

الصيرفة الشاملة في ظل الواقع المصرفي  
العربي  
مع اشارة لتجربتي مصر والاردن

إطروحة تقدّم بها  
نهاد عبد الكريم أحمد العبيدي

الى

مجلس كلية الادارة والاقتصاد في الجامعة المستنصرية  
وهي جزء من متطلبات نيل درجة دكتوراه  
فلسفة في العلوم الاقتصادية

بإشراف  
الاستاذ الدكتور  
تقي عبد سالم العاني

كانون الثاني ٢٠٠٤م

ذو القعدة ١٤٢٤هـ

Abstract

## **The Universal banking under the Arab banking reality with referring to experience of Egypt and Jordan**

Under the speed world developments in all levels, and especially on the economical and Financial side after the disappearance of barriers between the Financial and monetary Markets in addition to the international banking business, most of the world countries like the Arab countries made an effort for limiting the traditional separation which was standing in the bank units.

Through universal banking business or what is known by universal banks, which is stand on offering all services and developed banking activities without specialization, in addition to expansion in the Financial market and working on the basis of big size economies .

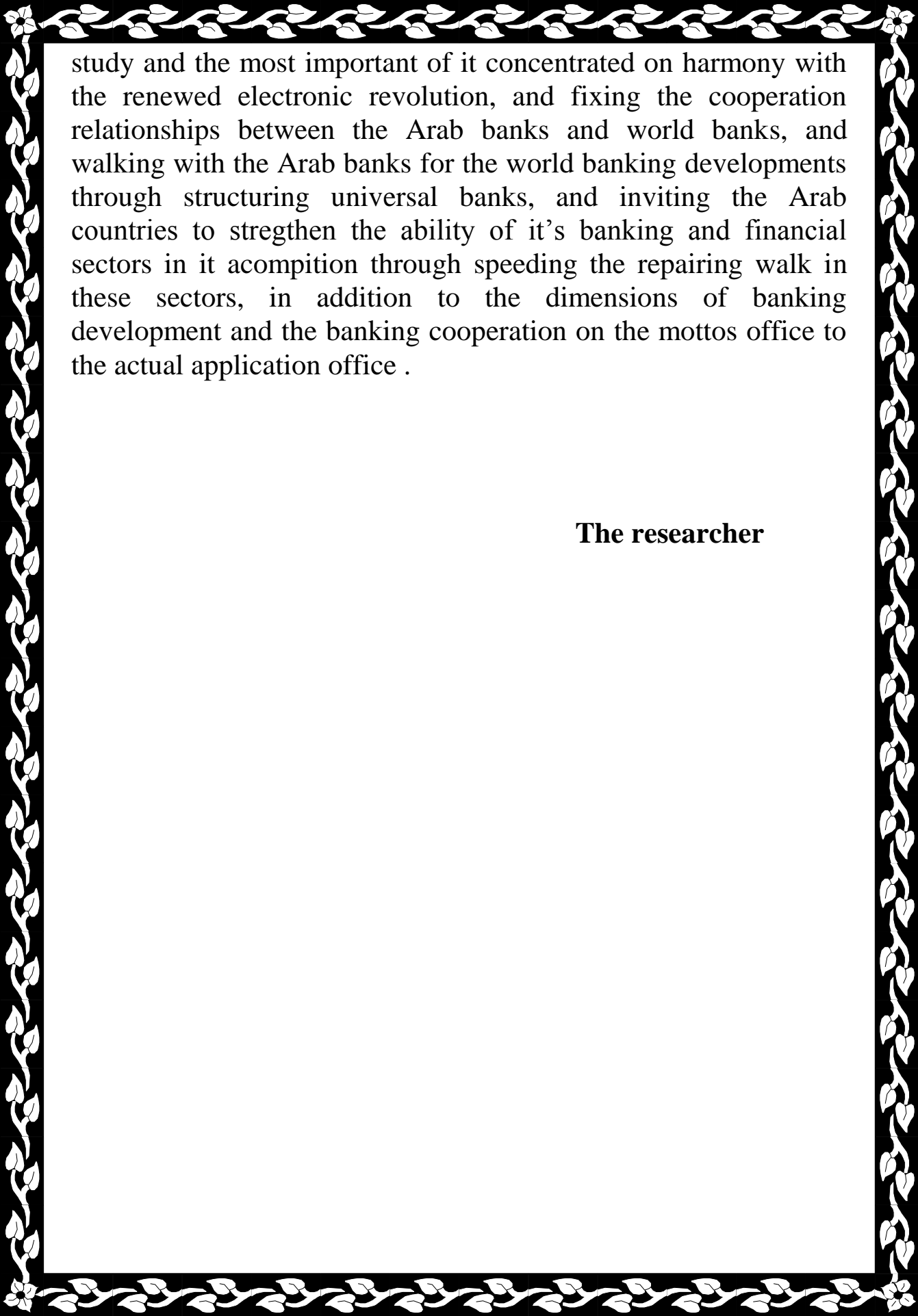
So this study came to be in this following hypothesis “ considering the importance of banking sector in developing the Arab economies , because it needs adopting the type of universal banking under the International challenges which it confront in the present and future circumstances “.

The study lies in three Chapters:

First Chapter which came in the theoretical frame for the universal banking.

The Second Chapter came to enter in the Arab banking reality through reviewing the modern developments in the world banking industry, then the developments of the Arab banking sector in addition to shedding the light on the challenges which confront the Arab banks and ways of confronting it and it is in the beginning of twenty one century.

The Third Chapter and the last came to search at first some issues of change to universal banking in the Arab homeland, then reviewing the study of possibility of adopting the universal banks thought in two chosen Arab countries in Egypt and Jordan. and finally the study ends in a group of conclusions and recommendations which the researcher reached in the field of his

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study and the most important of it concentrated on harmony with the renewed electronic revolution, and fixing the cooperation relationships between the Arab banks and world banks, and walking with the Arab banks for the world banking developments through structuring universal banks, and inviting the Arab countries to strengthen the ability of its banking and financial sectors in its competition through speeding the repairing work in these sectors, in addition to the dimensions of banking development and the banking cooperation on the motto office to the actual application office .

**The researcher**