

Accepted Manuscript

Title: Bank Credit Risk and Credit Information Sharing in Africa: Does Credit Information Sharing Institutions and Context Matter?

Authors: Baah Aye Kusi, Elikplimi Komla Agbloyor, Kwadjo Ansah-Adu



PII: S0275-5319(16)30132-5
DOI: <http://dx.doi.org/doi:10.1016/j.ribaf.2017.07.047>
Reference: RIBAF 737

To appear in: *Research in International Business and Finance*

Received date: 4-7-2016
Revised date: 11-6-2017
Accepted date: 3-7-2017

Please cite this article as: Kusi, Baah Aye, Agbloyor, Elikplimi Komla, Ansah-Adu, Kwadjo, Bank Credit Risk and Credit Information Sharing in Africa: Does Credit Information Sharing Institutions and Context Matter?.*Research in International Business and Finance* <http://dx.doi.org/10.1016/j.ribaf.2017.07.047>

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.

Bank Credit Risk and Credit Information Sharing in Africa: Does Credit Information Sharing Institutions and Context Matter?

Baah Aye Kusi
University of Ghana Business School
baahkusi@gmail.com

Agyapomaa Gyeke-Dako
Department of Finance
University of Ghana Business School
afuagyekedako@yahoo.co.uk

Kwadjo Ansah-Adu
Valley View University
joe_thwart@yahoo.co.uk

Elikplimi Komla Agbloyor
University of Ghana Business School
ekagbloyor@ug.edu.gh

Abstract

The study examines credit information sharing through private credit bureaus and public credit registries and their effect on bank credit risk in low and high income countries in Africa. The study covers periods between 2006 and 2012 with 548 bank observations in Africa. Employing a Prais-Winsten panel data estimation, the study established that credit information sharing whether through private credit bureaus or public credit registries reduces bank credit risk in both low and high income countries and Africa as a whole. Further analyses reveal that credit information shared through public credit registries was only negatively and significantly related to bank credit risk when all countries that share credit information through public credit registries are observed as one unit but had no significant effect in low or high income countries. On the contrary, credit information shared through private credit bureaus reported a negative and significant effect on credit risk in low and high income countries as well as all countries that shared information through private credit bureaus. This suggests that credit information shared through private credit bureaus are more robust in dealing with bank credit risk regardless of a banks' income bracket. Hence, countries that do not share credit information should do so especially through private credit bureaus so as to help reduce bank credit risk regardless of the income bracket differences. Again, governments in Africa must enact laws that expand the coverage and scope of credit information shared so as to enhance the effectiveness of information sharing.

Keywords: Credit Information Sharing, Private Credit Bureaus, Public Credit Registries, Bank Credit Risk, Income Brackets

متن کامل مقاله

دریافت فوری ←

ISIArticles

مرجع مقالات تخصصی ایران

- ✓ امکان دانلود نسخه تمام متن مقالات انگلیسی
- ✓ امکان دانلود نسخه ترجمه شده مقالات
- ✓ پذیرش سفارش ترجمه تخصصی
- ✓ امکان جستجو در آرشیو جامعی از صدها موضوع و هزاران مقاله
- ✓ امکان دانلود رایگان ۲ صفحه اول هر مقاله
- ✓ امکان پرداخت اینترنتی با کلیه کارت های عضو شتاب
- ✓ دانلود فوری مقاله پس از پرداخت آنلاین
- ✓ پشتیبانی کامل خرید با بهره مندی از سیستم هوشمند رهگیری سفارشات