



## Understanding the behavior of financial ratios: the adjustment process

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### Abstract

This paper contributes to our understanding of the behavior of financial ratios by means of a hierarchical Bayesian analysis of the partial adjustment model of financial ratios presented in Davis and Peles [Acc. Rev. 68 (1993) 725]. Such an approach allows us to make a robust estimate of the average adjustment coefficient of a set of firms. The proposed methodology is applied to the analysis of a number of financial ratios considered in the above-mentioned paper corresponding to a sample of US manufacturing firms. © 2003 Elsevier Science Inc. All rights reserved.

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*Keywords:* Financial ratios; Gibbs sampling; Partial adjustment model

### 1. Introduction

According to Rees (1995) the prominence of financial ratio analysis is a response to the amount of information contained in a set of financial statements and to the problem of comparability between firms of differing sizes. Financial ratios provide useful quantitative financial information to both investors and analysts so that they can evaluate the operation of a firm and analyse its position within a sector over time. Furthermore, ratios make the data better satisfy the assumptions underlying statistical tools such as regression analysis (e.g., homoscedastic

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# Understanding Adjustment And Behavior

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