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INDIVIDUAL CUSTOMERS WHY CHOOSE THE PARTICIPATION BANK

Bireysel Müşterilerin Katılım Bankasını Tercih Etme Nedenleri

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ABSTRACT

Participation is a very topical issue. But not everyone understands the same thing. Some already consider voting in the Eurovision Song Contest to be an act of codetermination. Others think of the term as referring to referendums in which all eligible voters can participate. Even in social professions, there is by no means unanimity about what participation exactly means. Therefore, in this chapter we want to clarify what participation means and how different it can be and how it can be graded. In order to create clarity for the technical discussion in social professions and to make it easier for students and specialists to find their way around, we have developed the model of the participation pyramid. It depicts the broad spectrum of participation in the social area and fits all fields of action. We first explain the structure of the model using various activities around the topic of playgrounds. Then, using a typical situation from child and youth welfare, we will show how the participation pyramid can be used in practice - in order to analyze previous work and to promote participation with new approaches.

Keywords: Participation banking, community banking orientation, banking systems

ÖZET

Katılım çok güncel bir konudur. Diğerleri bu terimi, tüm uygun seçmenlerin katılabileceği referanumlara atıfta bulunduğunu düşünüyor. Sosyal mesleklerde bile, katılımın tam olarak ne anlama geldiğine dair hiçbir şekilde oybirliği yoktur. Bu nedenle, bu bölümde katılımın ne anlama geldiğini ve ne kadar farklı olabileceğini ve nasıl derecelendirilebileceğini açıklığa kavuşturmak istiyoruz. Sosyal mesleklerde teknik tartışmalara netlik kazandırmak ve öğrencilerin ve uzmanların yollarını bulmalarını kolaylaştırmak için katılım piramidi modelini geliştirdik. Sosyal alandaki geniş katılım yelpazesini tasvir eder ve tüm eylem alanlarına uyar. Katılım bankacılığı son yıllarda gerek esnafın gerek bireysel müşterilerin tercih ettiği banka türü olmuştur. Bu yönelimin sebebi üzerine katılım bankacılığının avantajları ve dezavantajlarını açıklamaya çalıştık.

Anahtar Kelimeler: Katılım bankacılığı, toplum bankacılığı yönelimi, bankacılık sistemleri

1. INTRODUCTION

Anyone who opts for a current account ensures the complete processing of all payment transactions. The current account itself is offered by banks and direct banks and also managed by these institutions. For most employees, the current account is used to transfer wages or salaries. In addition, cash withdrawals, cash deposits, transfers, standing orders or direct debits can also be carried out through a current account. A current account can be managed directly via the bank branch or used as online banking. The advantage of online banking is, on the one hand, that it is inexpensive, and on the other hand, this account can be managed both by telephone and by post. Every booking made on the account can be done either in favor of or against the account holder.

A current account is therefore not only used to enable you to carry out all banking transactions, but also to enable you to manage your personal finances individually in everyday life. The main functions of a checking account are therefore:

Processing of payment transactions

Incoming account for salary payments

Basis for all further financial transactions

A current account is also a prerequisite for all cashless payment transactions. For example, cashless rent payments would not be possible without a current account. The same applies to the settlement of bills, which can now only be paid by bank transfer or direct debit. Current customers also benefit from the fact that they no longer have to worry about repetitive payment transactions. A corresponding standing order can be set up for this, with which, for example, rental payments are automatically transferred to the landlord's account at a certain time every month. Online banking users can set these standing orders themselves and delete them again. In this way, the user can conveniently manage his payment transactions.

On the other hand, it does not matter whether a current account is held with a house bank, a direct bank, a branch bank or online. With a current account, customers can transfer transfers from one account to another, receive cashless payments such as salary or pension, or set up standing orders. Cash payments can be received with a current account, and participation in a direct debit procedure is only possible through the account. Anyone who has a current account can withdraw cash from their current account at home and abroad. The customer has the option of doing this at the bank counter or directly at the ATM. Customers with a good credit rating also receive an overdraft facility in addition to their current account. In this way, the bank also provides its customers with short-term liquidity. If you are looking for the right checking account, you should use the bank and checking account comparisons that most banks offer on the Internet.

