

Junior Postdoc Fellowship für Dr.Mohammed Amidu: The measurement, determinants and implications of competition in the African banking sector: A new industrial organization perspective

Initiative: Wissen für morgen – Kooperative Forschungsvorhaben im subsaharischen Afrika (beendet)

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This study is structured along two distinctive African public policy debates related to banking, whereby one problem is further decomposed into two different analyses. To this end, one paper is devoted to each of the three different lines of research. However, what is common to these distinct lines of research is their focus on the effect of competition. Competition is a key driver of social welfare. It pushes down prices and improves services for both businesses and households. Employing the New Empirical Industrial Organisation (NEIO) literature, this study aims at contributing to the literature by measuring and analysing the determinants and implications of competitive conduct in the African banking sector. In the light of this, three distinct research papers will be undertaken: The research paper I is the starting point of this study and it contains the measurement and the analyses of factors that drive African banking sector competition. Paper II will build upon the initial findings of paper I and extends the analysis of competition to bank resources allocation. Paper III will employ a different approach to analysing bank stability by focusing on earning management and a variety of measures of market power. This is a novel approach in this area of research.

## **Projektbeteiligte**

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