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[„Actually I am different.“
Subjective constructions of
ethnic identity in a migration
context and new ways in
psychological acculturation
research]

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Knowledge based data center capacity reduction using sensitivity analysis on causal Bayesian belief network.

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Abstract [English]

"in this paper we examine how german cooperative banks, (non-cooperative) private credit banks and savings banks contribute to the long-term loan financing of young and small firms. bank loans, especially long-term bank loans, are often used by young and small firms in germany. we focus on a specific type of loan. the assignment of these loans to firms involves cooperative banks, private credit banks or savings banks. the loans come from public subsidized loan programs and constitute a substantial part of all longterm bank loans to young firms and sme in germany. we present empirical analyses for the 1990s based on county-level as well as firm-level data. we find that private credit banks did not change their lending to young and small firms during that period. since the start of the 1990s, they have played only a minor role in start-up and small business lending. cooperative and savings banks have had, in contrast, a strong, positive influence. one particularly relevant finding is that the lending activities of cooperative and savings banks turn out to be similarly strong and do not differ significantly. taken together, our results imply that having banks that operate regionally with a decentralized organizational form, but not public ownership, is crucial to the observed lending activities." (author's abstract)

Keywords: Ethnic identity, acculturation orientations, domain specificity

Abstract [Deutsch]

"in diesem beitrag untersuchen wir die rolle von genossenschaftsbanken, kreditbanken und sparkassen bei der vergabe langfristiger kredite an junge, kleine unternehmen. dies geschieht am beispiel von krediten aus öffentlichen förderprogrammen, die in deutschland einen substantiellen anteil aller langfristigen bankkredite an junge unternehmen und kmu ausmachen und deren alloktion die drei bankgruppen direkt involviert. unsere empirischen analysen auf regions- und unternehmensebene für die 1990er jahre weisen darauf hin, dass kreditbanken ihre kreditvergabe an typische junge, kleine unternehmen in diesem zeitraum nicht ändern. sie spielen schon anfang der 1990er jahre nur eine marginale rolle. im gegensatz dazu tragen