

现代商业银行组织 设计研究

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内容提要

按照组织设计理论，影响商业银行组织结构和组织设计的因素是多方面的，其中最为明显的因素包括商业银行的战略目标、外部环境、组织间关系、信息技术、组织规模、生命周期与控制、组织文化等几个方面。组织文化由于以下几个原因没有纳入本论文的分析范畴。首先，作者认为组织文化的影响因子已分散包容在组织目标、外部环境、组织间关系、信息技术等各部分的分析内容之中，组织文化是一种“软实力”，它是一种无形资产，它的作用体现在组织设计的方方面面。第二，组织文化分析所需的知识结构已远远超出了作者现有的知识库存，作者的“软实力”无法完成这一更艰巨的任务。第三，作者认为本论文更强调可操作性，因此未把组织文化纳入其中，不影响论文的整体风格和分析架构。

论文的第二章、第三章、第四章、第五章、第六章、第七章分别就影响和制约商业银行组织结构与组织设计的六类因素进行了深入的分析，而第八章组织绩效的评价则是在前七章的基础上，对商业银行组织效果的整体分析和评价，是前七章的最终概括和总结，也是对各种因素的综合分析。第九章国际商业银行组织设计的趋势分析、第十章我国商业银行组织结构的战略性变革，则是本论文的所有分析的最终归宿，是本论文各章分析结论在国际和我国的具体运用、规律总结和政策建议，反映了本论文的最终研究成果。

综合本论文的整体架构，我们可以看到论文实际上分为三大部分，第一部分即第一章导论，第二部分是第二章至第七章，第三部分是第八章至第十章。作者按照组织理论与设计的典型思路，对商业银

行组织结构展开分析,构成了科学的合理的研究框架。

第一章 导论。这是论文的开篇部分,商业银行组织结构与设计是影响和决定商业银行组织效率,从而对商业银行战略目标的实现、商业银行的可持续发展有巨大制约作用的组织管理因素。本章在总结组织管理理论和组织设计理论的基础上,分析商业银行组织结构设计 and 变革的重要意义,并给出论文的分析思路和研究框架。

第二章 商业银行的组织战略与组织设计。商业银行在长期经营活动中,决策层会逐渐形成和确定商业银行的发展目标,并制定出实现这些发展战略的战略。本章依据组织战略与组织设计的基本理论分析商业银行的战略类型,探讨商业银行组织战略对商业银行组织设计的影响。

第三章 商业银行的组织结构基础。商业银行组织结构及组织运行是商业银行在金融市场上竞争状态表现优劣的决定性因素之一。进入 20 世纪 90 年代以来,随着金融市场竞争环境的急剧变化,各国商业银行都对组织结构进行了大规模的调整,我国商业银行组织结构改革也在逐步深入之中。本章在介绍商业银行组织结构理论基础和一般组织结构的基础上,深入分析国外商业银行的组织结构,并初步讨论我国商业银行组织结构变革的初始状态和变迁中的状态。

第四章 商业银行组织设计的外部环境分析。组织环境理论认为外部环境的变化必然对组织的运行和发展产生影响,商业银行必须适应其生存环境,了解并掌握环境变化的特点,从而使银行在激烈的市场竞争中立于不败之地。20 世纪 70 年代以来国际市场急剧变化,商业环境更加动荡,导致了组织环境理论的发展。组织环境理论要解决的核心问题就是组织应如何分析和诊断外部环境,哪些环境因素对组织的影响更直接更强烈,组织高层应如何通过组织设计改变和控制环境要素进而制定一个可行的发展战略,实现企业的可持续发展。

第五章 商业银行的组织间关系。商业银行与其他微观经济组织

一样,都生存和发展在特定的社会经济环境之中。20世纪90年代以来,越来越多的组织开始重新思考在纷乱多变的环境中,如何适应并能获得可持续发展的条件。在动荡和变化已成为组织环境常态情况下,组织边界问题日益受到关注。就商业银行而言,20世纪90年代以来,金融自由化、国际化、混合化、电子化、工程化、证券化的步伐越来越快,商业银行与证券业、保险业以及与银行同业之间的关系变得更加纷繁复杂。在新的经济环境中,商业银行如何处理好组织之间的关系,已成为决定商业银行组织结构设计,从而影响商业银行能否稳定健康发展的重要因素。

第六章 信息技术对商业银行组织结构的影响。20世纪最后10年,以计算机与网络工程为代表的现代信息技术在商业银行中得到广泛运用。信息技术对商业银行的影响可以说是划时代的,国际各大商业银行组织结构与组织设计因此发生了革命性的变革,组织扁平化、学习型组织、团队化的工作方式在各大商业银行得到极大的推广。本章在分析信息技术对商业银行业务流程影响的基础上,深入分析国际大商业银行组织结构所呈现出的特征,并具体讨论了信息技术对我国商业银行的影响。

