ICBC 中国工商银行

HARVARD BUSINESS IMPACT

中国工商银行·哈佛

战略与组织的一致性

丹尼斯·坎贝尔（Dennis Campbell）
哈佛商学院工商管理Dwight P. Robinson, Jr.教席教授

2025年12月

关注差距
Mind the Gap(s)



创造价值的人
Value Creator

改变游戏规则的人
Game Changer

来源：改编自图什曼&奥莱利
Source: Adapted from Tushman & O'Rielly

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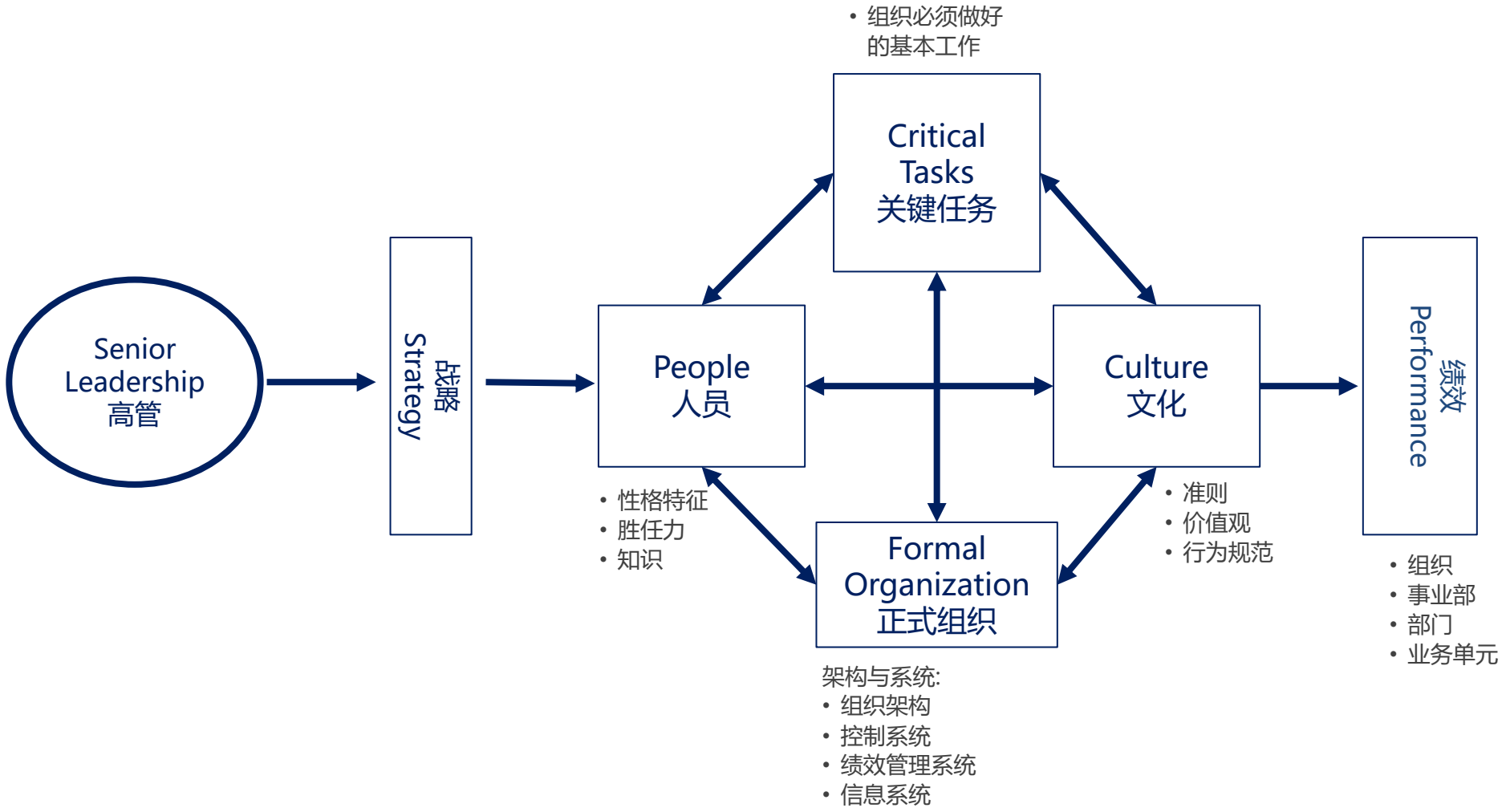
基于组织架构诊断问题与机会

Using the Organizational Architecture to Diagnose Problems and Opportunities



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基于组织架构诊断问题与机会

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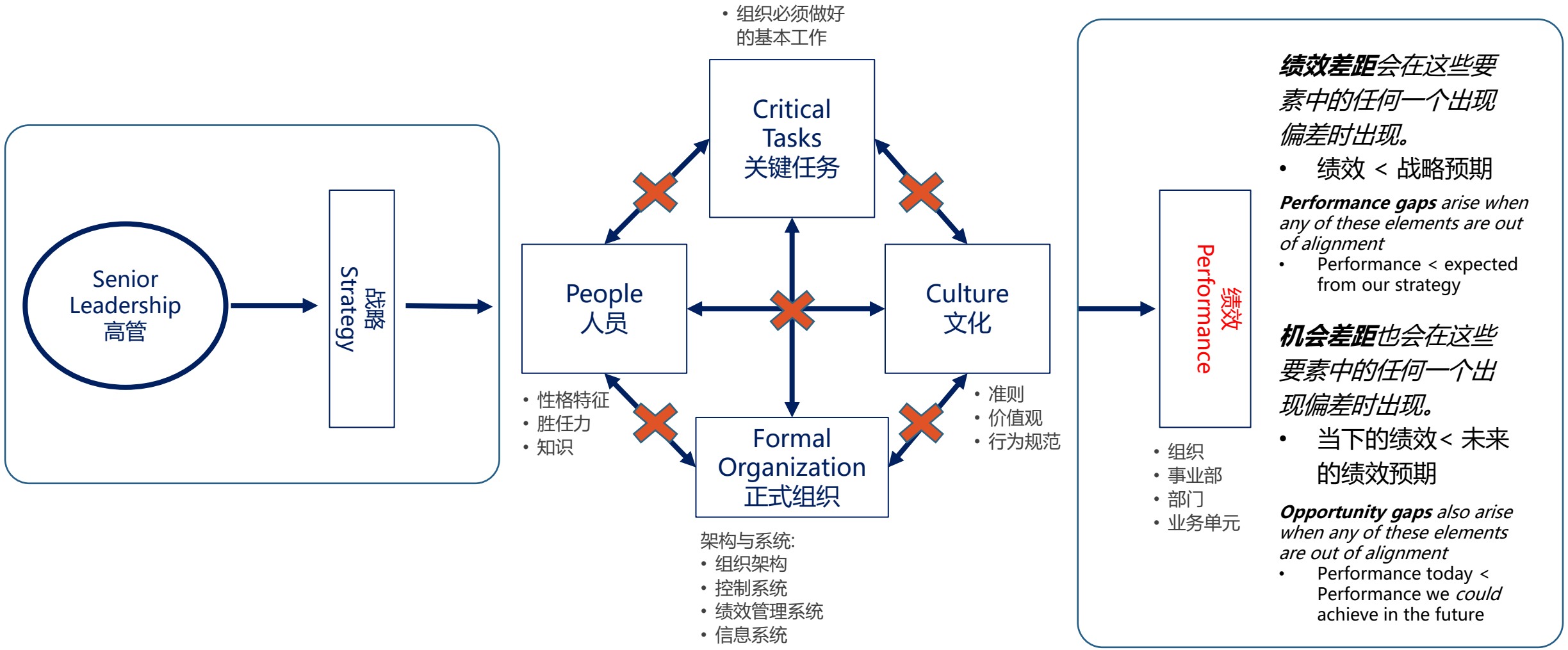

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战略的基石：谁是你的*首要*客户

The Foundation of Strategy: Who is Your *Primary* Customer?



消费者还是加盟商?
Consumers or developers?

MERCK

患者、内科医生还是科学家?
Patients, Physicians, or Scientists?

amazon

买家，卖家或是企业客户?
Consumers, Sellers, or Enterprises?

是否所有人都知晓你的首要客户最看重的价值是什么?

Does everyone know what your primary customer values?

你的主要资源是否专注投入在首要客户所重视的价值上?

Are the majority of your resources devoted to providing what your primary customer values?

