论文

商业银行竞争战略效率及其决定模型研究

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On Competitive Strategy Efficiency of Commercial Banks And the Modeling of Its Determination

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摘要 运行效率理论对银行集中现象解释的局限性和同一竞争战略执行效果的差异性推动着竞争战略效率问题逐渐走到商业银行竞争理论研究的前沿。本文通过对调查数据的累积logistic统计模型回归分析,得出了资源、能力和环境是商业银行竞争战略效率的三个决定要素的结论,将通常被视为外部因素的环境要素内化在商业银行竞争战略效率决定系统之中,并给出了描述其决定过程的逻辑模型。

关键词： 商业银行   战略执行   竞争战略效率   逻辑模型

Abstract： The localization of the expository to bank convergence with the function efficiency theory and the difference of the same competitive strategy enforce drive the problem of competitive strategy efficiency to the frontline of study on the theory of commercial bank competition.The paper educes the important conclusion that the decided factors of competitive strategy efficiency of commercial banks are the three factors of resource,competence and environment based on the questionnaire investigation data and their multi-logistic analysis.Based on the above conclusion,we merge environment factor usually regarded as outside one into the determinative system of competitive strategy efficiency of commercial banks and present the logic model describing its determination course.

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