1.1 Traditional Banking Systems

An account is opened by application, this can be done either directly at the bank or online. After two to three weeks, the customer will then receive their personal credit cards and the associated secret numbers. The account can then also be used with this access data. For this reason, it can only be recommended to only cancel the existing account at the point in time when the new account is operational. The old account can then be operated in parallel with the new one for a period of two to three months. This time should then be used to convert standing orders, direct debit authorizations, etc. to the new account.

In many cases, customers also become a member when they open a current account. This is the case, for example, with a banking cooperative such as the Volks- und Raiffeisenbanken. This portion, which has to be paid when opening, is kept separately and is not credited to the account. The share remains in place for as long as the account is managed. Depending on the bank's business results, this portion also earns interest. After membership is terminated, the membership fee is paid out again. However, customers do not necessarily have to purchase these shares in order to participate in the payment transactions of the respective cooperative bank. After all, no customer can be forced to acquire such shares. Every bank customer can thus conduct his business without being a direct member.

The best known allowable cost item is the account management fee, i.e. the monthly basic fee for the account. Not every bank charges them; You can find free offers via our current account calculator.

At other financial institutions, the account management fee is only waived if money is regularly received in the account. However, the banks are not always satisfied with a pension payment or a social security benefit, sometimes they explicitly request a salary.

There may be additional fees, for example:

Transfer fees - More and more banks are charging fees for paper transfers, the so-called paper transfers. They can amount to 2.50 euros - per transfer. So if you make five transfers a month, you already pay 12.50 euros just for the transfer. However, there are also banks that take money so that customers can make their transfers over the Internet or use a self-service terminal in a branch.

Girocard and credit card - In the past, the Girocard (formerly EC card) was a free giro account. Some banks now charge annual fees for the card. In addition, the credit card is not available for free from many banks.

Withdrawing money - Consumers can usually withdraw money free of charge at least with the Girocard at their own bank's ATMs, but with some this only works five times a month. The ATMs of other banks always incur fees if they do not belong to the same machine network as your own bank. Even if customers use a credit card to withdraw, many institutes charge a surcharge.

Banks can increase such permitted bank charges at any time. It doesn't do you much good to contradict the changed terms and conditions. The banks can then cancel your account.

However, the financial institutions must inform you at least two months in advance about the increase in prices and point out that you can cancel free of charge and without notice. This is required by law. If the banks do not comply with these obligations, the price change will be ineffective and you can claim back fees that have been paid in excess.

1.2. Comparison Of Credit Development With Conditional Forecasts From A BVAR Model In Germany Examples

The acceleration in the growth of loans to non-financial companies in Germany observed from 2014 onwards raises the question of whether this development is in line with the previously observed relationships between credit development, economic development and the development of lending rates. A vector autoregressive (VAR) model with nine variables is used to analyze this question. both for Germany and for the rest of the euro area excluding Germany, and the yields on five-year government bonds in Germany. A shadow interest rate (Geiger and Schupp (2018)) is used as an indicator for the Eurosystem's monetary policy, which is extended back for the period before 1999 with an interest rate on overnight loans on the interbank market in Germany.

The yield on five-year US Treasuries should help to control for possible influences from the US or global capital market. The model is estimated using quarterly data for the period from the second quarter of 1996 to the fourth quarter of 2013 and five lags of the variables. All variables except for interest and returns are included in the model as logarithmic levels. The estimate is made using the Bayesian approach of Giannone, Lenza and Primiceri (2015). Starting with the first quarter of 2014, the estimated model is used to generate forecasts for the variables until the second quarter of 2019, but for which it is forced that the real GDP, the GDP deflator and the average interest rate for corporate loans in Germany follow the values actually observed over the forecast period (conditional forecasts). The first two variables are supposed to represent the economic conditions in Germany, the lending rate the financing costs. For better illustration, the projections for the levels of corporate loans are then converted into annual growth rates. The selection of the estimation period and the start time puts the focus of the analysis on the time after the lower turning point of the credit growth rate. The comparison of the probability distribution of the conditional forecasts of credit growth with the actually observed growth rate allows an assessment of whether the credit growth in the forecast period deviated conspicuously from the empirical correlations in the estimation period. In contrast, the analysis does not allow direct conclusions to be drawn about the economic causes of the deviations, since the forecast is made using the reduced form of the model.

The dashed gray line represents the actual annual growth rate of loans to non-financial companies. The black line represents the median of the distribution of the conditional forecasts, while the different shaded areas indicate intervals between selected percentiles of the distribution.

