

加入 WTO 後銀行業競爭力之比較分析

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摘 要

我國自 2002 年加入 WTO 後，金融業的變化，尤其是金控公司的成立及發展最引人注目。加入 WTO 的第一年（2002 年），金融業整體的產值虧損達 300 億，而金控公司卻有相當亮眼的表現。在各項競爭力排名的調查中，首度評比的各家金控公司都有優異的成績；2003 一百大金金融業中，金控公司亦有四家公司進入前十大，其他金融業則均未進入前十大金融業之排行中。這樣的結果，使得未加入金控行列之公民營銀行、外商銀行之未來發展，格外受人矚目。銀行業的競爭力消長，並成為產官學界所關心之焦點。

競爭力之議題探討甚早，Scott and Lodge(1985)、Rugman(1987)、Buckley(1988)、Porter(1990)、Kogut(1993)、Hart(1994)等多位學者即提出多項有關競爭力的研究，引起廣泛的討論及運用。研究競爭力的組織也應運而生，其中以瑞士洛桑管理學院(IMD)、世界經濟論壇(WEF)之國家競爭力報告、Porter 之鑽石模式、五力分析等在競爭力的研究領域中，最為人所重視。

因此本研究整合各學者所提出之競爭力衡量指標，提出多方位之銀行業競爭力衡量方式，採用因素分析、ANOVA 分析等統計方法，探討加入 WTO 後不同銀行屬性之競爭力變化狀況。結果顯示，加入 WTO 後，金控公司之競爭力優於外國銀行、本國銀行；公營銀行之競爭力低於民營銀行、外商銀行。根據研究結果，顯示金控公司的整合成果，目前相當受肯定。而公營銀行應多著重於提升企業內部價值、提供多元化之產品及服務，以增強競爭力。

關鍵詞：競爭力、產業競爭力、金融業、銀行業

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The Competitiveness of Banking Industry in Taiwan After Entering the WTO

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Abstract

After entering the WTO, the banking industry in Taiwan has undergone transformational changes, especially with the holding companies' development, from being local to focusing on international interests. The value of gross output of banking industry was in a deficit of nearly 30 billions in 2002, but until recently, the performance of holding companies has progressed; they now set an example for banking industry in Taiwan. Whether the banking industry in Taiwan could compete internationally, is very interesting to examine.

This research examines the question of whether the banking industry in Taiwan is able to compete with foreign banks after becoming a member of the WTO. This research uses some of the studies by Scott and Lodge (1985), Rugman (1987), Buckley (1988), Porter (1990), Kogut (1993), Hart (1994), who all have committed to the study of competitiveness and similar studies; "The World Competitiveness Yearbook" by International Institute for Management Development, "The World Competitiveness Report" by The World Economic Forum, and "The diamond model" by Porter are some of the most important studies of competitiveness as known by academies and industries, will also be used to conduct this research.

This research facilitates competitiveness models and indexes to develop a conceptual framework through a four-competitive-perspective, namely, *industry environment*, *market structures*, *products and services*, and *enterprise's internal value*. With the use of factor analysis and analysis of variance, this study has found that the competitiveness in holding companies and in foreign banks were better than that of domestic banks, and publicly

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owned banks were the least competitive. Based on the results of this study, managers were able to raise the competitiveness in banking industry in order to compete with foreign banks and to cope with the challenges after entering the WTO by maintaining the enterprise's internal value and providing diverse products and services.

Key words : competitiveness, industry competitiveness, banking industry