as well as deciding to join other banks or enter new markets. Banks need effective investment strategies that help them make good choices to make money and create value for their shareholders.

But there are a lot of things that can affect how investing money affects a bank's profits. Things like how the economy is functioning, the rules and regulations that companies have to follow, how prepared the bank is to take risks, and how well the bank is performing financially. In addition, other figures that also show how valuable a bank is, such as how much money it makes compared to how much it has i.e. return on assets, return on equity and net interest margin, contribute to determining a bank's financial position.

Third: The importance of research

1. Supported awareness of investment strategies: Research will help us learn more about how different ways of investing money affect how much money a bank makes. This study contributes to discovering the best ways banks can make more money. This is important for banks to make smart decisions about how to invest their money and improve their performance in their business.

2. Improved financial performance: By studying the factors that make earnings rise or fall and finding ways to increase them, this study enables the bank to do better. When EPS rises, a bank can make more money, make more people invest in it, and become financially stronger.

3. Maximizing shareholder value: The main goal of the bank is to make as much money as possible for the people who own it. One way to measure how well a bank is performing is to look at how much money each person who owns part of the bank receives. This research contributes to understanding how certain ways of investing money can make a bank more valuable and make those who own it happier. This is important for the heads of the bank and the people who put their money in it, so that they can make the best choices and recover The most money.

4. Strategic Decision Making: Investment strategies are important for banks because they help them plan for the future. By thinking about how different investment strategies affect how much money a bank earns and how valuable it is, the people in charge of the bank can make smarter choices about how to use their resources, manage risk and grow the bank. This research will help banks discover the best ways to invest their money so that they can grow and compete with other banks.

5. Industry and policy implications: Research results can provide banks with good investment strategies that help them earn more profits. It can also help people who set rules for banks to set better rules that help them be safer and make more money.

Fourth: The Study Objectives

1. Examining the link between investment strategies and earnings per share: The study aims to examine the relationship between the different ways in which banks invest their money and the amount of money they make by reviewing the financial statements for the period from 2011 to 2020. In addition to how the investment choices banks make can change the amount of money they make. The research will contribute to understanding how decisions banks make about investing their money can affect how much money they ultimately earn.

2. Set the main factors that are reported on earnings per share: The study aims to find out the factors that make a bank's earnings per share (which means how much money you earn) rise or fall. He will look at things like how the market performs, what rules the government has, how the bank manages risk, and how financially sound it is. By doing so, they hope to understand why EPS changes so much when people invest in different ways.

3. Testing the link between earnings per share and bank value: The study helps us to understand how earnings per share relate to the value of the bank. It studies various factors such as how well the bank is performing financially, what people think about the bank, and what the people who own the bank think. By doing so, the study aims to find out how earnings per share help make a bank worth more money, this will help to understand how to make the bank as valuable as possible.

4. Analysis of the impact of investment strategies on maximizing the value of the bank: The study aims to understand how different ways of investing money can make the bank more valuable. By looking at the possibility of these different ways of investing to make the bank's EPS better. So, the study will discover investment methods that can make a bank worth the most money. This information will help banks make better choices when they invest their money so that it becomes as valuable as possible.

5. Giving tips for targeted investment strategies: The study aims to help banks make smart choices with their money. By making suggestions on how banks can invest in a way that makes their money grow and makes the bank more valuable. By considering the factors that affect how much money a bank earns, how this affects the value of the bank, and how to make the best investment choices. This will help banks make plans and rules that help them reach their financial goals.

Fifth: Study variables

Independent variable: is investment strategies Investment strategies are similar to the different ways banks use their money and resources. They can choose to invest in things like stocks, loans, and other financial products, or they can decide to buy other banks. This research wants to understand how these different strategies can affect how much money a bank earns and how valuable the bank is.

Dependent variables: The market capitalization, which is represented by the total value or market estimate of the bank. It is affected by varying financial indicators, including earnings per share, return on assets (ROA), return on equity (ROE), and net interest margin. The profitability of banks is determined by financial indicators calculated through financial statements obtained from banks

Sixth: Research hypotheses

The first main hypothesis:

H01: Iraqi banks in the study sample do not acquire investment strategies that help increase market value.

