# 附 录

1. **英文原文**

**The Internet Banking Model and Comparative StudyLinyanYang, XiaoyaoZhou**

**ABSTRACT**

The rapid development of information and communication technologies，with the Internet being one of the most significant，is shaking the foundation of the banking industry．New business models in the banking industry are replacing outdated ones and organizations are rethinking business process designs and customer relationship management strategies．There are three prevalent Internet models in the banking industry：

(1) Net．only bank．also referred to as branchless or pure．play, where the customer obtains services via the Internet without any face．to．face interaction with bank personnel;

(2)Hybrid bank，also referred to as “brick-and-click”， where a traditional bricks-and-mortar bank offers Internet banking to its customers；

(3)One-stop-shop，was founded by the universal bank，large-scale traditional bank s or large—scale new entrants of financing，where the customer can obtain integrated financial services such as bank，security, insurance，trust，funds，leasehold，and so on．

The paper reviews existing studies on the use of the Internet in banking，and highlights three prevailing models and the strategic thinking behind them．Based upon comparative analysis of each models，the paper discusses a number of emerging tendencies and explores possibilities to reconcile the discrepancies among the three prevailing models.

[Key word] internet bank mode1

**Introduction**

Innovations in information and communication technologies are incessant．Increasingly banks are turning to the Internet and related information technologies to improve business efficiency and service quality, and attracting new customers．The use of Internet in the conduct of business is growing at a rapid pace．

According to Hickman(1999), eighty-five percent of the largest banks in the United States offer Internet banking in its basic form：access to accounts，statements，transfers，stop payments and clear items．Many of these banks are beginning to offer full service Internet banking，including bill payment，online loans and brokerage services(Lerew,1999)．According to a recent study of Online Banking Report(200 1)，there are more than 6000 Internet bank，14000 web sites owned by finance institution and 1 00 million internet bank accounts in the world by the end of 2002．Historically, the distribution channels have been the comerstones of most banks success，but the delivery capabilities of new electronic channels are outstripping the traditional branch-centre models that most of banks use to manage them (Holmsen et a1．，1 998)．Now，the rapid development of information and Internet technology is changing the foundation of the banking industry，remodelling the business of the banking，and transforming the habit of customers.

**The Internet and Internet Banking Model**

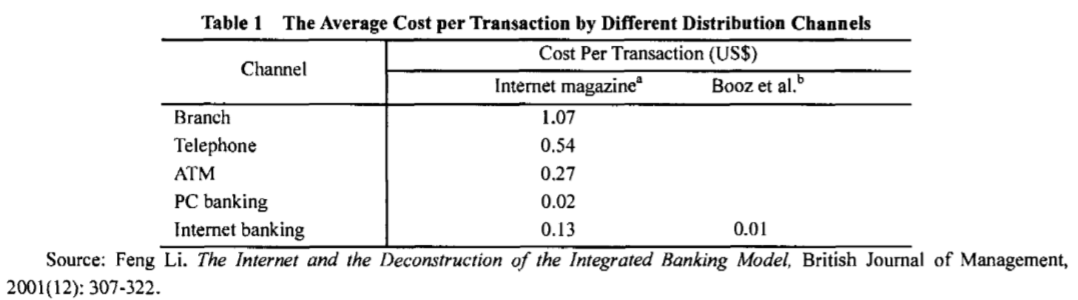
By using the Internet in the banking industry, various new entrants or traditional banks are exploiting the Internet in their own ways．Currently some traditional bank s and universal banks are already experimenting with various new ideas；there are three prevailing Internet banking models．The Internet turned out to be cheaper and convenient and the Internet is seen by many banks as a new, cheap distribution channel(Bucklin et a1．．1 996；Flur, Mendonca and Nakache，1997；Mols，1 999)．Integrated with the Internet channel，bank tums to a brick and．click model，the Hybrid Bank．The Internet also is an efficiency tool to integrate various services of banks and finance．

It is important for universal bank，large-scale traditional bank s or large—scale new entrants of financing to offer universal services of banks and financial with the Internet．It is a one．stop．shop model of Internet banking.

**Hybrid bank**

Traditionally，the monopolization of a set of integrated distribution channels has provided the basis for bank to build strong relationships with their customers．Like ATM s and phone banking．the Internet is seen by many banks as a new，cheap distribution channe1．Most of all，the Internet is not only cheaper than other distribution

channels but also allows banks to reach new customers in new areas more easily(Mols，1999)．By doing so，the integrated banking model can be further enhanced and the underpinning strategies can be retained．

The advantage of using the Internet as a new distribution channel for both bank s and customers is obviously, especially in terms of cost and convenience．Table 1 shows the relative costs to banks per transaction for various channels in USA．and substantial cost savings can be achieved.

