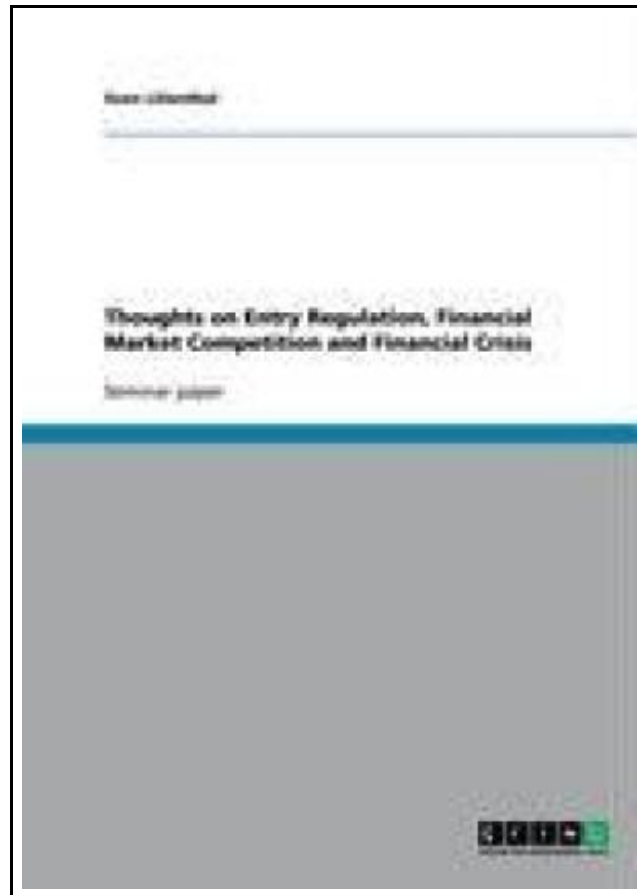


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THOUGHTS ON ENTRY REGULATION, FINANCIAL MARKET COMPETITION AND FINANCIAL CRISIS



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GRIN Verlag Apr 2009, 2009. Taschenbuch. Book Condition: Neu. 211x146x5 mm. This item is printed on demand - Print on Demand Neuware - Seminar paper from the year 2009 in the subject Business economics - Economic Policy, grade: 1,0, University of Frankfurt (Main), course: Financial Regulation, 56 entries in the bibliography, language: English, abstract: This paper deals with the terms entry regulation, financial market competition and also indicates connections to potential financial crises. Authors in research have been attempting for years to build up a remedy for an optimal set-up.¹ So, this is the reason I observe a seemingly never-ending discussion between two unofficial parties: Neither the proponents of the concentration-stability view, neither those of the concentration-fragility view will retreat from how to install proper competition in order to ensure stability. This paper also aims to understand the terms of both parties; their arguments and whether either monopolistic structures or competition are desirable in the financial industry. Therefore, I lay the theoretical foundation. I demonstrate with a model of the authors Boyd & De Nicoló that even economies with monopolistic structure are exposed to risk-taking activities - and not only banks in competitive industries. In chapter 3, I turn to the topic 'Entry Regulation'. I unveil different yardsticks of entry regulation, reveal some advantages and draw up my own index. I show that mainly countries that suffered devastating crises in recent times have stringent entry regulation. This can be shown by regarding their high capital requirements or their barriers for submitting information of managers, future plans or composition of shareholders. I also show that entry regulation is an appropriate means for governments to control or to curb competition. In the last chapter, it is also shown that high entry capital requirements prevent mainly weak or inefficient banks from entry. In...

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