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硕 士 学 位 论 文

商业银行财务共享服务中心的设计与实施  
——基于 A 商业银行案例分析

Design and Implementation of Financial Shared Service  
Center of Commercial Bank  
——take Bank A as an Example

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## 摘要

共享服务是跨国企业集团一种新的管理模式，可以显著降低集团日常事务的处理成本，提高效率，并支持企业集团战略有效执行。因此共享服务模式得到了理论界和实务界的广泛关注。财务共享服务中心研究既有理论价值又有现实意义，它不仅丰富财务管理的内涵，拓宽财务管理研究领域，深化对财务共享服务、财务集中管理的认识，而且可以为我国发展迅猛的企业集团财务管理提供参考和借鉴。本文本着理论与实践相结合的指导思想，阐述了财务共享服务中心的含义与作用，并结合对A银行实施财务共享服务中心的调查研究，进行深入研究分析，力图寻找商业银行财务共享服务中心设计与实施的最佳实践，并在财务职能转型上做出了积极的探索，为后续商业银行建立财务共享服务中心提供借鉴和指导，以期达到降低管理成本、提高经营效率、控制财务风险、提升财务决策支持能力的目的。

**关键词：**财务；共享服务；财务集中

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## Abstract

Shared Service is a new management model of multinational enterprise group, which can significantly reduce the enterprise group's daily processing cost, increase productivity and support the effective implementation of corporate group's strategy. Therefore, model of shared service have caught many theorists and substantive industry wide concern. Study on Financial Shared Service Center have both theoretical value and practical significance, it can not only enrich the connotation of financial management, broaden research area of financial management and deepen the knowledge of financial shared service and centralized financial management, but also provide some referenced value for the rapid development of financial management in Chinese enterprise group. This paper based on the guiding ideology of combining theory with practice, expounded the meaning and role of financial shared service center, combined with the survey of implementation of financial shared service center of Bank A, conducted in-depth research and analysis, tried to find the best practice of design and implementation of commercial bank financial shared services center, and made an active exploration on the transformation of financial function, provide reference and guidance for follow-up commercial banks to establish financial shared service center, for the hope of reducing management cost, improving operational efficiency, controlling financial risk, improving the support capabilities of financial decision.

**Key words: financial; shared services; financial focus**

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