

PDF - CONSOLIDATION AN ACQUISITION: A FINANCIAL OPTION TO THE PRODUCTIVITY OF BANK IN NIGERIA ECONOMY. A CASE STUDY OF THREE SELECTED BANKS IN OWERRI IMO STATE - researchcub.info

ABSTRACT
 Through financial intermediation, banks can facilitate capital formation and promote economic growth by operating in a save and sound manner. This means that bans are expected to ensure precedent management of assets and guarantee the safely of customer deposits/funds. For the conduction of this research, the researcher reviewed other related literatures necessary to prove data for the study from the related literature it was observed that consolidation and acquisition are used to maintain adequate and appropriate internal controls measure to prevent incidence of fraud, forgeries and other financial/ malpractice to ensure stability and engender public confidence in the financial system.

In this study, the researcher made use of questionnaire and data collected for the study were analyzed in tables using simple percentage method and hypothesis were tested by the use of Chi-square.

$$X^2 = \frac{(oi - ei)^2}{ei}$$

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CHAPTER ONE
INTRODUCTION

(According to Muru) In all human activities there are usually success and failure. Businesses, including banks are therefore no exception. In the period of loan as were experienced in the mid seventies thrived in an era of abundance and squander mania. In such an era savings and investment are at their level-conditions favorable for banks to flourish and grow.

During this period also, banks do not think of means of survival and sustenance. They were all interested in building state of the art corporate entities to enhance their image and giving out loans indiscriminating without adequate realizable securities. On the other hand, when the lay da Taare over and down turns take over, the orders of the day as a result of macro-economic condition.

The situation as at now attained a dimension that can best be described as “cries level in the banking sector which became characterized by default in loan payment, dis saving and massive fraud at management level.

BACKGROUND OF THE STUDY

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