H11: Iraqi banks in the study sample acquire investment strategies that help increase market value.

The second main hypothesis:

(H2): There is no statistically significant effect of banking investment on the market value of the bank and the second hypothesis branches out of the following sub-hypotheses:

– H_{21}: There is no statistically significant impact of financial investments on the market value of the bank.

– H_{22}: There is no statistically significant effect of cash credit on the market value of the bank.

The third main hypothesis (H3):

There is no statistically significant effect of investment banking on earnings per share. The following sub-hypotheses branch out of the third hypothesis:

– H_{31}: There is no statistically significant effect of financial investments on earnings per share.

– H_{32}: There is no statistically significant effect of cash credit on earnings per share.

Fourth main hypothesis (H4):

There is no statistically significant impact of earnings per share on the market value of the bank.

Fifth main hypothesis (H5):

There is no statistically significant indirect effect between financial investments and the market value of Iraqi banks in the study sample by earnings per share (financial indicators). The fifth hypothesis is divided into the following sub-hypotheses:

– H_{51}: There is no statistically significant indirect effect between financial investments and the market value of Iraqi banks in the study sample by earnings per share (financial indicators).

– H_{52}: There is no statistically significant indirect effect between cash credit and the market value of Iraqi banks in the study sample by earnings per share (financial indicators).

Investment Banking Strategies

First: Financial Investments:

I. The concept of financial investment:

Banks perform an important function of giving money to individuals and companies as loans. However, they cannot offer all their money as loans because some of them can't be easily converted into cash quickly (El Hajj, 2016). Also, loans can be risk-ridden, so banks also put some of their money into investments such as stocks and bonds. Researchers' ideas about the concept of investment differ. In the following, the researcher will present some of the researchers' opinions on the concept of investment:

1. Benjamin Graham: Financial investment is the analysis of stocks and securities based on fundamental valuations and buying them at relatively low prices compared to their underlying value in order to predict their future rise. It's the process of creating opportunities. We emphasize the importance of conducting appropriate research and analysis before making investment decisions. (Scott, 1996).

2. Warren Buffett: It is believed that financial investments should be based on the real value of the company and its competitive advantage. Encourages investments in companies that are doing well and are sustainable in the long term (Bierig, 2000).

3. Peter Lynch: Emphasizes the importance of investing money in a small business with growth potential. Focuses on finding companies with high growth potential and low price value (Ye, 2013).

4. Robert Schiller: It focuses on the psychological and emotional aspects of financial investment. Examines the psychological effects on investor behavior and how financial markets are formed, including phenomena such as collective sentiment and market bubbles (Shiller, 1987).

5. Harry Markowitz: He is best known for his work in the field of modern portfolio theory. It emphasizes the importance of diversification and balancing risk and return on investment by determining the optimal composition of the financial portfolio of companies of any kind (Arnott et al., 2015).

6. John Bogle: He believes in the importance of investing in index funds that track the performance of a particular market, and considers them an effective and low-cost strategy for investors (Bogle, 1998).

7. Ray Dalio: Emphasizes the importance of understanding business cycles and forecasting changes in the economy to make appropriate investment decisions. Focuses on directing investments based on economic fluctuations and global events (Dalio, 2018).

8. Jones Walker: They believe in the importance of stock analysis by focusing on the company's cash returns and maintaining long-term financial profitability. (Schultz et al., 2008).

9. John Merry: focuses on the importance of technical analysis in financial investment. It examines historical price patterns and technical indicators for making buying and selling decisions.

10. James Montier: It focuses on the importance of risk management in financial investment. Risk control and capital protection is one of the key factors for investment success (D. T. T. NGUYEN ET AL., 2017).

Banks sometimes choose to invest their money in something called securities instead of keeping a lot of cash on hand. This is because securities can earn the bank more money and can easily be reconverted into cash if necessary. They serve as a way for the bank to get enough money while making extra money from their investments. If financial investment can be defined as when you use money now to try to make more money in the future, there are risks involved.

