



# Banking merger and its role in achieving competitive advantage

A survey of the opinions of a sample of bank managers in Erbil

**Prepared by: Elaf Xalil-Bnar Rashad-Eman kakamandv**

**College of administration and economics – Financial and Banking**

**Supervised by : Goldaran Abdullrahim**

## Introduction

towards all required services that is able to be provided by any corporation. The day of today is forced bankers to be knowledge- based and be more efficient in managing knowledge in their banking operations. Banking integration is a phenomenon that allows a bank with its shearing facilities and services with other existing banks according to the passage of system either in neighboring, city, regional and/or global is closely linked together to provide the widest range of financial services that related to customer needs.

## Problem

Includes knowing the managers of a sample of private banks about the importance of Merger, which is kind of banking system reform, Specifically after the issuance of the Kurdistan Region Investment Law No. 4 of 2006 to provide an appropriate investment environment for foreign investment, allowing entry to foreign banks is distinguished by experience and expertise in providing new and varied services. Which represents a strong competitor that weakens the role of services provided by local banks in the market and thus to formulate the research problem as follows: Does banking integration have a role in achieving competitive advantage in the city of Erbil?

## Goal

Knowing the effectiveness of banking merger in raising competitiveness, and such merger should lead to a shift towards Comprehensive banks that provide all the services provided by commercial banks and specialize and investment banks through one bank, as an important step in the face of global banking competition.  
- Show the impact of the proposed merger on improving the banking system, which will be compatible with the bank's overall strategic vision for future growth, as well as be reinforcing the bank's plans in this field so that the bank continues to provide the best returns to its shareholders.

## Importance

in explaining the role of banking merger in achieving the competitive advantage of banks that helps decision makers enables the proper orientation to take the merger decision.

## Hypothesis

The research hypothesis is the integration of banking plays a role in achieving a competitive advantage.