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被困驾驶者

Agero

(呼叫中心)



事故现场

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被困驾驶者

Agero

(呼叫中心)

$



30,000服务提供商



事故现场

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汽车主机厂（OEM）客户

保险客户

$



被困驾驶者

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汽车主机厂（OEM）客户



保险客户

$

客户满意度指数
(CSI)

节约成本



被困驾驶者

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事故现场

$



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汽车主机厂（OEM）客户



保险客户

$

客户满意度指数
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节约成本



被困驾驶者

Agero

（呼叫中心）



事故现场

$



30,000服务提供商

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利益相关方 Stakeholders	他们看重什么? What do they value?	他们如何看待Agero? How do they view Agero?
汽车主机厂和保险公司	• 低价格 • 履行义务 • 没有投诉 • 数据	• 可替代的 • 成本中心 • 低价值服务提供商
服务提供商	• 更多工作 • 更高利用率 • 高单价 • 简单的工作	• 做生意离不开他们 • 爱恨交加的关系
被困驾驶者	• 反应速度 • 快速服务 • 安全 • 专业	• Agero是谁? • 看不到他们的存在

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问题：谁是Agero的首要客户?

Question: Who is Agero's Primary Customer?



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对首要客户的选择如何影响组织架构?

How does your choice of a primary customer affect your organizational architecture?



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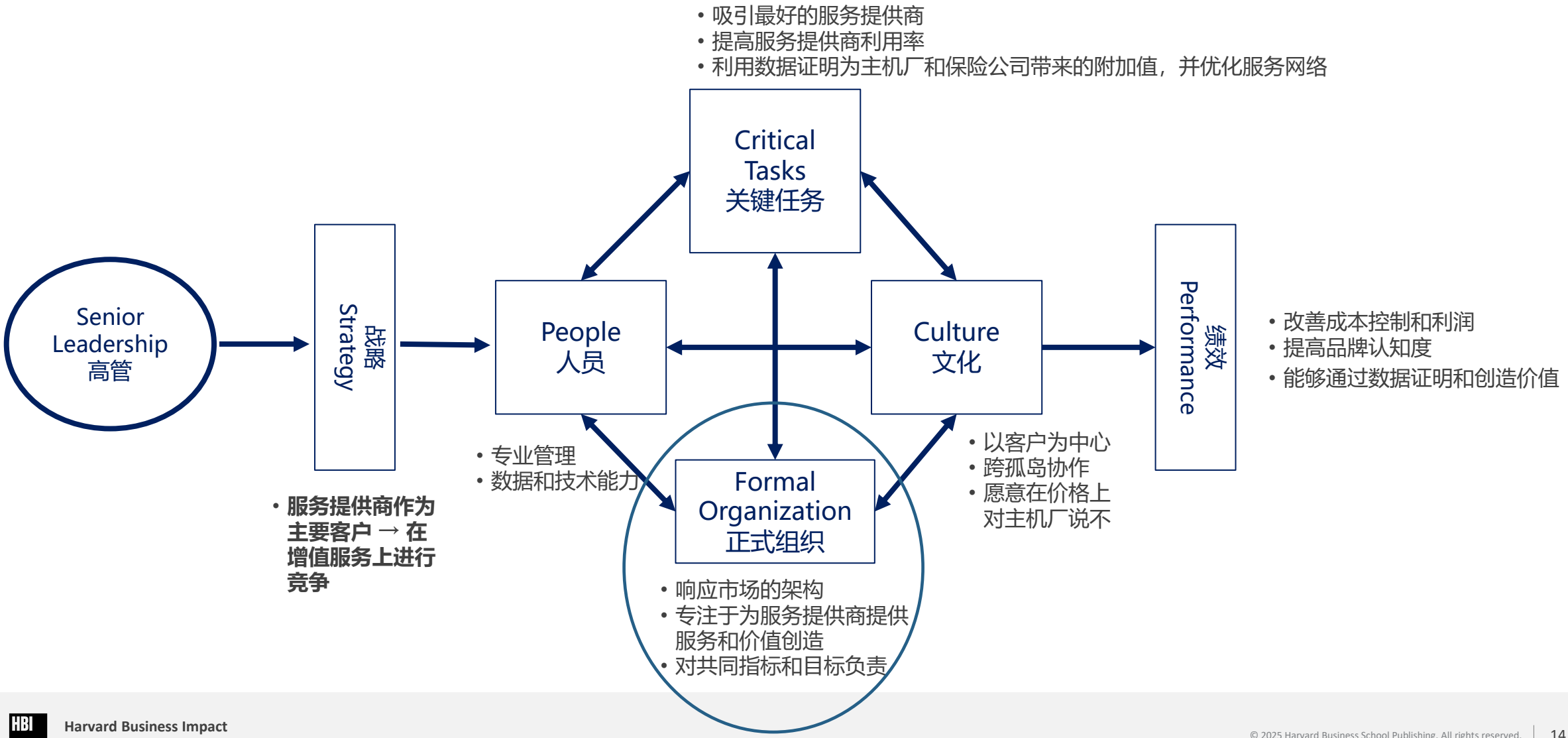
对首要客户的选择如何影响组织架构?

How does your choice of a primary customer affect your organizational architecture?



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领导力挑战：领导者作为架构师

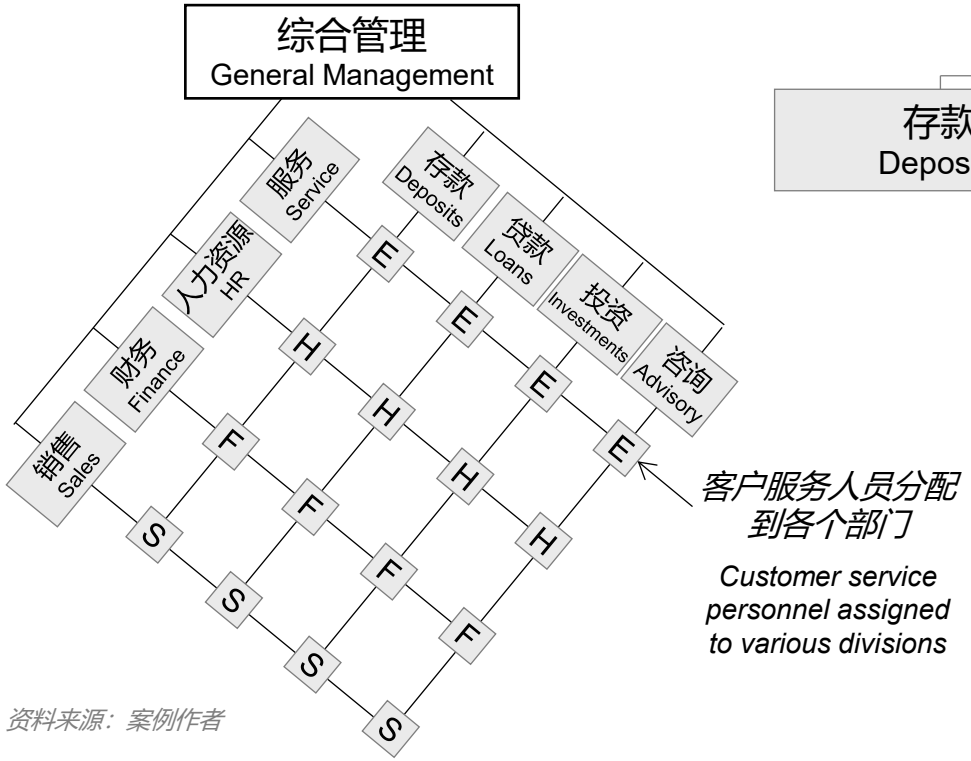
Leadership Challenge: Leader-As-Architect

传统组织模式

Traditional Organizational Models

矩阵

Matrix



客户服务人员分配到各个部门

Customer service personnel assigned to various divisions

资料来源：案例作者

职能 Functional

销售 Sales	财务 Finance	人力资源 HR	工程 Engineering

事业部（产品）Divisional (Product)