II. Factors affecting the investment decision:

The investment decision refers to the allocation of financial resources. Investors choose the most suitable assets or investment opportunities based on risk profiles, investment objectives, and return expectations. Companies and institutions of any kind have limited financial resources, so senior management prepares the capital budget and allocates funds to long-term assets. (Hussein, 2013). Managers overseeing business operations select short-term investments to ensure liquidity and working capital. Investment decisions are also affected by the frequency of returns, associated risks, maturity periods, tax benefits, volatility, and inflation rates.. Investment is a planned decision, and some of the factors responsible for these decisions are as follows: (Al-Raouf & Rahman, 2022)):

1. Investment Objective: The purpose of the investment is to determine the allocation of funds in the short or long term. It is the starting point of the decision-making process.

2. Return on investment: Managers prioritize positive returns as they try to invest limited funds in a profitable asset or security.

3. Frequency of returns: The number of periodic returns of an investment offer is crucial. Financial management is based on financial needs; investors choose between investments that generate monthly, quarterly, semi-annual or annual returns.

4. Risk involved: An investment may have high, medium or low risk, and the risk appetite varies for each investor and company. Therefore, every investment requires risk analysis.

5. Maturity period or investment term: Investments pay off when funds are frozen for a certain period. Thus, investor decisions are influenced by the maturity period and payback period.

6. Tax benefit: The tax liability associated with a particular asset or security is another determining factor. Investors tend to avoid heavily taxed investment opportunities.

7. Safety: An asset or security offered by a company that complies with regulatory frameworks and has transparent financial disclosure is considered safe. Government-backed assets are considered the safest.

8. Volatility: Market volatility significantly affects investment returns, and therefore cannot be overlooked.

9. Liquidity: Investors are often concerned about their contingent funds provided they withdraw funds before maturity. Hence, investors look at the degree of liquidity provided by a particular asset or security; they are specifically looking at withdrawal restrictions and penalties.

10. Inflation rate: In financial management, investors look for investment opportunities as returns exceed the inflation rate in the country.

III. Advantages of investing in securities:

Over the years, many investors, regardless of beginners or experienced, have made significant profits by planning and investing in stocks. (Freiha, 2013)). However, there are investors whose success equation has not worked at all which makes everyone think twice before entering the stock market and investing in stocks.. When an investor makes the right decisions, there are greater opportunities to profit from those investments (Alhuda & Marwa, 2016). After all, the stock market is really unpredictable. However, investing in stocks has several key benefits from other investments. (Noureddine, 2018)).

1. Smooth and continuous transactions: An investor who buys shares of a particular company basically means acquiring an ownership stake in that specific company. Thus, it will give investors a sense of ownership after buying shares. (Zakia, 2010)). Owning ownership means that they will become shareholders and play a vital role in the company's decision. Investors will also have voting power in decisions made by the company. They also receive annual reports to get detailed insights and learn more about the company. Owning shares of a particular company will be a way to express their loyalty to the company and the success of the business as a whole. (Aboudi, 2022).

2. Diversification: Investors who have put their money through multiple types of investment, investing in the stock market provides a significant advantage by providing diversification. Investments in the stock market change their value independently of other investments such as bonds and real estate (Saifi & Ammar, 2009)). Holding shares for a longer period will help the investor anticipate losses from other investment products. Adding stocks to their portfolio creates greater risk and makes large and quick gains that help investors avoid overly conservative investment strategies (Nassima, 2003).

3. Benefits of dividends: Dividend distribution refers to the reward that a company gives to its investors. In simple words, it is an additional income for the company to investors that is paid annually by each company. (Hassab Allah Muhammad, 2005)). Regardless of whether the stock has lost value or represents a profit from inventory, dividend payments will arrive. Dividend income can help an investor fund retirement or drive another investment to grow their portfolio over time (Hamada, 2022).

Second: Bank Credit:

I. The concept of bank credit:

Bank credit is usually referred to as a loan granted to the business or personal needs of its customers, with or without collateral or collateral, with the expectation of earning periodic interest on the loan amount. The principal amount will be refunded at the end of the loan term, duly agreed upon, and mentioned in the loan agreement. Bank credit usually refers to loans made to customers for personal or business purposes, with or without collateral, with the aim of regularly earning interest on capital. (Ibrahim., 2004)). Secured loans are usually backed by collateral, which act as collateral for the bank. Collateral can include property, debtors, shares, fixed deposits, or any other assets that the bank can sell or liquidate if the borrower fails to pay the repayment payments. (Bdarin & Loay, 2019)).