But，for most banks，the advantage of cost and convenience is not the primitive reason using Internet bank．There are some more important reasons．Firstly, banks hold a synthetic service system by establishing a new branch on the web and integrated with branch，ATM，PC bank，Telephone，and so on．By using this system，banks not only offer customers a distribution of many services，but also increase interactivity and improve customer services． Secondly，banks now are using advanced information technology to reduce business process，management model and banks service．By this way，banks can reach the aim to cut down cost，improve efficiency and enhance competitive competence．Thirdly, Internet banking can open up other new opportunities for banks．With utilizing the Internet，banks are moving to offer a series of financial services on the web including bill presentment and payment，estate planning，loans，and brokerage services．Lastly, Internet bank could get the object that offers the services of anytime，anywhere，anyhow and customize services of customer interest in mind．Loyalty of clients will be improved．Generally speaking，Large-scale banks could offer more services than medium-scale or small-scale banks offered，and quality of services of large-scale banks is also better than that of medium．scale or smal1．scale banks．

**Comparative of the Internet Banking Model**

Business model describe，as a system，how the pieces of a business fit together(Magretta，2002)．The apparent discrepancies among these three models are creating strategy and business activities difference．Though the cost of building a new Net．only bank is more than the cost of traditional bank developed Internet bank ，few than building a new traditional bank，an d the cost of running expenses is comparatively low．And Net—only banks have high—flexibility business process，management way, advanced technology support，and so on．Hybrid bank is fit to those traditional banks．The Internet bank founded by traditional bank can be seen as extension of traditional banks business an d organization，and have advantages in reducing cost of investment，make the best of originally technology support，information support and customer basic．One ‘stop’ shop is appropriate for universal bank s，large—scale traditional banks or large scale new entrants of finance．Compared with Hybrid Bank an d One—stop—shop，Net—only banks have some limitation．

Firstly, Net—only banks lack of capability of profit creative．Net—only banks are difficult from Net-only banks to provide loan s．Secondly, it is difficult for Net—only banks as new entrants of banking to set up a famous brand．Lastly, Net—only banks without branch networks can be disadvantaged which limit operation field especially when selling more complex products(such as complex loans and mortgages)and customer approaching when customers want to use Net-only bank in virtue of computer and Internet．

**Conclusion**

This paper reviewed previous studies on the use of Internet in banking and highlighted three prevailing Internet banking models．And the paper made comparison among these three prevailing models．In the short time，the Internet banks in the world have had a rapid development．It is changing the rules of banking and financing． Both banking and customer are winners in the change.

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1. **英文翻译**

**网上银行模式的比较研究LinyanYang, XiaoyaoZhou**

**摘要**

随着信息通信技术的高速发展，互联网已经越来越成为生活的重要组成部分，同时互联网也在寒冬传统银行产业的基石。传统的过时产业模型也正在被更新迭代，银行业也正在重新思考新的业务流程设计和客户关系管理的策略。下面是三条流行的互联网金融产业模型：

(1) 纯互联网线上银行，也被称为线上网点或银行，顾客可以通过互联网获得服务，而不用和传统的银行雇员进行面对面的交流办理业务；

(2) 线上线下混合银行，也被称为“brick-and-click”，用户既可以通过互联网获得服务，也可以通过线下的营业网点获得服务；

(3) 一站式金融业务，大多数银行都有对应的服务，客户可以获得综合金融服务，如银行，证券，保险，信托，基金等等。

本文综述现有研究互联网在银行业的使用情况,并强调了三个主流模型背后的战略思想，探讨了一些新兴的倾向和探索可能性。

[关键词] 网上银行 模型

**介绍**

信息和通信领域的创新发明正在快速发展。传统银行业为了提高业务效率与服务质量，以此来吸引新用户，正在想互联网信息相关领域进行转型。互联网相关业务领域也正在快速增长。