存款 Deposits	贷款 Loans	投资 Investments	咨询 Advisory

区域 Geography

北美 North America	亚太 Asia-Pacific	欧非 Europe & Africa	南美 South America

细分市场 Market Segment

X世代 GenX	Y世代 GenY	千禧一代 Millenials	年轻群体 Youth

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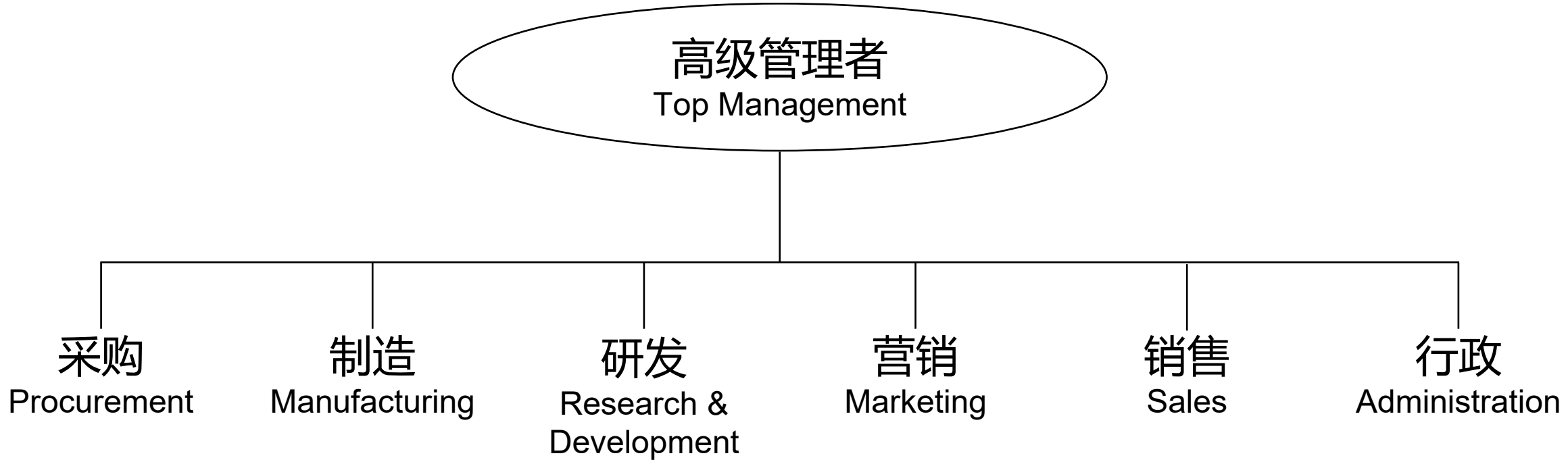
典型组织架构图

Typical Organization Chart



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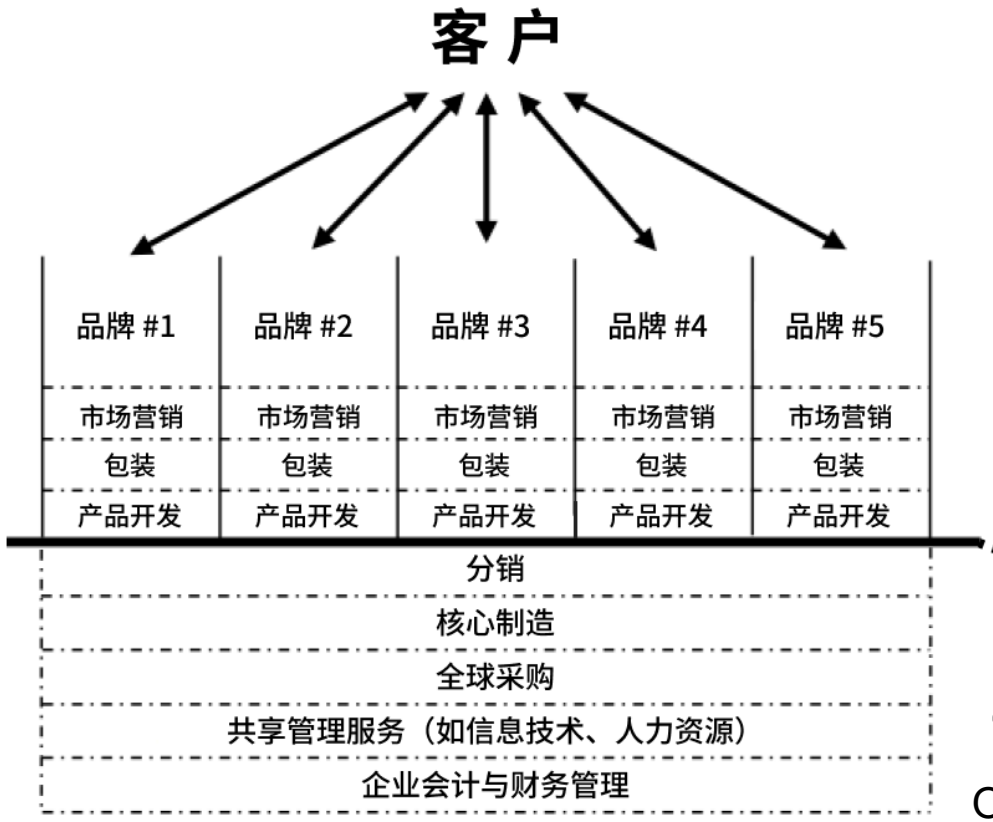
职权范围：界定响应能力和效率的边界