The wide percentile intervals reflect the considerable estimation uncertainty. While the credit growth rate is initially close to or below the median of the forecast distribution, towards the end of the forecast period it approaches the upper end of the forecast distribution. As of the end of 2017, the actual growth rate exceeded the 80% percentile of the forecast distribution, so the probability ratio that the actual growth rate will exceed the forecast is four to one or higher. The result is qualitatively robust compared to the expansion of the model to include alternative external sources of finance for companies or to include gross fixed capital formation and the use of the alternative shadow interest rate by Wu and Xia (2016). However, the results are influenced by the choice of the estimation period and the start time for the forecasts. If, for example, the model is estimated only up to the second quarter of 2008, as in Deutsche Bundesbank (2015c), and the forecasts begin immediately afterwards, then the credit growth rate in the first quarter of 2014 is in the lower range of the distribution of the conditional forecasts.

The stronger acceleration afterwards could thus be interpreted as a catching-up process, at least for a certain time. Over time, however, the credit growth rate moves, as in the base model, to the upper end of the forecast distribution.

1.3. Complexity Of Requirements

The high complexity of the proposals raises concerns that the new equity regime will lead to an exclusively regulatory-induced structural reform in the banking sector. Last but not least, the decision by the US supervisory authority to make the new capital adequacy rules only mandatory for some highly developed banks

should lead the Basel Committee to rethink the planned qualitative and quantitative requirements. The QIS3 impact study did not take into account the implementation effort and running costs of the Basel II systems. However, estimates assume that the introduction of Basel II alone will significantly exceed the costs of introducing the euro and amount to several billion dollars worldwide.

Experience has shown that complex and cost-intensive control systems are only necessary in larger units, where they represent an equivalent to more confusing and inflexible decision-making structures. Consequently, the requirements placed on the banks' risk management system must be made dependent on their size and customer structure. Ultimately, a large part of these costs must be earned through the conditions, which creates a competitive disadvantage for the economy of those countries that do not allow flexible implementation of Basel II. It should be noted that small, locally operating banks do not represent a systemic risk and therefore do not pose a threat to the stability goal of the Basel Committee. Such banks must therefore not suffer any disadvantage from applying a standardized approach that corresponds to the previous Basel I system. In addition, a less rigid and more fundamentally oriented set of rules could make it easier for regional banks to further develop their existing and proven risk management as an internal rating approach without excessive expense. This would also enable these banks (and their customers) to benefit from the more favorable capital requirements of the IRB approach. In the interests of a level playing field and to reduce possible destabilizing macroeconomic effects, the EU Commission is requested to coordinate the scope and schedule of the introduction of Basel II with the supervisory authorities of other countries, particularly the US banking supervisory authority.

2. PARTICIPATION BANKING SYSTEM

By choosing your house bank, you are choosing an important partner. In addition to the business account or current account for the self-employed, the ideal house bank also offers other services, such as a bank overdraft or loan. Another important question is whether founders or self-employed people need a branch network or whether an online bank can be an interesting alternative.

Since the choice of the house bank is a very important building block for a successful start-up, you should consider the points below. The house bank is usually one of the first and most important contacts during or immediately after the establishment. Corporations need e.g. a business account for the establishment of the company (the initial capital must be paid into the account). But partnerships and sole proprietorships should also think about business accounts and current accounts for the self-employed at an early stage.

Payment transactions with customers and suppliers are then processed via the account at the house bank. In addition, the house bank is usually the first point of contact for all questions about financing and for applying for funding.

Funding is also requested via the house bank, which is then paid out via the business account. The business relationship between entrepreneur and house bank should therefore be long-term and trusting.

Our democratic system offers many opportunities for participation - we should use all of them, from citizens' initiatives to public participation and referendums. GLS customer Kristina Nauditt explains the opportunities that public participation offers.

"We are usually called when there's a fire." Kristina Nauditt has more than 20 years of experience with large group work, future workshops, democracy conferences and other participation processes. She and her colleagues from the Argo team support planning processes for urban development, organizational development and good coexistence. Even if you as moderators have to be neutral, you are radical when it comes to participation: "A little participation doesn't work. Participation can only succeed if people are involved in decisions from the bottom up, i.e. radically. "

However, the desire to get involved often only arises "when the excavator for the mosque, the new development area or the park design is at the door," says Kristina Nauditt. "Until then, planned changes are usually not tangible, the impact is not yet great enough." On the other hand, municipalities, organizations and companies still have room for improvement when it comes to serious participation. "The direct design through the active participation and participation of citizens is the cradle of democracy," says Nauditt. In view of the increasing populism across Europe, this possibility is particularly important now. "Participation and democracy only work as well as we are committed to them."

