وزارة التعليم العالي والبحث العلمي
جامعـــة الديوانية
كليـــة الادارة والاقتصـــاد
قســم ادارة الاعمــال

دراسة تقدمت بها م . م . سناء جواد كاظم

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	X_1	1
	X_2	2
	X_3	3
	Y_1	4
	X_4	5
	X_5	6
	Y_5	7
	X_6	8
	Y_3	9
	X_7	10
	Y_4	11
	X_8	12
	Y_5	13
	X_9	14
	X_{10}	15
	Y_5	16
	Y_7	17
	Y_8	18
	Y_9	19
	Y_{10}	20

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Target population . (

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. (Boseman , 1989 : 32 – 41)

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(Jouch α Glueck , 1989 : 199)

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. (sharolin , 1985 : 30)

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(chase , 2003 : 33)

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(Porter , 1985 : 92)

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(Gibson , 2003 : 202)

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	1 – A – Cost Leadership	
Broad target		2 – B – Differenyiation
Competitve	3 – A Cost Focus	
Narrow Target		4 – B Differentiation Focus

Competitive Advantage ( )
Source : (porter , 1998 : 217)

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0.918	3.48	X_1		1
0.888	4.16	X_2		2
0.663	3.76	X_3		3
0.778	3.76	Y_1		4
0.597	3.76	X_4		5
0.778	3.76	X_5		6
0.888	3.48	Y_2		7
24.1078		'		
0.795	4.24	X_6		8
0.645	4.20	Y_3		9
1.000	3.80	X_7		10
0.778	4.20	Y_4		11
1.021	3.72	X_8		12
0.789	3.96	Y_5		13
0.144798	4.02			
0.84	3.48	X_9		14
1.080	3.60	X_{10}		15
0.789	3.96	Y_6		16
1.021	3.72	Y_7		17
1.021	3.72	Y_8		18
0.795	4.20	Y_9		19
0.795	4.24	Y_{10}		20
0.12872	3.84			

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(2)   (3)

(4.16)   (

0.888)   (6 , 5 , 4 , 3)

(0.778 ,   (3.76)

               (7 , 1)   0.597 , 0.778 , 0.663)

       . (0.888 , 0.918)   (3.48)

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(0.795)   (4.24)

                   (9 , 11)

(0.778 , 0.45)   (4.20)

                 (13)

        (10)   (0.789)   (3.96)

       (3.80)

                (12)   (1.000)

     . (0.597)   (3.72)

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             (19)   (0.795)

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               (16)   (0.795)

   (0.789)   (3.96)

(3.72)   (18)

          (15)   (1.021)

   (1.080)   (3.60)

      (18)

         . (0.084)   (3.48)

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3.1.069	3.68	X₁		1
1.045	3.48	X₂		2
1.138	3.60	X₃		3
1.029	3.68	Y₁		4
1.029	3.60	X₄		5
1.138	3.60	X₅		6
1.220	3.64	Y₂		7
0.072122	3.61			
1.128	3.76	X₆		8
1.100	3.72	Y₃		9
1.005	3.52	X₇		10
1.220	3.64	Y₄		11
1.220	3.74	X₈		12
1.128	3.76	Y₅		13
0.079293	3.69			
1.164	2.24	X₉		14
1.929	3.32	X₁₀		15
1.052	3.24	Y₆		16
1.084	3.48	Y₇		17
1.044	3.44	Y₈		18
0.924	4.12	Y₉		19
1.027	4.16	Y₁₀		20
0.351095	3.42			

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(4 , 1)   (4)

(3.68

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(3.64)

(6 , 5 , 3)   (1.220)

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(2)   (1.138 , 1.029 , 1.138)

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(9)   (1.027 , 1.220 , 1.128)

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(10)   (1.220)   (3.64)

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(1.027)   (4.16)

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(17)   (0.924)   (4.12)

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(3.24)

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. (1.164)   (2.24)

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1.095	3.61	0.787	3.73	
1.133	3.69	0.969	4.02	
1.174	3.42	1.180	3.84	

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R	
0.956	
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(6)   (0.956)

(t - test)   (t)   (15.593)   (t)

(n – 2)   (% 95)   (1.730)   (t)

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(0.996)

(test)   (t)   (15.859)   (t)

(n – 2)   (% 95)   (1.730)   (t)

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(6)   (0.972)

(t - test)   (t)   (19.971)   (t)

(n – 2)   (% 95)   (1.730)   (t)

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	R
0.60	
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(7)   (0.60)   (te – test)
(t)   (1.706)   (t)   (n – 2)
(% 95)   (1.73)   (t)

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(0.70)   (t - test)
(t)   (1.589)   (t)   (n – 2)
(% 95)   (1.73)   (t)

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(7)   (1.706)   (t)   (1.73)
(n – 2)   (% 95)   (t)

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Multiple correlation coffcient

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	F	F	R^2		
	2.860	240.520	0.980		

(8)   F = (240.520)

F = (2.866)

%98

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	F	F	R^2		
	2.866	240.520	0.980		

(9)   F = (240.520)

F = 2.866

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R^2 (% 98)

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	F	F	R^2		
	2.866	218.329	0.978		

(218.329)   F   (10)

(2.866)   F

(0.978) R^2

(% 97)   (   )

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	R^2	F	F	
	0.355	1.156	2.860	

(11)   F = (7.156)

F = 2.860

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R^2 (0.355)

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	R^2	F	F	
	0.681	27.728	2.866	

(12)   F = (27.728)

F = (2.8666)

R^2 (0.681)

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	F	F	R²		
	17.553	15.889	0.978		

F = (3.701)   (13)

F = (2.866)

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Abstract

The factoring of bank with varities activities take important place in econiemies and societies of Development process in variety the country of the world and the civiling proqesses became measuring with the number of modern banks with the number of modern banks and exist the service that submit to the owner .

The Iraq care with Factoring of bank because it is recognized civilian country have all basices of this factoring and this factoring have good jump as aresult for development of information and increase the requirements of owners that cause of and increasing the requirement of the customers trom the other side then to arise the competitive comparison studying Application conflect between banks even reach to the climax after permission for every worker's bank (commercial , investment) by practicing the comprehensive exchanging works .

And the studying which taking it the researcher in two section , the first section it is the notion curving for competitive and some requirement which have a relationship with strategic choice while the sample of the study was compiler from AL – Rasheed Bank Dar AL – Salam Bank , and the second section is concerned by the Application side which is the comparison studying Appliction between the bank of AL – Rasheed branch and the bank of Dar – Alsalam branch in AL – Qadissya . while the most important conclusions which neached to it the researcher it is clearness the compctive in Dar AL – salam Bank national because of the flexibility in ruler policies from the central Bank . And from the recommendations that orienting the board of directors of central Bank to giving the enough floxiblity for competive in the governmental Bank .

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