第七章 商业银行的组织规模、生命周期及控制。商业银行的组织规模、生命周期是影响商业银行组织结构和组织设计的两个重要因素,即组织规模与生命周期又有着极为密切的内在关系。本章在讨论商业银行组织规模、商业银行生命周期的基础上,重点分析商业银行组织结构的设计及商业银行规模与生命周期背景下的商业银行组织控制,目的是探索商业银行组织规模、生命周期及与之相关的组织控制效率问题。

第八章 商业银行组织效果及其评价。进入21世纪,随着金融业务的进一步国际化,银行业本身也呈现出多姿多彩的发展态势。20世纪末大规模的银行合并,形成一股汹涌澎湃的混业化的浪潮,但与

此同时,很多实行多元化经营的大银行,又纷纷出售刚购并来的资产,出现了所谓“归核化”的趋势。商业银行的组织结构如何评价,已成为人们非常关注的话题。本章将在以前各章的基础上,对商业银行的组织效果、评价指标、西方国家商业银行的组织评价以及变革中的我国银行业组织效果如何评价做深入分析。

第九章 国际商业银行组织设计的趋势分析。20世纪90年代以来,随着国际金融业地域国际化、技术电子化、产品工程化、业务范围混业化趋势的加快,国际商业银行面临的挑战越来越严峻。各国商业银行为了适应新的竞争环境,纷纷开始对原有的商业银行组织结构进行变革,这些组织变革由于各家银行的经营范围不同、发展战略不同、生存环境不同而呈现出五彩缤纷的特点。本章在以前各章的基础上首先对组织设计的新趋势做理论概括,再用实证分析的方法总结出国际商业银行组织设计的一般发展趋势。

第十章 我国商业银行组织设计的变革。在中国加入世界贸易组织以后,我国金融市场的竞争日益激烈,提高中国商业银行的竞争能力和经营效率已变得非常迫切。为了提升我国商业银行的竞争水平,除了必须进行的产权改革以外,商业银行的组织结构变革也是非常重要的。本章在以前各章分析的基础上,提出了我国商业银行组织设计变革的战略性对策。

本论文的创新之处。组织理论特别是组织设计与变革理论虽然在西方经济和管理学界已经有相当深入的研究,并取得了一批对公司管理实践有指导和借鉴意义的学术成果,但将其应用于银行这一特殊行业进行组织设计分析的学术成果却极为罕见。本论文的创新之处可以概括为:

1. 尝试着将组织管理与设计理论应用于商业银行组织管理的具体实践,实际上是经济学、管理学、金融学跨学科交叉研究的一种有益的探讨。其研究思路为今后开展这方面的工作提供了较可行的

基础。

2. 本论文关于商业银行发展战略的分析框架,在银行管理研究方面,将组织设计理论融入其中,使商业银行发展战略研究有了组织管理层面的分析视角,这大大拓宽了商业银行可持续发展问题的分析思路,论文中对我国商业银行战略管理的政策建议具有一定的参考价值。

3. 论文把商业银行组织结构与组织设计放到一个开放社会系统中进行分析,充分重视了组织战略、组织间关系、组织的外部环境、组织的技术等诸多因素对商业银行组织设计的影响,使商业银行组织结构分析建立在多元化、多层次、多侧面的基础上,研究结果更加真实客观。

4. 论文运用资源依赖理论、生态系统理论、网络合作理论、制度同构理论对商业银行组织间关系进行了宏观与微观相结合的分析,极大地提高了我国已有研究成果在这一问题上的切入层面,也使我国商业银行在处理未来的发展战略时,有了更多的理性和科学的选择。

5. 论文在承认我国商业银行在产权特征、治理结构、风险结构、行业结构、技术水平都有其特殊性这一大前提下,非常务实地分析了现阶段我国商业银行在组织架构变革和调整方面可能推出的政策选择。西方组织理论暗含的假定是产权结构和治理结构均不存在问题的情况下组织结构的设计和调整,实际上在我国这一假设条件是不存在的。而这并不意味着我国商业银行组织结构的变革是可以等待的,实际上,不同层次的变革在处理得当的情况下,是可以同时展开的。

Abstract

According to the organizational planning theory, there are various factors that influence commercial banks in their organizational structure and organizational planning. Among those factors, the most obvious ones for commercial banks include their strategic target, external environment, relationship between organizations, information technology, organizational scale, cycle and control, organizational culture, etc. The organizational culture has not been brought in to the analytical category in this paper for the following reasons. First of all, the author considers that the influential factors of organizational culture have separately been covered in the respective analysis on strategic target, external environment, relationship between organizations, information technology, etc. The organizational culture is a sort of soft strength and intangible asset, the functions of which can be seen in various aspects of organizational planning. Secondly, the knowledge requirement for the analysis of organizational culture is far beyond the author's present knowledge framework. With his own "soft strength" it is impossible for the author to accomplish such a more difficult task. Finally, the author believes that in this paper more emphasis is put on how to operate easily. Thus the overall style and analytical framework of this paper will not be jeopardized when the organizational culture has not been brought into it.

