

# 國立臺北大學九十六學年度第二學期碩士學位論文提要

論文題目：考慮國際化與風險因素之台灣地區銀行經營績效評估—三階段 DEA 方法之應用

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## 論文提要內容：

隨著世界潮流趨勢，各國提倡國際化與自由化，各經濟體的多國籍企業活動日益增加，尤其金融業的國際金融業務也迅速擴張。金融業的開放與衍生性金融商品的使用也造成世界金融體系結構的改變，台灣地區或世界各國的銀行近年也積極朝國際化發展，各國銀行經營活動已融入國際金融體系中，台灣與各國銀行常因國際化使業務因跨國經營而面臨更多的市場風險，舉例而言：英、美、日及台灣...等國家之銀行因國際化帶來的經營自由化與業務多元化造成風險控管失當的情形，更顯示出國際化為金融業發展必然的趨勢，但風險監控更是各金融機構所要面臨的新課題，此也顯示國內銀行國際化過程中雖可擴展業務提升銀行經營績效，卻也伴隨著風險增加的經營危機，風險管理成功與否也將影響國內銀行業之經營效率。此為將「國際化」與「風險因素」納入對國內銀行之經營績效評估與影響之重要動機。

本文將運用資料包絡分析法(Data Envelopment Approach, DEA) 針對台灣地區金融產業做一深入研究。透過各銀行之公開報表資料蒐集與研究，將「國際化」與「風險因素」兩變數納入模型之中，以確定此兩變數對台灣地區之銀行業績效是否有影響。若有影響，是正面影響抑或為負面影響。再應用三階段 DEA 分析法，將各銀行因環境因素而導致之績效差異進行調整，藉此可提升各家銀行估計效率值的準確度。並冀望未來可成為提供台灣地區銀行業與金融機關擬定政策時之參考。

有鑑於國際化與風險因素間之相關性，本文將分析國際化與風險因素之關聯，並依分析結果將國際化與風險因素歸為一組，再將其放入 DEA 模型之投入項與產出項中，與未放入此兩項變數之模式比較績效之增減。有助於我們了解國際化與風險因素對銀行績效之影響。其結果預期為當銀行國際化活動增加時，更需加強風險控管，才可有效提升銀行經營績效。

**關鍵詞：**國際化、風險值、績效評估、資料包絡分析法

## **Abstract**

### **Evaluation of Banking Performance with a View to Internationalization and Risk: An Application of the Three-Stage DEA Approach**

by

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The main purpose of this study is to evaluate the banking performance in Taiwan. It also analyses the impact of internationalization and risk on banking performance. Data envelopment approach (DEA) is the method for this study whose period is from 2004 to 2006. 25 sample banks are selected.

This study mainly applies three-stage DEA model to research on banking performance. It has three stages, as follows:

Firstly, the data envelopment approach is used to analyze the impacts of internationalization and risk on banking performance. Secondly, it adjusts inputs to improve banking performance. Thirdly, it uses the adjust-inputs and original outputs to verify the impact on environment to banking performance. Therefore, major issues in this study are focusing on the internationalization, risk and environmental factors.

According to the results of analysis, internationalization and risk are as outputs better than as inputs. The empirical results also show that the third stage efficiency is different from the first stage. In the third stage, the slack variables which are affected by environment are secluded and help to improve banking efficiency. It implies that the environment factors affect banking performance indeed.

To seclude environmental and statistical noise effects from efficiencies could estimate real efficiency of each decision maker unit. The conclusions of these empirical results may provide some information to identify that internationalization and risk can enhance banking performance.