

台灣上市銀行獲利性與市場性評估-使用關聯式網路資料包絡分析法

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摘要

Banks have played a very important role in national financial system. After joining WTO, the competitions between internal banks are very intensive. The financial industry must respond fast and improve its operating performance in order to obtain its competitive advantages. This paper discuss about banks performance with profitability and marketability. Profitability means the ability of bank making its profit; marketability means the performance in stock market. In order to reasonable measure the bank's operating performance and assess the bank's performance in the stock market; we put the profitability and marketability into production process at the same time. This paper applies the relational network DEA that could decompose the performance into different production processes and evaluate the overall performance of the whole system. Besides, the products of efficiency of the decomposed processes would equivalent to the value of the overall system efficiency. Through empirical analysis, this paper is trying to verify the feasibility of the Relational network DEA model based on profitability and marketability of banks. We can give suggestions for the DMUs to improve not only the profitability but also the marketability for the banks for creates competitive advantage to achieve business continuity.

關鍵字：banks, performance, profitability, marketability, Relational network data envelopment analysis