Citizen participation is required by law in building land-use planning or in regional planning procedures, i.e. large communal infrastructure projects. The parties involved are specified, including authorities, public bodies, and affected citizens. The schedule is often quite rigid. The planning authority “speaks” to all the other parties involved individually, often over a period of weeks and months.

For the consultant, the advantages of participation are obvious: there is "the wisdom of the many" that leads to wise decisions. To a responsible, mature population and more cohesion in society. "If those affected already bring their points of view in the decision-making process and have perhaps already been able to agree the first compromises, there is less resistance and frustration during implementation." , active civil society.

The power of the banks in the Federal Republic of Germany is repeatedly criticized in public. In particular, the investments¹ of banks in companies from the non-banking sector are a thorn in the side of many bank critics. The opponents of bank holdings justify their view either with arguments on competition policy or with conflicts of interest that arise for the banks in providing investment advice. The proponents argue that on the one hand, bank holdings improve the flow of information between lenders and lenders, and on the other, align the interests of the bank and those providing equity become. As a result, banks are more willing to provide capital. In many cases, however, these arguments are one-sided and, in some cases, not sufficiently well founded theoretically. For this reason, a more detailed theoretical analysis of bank investments will be carried out in this article. The theoretical approaches that have so far dealt with the problem of bank investments can be divided into two groups. In one group, bank participation is accepted as exogenous. The effects that bank participation has on the behavior of banks are then examined.⁵ In the other group of models, bank participation is endogenized. Bank participation is viewed as a financing instrument for companies. The companies therefore explicitly offer the banks the opportunity to participate in the equity. As a result, the interests of the bank and equity investors are partially aligned.

2.1. A Model For Explaining Bank Holdings

The literature offers a multitude of descriptions and models to be seen in connection with the context of the term participation, which is originally a political term and can be found in particular in the theory of democracy (German Association for Public and Private Welfare 1997) in which they are used. Participation was originally defined “largely as the participation of citizens in the given forms of civil public life and parliamentary democracy” (Vilmar 1983, 339). Today there is a more comprehensive approach based on the “participation of the citizen in social processes, both in opinion-forming and decision-making processes as well as in social and especially political activities themselves” (Vilmar 1983, 339). In the Lexikon zur Sociologie (Fuchs 1988), participation in the sense of political participation or participation, codetermination, is referred to as the process “through which the members of a society convey their wishes and ideas to the political institutions. Different democratic-theoretical approaches see in the P. either the realization of democracy itself (co-determination, emancipation) or in an excess of P. dangers for the stability of a political system ”(Fuchs 1988, 561). In connection with the definition of participation, questions are asked about the degree of participation. In this regard, there are various models¹⁴ that offer a range from non-participation to self-administration and in which the realization of participation can be recognized. In addition, the areas of society where participation and the demand for it can be found are of interest. In addition to politics, the economy, family, schools, youth welfare institutions, public administrations, associations, etc. a. ¹⁵ Against the background of the various social areas, the German Association for Public and Private Welfare (1997) differentiates the concept of participation according to political, economic, social and cultural participation. In social work / social pedagogy, participation should "contribute to the democratization of hierarchical administrative structures" (German Association for Public and Private Welfare 1997, 692), which should be achieved through the participation of those affected.

When asked what participation means in child and youth welfare, the term is often understood as a collective term for participation, participation, co-determination, cooperation or participation. Knauer and Sturzenhecker (2005) define a term in which they link democratic-theoretical and pedagogical justifications. They point to the right and skills of children and young people to participate in the democratic process “in all social fields and questions that concern them” (Knauer / Sturzenhecker 2005, 68). At the same time, participation aims at “self-determination of the subjects / citizens in a co-responsible conflict and negotiation process [...] Co-determination, participation and co-determination are not sufficient from this perspective: only co-responsible self-determination fulfills the demands of such participation. From an educational point of view, it is about providing freedom for co-responsible self-determination, which is understood as a right and can be claimed.

