

Kann Ein Bausparvertrag Wettbewerbsfähig Sein? - Claudia Damm

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Den Bausparkassen kommen heutzutage eine nicht zu unterschätzende Bedeutung zu: 2005 betrug ihr Anteil an der Wohnungsbaufinanzierung 33,3%. Es stellt sich nun die Frage, warum die Bausparfinanzierung seit ihrer Erfindung durch Georg Kropp im Jahre 1924 offensichtlich eine nicht unattraktive Finanzierungsrolle in unserer Gesellschaft spielt. Die vorliegende Arbeit befasst sich daher mit der Wettbewerbsfähigkeit dieser vom Kapitalmarkt losgelösten Finanzierungsform. Dabei wird zunächst ein Einblick in die Finanzprodukte 'Bausparfinanzierung' und 'Kapitalmarktfiananzierung' gegeben. Anschließend werden die alternativen Finanzierungsformen in einem komplexer werdenden Modell verglichen, indem auch die zuvor abstrahierten Aspekte der Steuern, staatlichen Förderung, Transaktionskosten und Zinszyklus sukzessive Beachtung finden. Gleichzeitig wird empirisch untersucht, ob die ermittelten volkswirtschaftlichen Rahmenbedingungen am Standort Deutschland gegeben sind. Author: Damm, Claudia Publisher: GRIN Verlag Illustration: N Language: GER Title: Kann ein Bausparvertrag wettbewerbsfähig sein? Pages: 00024 (Encrypted PDF) On Sale: 2009-01-01 SKU-13/ISBN: 9783640295982 Category: Business & Economics : General

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