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Author TING-SHU TSAI
Author's Email Address No Public.
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Abstract
This research use the Probit model and considered host country specific factors、bank specific factors as well as market related factors and information cost factors to understand the decision factors of oversea institution in banks. Furthermore, this research used OLS to investigate what the factors effect the number of local banks going to foreign countries to construct oversea institutions and oversea activities. The 30 Taiwan local banks established the oversea institutions between the years from 1998 to 2006 as a whole were considered to be the samples. Firstly, at the host countries' specific factors, local banks could consider to construct oversea institutions at nearby countries in case of decreasing information costs. Considering maintaining good relationship with banks' customers, local banks could follow their customers to establish oversea institutions. It is also possible to establish oversea institutions whenever local banks are familiar with the oversea environment. Also, the higher the banks scale and performance, the higher chance for banks to establish numbers of oversea institutions. In market related aspects, if the index of economic freedom for banking and government stability are higher, the possibility for local banks to establish oversea institutions will also increase. Moreover, local banks will be benefited from decreasing language restrictions to extend oversea activities. At the aspect of institutions activity factors, there are positive effects if the investments from the compatriots, and host countries economic and markets scales as well as the index of economic freedom for banking and government stability are higher. On the other hand, there are positive affect for banks non-extended activities if the host countries economic and market scales are smaller which also means that the market potential chances are lower.
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