Working capital loans are obtained when companies struggle to manage working capital effectively. Bank credit refers to a loan granted to meet business needs without providing any guarantees or guarantees. Similar loans are offered to individuals through bank credit cards, however, for businesses, loans are offered at a certain interest rate repaid through installments, through open or revolving credit.. Bank credit helps an organization meet business needs; however, there must be the right mix of debt and equity components to have sound financial statements. This credit is given to borrowers to complete the necessary documents required by the bank. Interest rates and repayment terms duly stated in the loan agreement (Mr. Hussein & Shuwaish, 2019).

II. The importance of bank credit:

In general, bank credit is a useful tool that keeps the economy running smoothly and helps individuals and businesses achieve their goals.

1. Economic growth and development: Bank credit helps the economy grow and improve. It gives money to individuals and businesses so they can do important things that make the economy stronger. This helps in the growth of new ideas and businesses, which is really important for the economy to improve (Berger & Udell, 2002).

2. Investment Finance and Capital Formation: When companies want to buy new things or make their business bigger, they can borrow money from a bank to help pay for it. This is called investment financing. It helps companies grow and achieve more things, which is important for the economy to continue to improve in the future (Mandel et al., 2012).

3. Consumer Finance: Consumer finance is when a bank gives people money to buy things like houses, cars, and other things. This helps people buy big things and improve their lives by paying for them slowly over time (S. E. Black & Strahan, 2002).

Investment Banking Analysis

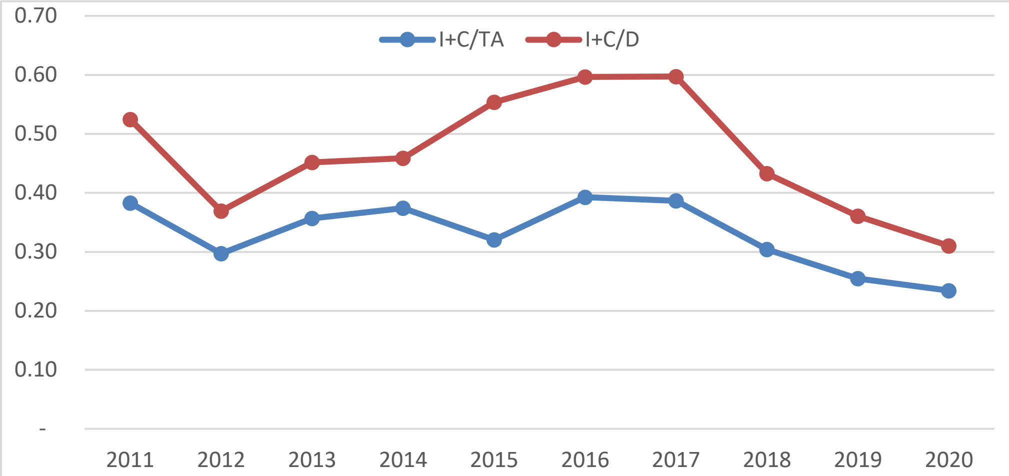
1- Bank of Baghdad

Table No. 1 Bank Investment Rates in the Bank of Baghdad for the Period (2011-2020)

General rate	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Sunnah / lineage
0.19	0.13	0.12	0.16	0.23	0.23	0.17	0.25	0.23	0.18	0.21	الاستثمارات المالية / اجمالي الموجودات
0.14	0.10	0.13	0.15	0.16	0.16	0.15	0.13	0.12	0.11	0.17	الائتمان النقدي / اجمالي الموجودات
0.33	0.23	0.25	0.30	0.39	0.39	0.32	0.37	0.36	0.30	0.38	الاستثمارات المالية+الائتمان النقدي / اجمالي الموجودات
0.27	0.18	0.17	0.23	0.36	0.35	0.29	0.31	0.29	0.23	0.29	الاستثمارات المالية / اجمالي الودائع
0.20	0.13	0.19	0.21	0.24	0.25	0.27	0.15	0.16	0.14	0.23	الائتمان النقدي / اجمالي الودائع
0.47	0.31	0.36	0.43	0.60	0.60	0.55	0.46	0.45	0.37	0.52	الاستثمارات المالية+الائتمان النقدي / اجمالي الودائع

Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

Figure number 1 Bank Investment Rates in the Bank of Baghdad for the Period (2011-2020)



Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

The figure and table above show that the ratio of investment to total assets reached (21%) in 2011, then began to rise to reach (25%) in 2015, then began to decline to reach (13%) in 2020, while credit relative to total assets reached in 2011 (17%) and gradually decreased to reach (10%) in 2020.

