



Libyan International Medical University
Faculty of Business Administration



Department of Healthcare Management
Graduation Project

Measuring Patients' Satisfaction with Dental Care Services in Libya

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Spring 2023

Dedication

This dissertation is dedicated to my beloved parents Salem Aloud and Eman Bolweifa, for their unwavering love, support, and sacrifice. Their encouragement and guidance throughout my academic journey have been my driving force. Grateful for instilling in me a relentless pursuit of excellence that has led me to this moment. I hope to make you both proud.

I would also like to dedicate this dissertation to my loving husband Mohammed, for being my constant support. This achievement would not have been possible without his love and encouragement.

To my dear sister Saja, siblings, and friends, thank you for always being there for me, for providing me with laughter, and for being a constant source of positivity. Their unwavering support has been a driving force throughout my academic journey.

And also I would dedicate this dissertation to the Dean of Faculty of Business Administration, Prof. Dr. Sabri Elkrghli, for his guidance, expertise, and mentorship throughout my journey. I express my deepest gratitude for the constant encouragement to surpass personal boundaries and for the cultivation of an unwavering enthusiasm for lifelong learning.

Acknowledgment

The purpose of this study is to investigate patients' satisfaction with dental care services in Libya. Intensive efforts were required to make this research possible. Throughout the research process, I am grateful to my supervisor Prof. Dr. Sabri Elkrghli for his guidance and support. Without his unwavering support, the completion of research would not have been possible. Also, I would like to thank Dr. Yousif Elgimati for his co-operation in the data analysis stage. Furthermore, I would love to express my sincere appreciation and gratitude to the entire staff of the Faculty of Business Administration, and proud for being affiliated with it. Finally, thanks to the Libyan International Medical University LIMU that I was able to undertake this research and become the student I am today.

Declaration

I declare that the work on this project has been completed in accordance with the requirements of Libyan International Medical University. Unless otherwise stated or acknowledged as a reference work, it is original and the result of my efforts. This final project is the property the Faculty of Business Administration at LIMU and it is not allowed to be reused in any form, in whole or in part, without a formal written permission from the faculty's deanship.

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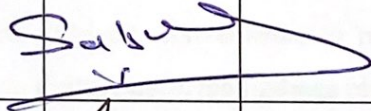
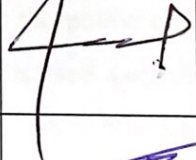

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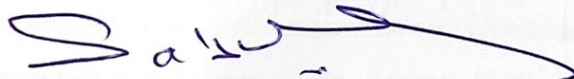
Graduation Project Title: Measuring Patients' Satisfaction with Dental Care Services in Libya.

Signature of Student

Acceptance and Approval

The graduation project titled Measuring Patients' Satisfaction with Dental Care Services in Libya was prepared by Sundus Salem Aloud.

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Abstract

This thesis seeks to explore the factors that influence the performance of Islamic banks in Saudi Arabia and to analyze the extent to which the COVID-19 pandemic has influenced their performance during the period 2018–2021. The sample of the study consists of the whole population of the Islamic banking sector in Saudi Arabia. The secondary data used in this study are taken from annual financial statements from official websites of each banks under study. The following ratios were selected to serve as independent variables: operating expenses to operating income ratio (BOPO), non-performing finance ratio (NPF), capital adequacy ratio (CAR), and finance to deposit ratio (FDR). While treating banks performance based on the ratio of return on assets as a dependent variable. Using a fixed-effect regression model, the findings reveal that NPF and FDR had a favorable impact on the performance of Islamic banks in Saudi Arabia after the COVID-19 pandemic. CAR and BOPO, on the other hand, have a negative effect on performance. However, based on the regression results, only two variables were significant, which are NPF and BOPO. The study provides implications for different stakeholder groups. For investors and shareholders to maintain a reliance on Saudi Islamic Banks during the COVID-19 pandemic, and for Saudi Islamic Banks managers to increase profit after COVID-19 by controlling non-performing finance and reducing operating expenses.

Key words: COVID-19 pandemic, Performance, Islamic banks, Return on assets, Capital adequacy, Non-performing finance, Finance to deposit, Operating expenses to operating income.

ملخص

تسعى هذه الرسالة إلى استكشاف العوامل التي تؤثر على أداء البنوك الإسلامية في المملكة العربية السعودية وتحليل مدى تأثير جائحة كوفيد-19 على أدائها خلال الفترة 2018-2021. تكونت عينة الدراسة من مجموع سكان قطاع الصيرفة الإسلامية في المملكة العربية السعودية. البيانات الثانوية المستخدمة في هذه الدراسة مأخوذة من البيانات المالية السنوية من المواقع الرسمية لكل بنك قيد الدراسة. تم اختيار النسب التالية لتكون بمثابة متغيرات مستقلة: نفقات التشغيل إلى نسبة الدخل التشغيلي، ونسبة التمويل غير العامل، ونسبة كفاية رأس المال، ونسبة التمويل إلى الودائع. بينما يتم التعامل مع أداء البنوك على أساس نسبة العائد على الأصول كمتغير تابع. باستخدام نموذج الانحدار ذي الأثر الثابت، كشفت النتائج أن نسبة التمويل غير العامل ونسبة التمويل إلى الودائع كان لهما تأثير إيجابي على أداء البنوك الإسلامية في المملكة العربية السعودية خلال جائحة كوفيد-19. من ناحية أخرى، فإن نسبة كفاية رأس المال ونفقات التشغيل الي نسبت الدخل التشغيلي لهما تأثير سلبي على الأداء. ومع ذلك، بناءً على نتائج الانحدار، كان هناك متغيرين فقط مهمين، وهما نسبة التمويل غير العامل ونفقات التشغيل الي نسبت الدخل التشغيلي. توفر الدراسة الآثار المترتبة على مجموعات أصحاب المصلحة المختلفة. بالنسبة للمستثمرين والمساهمين للحفاظ على الاعتماد على البنوك الإسلامية السعودية خلال جائحة كوفيد-19، ولمديري البنوك الإسلامية السعودية لزيادة الأرباح خلال كوفيد-19 من خلال التحكم في التمويل المتعثر وتقليل نفقات التشغيل.

الكلمات المفتاحية: جائحة كوفيد-19، الأداء، البنوك الإسلامية، العائد على الأصول، كفاية رأس المال، التمويل المتعثر، التمويل للإبداع، مصاريف التشغيل إلى الدخل التشغيلي.