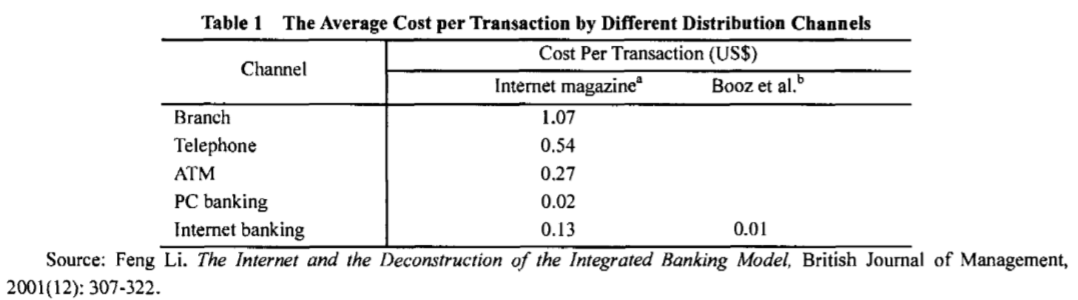
根据Hickman (1999)的分析报告，美国最大的银行中约有85%提供网上银行的业务，其基本形式为：访问账户、转账、冻结和销户等。这些银行开始提供全方位服务网络银行服务，包括分期付款、在线贷款。最新的研究报告表明，截至2002年，有超过6000家互联网银行，14000个网站和10亿个互联网银行账户。根据历史经验，大多数银行的传统的分销渠道在过去是成功的，但是其支付能力相较于互联网银行模型却远远不及。网络和通信技术的飞速发展正在改变银行业的基础，也正在重新定义银行业务模型，改变了传统消费者的习惯。

**互联网和互联网银行模式**

通过在银行业务中使用互联网，越来越多的银行通过互联网使其传统业务得到了拓展。目前一些传统银行业正在尝试各种办法充分利用互联网的特性，他们发现互联网对应银行业是一种新的、廉价的分销渠道。通过互联网，也可以很方便地整合传统银行的各种业务。

这对于通用银行是很重要的，大规模的新入者通过互联网对客户提供金融服务，成为了一站式互联网金融服务银行。

**混合银行**

传统意义上，一组集成分销渠道的垄断给银行和客户之间建立起了一种强烈的依赖关系。比如自助取款机和电话银行，这种继承被许多银行看作是一次新鲜的尝试。对于大多数银行来说，互联网不仅比其他分销渠道更便宜，同时也让银行能够更加轻松地获得新用户。这样做，可以进一步增强混合银行模式，使其可以作为支撑战略保留。

利用互联网作为新的分销渠道，对银行和客户的优势都是很明显的，特别是在平均花费和便捷性方面。上表显示了各种交易渠道的平均花费金额。

但是对于大多数银行使用互联网的原始考虑并不是成本和便捷性，而是有更重要的原因。首先，银行通过互联网新建了一个分销分支，通过将其与自助取款机和手机银行进行集成，提高了服务质量和整个网络的生态健康。其次，银行通过时下最前沿的技术来减少业务流程，使银行的管理模式和花费精简，以达到精简业务和减少成本的效果，同时也可以增强与同行的竞争力。第三，网上银行可以给银行带来新的机遇，通过对互联网业务的持续开发，银行可以将业务向互联网进行迁移，比如支付、借贷业务等。最后，网上银行可以随时随地以任何形式地获得服务。一般来说，大型银行提供的服务相较于中小型银行，会更具有服务质量，业务多样性也更好。

**网上银行模式比较**

商业模型描述的是如何将一个系统业务有机整合到一起。三个模型之间在创建策略和商业活动模式上有较大的差别。纯线上银行的方式的花费会比传统银行业务有较大的节省，其运营成本也有很大的缩减，同时该模式也拥有较大的服务可伸缩的弹性，无论在何时何地通过何种形式都可以向客户提供服务。网上银行可以看作是传统银行业务的一种集成和扩展，在减少花费上面拥有其独特的优势。一站式银行服务接近于传统的大型银行业务模式，通过对存款和金融理财业务的集成，为客户提供更好的服务。相较于一站式服务银行模式，纯线上银行也有一些局限如下。

首先，纯线上银行很难真正为银行创造利润。纯线上银行目前来说提供贷款还是难以实施的。其次，该模式下很难创建一个著名的品牌出来。最后，纯线上银行在对复杂业务进行操作时是有限制的，因为少了面对面的交流是很难进行下去的对于该类业务。

**结论**

本文综述了当前网上银行的研究和应用情况，强调和比价了三种常用的网上银行模型。在短期内，网上银行将会得到快速的发展。互联网正在改变银行和金融业。而在这场变革中，客户和银行将会促成一个双赢的局面。

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