Participation must be designed in such a way that it challenges young people to have more co-determination and self-determination and also understands their mistakes, lack of skills and regression as aspects of the learning process for more democracy "(Knauer / Sturzenhecker 2005, 68). With its considerations on participation, the Bertelsmannstiftung (2007) points to self-determination and an active democratic citizen role and defines the term child participation as follows: Life environment, as well as its realization "(Bertelsmannstiftung 2007, 27) With regard to the participation of children, Sünker and Moran-Ellis (2008) demand real opportunities for everyone to participate in a society, a "substantial democratic political culture for everyone and in the interests of everyone" (Sünker, Moran-Ellis 2008, 55). For the participation of children, this means that they are "as actors in our society, comparable to the status of adults with full rights and access to democratic participation in power relationships that directly and indirectly determine and structure their lives" (Sünker, Moran-Ellis 2008, 54) to be recognized. The experience of participation in a society must be conveyed as early as possible.

The concept of participation from a service-theoretical perspective is to be considered in connection with the concept of user participation. In this regard, Schnurr (2001) describes participation in social work / social pedagogy as the "issue or goal of participation and cooperation of the users (clients) in the choice and provision of social work / social pedagogical services, programs and services" (Schnurr 2001, 1330). The former client role developed into an active user or consumer role or, as named in the 11th Children and Youth Report (BMFSFJ 2002a), into the "co-producer role". The service-theoretical perspective also implies the result of the participation as well as the usefulness of the service.

Since the participation of children and adolescents is regulated by law and anchored in SGB VIII as a "continuous action-guiding principle", it is also of interest how the legislature defines participation. Section 8 (1) SGB VIII deals with the participation of children and adolescents in all of them The relevant decisions of public youth welfare are indicated according to their level of development. However, there is no precise description of participation in SGB VIII, in various places it is marked with the terms information, advice and co-determination. In the context of the term explanations, critical moments of participation are pointed out. Participation concepts and opportunities should be checked to see whether they offer real decision-making processes and opportunities for intervention or whether it is a question of sham participation¹⁶, possibly with the aim of reducing resistance from those involved (Swiderek 2004). Vilmar (1983) speaks in this point In the context of socialization appropriate to the system, "when the individual engages in participation, psychological tensions - potential threats to general order - are neutralized, channeled or sublimated. The employed person tends to replace the critical citizen" (Vilmar 1983, 342). In his work on participation, Rieg (2007) uses the term "caring dominance" in this context; through participation, those in power do not give up power, but expand it. In addition, he also sees the possibility of a "win-win strategy"; through the use of suitable methods, participation can ideally lead to better solutions. Stork (2002) also draws attention to the ambivalence of the term participation. This is expressed "in the tension between social and educational integration efforts and subjective opportunities for emancipation" (Stork 2002, 32) and is mostly not taken into account. In this context, the connections between children's rights and pedagogy must be considered. If children are recognized as competent actors and legal subjects, it must be clarified how they can participate more (politically). In times of empty municipal coffers, there is also criticism in relation to resources and participation. "Strengthening children and young people in their rights, giving them a position of power, cannot succeed if socio-political resources are reduced at the same time. They must have a realistic chance of voting and be able to act in secure circumstances" (Winkler 2000, 206).

2.2 Participation And Administrative Modernization

It is quite undisputed and anyone who comes into contact with administrative bodies can easily understand that administrative modernization is necessary in many places. The need for reform is varied and cannot be transferred across the board from one administration to the next. Nevertheless, six central deficits can be identified, which together or individually can justify the need for reform by public administrations (Pinkwart 2000, 109): · Resource gap (externally caused deficit: there is a lack of money, personnel, etc. With more resources it is hardly possible in the future either Strategy gap (guidelines and decisions are too often based on day-to-day politics, long-term planning is only possible with difficulty.) Legitimacy gap (lack of powers, restrictions on local and needs-based action) Management gap (control and organizational deficit in the management levels) Motivation gap (deficits in staff management and personnel development with effects on work morale and thus the performance of organizations) Attractiveness gap (lack of competitiveness of public

