

أثر الخصخصة على الإفصاح المحاسبي "دراسة تطبيقية على المصارف التجارية الليبية"

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Abstract

This research study aims to find out the impact of the privatization of The Libyan commercial banks on developing the level of accounting disclosure in The Libyan commercial banks. In this study, the effect of the privatization of The Libyan commercial banks was tested on accounting disclosure with its Financial statements and reports such as: balance sheet, income statement, cash flows statement, and the statement of changes in equity and accounting methods and policies.

To achieve the aim of the study. a sample of participants form two Libyan commercial banks " AL-wihda bank and AL-Sahari Bank" were chosen randomly. The participants were general managers, accountants, auditors and some employees working in those two banks. The Libyan environment was chosen by The researcher as a field study.

A questionnaire was prepared to collect data. The questionnaire was distributed to the participants of the study to find out their opinion about the effect of the privatization of the Libyan commercial banks on accounting disclosure in Libyan commercial banks, After that data were collected, Classified and analysed, Some software programmes were used for the analysis of data such as the statistics software (SPSS), Cronbach alpha (α) Test for the validity and authenticity of data collected, the relative frequency distribution, wilcoxon Test and (T) Test.

The result of this study indicated that, the privatization of the Libyan commercial banks plays a role in developing the accounting disclosure with its financial and reports in commercial banks in the Libyan environment. The most prominent conclusions were as the following:

The privatization of The Libyan commercial banks can improve the level of accounting disclosure in the financial statement (income statement, Cash flows statement) with excluding some items such as (investment risk reserve, net gains from financial securities, net gains from investment securities, losses on loans and advances – ordinary share profits, time deposits with foreign banks. It was also Concluded that the privatization of commercial Libyan banks does not improve the level of accounting disclosure in statement of changes in equity , Also, the privatization of the Libyan commercial banks

improves the level of accounting disclosure of the accounting methods and policies except (the disclosure of the total secured obligations and the nature of pledged assets as a security and its recorded value) .

From the field visits the researcher noted that there was a problem in access to information at an appropriate time because of the delay in preparing annual reports .

In the light of the findings of the present study, it is recommended to develop and increase the disclosure of Investment risk reserves, net gains arising from financial securities, the net gains arising from investment securities, losses on loans and advances – ordinary share earnings, and deposits with other banks.

It is also recommended to prepare and produce financial statements and reports at an appropriate time at the end of financial year, and publish them in order to help the investor to study it and make decisions based on these statements and reports.