宗族、公司与信用：华人商业的道德经济：摘要

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与日内瓦加尔文主义伦理相对应，新加坡有一套由华人移民建立的信任制度经济，其基础是家族、方言与同乡会馆、庙宇、结拜兄弟会和合伙关系。韦伯认为儒家价值观阻碍了资本主义，后来又有人主张“亚洲价值观”解释了东亚的经济增长。这两种观点的解释力，都不及华人商人借以共享信息、执行义务和惩罚违约的那些制度。自1819年起成立的会馆和自1820年起见于记载的秘密会社，提供了互助、仲裁和私人秩序。此后，殖民政府于1869年对会社实行登记，于1877年设立华民护卫司署，并自1890年起取缔会社。信用伦理在这些网络中把声誉转化为抵押品；侨批局在1887年有49家，鼎盛时约有200家，使新加坡成为东南亚各地移民向华南汇款的枢纽。从个人信任到机构信任的渐进转变，最终由华资银行和现代监管国家完成。它留下了家族企业、长期关系和非正式渠道的遗产，新加坡的银行家、顾问和合规人员今天仍会遇到。

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