

THE IMPACT OF GOVERNANCE ON TUNISIAN BANK PERFORMANCE

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ABSTRACT

Corporate governance can be defined as a set of processes, regulations, and procedures that outline the direction and control of an organization. In the banking sector, banks have distinct governance needs given their critical role as financial intermediaries facilitating capital flows and enabling economic activity through lending and payment services. Also Bank financial performance is primarily evaluated through profitability, asset quality, and capital adequacy. This article studied the impact of governance on bank performance in Tunisian context . We used a sample of 11 quoted Tunisian banks over the period (2015...2024). By applying 3 models (panel static) we found that (board independence ; board size ; audit committee size) has significant impact on return on assets . Also (board independence ; audit committee size , gender diversity) has significant impact on return on equity and net interest margin.

Key words: Governance , bank ; panel ; ROA ; ROE ; board ; gender diversity , audit committee, performance.