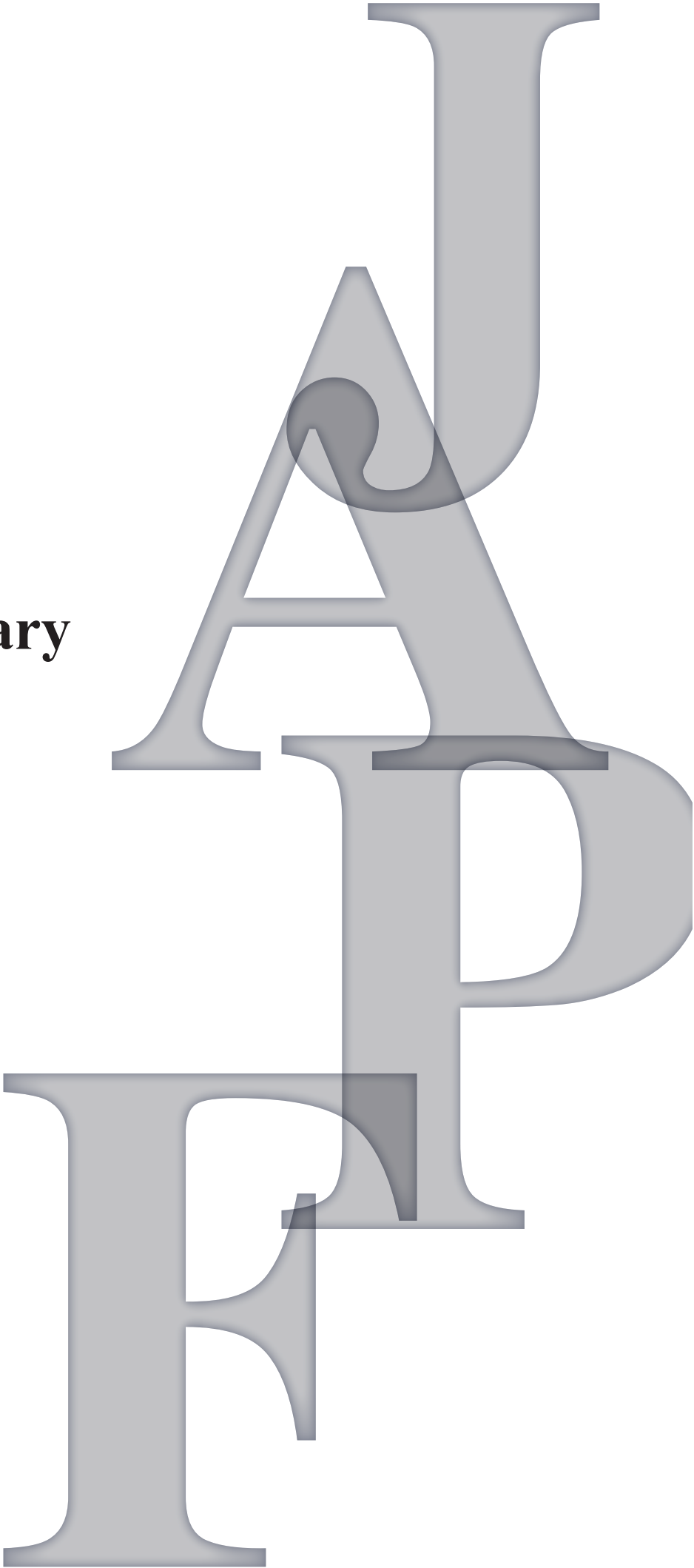


English Summary



Research on Bank Card Loan Issues Caused by the Outmoded Information Management System

Hiroshi DOMOTO

Professor, Faculty of Informatics
Tokyo University of Information Sciences

Abstract

The Money Lending Business Law was revised in December 2006. During the course of the law revision, while the emotion-based discussion went ahead, the empirical-data based scientific verification was suppressed, which ended up with a too hasty revision. Above all, the effectiveness of the newly-adopted Total Amount Regulation (TAR) has been questioned since that time. In fact, in a statement at the Diet regarding the grounds of TAR, Katsunori Mikuriya, the then Director-General of the Planning and Coordination Bureau of Financial Services Agency (FSA), responded that it had been determined to adopt TAR without analyzing the statistical data of borrowers and clarifying the standards either. Right after the full implementation of the Law, the media started to show growing concerns over credit crunch caused by TAR which was implemented without based on scientific grounds. Therefore, as an alternative to consumer finance, FSA focused on bank card loans of financial institutions that had been exempt from TAR, and encouraged them to promote bank card loans through recognition programs, etc. such as by awarding certificates of recognition to those making efforts on bank card loans.