This paper makes a deep analysis on the five categories of factors that influence and restrict the commercial banks in their organizational structure and organizational planning in Chapters 2, 3, 4, 5 and 6 respectively. Evaluation

on the Organizational Performance in Chapter 8, based on the previous 6 chapters, is an overall analysis and evaluation on the organizational performance of commercial banks. This chapter is a summary and summing up of the previous 6 chapters and conducts an analysis by synthesis on all sorts of factors. Strategic Transformation in Organizational Structure of China's Commercial Banks in Chapter 9 is the ultimate destination of all the analysis in this paper and refers to the specific application of the conclusions analyzed in each chapter of this paper. The policy proposals in this chapter reflect the ultimate research outcome of this paper.

Summing up the overall structure of this paper, we can see that in fact it is divided into three parts: Part I is Chapter 1, Part II includes Chapters 2 ~ 7 and Part III composes of Chapters 8 ~ 10. The author carries out an analysis on the organizational structure of commercial banks with a typical thinking of organization theory and planning, which constitutes a scientific and reasonable research framework.

Chapter 1 Introduction. It is an opening remark of this paper. The organizational structure and planning of commercial banks are organization management factors that influence and determine the organizational efficiency of commercial banks, and therefore have a great restrictive effect on the realization of strategic target and the sustainable development of commercial banks. Based on the summary of organization management theory and organizational planning theory, this chapter analyzes the significance of the planning and transformation of organizational structure in commercial banks. Furthermore, it gives the analytical thinking and research framework of this paper.

Chapter 2 Organizational Strategy and Organizational Planning in Commercial Banks. During the long-term business activities in commercial banks, the decision-makers gradually form and establish the target for the de-

velopment of commercial banks, and map out the strategies to realize the development target. According to the fundamental theory of organizational strategy and organizational planning, this chapter analyzes the types of strategies for commercial banks and probes into the influence that organizational strategy of commercial banks has on the organizational planning of commercial banks.

Chapter 3 Basis for Organizational Structure in Commercial Banks. The organizational structure and organizational operation in commercial banks is one of factors to determine the competition state and good – or – poor performance of commercial banks in the financial market. Since 1990s, with the dramatic change in the competition of financial market, commercial banks in various countries have adjusted their own organizational structure on a massive scale. The commercial banks in China are also gradually on the move in the reform of organizational structure. This chapter introduces the theoretical basis of organizational structure in commercial banks and general organizational structure. On that basis it makes a deep analysis on the organizational structure of commercial banks abroad and conducts a preliminary discussion on China' s commercial banks about the initial state in the transformation of organizational structure and the ongoing state in the reformation.

Chapter 4 Analysis on External Environment of Organizational Planning in Commercial Banks. The organization environment theory holds that any change in the external environment will necessarily have an influence on the operation and development of an organization, commercial banks have to adapt to their environment for survival, understand and grasp the characteristics of environmental changes so that the banks can stand to win in the fierce market competition. Since 1970s there have been drastic change in the international market and business environment has become more turbulent, which leads to the development of organization environment theory. The core problems that or-

ganization environment theory intends to solve are: how an organization can analyze and judge its external environment, which environmental factors have more direct and stronger influences on an organization, and how the high – level executives in an organization can alter and control the environmental factors by way of organizational planning to establish a feasible development strategy so as to promote the sustainable development of the enterprise.

Chapter 5 Relationship between organizations for Commercial Banks .

Like other microeconomic organizations, commercial banks exist and grow in certain social and economic surroundings. Since 1990s more and more organizations have been reconsidering how to develop their adaptive abilities to achieve sustainable development under changeable environments. For turbulence and change have been regular occurrence to organizational environment, the issue of organizational boundary is increasingly causing great concern. As for commercial banks, since 1990s with a faster and faster pace in financial freedom, internationalization, integration, electrical finance, engineering, securities finance, the relationship between commercial banks and other organizations such as securities and insurance industries as well as the relationship between commercial banks and other banks in the same trade has become more and more intricate and complicated. Under the new economic surroundings, how commercial banks properly deal with the relationship between organizations has been a key factor to determine their organizational structure planning and the steady, healthy growth of commercial banks.

Chapter 6 Influence of Information Technology on Organizational Structure of Commercial Banks .