Span of Control: Drawing the Boundary Between Responsiveness and Efficiency

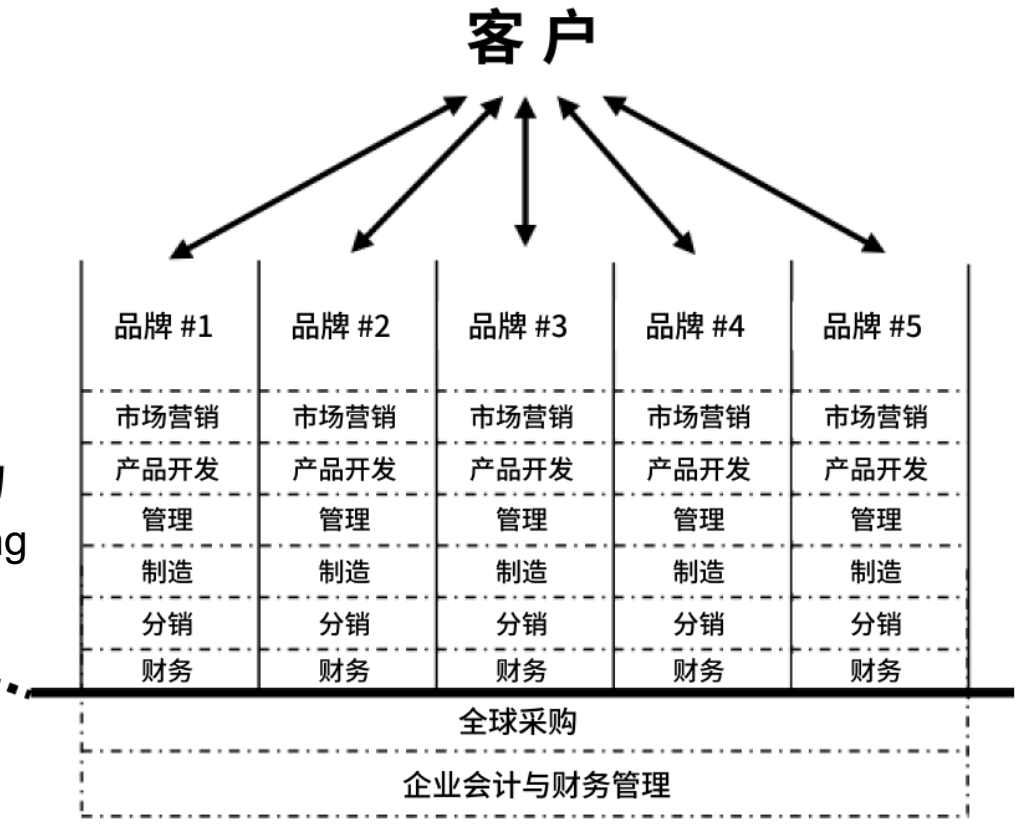
职权范围向效率倾斜

Span of Control Tilted To Efficiency



职权范围向响应能力倾斜

Span of Control Tilted To Responsiveness



面向市场
Market-Facing

面向运营
Operating Core

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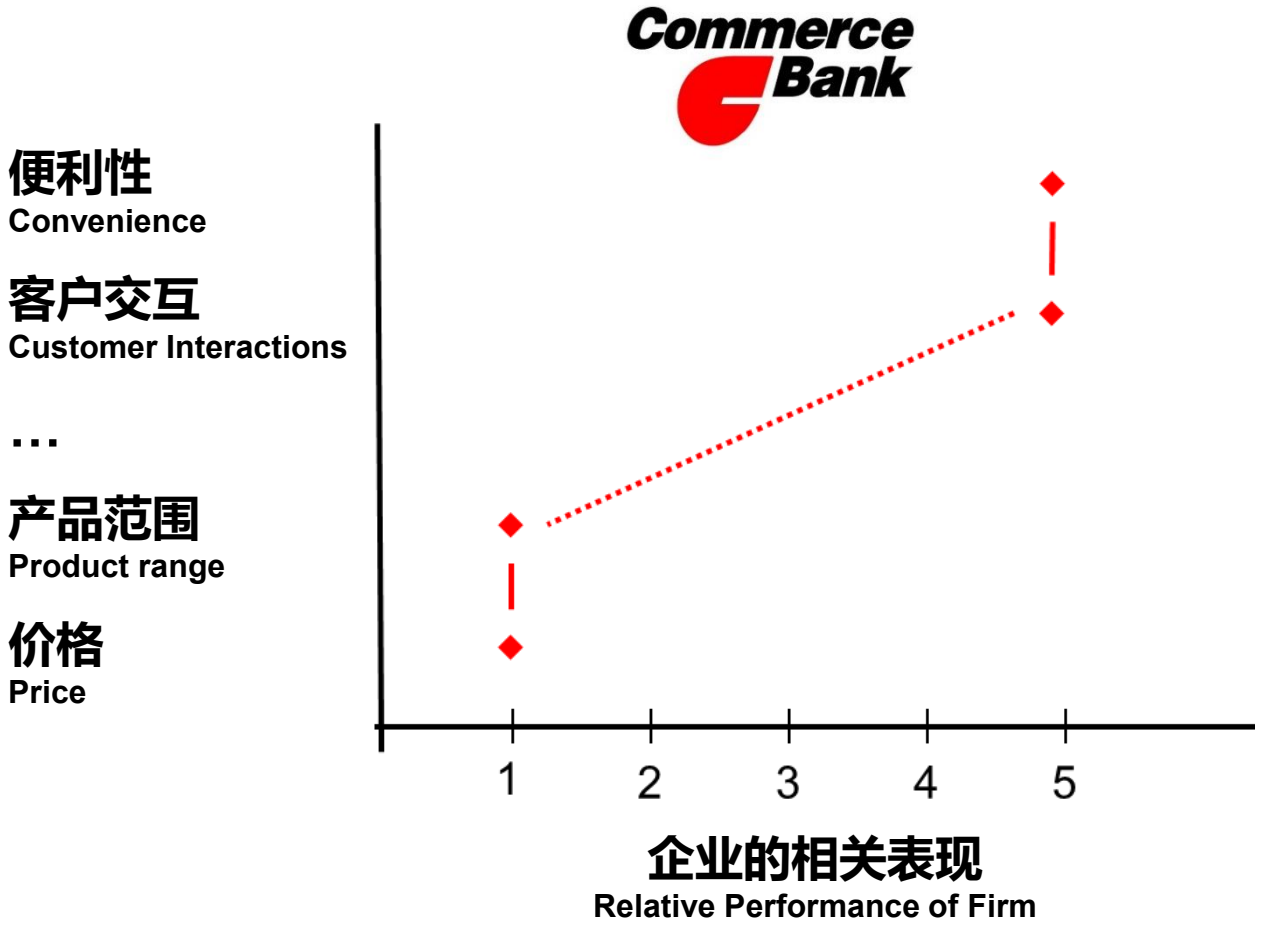
围绕客户构建组织，以提供标准化服务

Organizing around the Customer for Standardized Service



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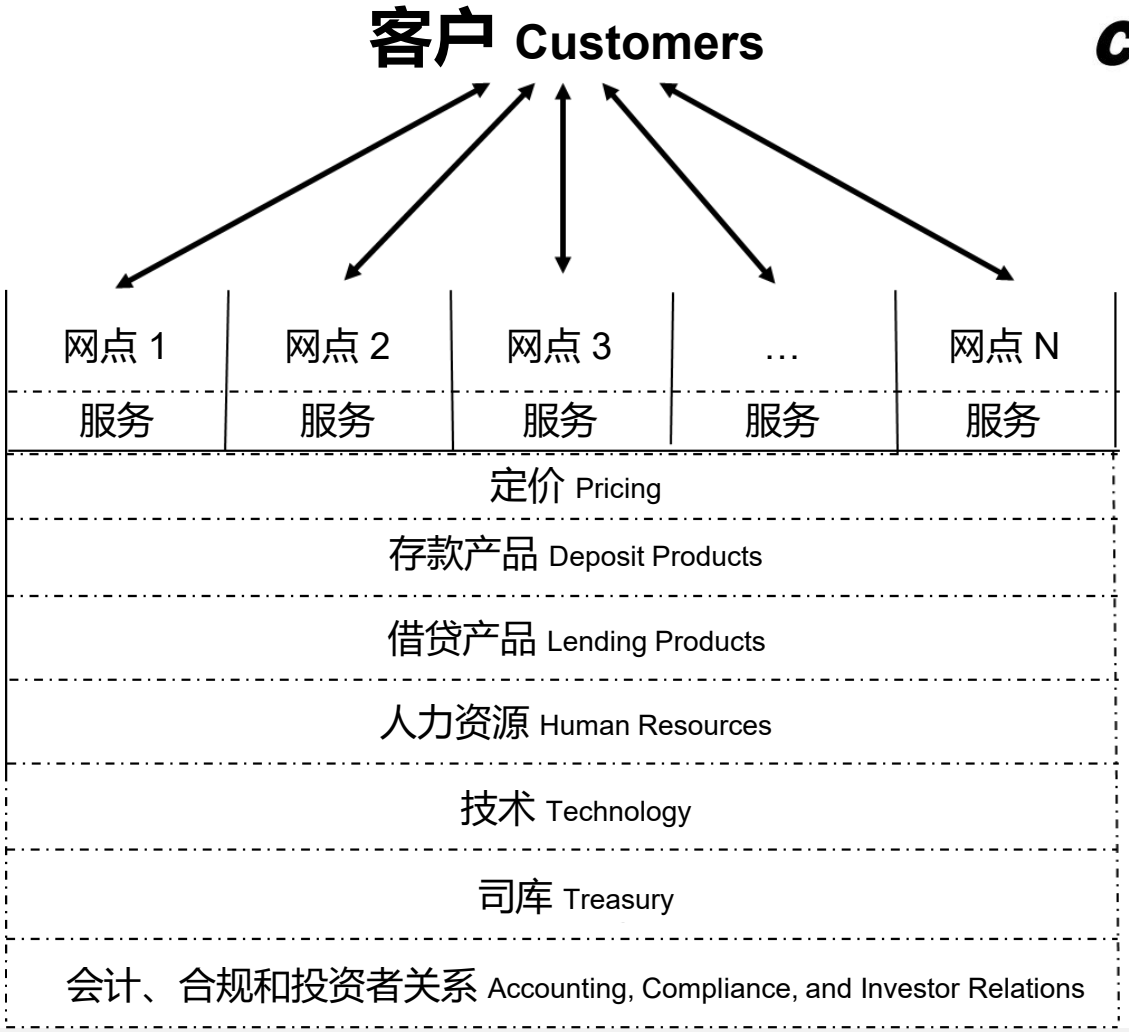
康美银行的组织架构：标准化服务配置

Structure at Commerce: Standardized Service Configuration



面向市场的单元

Market-Facing Units

运营核心单元

Operating-Core Units

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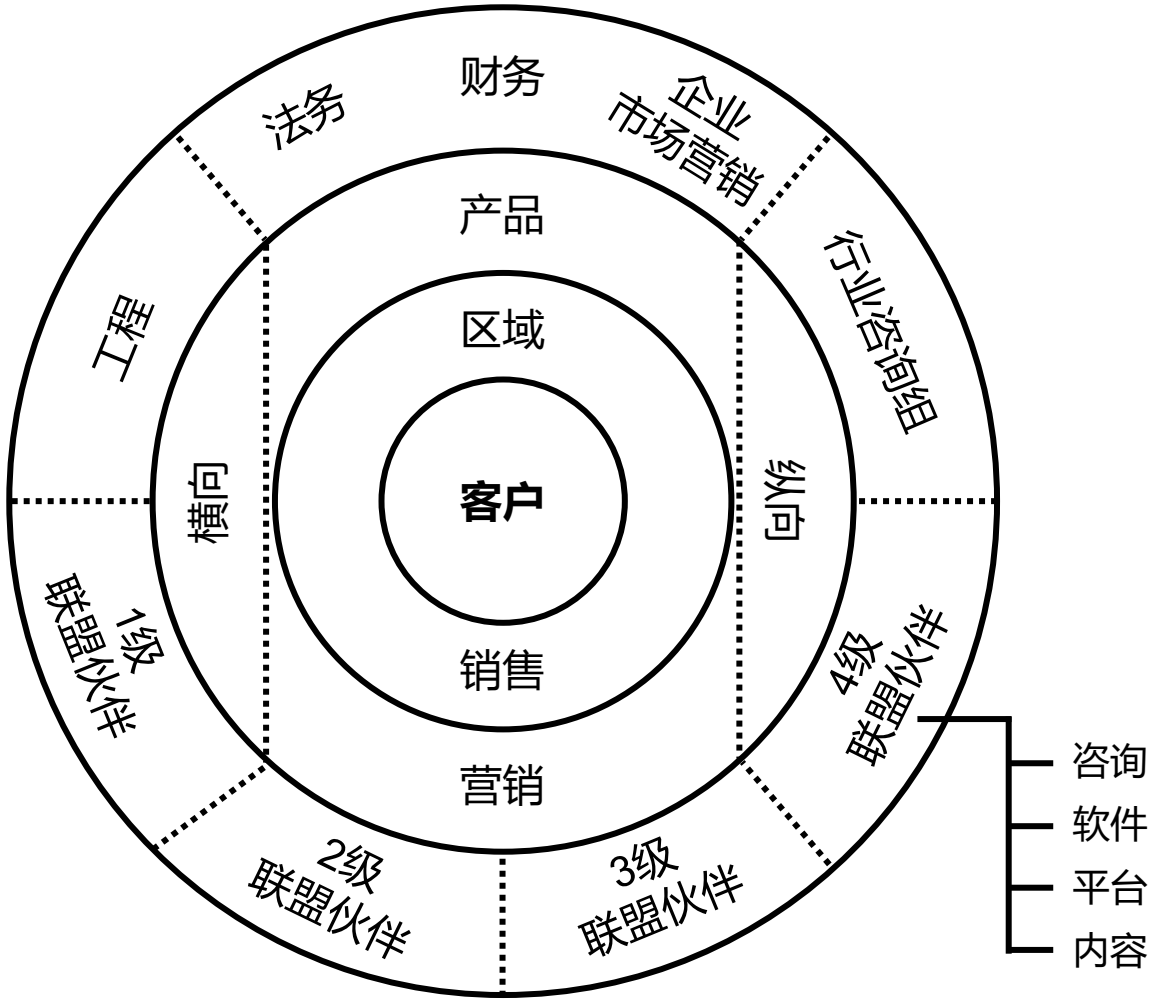
围绕客户构建组织的一些(极端)案例