Comparing the ratio of investment to assets and credit to assets, we note that the ratio of banking investment to assets is higher, as it was rolled in 2011 (21%) while credit to assets reached (17%) and the same for the remaining years, which indicates that the Bank of Baghdad concentrates banking investment more than granting loans.

Looking at the investment ratio to total deposits, we note that the ratio reached in 2011 (29%) and began to rise gradually to reach in 2017 its highest level (36%), while the ratio of credit to deposits reached in 2011 (23%) and began to gradually decline to reach (15%) in 2015 and then returned to rise in 2016, reaching its highest level (27%) and then began to gradually decline again to reach (13%) in 2020, but compared between Investment ratio to total deposits and credit to deposit ratio We find that the ratio of investment to total deposits was higher in all years, which indicates the tendency of the Bank of Baghdad to find alternative sources to increase its income, which led to an increase in its net income.

Analysis of the profitability of banks by financial performance

1- Bank of Baghdad

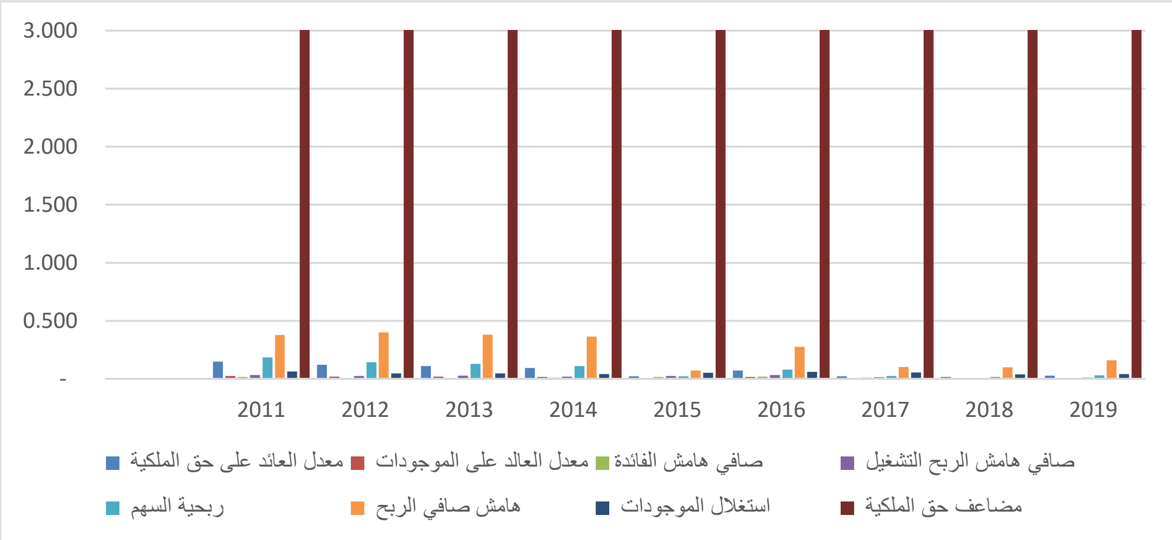
Table No. 2 Financial indicators of the Bank of Baghdad for the period (2011-2020)

General rate	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Years / lineage
0.071	0.073	0.027	0.016	0.022	0.072	0.021	0.095	0.110	0.121	0.150	Return on equity rate
0.013	0.014	0.006	0.004	0.006	0.017	0.004	0.015	0.018	0.019	0.024	Return on assets
0.010	0.008	0.005	0.005	0.011	0.020	0.017	0.010	0.005	0.007	0.016	Net interest margin
0.021	0.024	0.010	0.005	0.013	0.032	0.025	0.020	0.026	0.024	0.032	Net Operating Profit Margin
0.082	0.081	0.029	0.017	0.024	0.081	0.023	0.111	0.128	0.143	0.186	Earnings per share

