

**Comparative Analysis of Performance of All
Commercial Banks with Different Structures**

January 2020

Josai International University

**Graduate School of Management and Information
Sciences**

Management of Entrepreneurial Ventures

Zhang Boyang

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Abstract

As the core of the tertiary industry, finance is the focus of modern economic development. Any slight change in the financial industry will have a decisive impact on the development of the world economy and the national economy of all countries. In today's world economic development situation, a country's financial development degree shows the economic development strength of the whole country. The promotion of economic status must rely on a strong financial market as the backing. Countries that do not have advantages in financial competition cannot become powerful countries in the world economy.

Due to historical and institutional reasons, the banking industry has always occupied a dominant position in China's financial system. Competition in the modern world market is getting more and more fierce. Commercial banks' foothold in the world market competition is the basis for ensuring the stable operation of China's banking industry, financial industry and even the whole country's economy. Therefore, improving the performance of commercial banks is an important way to improve China's international position in the world financial market and promote the sustainable development of domestic financial industry.

Guided by the theories of political economics, industrial economics, finance, econometrics and management, and drawing lessons from relevant theories, this paper adopts the methods of literature research, case analysis, combination of normative analysis and empirical analysis, combination of comparative research and comprehensive analysis, and combination of qualitative research and quantitative research.

By study the basic theory and literature review, This dissertation defines the concept and characteristics of core competitiveness in general sense, and analyzes and explains the concepts and theoretical research of competitiveness, core competitiveness, competitive advantage, etc.

Then the dissertation expounds the reform and development process of China's commercial banks. Through the four stages of completion, tortuous development, dividend release and transformation development under the new normal, it sorts out the development sequence of China's commercial banks, and points out the difficulties and problems existing in the reform at all stages of development.

Furthermore, This dissertation analyzes the index change trend of the sample banks from 2007 to 2018 by constructing the corresponding evaluation system, selecting the appropriate samples, sorting out and analyzing the corresponding panel data through the indicators of equity structure, scale strength, profitability, security capability, capital flow capability, etc. According to these data, the dissertation makes an empirical analysis on the performance evaluation of the sample commercial banks by constructing the performance index system and using the data envelopment analysis method, and analyzes the causes of the performance differences through the analysis results. In order to further explore the reasons for the performance differences between state-owned commercial banks and non-state-owned commercial banks, the dissertation explains the results of the data envelopment analysis method, using the regression analysis method to construct five models to analyze the impact of ownership concentration and the state-owned and non-state-owned shareholders on operating performance.

Key words: Commercial banks, Operating performance, Data Envelopment Analysis, Regression analysis.