During the last decade in the 20th century, modern information technology typical of computer and network engineering has been widely adopted in commercial banks. The influence of information technology can be said epoch – making on the commercial banks. Revolutionary changes

have taken place in organizational structure and organizational planning in big international commercial banks. Flattening organization, learning – inclined organization and teamwork working style have been extensively executed in various big commercial banks. This chapter analyzes the influence of information technology on the operational process of commercial banks. On that basis, deep analysis is made on the features shown in the organizational structure of big international commercial banks and specific discussion is given to the influence of information technology on China' s commercial banks.

Chapter 7 Organizational Scale , Life Cycle and Control of Commercial Banks . The organizational scale and life cycle of commercial banks are the two important factors to influence their organizational structure and organizational planning. The organizational scale is closely and inherently related to life cycle. Based on the discussion of the organizational scale and life cycle of commercial banks, this chapter focuses on the study of organizational structure planning and organizational control under the background of scale and life cycle, with a purpose to probe into such issues as the organizational scale, life cycle and related organizational control efficiency in commercial banks.

Chapter 8 Organizational Effect and Evaluation of Commercial Banks . In the 21st century, with the further internationalization of financial operations, various trends have shown in the development of banking industry itself. The massive amalgamation in banking industry in the end 1990s has formed a great tidal wave of integration. In the meanwhile, however, many big banks that are engaged in diversified businesses rush to sell out their acquired assets, which brings the trend of so – called “nuclear – centered business” . How to evaluate the organizational structure of commercial banks has become a topic people pay great concern to. On the basis of previous chapters, this chapter makes a deep analysis on organizational effect, evaluation index, and organizational evalua-

tion in the commercial banks of western countries as well as how to evaluate the organizational effect in China's banking industry under ongoing transformation.

Chapter 9 Transformation in Organizational Planning of China's Commercial Banks. Summing up the analysis in the previous chapters, we can see clearly that the organizational transformation of commercial banks is an organizational system choice influenced by various environmental factors. After China's entry into WTO, the competition becomes increasingly fierce in China's financial market and it is very urgent to increase the competitive capability and operational efficiency of China's commercial banks. In order to improve China's commercial competitive advantage, in addition to the property reform, it is also important to transform the organizational structure of commercial banks. On the basis of previous chapters, this chapter makes a comprehensive analysis on current issues of international organizational theory and organizational planning practices. It makes a deep summary of new trends for the organizational planning of international commercial banks. On that basis, it puts forward strategic countermeasures for the organizational planning in China's commercial banks.

Chapter 10 The Innovations of This Paper. Profound researches have been made on the organization theory, particularly organizational planning and transformation theory, in the academic world of western economics and management science. Moreover, quite a few academic writings have been presented to provide the guidance and reference for the practice of corporate management. However, it is extremely rare to see the academic writings that apply those theories into such special industry as banking to conduct an analysis on organizational planning. Based on the previous research documents that the predecessors have contributed, this paper presents its innovations generally summarized

as the following:

1. This paper tries to apply the organization management and planning theories into the concrete practices of organization management of commercial banks. In fact, this is an instructive exploration of cross – disciplinary study in economics, management and finance. The research thinking provides a more feasible basis for the future study in this field.

2. With regard to the analytical framework about the development strategy of commercial banks, this paper puts organizational planning theory into the study of bank management, which endows the study of development strategy of commercial banks with an analytical perspective on the level of organization management. This greatly broadens the analytical thinking on the sustainable development of commercial banks. The policy proposals of strategic management for China’ s commercial banks are of great value for their reference.

3. This paper puts the organizational structure and organizational planning of commercial banks in an open social system to make an analysis. Great importance is attached to as many factors as organizational strategy, relationship between organizations, external environment and technology of an organization, which have the influence on the organizational planning of commercial banks. The analysis on organizational structure of commercial banks is made on the basis of diversification, multi – level and multi – sidedness, thus making the research result more authentic and more objective.

4. With the use of resource dependent theory, ecosystem theory, network cooperation theory and institution structure theory, this paper on both macro – level and micro – level makes a combined study on the relationship between organizations for commercial banks. This greatly brings the issue to a higher level and offers more access for China’ s existing researches. It also renders more choices which are rational and scientific for China’ s commercial banks to deal

with their future development strategies.

5. While it admits the major premise that China's commercial banks have the particularity in the property nature, governance structure, risk structure, industry structure and technology level, this paper in a very practical way analyzes the potential policy choices proposed by China's commercial banks at the present stage for the transformation and adjustment of organizational framework. In western organization theory there is an implied assumption – to organize the planning and adjustment of structure with no problem in property nature and governance structure, however, such assumption does not exist in China at all. But this does not mean that the transformation in the organizational structure of China's commercial banks can wait and see. In fact, transformations on different levels can be carried out simultaneously if they are handled appropriately.

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