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逆向选择下合作服务的最优契约配置

张宗明, 刘树林, 廖貅武

西安交通大学 管理学院, 过程控制与效率工程教育部重点实验室, 陕西 西安 710049

Optimal contract allocation in collaborative services under adverse selection framework

Zhang Zongming, Liu Shulin, Liao Xiuwu

School of Management, The Key Lab of Education Ministry for Process Control and Efficiency Engineering, Xi'an Jiaotong University, Xi'an 710049, China

摘要

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摘要 针对合作服务中的双边道德风险和逆向选择问题,运用委托代理理论建立了能够诱使服务商如实报告自己真实信息的逆向选择模型。研究表明:给出的契约菜单能够甄别服务商私有能力信息并激励合作双方共同努力;非对称信息下,高能力服务商获得了额外的信息租金,客户因信息劣势而受到损失;在信息对称的条件下,客户给予服务商的分享仅与服务产出对合作双方努力的敏感性相关,而在信息非对称条件下,高能力服务商的分享不变,低能力服务商的分享向下扭曲,并受两类服务商能力比值和客户事前信念的影响。

关键词: [服务](#) [合作生产](#) [契约设计](#) [双边道德风险](#) [逆向选择](#)

Abstract: Considering the problems of bilateral moral hazard and adverse selection in collaborative services, an adverse selection model based on principal-agent theory is proposed to reveal the actual ability of the service provider. The research conclusions indicate that the optimal menu of contracts is able to credibly identify the service provider's type and could motivate the involved parties to work diligently. Furthermore, the analyses show that in the condition of asymmetric information, the service provider with high ability gets extra information rents and the customer suffers losses due to the inferior position of information. Finally, the results demonstrate that under symmetric information, the sharing ratio of service providers is only dependent on the output sensitivity to the effort of collaborative parties. However, under asymmetric information, the sharing ratio for the service provider with the high ability remains unchanged, and the

Service

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sharing ratio for the service provider with the low ability is distorted downward and affected by both the ability ratio of the two types of service providers and the ex ante belief of customers.

Keywords: [service](#) [joint production](#) [contract design](#) [bilateral moral hazard](#) [adverse selection](#)

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