However, since financial institutions had only the outmoded infrastructure for personal credit information, it has been widely known since then that the credit screening accuracy of bank card loans was inferior to that of moneylending industry. Consequently, financial institutions mainly consigned guarantee of their bank card loans to moneylenders whose lending was largely restricted by TAR. These banks, at the same time, increased their loan outstanding while also depending on moneylenders for credit screening. Ironically, due to the prolonged large-scale financial deregulation under the second Abe administration, such FSA policies brought the flow of the more-than-necessary funds to the bank card loan market amid the decreasing loan deposit ratio of financial institutions.

Particularly at issue in bank card loans is the financial institutions' outmoded management system for loan information. While moneylenders update their loan information on a daily basis, financial institutions do it on a monthly basis, and part of their information has not been shared with moneylenders.

Resultingly, it has been reported by the media that the bank card loan users, difficult to repay, have been rapidly increasing. One of the reasons for these situations is that bank card loan market has grown rapidly under the outmoded information management system of financial institutions.

Analysis from case in the transport service of public private partnership from the view point of Finance

Contents and cost-effectiveness of transport service by driving school

Sachiyo KAMIMURA
University of Fukui

Takuji TAKEMOTO
University of Fukui

Yoshimi KAWAMOTO
University of Fukui

Abstract

In this study, we intend to conduct surveys on the contents and cost-effectiveness of transport service by driving school. As the result, it become clear that we grasped of the data to review the operation from 6 cases. The main results are as follows: 1) There is no expansion of service. 2) There are positioned as complementary or major transport services by driving school. 3) Insurance premium accounts for the majority of expenses. 4) The transportation service can provide lower cost operation than community bus.

Also, we make clear the how to use now and future, potential demand, values recognition and accept fee through consciousness on the users and non-users of transport service by driving school in Tsuruga, Fukui Prefecture. Moreover, from the results of analysis there aren't association of values recognition and accept fee of transport service by driving school in Tsuruga, Fukui Prefecture. Hence, there doesn't want to pay for transport service by driving school in Tsuruga, Fukui Prefecture from which one benefits. In addition, it is assumed that transport service is not recognized as an economic activity. Based on these results it is desirable to provide transport services as part of CSR.

In the future, we should intermittent survey to actual situation by transport services, this should comparative analysis of and analysis of personal consumption.

The Revised Lending Law and Japanese GDP and Employment

-Using Ripple Effect Analysis of Specific Industry-

Akira KATO

Hokkaido University of Education

Abstract

The purpose of this article is to analyze the effect of the revised lending law in Japan on Japanese GDP and employment using input output analysis (an equilibrium model, ripple effect analysis of specific industry). Kato and Iida (2010, Survey of Annual Bulletin (JAPF) in Japanese) analyzed the effect using general input output analysis (an equilibrium model, ripple effect analysis of specific demand (expenditure)). Kato and Iida (2010) show that the consumption decreased by prohibiting loan (the regulation in the amount of loan) strengthened and the upper limit interest rate (the upper limit interest rate regulation) lowered. However, there is debate whether the effect size is reasonable or not. Therefore, we paid attention to the fact that loan suppliers decreased sharply and then we evaluate the size of the effect by using input output analysis (an equilibrium model, ripple effect analysis of specific industry). We show that during 2006 and 2011, the GDP decreased by 0.2452 and that employment also lowered by 112707 (mainly in the case of the upper limit interest rate regulation).

A study of beneficiary charge in the operation of community bus

-From the point of view of public and private finance-

Kouki OGATA

University of Fukui Graduate school of Engineering Doctoral Programs

Takuji TAKEMOTO, Susumu YONEZAWA

University of Fukui

Abstract

In this paper, I consider the balance of the beneficiary charge on the operation of community bus from the point of view of public and personal finance. In rural areas, it is difficult to maintain route bus, and the number of cases that local governments operate community bus instead of route bus is increasing to secure transportation. They also operate community bus in rural areas where there is no public transportation as one of citizens' transportation. Maintaining public transportation requires public and private investment, but the burden of people who use it (beneficiaries) is also necessary. I conduct a survey of community bus system in local governments of Fukui prefecture, compare it with examples in other areas, propose harmonization of fiscal burden and beneficiary charge and prospects for the future.

Some local governments adopt DRT (Demand Responsive Transport) to reduce the operation expenses of community bus. DRT is not cost-effective unconditionally. Citizens need to have a consciousness to operate community buses themselves. In depopulated areas where a traffic system doesn't have, ridesharing of private cars can be the substitution means. In such areas, the exist of transportation means is an important issue. The related group including municipality should consider its possibility of collecting membership fee or using Crowdfunding, and it is necessary for all people of depopulated areas to perform the policy that retain community bus.

To improve the convenience of citizens better, I suggest that the beneficiary charge is necessary to maintain the transportation network and that all departments (industry, academia, government, bank and citizen) need to cooperate to solve this problem.