Some (extreme) examples of organizing around the customer

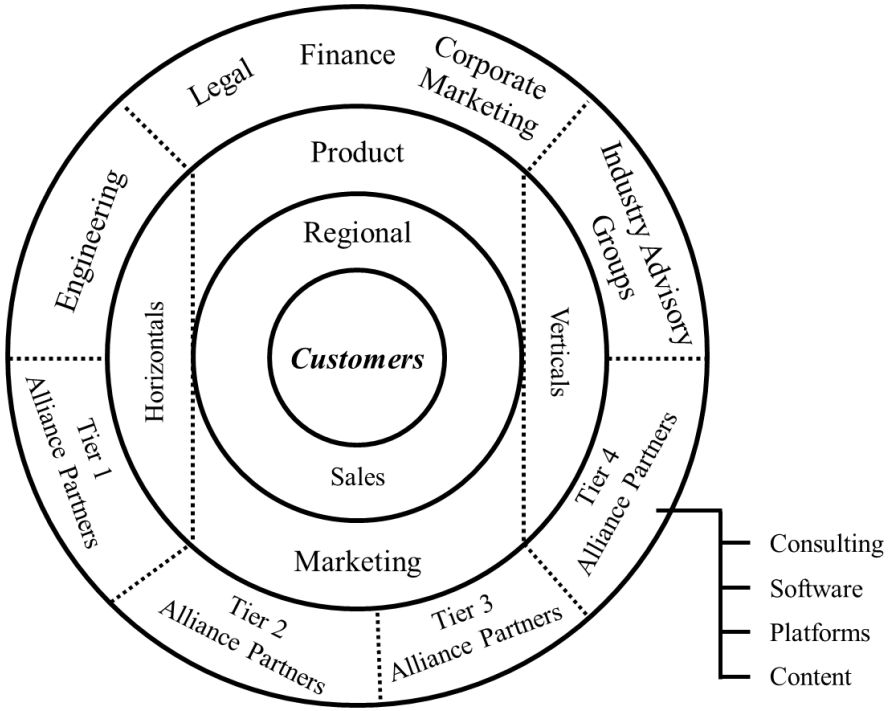


SIEBEL

IT'S ALL ABOUT THE CUSTOMER™

希柏

一切为了客户



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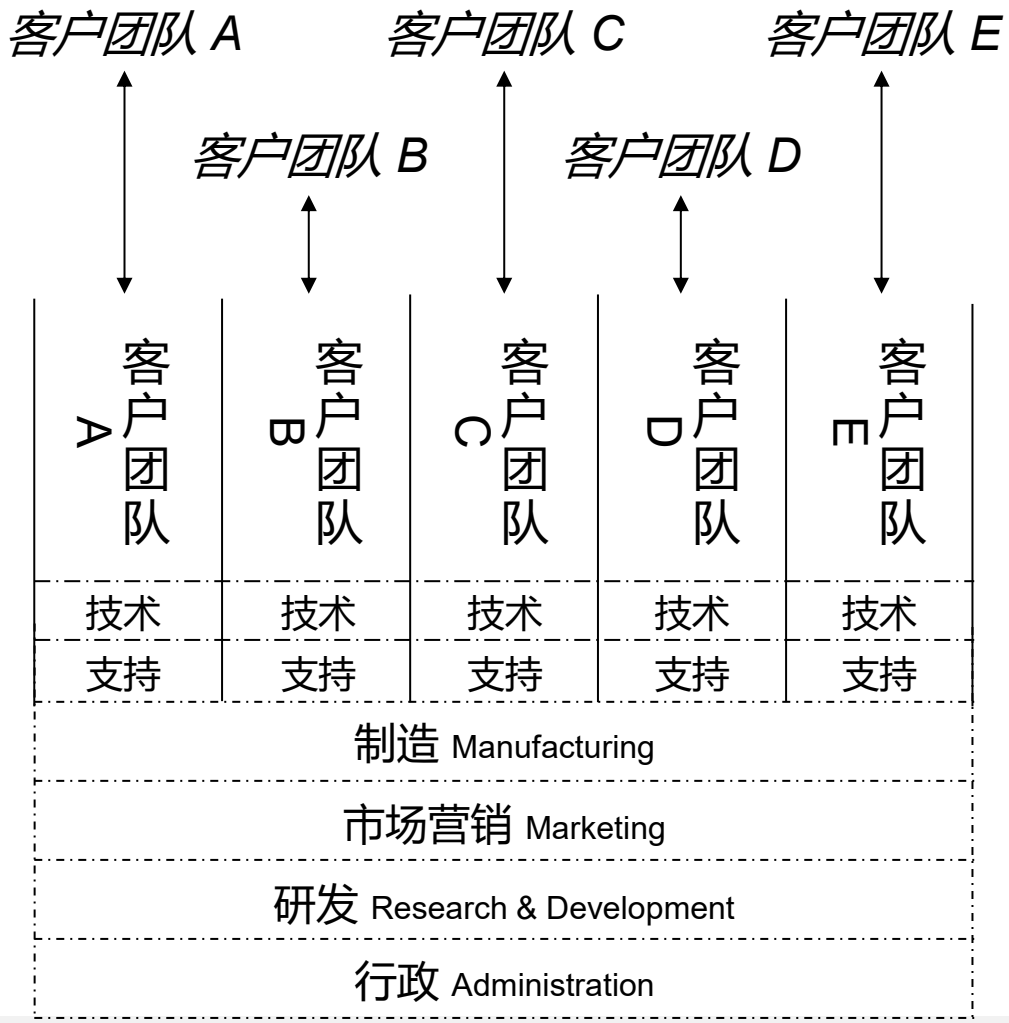
希柏的组织架构: 专属服务关系

Structure at Siebel Systems: Dedicated Service Relationship Configuration



SIEBEL
IT'S ALL ABOUT THE CUSTOMER™

面向市场的单元

Market-Facing Units

运营核心单元

Operating-Core Units

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围绕客户构建组织的一些(极端)案例

Some (extreme) examples of organizing around the customer



集团部门和行政职能
Central departments and administrative functions

集团业务区域和产品负责人
Central business areas and product owners

区域总部
Regional head offices

网点
Branches

客户
CUSTOMER

> 我们就是这样组织起来的。瑞典商业银行的工作方式可以用一个箭头来很好地描述，所有运营都指向于客户。
>
> This is how we are organized. Handelsbanken's way of working can best be depicted by an arrow where all the operations focus on the customer
>
> 瑞典商业银行年报
> Handelsbanken Annual Report

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瑞典商业银行的组织架构：本地价值创造

Structure at Handelsbanken: Local Value Configuration

客户 Customers

网点1	网点2	网点3	…	网点800
销售	销售	销售	销售	销售
定价	定价	定价	定价	定价
服务	服务	服务	服务	服务
借贷	借贷	借贷	借贷	借贷
市场营销	市场营销	市场营销	市场营销	市场营销
行政	行政	行政	行政	行政

