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Applied Economics > Volume 20, 1988 - Issue 12

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An update on economies of scale in credit unions

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Pages 1653-1659 | Published online: 24 May 2006

66 Cite this article https://doi.org/10.1080/00036848800000095

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Abstract

When employing the Benston-Bell-Murphy cost specification, most studies on economies of scale in financial institutions have consistently found small, yet significant economies. However, when a similar approach on credit unions was used, the results were conflicting. This paper, through the use of a different methodological and statistical approach, provides additional evidence on the existence of economies of scale in credit unions.

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