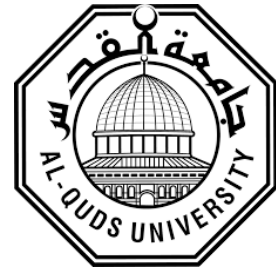


Deanship of Graduate studies

Al-Quds University



**Factors Affecting the Decision of Grant Banking Green
Loans: Evidence From Bank of Palestine**

Alaa Ahmad Shihada Khalifa

M.Sc. Thesis

Jerusalem – Palestine

1440/2019

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Prepared By:

Alaa Ahmad Shihada Khalifa

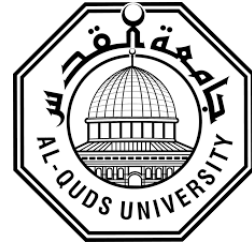
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Thesis Approval




**Factors Affecting the Decision of Grant Banking Green Loans:
Evidence From Bank of Palestine**

Prepared By: Alaa Ahmad Shihada Khalifa

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Master thesis submitted and accepted, Date: 14 /7 /2019

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Jerusalem – Palestine

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DEDICATIONS

To the throne on the throne of days

The girl who lived her house of love and stones

Skilled and skilled, which has long preceded our world and its time

The towns of Bethlehem.

To the focus of light that crossed me towards hope and beautiful aspirations and widened his heart when narrowed the world, the hardships of the difficulties for me and walked in the road to instill the meaning of light and serenity in my heart, and taught me to live for the right and science to remain alive even if our lives and our bodies, His eyes turned to the two women, longing to see me imitating the master's thesis, and now I have come to present it now in your hands.

My beloved father...

It was your land part of my ambition and part of my Sir in the way of science until you see the fruit of your effort and the good that planted it, I understood the meaning of life to me, and God gave me in you, my daughter, you have satisfied me

As long as the title advocacies derby and remain traipse about to check as long as her hand in my hand .. And when you hear me worries swim in the sea of love and affection to dilute it and removes all illiterate ...

To my mother, which no matter how grown up, I will keep her child, who writes her name on his book, the hour of his grief, and cheer her thanks when he advances in his knowledge degrees.

You, my beloved mother, the lady of heart and life Dedicate my message to give me satisfaction and pray.

To those who are closer to my soul, to those who share my mother's bosom, and with whom I derive my strength and determination ... My brothers Hisham and Gad.

To the sisters who did not give birth to my mother ... To those who liked the brotherhood and distinguished by loyalty and giving, to the springs of pure honesty ... To those with whom I was happy and their blessings in the paths of life sweet and sad arrived ... To those who were with me on the path of success and good. To whom did I know how to find them, and taught me not to waste them? My sisters and friends

الأهداء

الى المتربعه على عرش الايام
الطفله التي عمرت بيتها من الحب والحجارة
المهرة الأصيلة التي لطالما سبقت دنيانا وزمانها
بلدتي بيت لحم

الى بؤرة النور التي عبرت بي نحو الامل والأمانى الجميله واتسع قلبه حين ضاقت الدنيا، فروض الصعاب
من أجلي وسار في حُلْكة الدرب ليغرس معاني النور والصفاء في قلبي، وعلمني ان نعيش من أجل الحق
والعلم لنظل احياء حتى لو فارقت ارواحنا اجسادن، ولطالما تفتقر قلبه شوقا وحنّت عيناه الوضائتان شوقا
لرؤيتي متقلدا رسالة الماجستير، وها هي قد اينعت لأقدمها الان بين يديك .

والذي الحبيب

لقد كان ارضائك جزءا من طموحي وجزءا من سيرتي في طريق العلم حتى ترى ثمرة جهدك وطيب
غرسك، فكنت معنى الحياة لي، وقد ارضاني الله فيك يا ابتي فهل رضيت عني .!!!!!!

طالما كانت دعواتها عنوان دربي وتبقى امنياتي على وشك التحقق طالما يدها في يدي.. وعندما تسمعني
الهموم أسبح في بحر حبها وحنانها ليخفف بل ويزيل كل الأمي ...

الى أمي التي مهما كبرت فسأبقى طفلها الذي يكتب اسمها على دفتره ساعة حزنه، ويهتف بفضلها حين يتقدم
في علمه درجات .

لك يا والدتي الحبيبة يا سيدة القلب والحياة.... اهديكي رسالتي لتهديني الرضا والدعاء .

الى من هم اقرب الي من روحي، الى من شاركني حزن الأم وبهم استمد عزتي وإصراري... اخوتي هشام
وجاد .

الى الاخوات اللواتي لم تلدهن امي... الى من تحلو بالاخاء وتميزوا بالوفاء والعطاء، الى ينابيع الصدق
الصافي ... الى من معهم سعدت وبرفقتهم في دروب الحياة الحلوة والحزينة وصلت... الى من كانوا معي
على طريق النجاح والخير.... الى من عرفت كيف اجدهم وعلموني ان لا اضيعهم. اخواتي وصديقاتي

Declaration

I certify that this thesis is submitted for the degree of master and it is the result of my own research, except where for some excerpts noted in the research, and that this thesis has not been submitted for the higher degree to any other university or institute.

Signed:

Name: Alaa Ahmad Shihada Khalifa

Date: 14 / 7 / 2019

الشكر والتقدير

ومن حق النعمة الذكر، وأقل جزاء للمعروف الشكر...

فبعد شكر المولى عز وجل، المتفضل بجليل النعم، وعظيم الجزاء...