技术 Technology

司库 Treasury

会计、合规和投资者关系 Accounting, Compliance, and Investor Relations



面向市场的单元
Market-Facing Units

运营核心单元
Operating-Core Units

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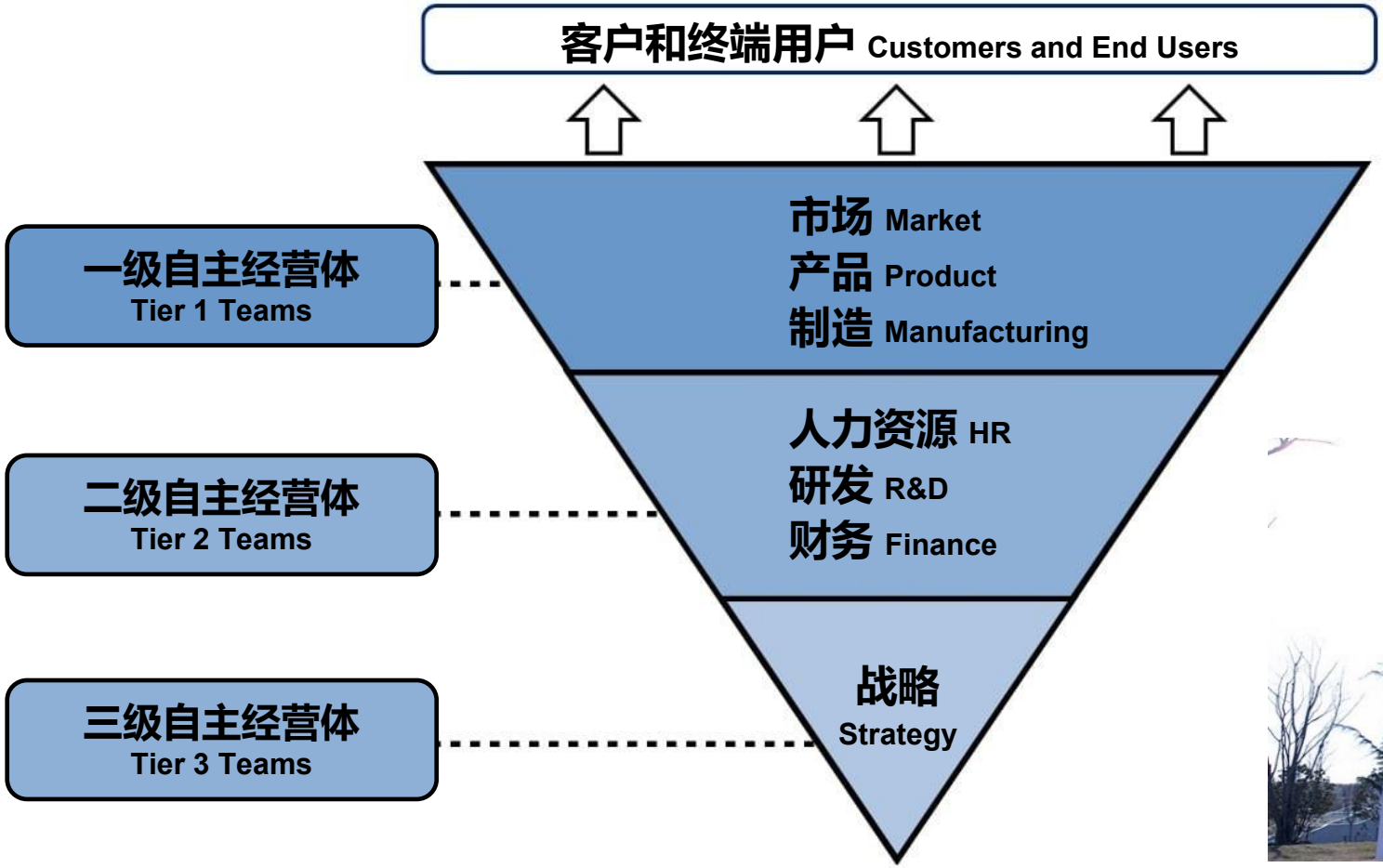
围绕客户构建组织的一些(极端)案例

Some (extreme) examples of organizing around the customer





资料来源: 《颠覆巨人》,比尔·菲舍尔，翁贝托·拉戈，刘方
Source： Reinventing Giants, by Bill Fisher, Umberto Lago, & Fang Liu

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海尔的组织架构：本地价值创造

Structure at Haier: Local Value Configuration

客户 Customers

产品团队1	产品团队2	产品团队3	…	产品团队N
销售	销售	销售	销售	销售
设计	设计	设计	设计	设计
制造	制造	制造	制造	制造
财务	财务	财务	财务	财务
市场营销	市场营销	市场营销	市场营销	市场营销

设计和采购 Design and Sourcing

制造 Manufacturing

财务 Finance

分销平台 Distribution Platform



面向市场的单元
Market-Facing Units

运营核心单元
Operating-Core Units

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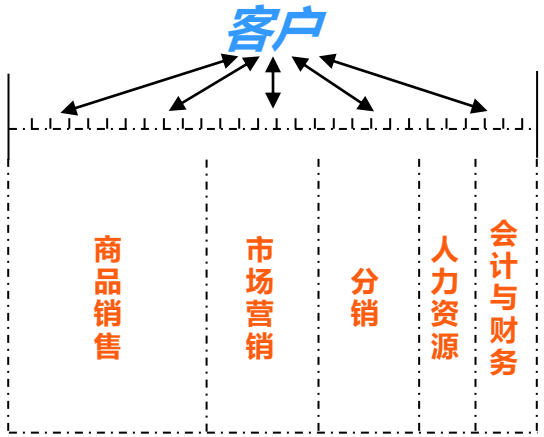
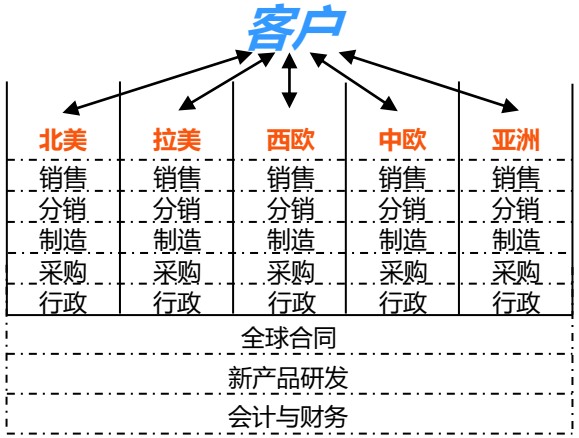
不同的客户……不同的设计