employers with the private sector, especially in terms of specialists and managers but also in recruiting young talent) The way that an administrative reform should take in order to achieve certain goals has been scientifically outlined in various ways with the concept of "Public Management" or the more holistic approach of "New Public Management" (see box on the next page). With regard to citizen participation or even more direct participation in administrative activities, however, the spirit of modernization is divided. The main points of criticism of the supporters of participation are the parties with their sometimes archaic organizational structures, traditional political patterns and the competencies that are perceived as too extensive and which are granted to them by the German Basic Law and the Political Parties Act (Wewer 1997, 452). The administration is not just a mere executive body, it is closely linked to politics, especially at the municipal level. The preparation and above all the implementation of political decisions is the responsibility of administrations. The demand for a reform of the administration runs parallel and mostly independently of the demand for more participation. In the construction of administrative modernization through New Public Management, the citizen is mostly defined as a customer who is excluded from the processes in the back and middle offices of the administration and may only present his concerns in the front offices. This is justified with the aim of creating a lean state that is supposed to shorten planning and approval procedures. More participation appears to be a hindrance to achieving this goal, also with regard to reduced staffing capacities and reduced budgets. On the other hand, the exclusion of the citizen from administrative action appears counterproductive for advocates of greater participation for two reasons: firstly, participation can release capacities and relieve employees and, secondly, if the citizen sees himself as part of a process, satisfaction with the process can also be achieved of administrative processes increase.

Im Prinzip sollten jedoch beide sich einander ausschließenden Positionen relativiert werden (Blanke 1999, 5). Die Frage lautet: Kann eine Verwaltungsreform allein die oben genannten Defizite lösen, oder kann nicht Beteiligung einen Beitrag leisten, um insbesondere die Ressourcenlücke, aber auch die Strategie- und später die Attraktivitätslücke zu schließen? Kann nicht Partizipation ein Teil von Verwaltungsreform werden (Wewer 1997, 468)? Es geht nicht darum, die Verwaltung zu demokratisieren, sondern den Bürger einfach stärker an den Prozessen des Verwaltungshandelns zu beteiligen, ohne die Ziele von Effizienz und Effektivität zu untergraben. Die hier implizierte Forderung nach einer partizipativen Verwaltungsreform führt allerdings auch zu verschiedenen Zielkonflikten und Optimierungsproblemen. Verwaltungsmodernisierer haben andere Interessen als die Partizipationsbefürworter. Die Überbetonung eines Zieles führt oft zwangsläufig zur Kollision mit anderen Zielen: Partizipation stellt immer auch die Frage nach Legitimität und Transparenz ist nicht unbedingt förderlich für Effizienz (Wewer 1997, 479). Hier muss ausgewogen und optimiert werden. Partizipative Verwaltungsmodernisierung betrifft allerdings nur bestimmte öffentliche Bereiche. Die Funktions- und Formenvielfalt staatlichen Handelns wird oftmals unterschätzt. Viele Verwaltungen arbeiten überhaupt nicht direkt mit dem Bürger zusammen und sind somit auch nicht von den Forderungen nach mehr Partizipation betroffen (Wewer 1997, 457). Unter Berücksichtigung der Prämisse der oben besprochenen politikabhängigen Verwaltung, stellt sich andererseits die Frage, ob eine partizipative Verwaltungsreform genügt, oder ob nicht eine viel weiterreichende Reform gesellschaftlicher Strukturen nötig ist, um zu einer neuen Qualität demokratischen Handelns zu gelangen.

In principle, however, both mutually exclusive positions should be put into perspective (Blanke 1999, 5). The question is: Can an administrative reform alone solve the above-mentioned deficits, or cannot participation make a contribution to closing the resource gap in particular, but also the strategy and later the attractiveness gap? Can't participation become part of administrative reform (Wewer 1997, 468)? It is not a question of democratizing the administration, but simply of involving the citizen more closely in the administrative processes without undermining the goals of efficiency and effectiveness. The implied demand for a participatory administrative reform, however, also leads to various conflicting goals and optimization problems. Administrative modernizers have different interests than those in favor of participation. The overemphasis on one goal often inevitably leads to a collision with other goals: Participation always raises the question of legitimacy and transparency is not necessarily beneficial for efficiency (Wewer 1997, 479). This has to be balanced and optimized. Participatory administrative modernization only affects certain public areas. The variety of functions and forms of government action is often underestimated. Many administrations do not work directly with citizens at all and are therefore not affected by the demands for more participation (Wewer 1997, 457). On the other hand, taking into account the premise of the policy-dependent administration discussed above, the question arises whether a participatory administrative reform is sufficient or whether a

much more far-reaching reform of social structures is not necessary in order to achieve a new quality of democratic action.