0.254	0.305	0.160	0.099	0.103	0.275	0.072	0.365	0.379	0.401	0.378	Net profit margin
0.049	0.047	0.040	0.038	0.055	0.061	0.051	0.042	0.048	0.048	0.063	Exploitation of assets
5.222	5.098	4.140	4.175	3.936	4.244	5.771	6.250	6.059	6.276	6.269	Ownership Multiplier

Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

Figure number 2 Financial indicators of the Bank of Baghdad for the period (2011-2020)



Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

The table and figure above indicate the following results:

– Return on equity rate: The Bank of Baghdad achieved the maximum rate of return on equity in 2011, which amounted to (0.15), and then the rate gradually decreased until it reached the lowest level (0.022) that dates back to the fiscal year 2017, but the arithmetic mean reached (0.07).

– Return on assets rate: The Bank of Baghdad achieved the maximum rate of return on assets in 2013, which amounted to (0.024) and the lowest ratio was (0.004) which dates back to the fiscal years 2015 and 2018, but the arithmetic mean amounted to (0.01).

– Net interest margin: The net interest margin in 2011 reached a rate of (0.016), then decreased in 2012 to reach (0.007) and continued to decline gradually until it reached the lowest level of (0.005) in 2013 and then gradually rose again, reaching (0.020), which is the highest rate it reached, and then decreased again until it reached again to the lowest ratio (0.005) that dates back to the fiscal year 2018 and 2019, but the arithmetic mean reached (0.01).

– Net operating profit margin: The Bank of Baghdad achieved the maximum percentage of net operating profit margin in 2011, which amounted to (0.032) and the lowest percentage was (0.005) which dates back to the fiscal year 2018, but the arithmetic mean amounted to (0.02).

– Earnings per share: The Bank of Baghdad achieved the maximum percentage of earnings per share in 2011, which amounted to (0.186) and the lowest ratio was (0.017) dating back to the fiscal year 2018, but the arithmetic mean amounted to (0.08).

– Net profit margin: The Bank of Baghdad achieved the maximum percentage of net profit margin in 2012, which amounted to (0.401) and the lowest ratio was (0.072) which dates back to the fiscal year 2015, but the arithmetic mean amounted to (0.25).

– Asset Utilization: The Bank of Baghdad achieved the maximum percentage of asset exploitation in 2011, reaching (0.063) and the lowest percentage was (0.038) dating back to the fiscal year 2018, but the arithmetic mean reached (0.05).

– Ownership Multiplier: The Bank of Baghdad achieved the maximum percentage of the equity multiplier in 2011, which amounted to (6.269), and the lowest percentage was (3.936) dating back to the fiscal year 2017, but the arithmetic mean reached (5.22).

Through the foregoing, we note that the Bank of Baghdad achieved the highest ratios of financial soundness indicators in 2011, excluding the net interest margin and net profit margin, while it achieved the lowest rate in the ratios in 2018, due to a decrease in net income, which amounted to (4,152,102,000 Iraqi dinars) after it was in 2016 (20,245,029,000 Iraqi dinars) and decreased in 2017 to (6,122,480,000 Iraqi dinars). This decrease was also accompanied by a decrease in the interest income earned by the bank as it reached (11,221,840,000 Iraqi dinars), while in 2016 it was (18,086,736,000 Iraqi dinars) decreased in 2017 to (29,583,523,000 Iraqi dinars) in addition to an increase in operating expenses that amounted to (36,402,306,000 Iraqi dinars). All these indicators made 2018 the most affected by the decline in financial performance indicators.

