儒家伦理与商业：重议一场争论

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韦伯之问

关于中国宗教与资本主义的争论始于马克斯·韦伯。在研究新教伦理之后，韦伯于1915年出版了*Konfuzianismus und Taoismus*，1920年修订，1951年译成英文，题为*The Religion of China*。[1]他追问：中国虽曾长期享有和平、人口增长和流动的土地市场，为什么现代资本主义产生于新教西方，却未能在中国发展起来？

韦伯从宗教和社会结构中寻找答案。在他看来，儒家教人适应世界，而清教则要求改造世界。以祖先崇拜为纽带的大家族，把个人束缚在村庄之中，阻碍了城市资产阶级的形成。儒家士大夫追求官职、注重身份，因为对“君子”而言，地位比利润更重要。[2]韦伯承认中国人重视财富并讲究自制，但他认为，他们的伦理缺乏那种驱使清教徒有条不紊地积累财富的内在张力。

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韦伯的论点受到了多方面的批评。社会学家杨庆堃（C.K. Yang）指出，韦伯是透过西方基督教的范畴来看待中国文化的。[3]历史学家已经证明，帝制晚期的中国商人发展出了复杂精细的商业制度，从合伙和账簿到钱庄和汇兑网络，不一而足。东南亚的海外华人或许是最有力的反例。他们生活在帝国体制之外，许多人远离自己的宗族，却成为该地区最成功的商业群体。

“亚洲价值观”之争

20世纪后期，这一问题以另一种形式重新出现。日本、韩国、台湾、香港和新加坡的快速增长，使一些观察者认为，节俭、自律、重视教育以及忠于家庭和社群等儒家价值观有利于经济发展。20世纪90年代，新加坡的政治领导人参与了这场争论，把“亚洲价值观”视为这个城市国家成功的基础。[4]D部分将讨论的1997年亚洲金融危机削弱了这一论点的说服力，因为曾备受赞誉的家族与关系网络，此时却被指责为“裙带资本主义”的根源。

无论是韦伯的悲观论调，还是后来的乐观论调，单凭其本身都解释不了多少问题。价值观只有通过奖励某些行为、惩罚另一些行为的制度，才能影响人的行为。因此，更有成效的问题是制度层面的：哪些组织和惯例使华商能够相互信任并执行彼此的协议？近年来关于中国市场社会“仪式经济”的研究正指向这一方向，强调仪式、会馆和信誉在商业生活中的作用。[5]

与加尔文主义的类比

与日内瓦的比较从两个方向都富有启发。加尔文的日内瓦和新加坡的华人社群，都将自律伦理与紧密的相互义务网络结合在一起。在日内瓦，长老监督会（consistory）监督信徒的言行，归正宗社群则向其遍布欧洲的成员提供信贷。在新加坡，会馆和兄弟会监督其成员，并在社群内部提供信贷。两种体系都通过使信誉公开可见、使违约代价高昂来产生信任。

两者的差异同样重要。归正宗伦理在原则上是普世的，并以教义、教理问答和教会纪律加以规范。华人的信任伦理则是特殊主义的：它在家庭、宗族和方言群体内部最为强烈，超出这些范围便逐渐减弱。这种特殊主义既是力量

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的来源，因为它使群体内部能够形成紧密的信任；也是弱点的来源，因为它限制了信任所能延伸的范围。B部分将讨论的新加坡华人银行业历史，可以解读为信任从特殊向一般逐步扩展的过程。

注释

1. Wikipedia，“The Religion of China”（2026年9月访问）：德文版以*Konfuzianismus und Taoismus*为题于1915年出版，1920年修订；Hans H. Gerth的英译本于1951年出版。 ↩
2. Wikipedia，“The Religion of China”（2026年9月访问），概述韦伯关于儒家“adjustment to the world”、亲族群体和祖先崇拜的力量以及士大夫的论点，在士大夫看来，君子所求的是“a position, not a profit”。 ↩
3. Wikipedia，“The Religion of China”（2026年9月访问），论杨庆堃批评韦伯是从“Chinese culture from the Christian world”的视角看待中国文化。 ↩
4. 关于20世纪90年代的“亚洲价值观”之争以及新加坡领导人的参与，包括李光耀接受Fareed Zakaria的访谈“Culture is Destiny”，*Foreign Affairs*，第73卷第2期，1994年3/4月，参见其中所引文献。 ↩
5. 例如参见论文“Beyond Confucianism: An Essay on Max Weber, the Religion of China and the Ritual Economy of Chinese Market Society”，以及Gary G. Hamilton，*Commerce and Capitalism in Chinese Societies*，London，Routledge，2006年。 ↩

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