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Home ► All Journals ► Economics, Finance & Business ► Applied Economics ► List of Issues ► Volume 20, Issue 12 ► An update on economies of scale in credi

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An update on economies of scale in credit unions

Theodor Kohers & David Mullis

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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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