Market Value Analysis

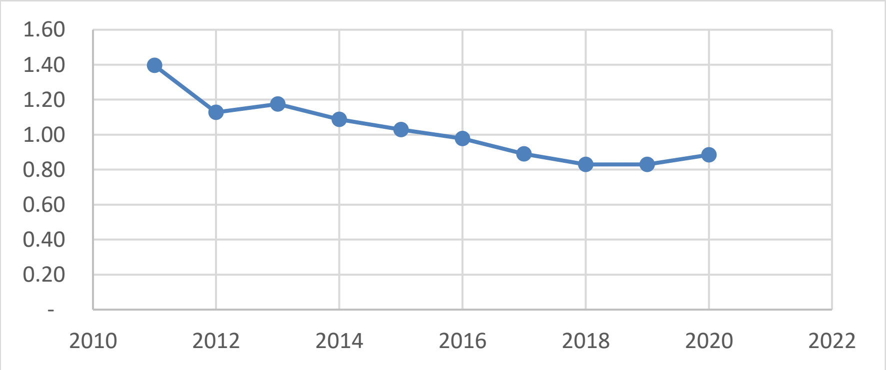
1. Bank of Baghdad

Table No. 3 Turbine rates in the Bank of Baghdad for the period (2011-2020)

Arithmetic mean	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	Years
1.02	0.88	0.831	0.83	0.891	0.98	1.029	1.09	1.17	1.13	1.40	Tobin's Q

Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

Figure number 3 Rates Tobin's Q In the Bank of Baghdad for the period (2011-2020)



Source: Prepared by the researcher based on the financial statements of the Bank of Baghdad for the period (2011-2020)

The figure and table above show that the highest rate of turbine was in 2011, where it reached (1.4) higher than the correct one, which is a positive rate, while the lowest rate was in 2020 amounted to (0.88) while the arithmetic mean was (1.02), and it is worth noting that the turbine rate was positive between 2011 and 2015, but there was a gradual decline, as the rate decreased to (1.13) in 2012, until it reached in 2015 at a rate of (1.029), but it remained good. Higher than the correct one, and this indicates the increase in the market value in those years and was higher than the value of their assets, while the remaining years starting from the year 2016 became less than the correct one, which requires the banks of the study sample to work in order to raise that rate to increase the market value of the bank.

Conclusions

This study looked at how different ways of investing money affect how much a bank profits and how much a bank values. The study found that some investment options can make a bank make more money and be more valuable overall. The researcher was able to draw the following conclusions:

1. The results of the research show that Iraqi banks are affected by many economic, security and political conditions that occur in the country as well as the internal conditions of each bank and reflected on the market value of the bank.

2. Iraqi banks rely heavily on cash credit more than investing in securities, which makes cash credit more important in the banking sector and makes it have a greater impact on the value of the bank.

3. The study shows that the way people choose to invest their money can make a big difference in how much money a company makes. Different ways of investing, such as deciding where to put money, how to manage any risk, and focusing on making a company grow, can have different effects on how much money a company makes. Research shows that it is important to choose the right investment strategies and use them wisely to make the company more successful.

4. The results show that Iraqi banks tend to give short-term loans, which are usually designed to meet commercial and consumer needs, and do not tend to give long-term loans in order to reduce the risks associated with non-payment.

5. There are many actions that can affect how well a company performs in terms of making money. Some of these things include how much money the company makes, how much control they control, how they manage risk, the quality of the things they own, and how they use their resources effectively. Banks should consider these things when making plans for how to invest money in order to make more profits.

Recommendations

After the study and its findings, the researcher will provide some ideas to help banks make more money and improve the value of each stock. He suggests certain plans and investment strategies to achieve this:

1. Banks need to make money-making plans that match their goals, how much risk they are comfortable with, and how they compare to other banks. These plans should focus on making money, saving money, managing risk, and owning a variety of different investments to make their bank as successful as possible by diversifying their investments.

2. Iraqi banks in the study sample should work more to attract deposits, especially deposits of a long-term nature, in addition to paying attention to the media aspect, especially in the era of dazzling advertising progress in the world, in order to advertise their products and investment methods.

3. It is important for banks to have a plan to protect themselves from potential problems that may lead to loss of funds. They need ways to figure out what risks they might face and come up with backup plans in case those risks become real. This helps the bank stay strong and ensure that they can continue to make money, which is good for them and their customers.

4. Paying attention to human kar, as it is considered one of the important factors in attracting investors and depositors alike, as the administrative staff is one of the important factors in attracting people to deal with the bank.

5. Banks must be creative and open to new ideas in order to stay ahead of the curve and do well. They should try new things, such as using new technology, and change their plans if necessary to keep up with what customers want and what the rules say. By doing so, they can earn more money and improve their company.

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