يجدر بي أن أتقدم ببالغ الامتنان، وجزيل العرفان إلى كل من وجهني، وعلمي، وأخذ بيدي في سبيل إنجاز هذا البحث .. وأخص بذلك مشرفي، الأستاذ الدكتور إبراهيم عوض الذي قوم، وتابع، وصوب، بحسن إرشاده لي في كل مراحل البحث، والذي وجدت في توجيهاته حرص المعلم، التي تروني ثمارها الطيبة بإذن الله...

وأقدم بجزيل الشكر للجنة المناقشة والمتمثلة بالمتحن الداخلي الأستاذ الدكتور عامر مرعي، والمتحن الخارجي الأستاذ الدكتور يوسف أبو فارة لتفضلهم بقبول مناقشة الرسالة

كما أتوجه بالشكر إلى كل من ساندي بدعواته الصادقة، أو تمنياته المخلصة... أشكرهم جميعاً وأتمنى من الله عز وجل أن يجعل ذلك في موازين حسناتهم

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It is the right of the blessing of the male, and the lesser reward for the known thanks...

After thanking the Almighty, blessed with blessings and great punishment...

I would like to extend my heartfelt gratitude and gratitude to all those who guided me, to teach me, and to take my hand in order to accomplish this research Dr. Ibrahim Awad, And continued, and good, good guidance to me at all stages of the research, which found in his guidance teacher's keenness, which pays good fruit, God willing ...

I would also like to thank all those who have supported me with his sincere invitations, or sincere wishes ... I thank them all and I hope that God Almighty will make this in the balance of their good deeds.

Abstract

This study aims at identifying the most important factors affecting the decision of banks to grant green loans, mainly Bank of Palestine. It also aims to identify the relationship between the use of revenue objects, recognition of the impact of the borrower's reputation and its financial and administrative capabilities in making decisions regarding the granting of green loans at Bank of Palestine and determining the impact of green project characteristics and expected performance on the decision making process.

The researcher used qualitative and quantitative methods to achieve the objectives of the study; using a questionnaire tool. The study population consists of all employees in the banks of Palestine and the French Agency for Development. The study sample consisted of 120 employees. After the data were collected, they were analyzed using the Statistical Package for Social Sciences (SPSS). Several results have been achieved, the most important of which is the impact on the reputation of the borrowing organization and its financial and administrative capabilities on the decision making process related to the granting of green loans at the Bank of Palestine. In addition, the results of the present study confirmed that there is an impact on the characteristics of green projects and their expected performance on the decision making process regarding the granting of green loans at Bank of Palestine. The researcher also found that there are potential risks to the green lending decision process, Note with regard to coordination and communication between the central administration of the Bank of loans and institutions borrowed, and that the central credit management has effective ways to control the potential loan risks.

The researcher recommended the need to pay attention to loan guarantees that are carefully evaluated and credible, it is necessary to have green projects with environmental performance because this affects the decision to grant the loan. The researcher suggests conducting a study to explore the impact of the characteristics of green projects and their expected performance, and the financial and administrative capacity to grant green loans.

العوامل التي تؤثر على قرار البنوك بمنح القروض الخضراء, دراسة حالة بنك فلسطين

إعداد: علاء محمد شحادة خليفة

المشرف: د. إبراهيم عوض

الملخص:

تهدف الدراسة إلى التعرف على العوامل التي تؤثر على قرار البنوك بمنح قروض الخضراء، دراسة حالة بنك فلسطين، كما يهدف إلى تسليط الضوء على التحقيقات بالعلاقة بين استخدام العائدات والاعتراف بتأثير سمعة المنظمة المقترضة وقدراتها المالية والإدارية على اتخاذ القرارات المتعلقة بمنح القروض الخضراء في بنك فلسطين، وتحديد أثر خصائص المشروعات الخضراء وأدائها المتوقع على عملية اتخاذ القرارات المتعلقة بمنح القروض الخضراء في بنك فلسطين. من أجل تحقيق أهداف الدراسة؛ استخدم الباحث المنهج النوعي والكمي، حيث اعتمدت الدراسة على أداة استبانة. وتكون مجتمع الدراسة من جميع العاملين في بنك فلسطين والوكالة الفرنسية للتنمية. حيث تكونت عينة الدراسة من 120 موظف. وقد تم تحليل البيانات التي تم الحصول عليها باستخدام برنامج (SPSS). وكشفت نتائج الدراسة أن هناك تأثير لسمعة المنظمة المقترضة وقدراتها المالية والإدارية على عملية اتخاذ القرارات المتعلقة بمنح القروض الخضراء في بنك فلسطين. علاوة على ذلك، توصلت نتائج الدراسة الحالية إلى أن هناك تأثير لخصائص المشاريع الخضراء وأدائها المتوقع على عملية اتخاذ القرارات بشأن منح القروض الخضراء في بنك فلسطين. كما وجدت الدراسة أن المخاطر المحتملة التي تواجه عملية اتخاذ القرارات المتعلقة بالإقراض الأخضر، والتي تتمثل في عدم وجود قضايا ملحوظة فيما يتعلق بالتنسيق والتواصل بين الإدارة المركزية لبنك القروض والمؤسسات المقترضة، وأن إدارة الائتمان المركزية لديها طرق فعالة للسيطرة على القروض المخاطر المحتملة. وأوصى الباحث بإيلاء اهتمام لضمانات القروض التي يتم تقييمها بدقة ومصداقية، كما أنه من الضروري وجود مشاريع خضراء ذات أداء بيئي لأن ذلك يؤثر على قرار منح القرض. كما يقترح الباحث إجراء دراسة لاستكشاف تأثير خصائص المشروعات الخضراء وأدائها المتوقع، والقدرات المالية والإدارية على منح القروض الخضراء.

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