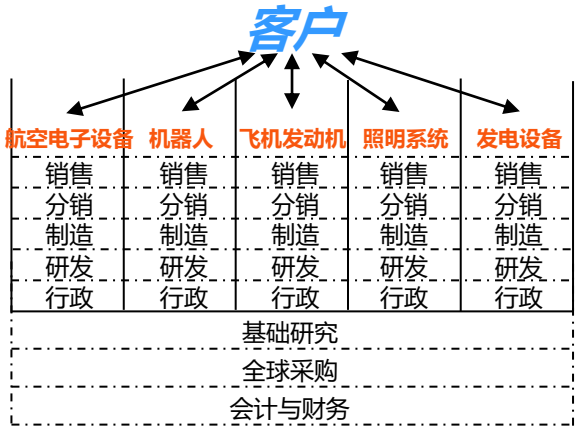
Different Customers … Different Designs



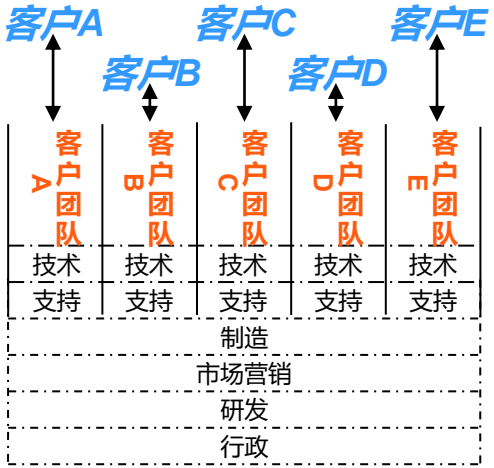
低价
Low Price



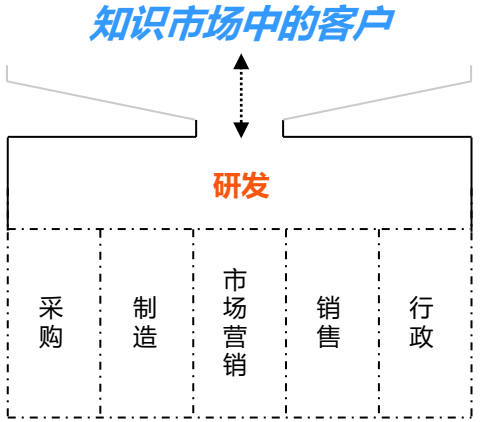
本地价值创造
Local Value Creation



全球卓越标准
Global Standard of Excellence



专属服务关系
Dedicated Service Relationship



专业知识
Expert Knowledge

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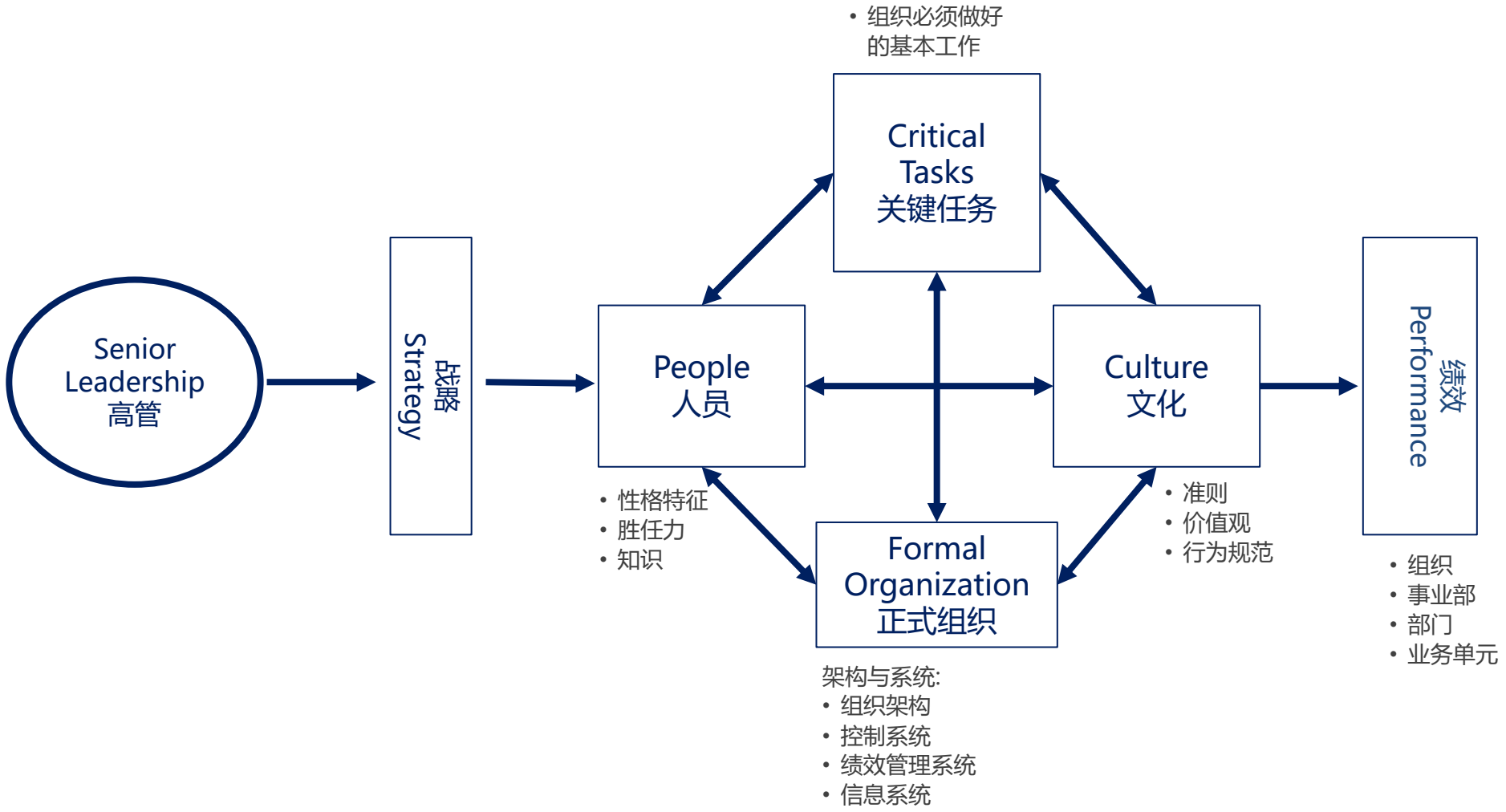
组织架构：结构和系统的作用

The Organizational Architecture: the Role of Structures and Systems



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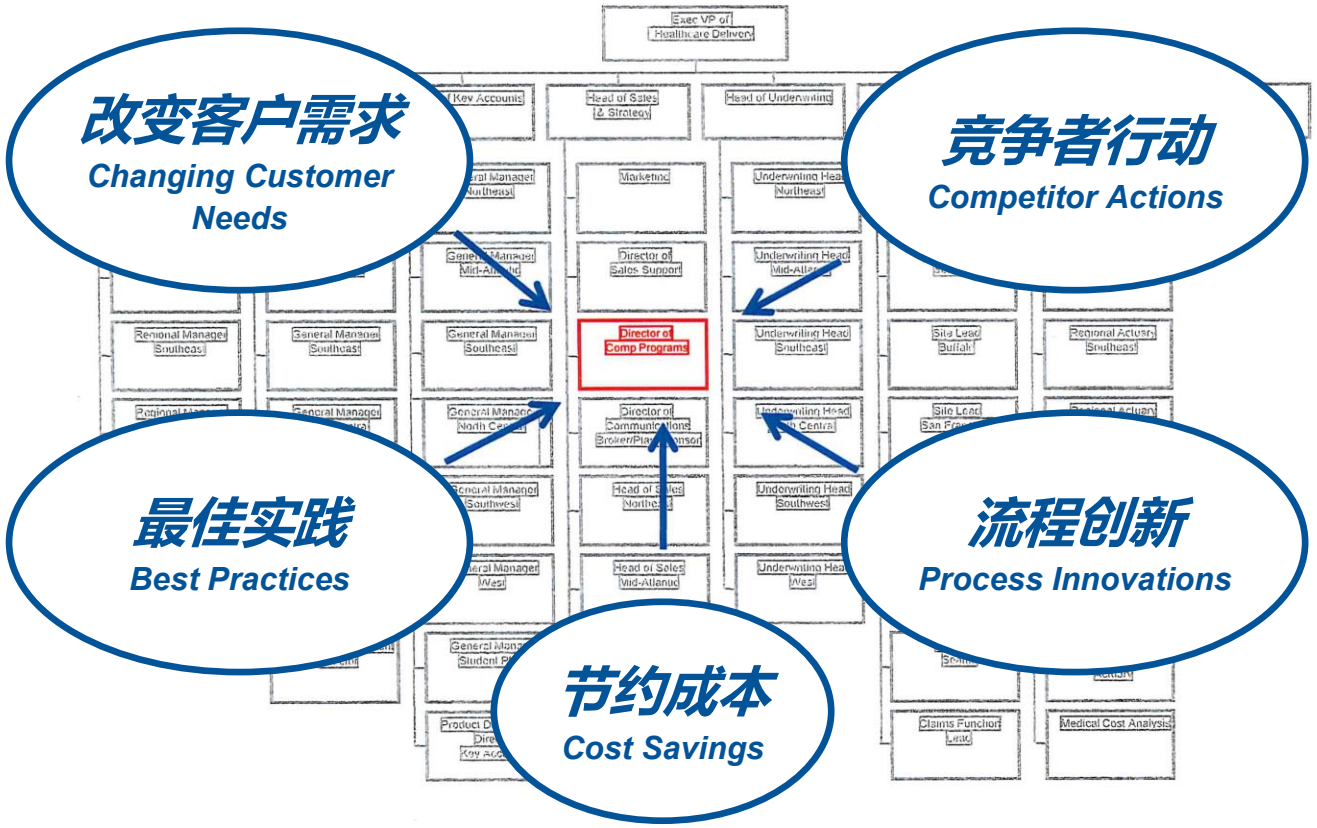
你是如何产生创造性张力的?

How are you generating creative tension?



