

René SANTENAC

La taille critique des banques françaises

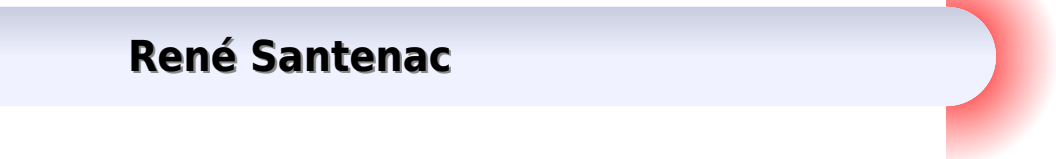
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L'Harmattan

La Taille Critique Des Banques Francocedilaises

René Santenac



La Taille Critique Des Banques Françaises:

La taille critique des banques françaises René Santenac, 2014-10-01 On oublie trop souvent que les banques sont des entreprises et que de ce fait elles obéissent aux logiques de rentabilité et de performance. Les banques françaises ont développé des stratégies de concentration ce qui a eu des effets sur leur taille. Dans quelle mesure la taille peut-elle influencer les banques dans leur développement? Quel modèle élaborer pour optimiser la taille critique? La Taille Critique Des Banques Françaises René Santenac, 2016

Relativité de la taille critique et stratégies de performances des organisations René Santenac, 2011

RESUME Cette thèse a pour objet d'analyser et d'expliquer les causes et les conséquences des politiques de diversification liées aux investissements dans le secteur bancaire français. La recherche de la taille critique. Au cours de ces dernières décennies, ces organisations ont diversifié leurs investissements par des stratégies de croissance externe et interne. Elles ont également investi dans des secteurs de l'activité économique qui n'ont pas de liens directs avec le métier principal de la banque. Les stratégies de croissance souvent porteuses ont dû faire face aux situations de crise financière majeure ces deux dernières années. L'analyse des stratégies de croissance externe, interne et de diversification ainsi que l'analyse financière des bilans des banques aux prises avec des mutations liées aux nouvelles technologies de l'information et de la communication démontreront la pertinence des choix des investissements entre les stratégies du *be to be* et du *be to c*. Les exigences liées aux ratios prudentiels, la théorie de la valeur, celle de l'agence, les avantages concurrentiels et la théorie de la gouvernance sont autant d'outils méthodologiques et de champs d'investigation que nous utiliserons pour analyser la pertinence des choix stratégiques de diversification pour atteindre un niveau de performance tel qu'il puisse valider la taille optimale dite taille critique. La recherche opérationnelle permettra d'une part d'identifier les principales stratégies et d'autre part d'élaborer un modèle de formalisation de la pertinence de la taille critique. De nombreuses approches identifient la taille via des critères multiples sans envisager une matrice globale d'exploitation. L'objectif théorique de recherche s'appliquera à formaliser ce modèle. Du point de vue méthodologique, nous analyserons les Banques Françaises récentes de 1990 aux années 2000-2006 dans une démarche transversale. Cette approche devrait nous permettre d'un point de vue opérationnel de trouver également des niches d'activité porteuses. Au niveau théorique, nous nous appuyerons sur les travaux de recherche de Michael Porter. L'Avantage Concurrentiel et spécifiquement sur les notions de stratégies gagnantes. Si aujourd'hui la notion de chaîne de valeur est clairement identifiée dans le secteur bancaire, il n'en demeure pas moins que les stratégies de diversification de ces entreprises transforment cette donnée et que leur rentabilité s'en trouve modifiée grâce au degré de performance. Néanmoins, la crise que traverse le système bancaire et financier depuis début 2007 vient la fois renforcer et contredire certaines de ces théories que nous aurons analysées.

The Top Books of the Year La Taille Critique Des Banques Franccedilaises The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have enthralled audiences this year. La Taille Critique Des Banques Franccedilaises : Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and gripping novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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