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cooperative
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continued to
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scenario that
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started in
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The cooperative banking paradigm has been put under an unprecedented pressure as a consequence of factors such as the exceptionally low interest

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***rates set by the
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Central Bank,
low profitability
generated by
traditional
banking
services—which
are the
backbone of the
cooperative
banking***

***business—and
the entrance of
fintech
companies into
the banking
market.***

***Furthermore,
tightening
regulation since
the beginning of
the crisis has
produced an***

***increased
capital and
liquidity burden
which in some
cases have
forced
cooperative
banks to reduce
lending to their
members and
customers,
putting under***

***question the
traditional
countercyclical
role of
cooperative
banks in periods
of crisis. For
these reasons, it
is of the utmost
value to observe
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cooperative***

banks have been reacting in the attempt to preserve their unique business model and, at the same time, to keep providing credit to the economy. A number of scholars active

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cooperative
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