

Chapter 2

The Impact of Commercial Banking Development on Russian Economic Growth

Shahdad Naghshpour and Bruno S. Sergi

2.1. Introduction

This study provides a novel way of assessing the contribution of commercial banking development to economic growth of Russia. The banking system of Russia, as well as its entire economic system and its orientation, was wholly revamped after the 1991 implosion of the Soviet Union. In a market economy, the banking system is vital for economic growth because of its role as an intermediary between lenders and borrowers (Jayakumar, Pradhan, Dash, Marandana, & Gauarv, 2018). Banks bring the lenders and borrowers together by reducing the risk and uncertainty for each group by diverting some of the risks to themselves (Levine, 1997, 2005). Banks, due to their size, number of employees, access to information, and their expertise, are better able to calculate the risk, and thus, charge an appropriate premium or refuse to extend a loan. In spite of having to pay for facilities and employees, the banks can reduce the cost of borrowing and consequently increase the ability of an economy to invest, which should result in improved economic growth. Because the banking system allocates resources more effectively than individual lenders and borrowers, they improve the efficiency of the economy and augment economic growth. Since the banking system plays a vital role in the economy and because their failure can have a detrimental impact, they are heavily regulated even in the most open economies (Rosen, 2001). In fact, one of the main reasons for the establishment of central banks was to avoid the collapse of banking systems and runs on the banks (Herrick, 1908). Doubtlessly, banking regulations limit the ability of the banks to play their intermediary role, thus reducing their profitability. Consequently, the banking system is constantly trying to find new and innovative ways to function. Some of these innovations are more helpful for functions of the banks as well as of the economy, such as the use of automated teller machines (ATM), while others, at least after a while, prove to be destabilizing, such as the ability of banks to buy and sell mortgages. Although the main

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