2.3 Participation and Civil Society

The state is not a monolithic entity; reforms in certain areas are sensible and necessary. However, the optimization of the whole should not be lost sight of. Against the background of the political dependency of administrations, which was briefly discussed above, the demand for a participatory administrative reform is often linked to demands for participatory reforms in political and social areas. Various reasons are given for this general need for participatory reform: (Wewer 1997, 451) The citizen is less and less willing to accept state decisions without questioning them. The demand for participation is growing, why should one leave one's fate to others? Representative democracy is fixated on short-term successes with organized interest groups, there is explicitly no discussion of long-term questions about the future or consideration of general interests. Last but not least, the complexity of social problems requires the broadest possible basis for developing problem-solving skills.

Approaches to the implementation of national reforms with participatory means postulate the withdrawal of the state and the upgrading of civil society, in short: the return of the citizen (Wewer 1997, 452; Blanke 1999, 4; Priddat 2000, 198). As the state withdraws from part of its responsibility, its tasks must be redefined and can thus be partially handed over to society. Civil society, also known as civil society or, more appropriately, with the English term "civil society", can take various forms: In the liberal variant, the state is minimized by delegating tasks to the citizen, who at the same time is relieved of tax payments. According to this, the citizen should not make any claims to services that can be provided by the citizen himself. According to the neoliberal approach, state tasks would primarily be handed over to the economy and the communitarian theory initially transfers the entire state responsibility to the citizen and then asks what should be given back to the state or the economy.

None of the theoretical approaches can be fully supported, it is important to find the appropriate approach. The choice of the producer of public or collective services is therefore open in civil society and depends on the specific product. Therefore, a central requirement of the model of civil society is also to define public goods in terms of quantity, quality and service duration (output orientation) in order to be able to decide which process and which producer is most suitable for providing the respective service. By involving citizens and companies more closely in the work of politics and administration, cooperation and co-production of public services are promoted. Cooperation means that the state no longer decides alone, but in consensus with those affected by the decision - knowing and taking into account that not all parties are interested in a consensus and that not all parties have the same ability to argue (Benz 1997, 91). Co-production means: the state leaves part of its work to previously authorized partners, be it in the form of private-sector public-private partnerships or private or voluntary engagement.

Coproduction and cooperation amount to halving the civil society model (Priddat 2000, 200): Voluntary work is not a substitute for a professional state, and the poor quality of a state service does not necessarily mean that the citizen does the service himself, but rather should rather have the consequence that the state must do better. The "knowledge driven democracy" with citizen decisions, consultations and participation and voluntary work as the main form of civic engagement must be opposed by a professional state that works strictly according to the criteria of effectiveness and efficiency. There is a separation between professional (state or private) infrastructure facilities and civic engagement, whereby the mechanisms of cooperation and co-production can be used in both areas. Ultimately, all public services should be checked for their state responsibility: What must the state do itself (enforcement responsibility), what must it ensure (guarantee responsibility), and what must be paid for with public money (financing responsibility)? Under the model of the activating, lean state and with the instrument of eGovernment, an attempt can at least be made to delegate part of state responsibility. Whether this will lead to a new separation of powers, as postulated by Birger Priddat (Priddat 2000, 207), is a matter of speculation.

3. CONCLUSION

Participation is responsive communication. The decisive restriction that a knowledgeable or unknowing feedback between the decision maker and the participant is necessary in order to speak of participation at all makes participation a social construct that is difficult or even impossible to measure. The economic concept of participation via prosumption can easily be transferred to the state and society: The co-production of goods

and services or the cooperation in the creation of goods is conceivable, practicable in the private sector as well as in the public sector and corresponds to a certain logic that is based on "relative inefficiency", be it in the economy or in the state: Everything that cannot be automated becomes expensive. The greatest deficits in public administration are related to a lack of resources, especially money. Automation or externalization could achieve efficiency gains in many places, which can be used to shift priorities. However, externalization can not only free up administrative resources, it can also improve the quality of political decisions. If decisions are not only made in closed circles, but are open to broad discussion, this form of political externalization means a democratic gain. The modernization efforts of administrations in particular and of the state and society in general could be enriched by participatory elements. Established procedures for participation are mostly direct and indirect as well as formally and politically structured. In contrast, informal or administrative procedures in particular are less available. The use of formal participation procedures is often impaired or prevented by severe restrictions; informal or administrative participation procedures usually come up against legal limits. The opportunities for participation are currently generally to be classified as limited. However, it remains to be seen whether an expansion of the repertoire of participation opportunities will lead to more participation.

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