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我国商业银行的竞争情报系统构建

马海波 (上海大学国际工商与管理学院 上海201800)

文 摘 在目前国有商业银行实施股份制改造的背景下, 分析国外金融机构开展竞争情报的现状, 剖析国内银行薄弱的竞争情报观念。进而论证商业银行建立竞争情报系统的必要性, 探讨商业银行竞争情报系统的职能、结构和工作模式等。

关键字 商业银行 竞争情报 竞争情报系统

Competitive Information Systems in Commercial Banks in
China: Their Establishment

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201800)

Abstract: Against a background of current conversion of state-owned commercial banks to joint-stock ones in China, the paper makes analyses of the status quo of competitive information services offered by foreign financial institutions and of the weak awareness of competitive information in banks of the country. It expounds the necessity of constituting a competitive information system for commercial banks, as well as its functions, structure and patterns of service.

Keywords: Commercial bank, Competitive information, Competitive information system