打破常规思维的竞争压力

Competitive pressure to think outside the box

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设计岗位职责的杠杆（执行“以客户为中心”）

Levers for Designing Jobs (and Executing Customer Centricity)

- **职权范围**界定了一个人被赋予决策权，并对其绩效负责的可调用资源的范围。
  - 人员编制，预算拨款，资产负债表资产，决策权
- **问责范围**代表了用于评估管理者成就的绩效指标中，所包含的用于平衡评估结果的指标范围。
  - 财务与非财务; 个体vs集体; 单指标与多指标
- **影响范围**定义了个人在收集数据、探究新信息和试图影响他人工作方面的网络可延申的范围。
  - 挑战性目标，成本分摊，虚线汇报，跨部门团队
- **支持范围**定义了个人期望能够从其他组织单元的相关人员那里获得支持的范围。
  - 共同的目的，共同的身份，共同的目标，团体奖励，股权

- **Span of control** defines the range of resources for which an individual is given decision rights and held accountable for performance
  - Headcount, budget allocations, balance sheet assets, decision rights
- **Span of accountability** represents the range of tradeoffs embedded in performance measures used to evaluate a manager’s achievement.
  - Financial versus nonfinancial; individual versus common; single versus multiple metrics
- **Span of influence** defines how wide a net an individual casts in collecting data, probing for new information, and attempting to influence the work of others.
  - Stretch goals, cost allocations, dotted line reporting, cross-unit teams
- **Span of support** defines that range of support that an individual can anticipate and expect from people affiliated with other organizational units.
  - Shared purpose, common identity, common goals, group based rewards, equity ownership

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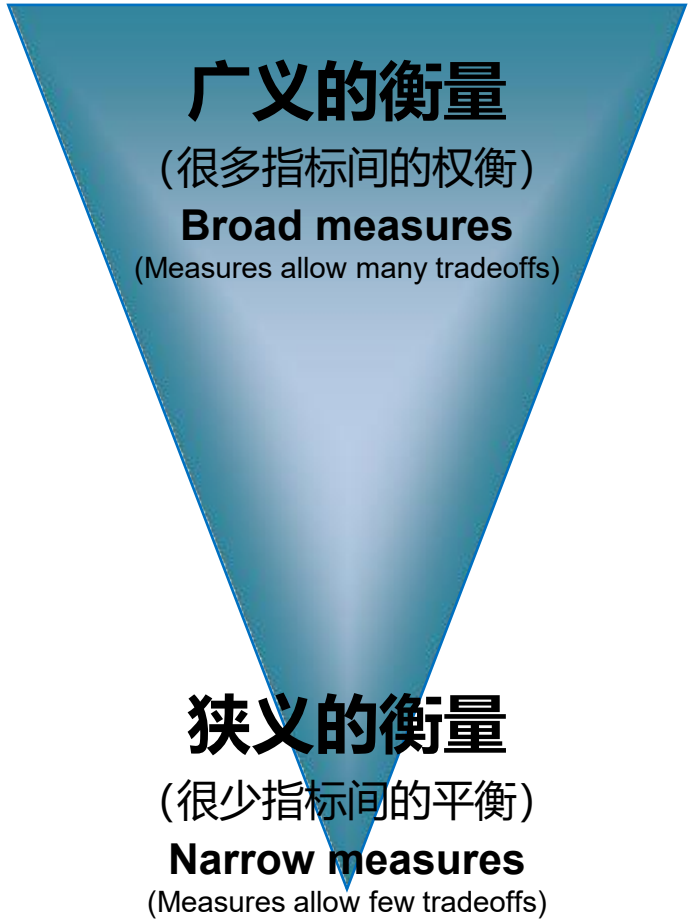
Span of Accountability (Using Broad vs Narrow Measures)



示例 Examples	
财务指标 Financial	***非财务指标 Non-Financial***
市场价值 Market Value	市场份额 Market Share
公司层面的损益 Firm-Wide Profit & Loss	客户满意度 Customer Satisfaction
业务单元的损益 Business Unit Profit & Loss	业务单元的生产率 Business Unit Productivity
个人销售额 Individual Sales	
个人成本 Individual Costs	个人合规 Individual Compliance

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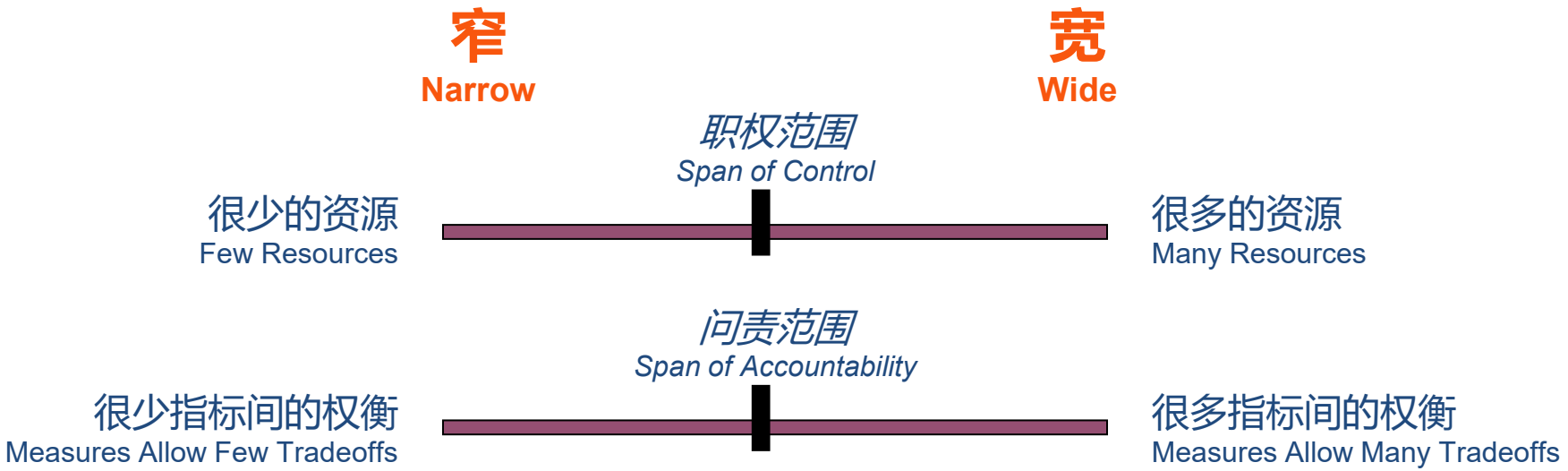
可控性原则
The Controllability Principle



只让个人对他们能控制的事情负责

Only hold individuals accountable for what they can control

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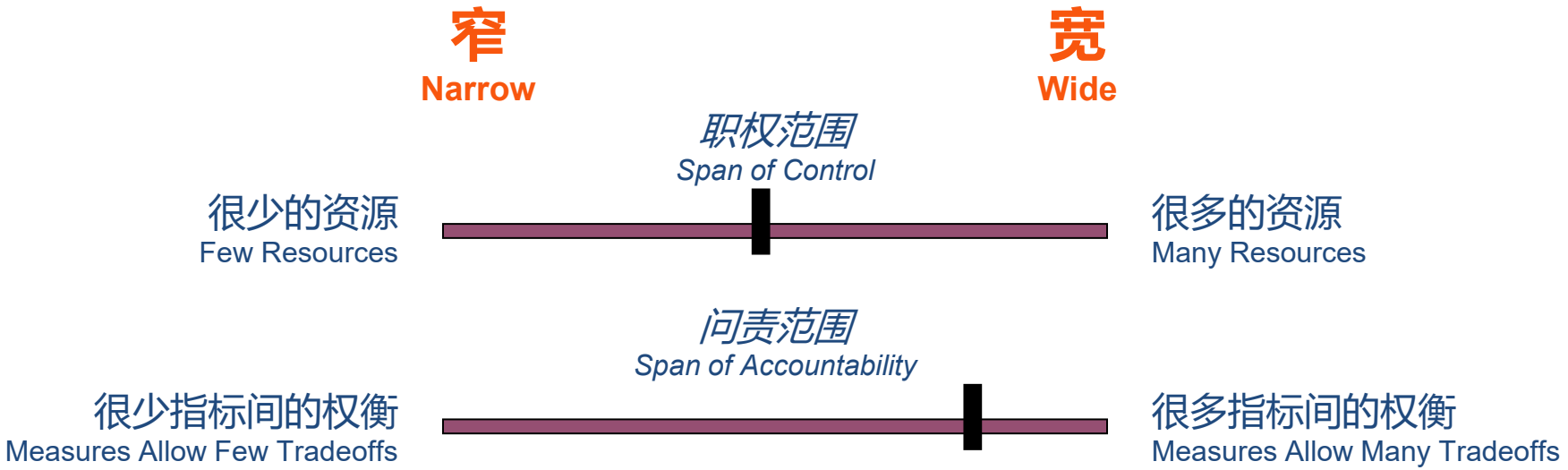
与具备企业家精神的人的差距

The Entrepreneurial Gap



> 具有企业家精神的人：追求机会的个人——无论是独自完成事情，还是在组织内部协作——从不只考虑他们目前能掌控的资源。
>
> Entrepreneurs: Individuals who pursue opportunities —either on their own or inside organizations—without regard to the resources they currently control

史蒂文森和贾里洛
Stevenson and Jarillo

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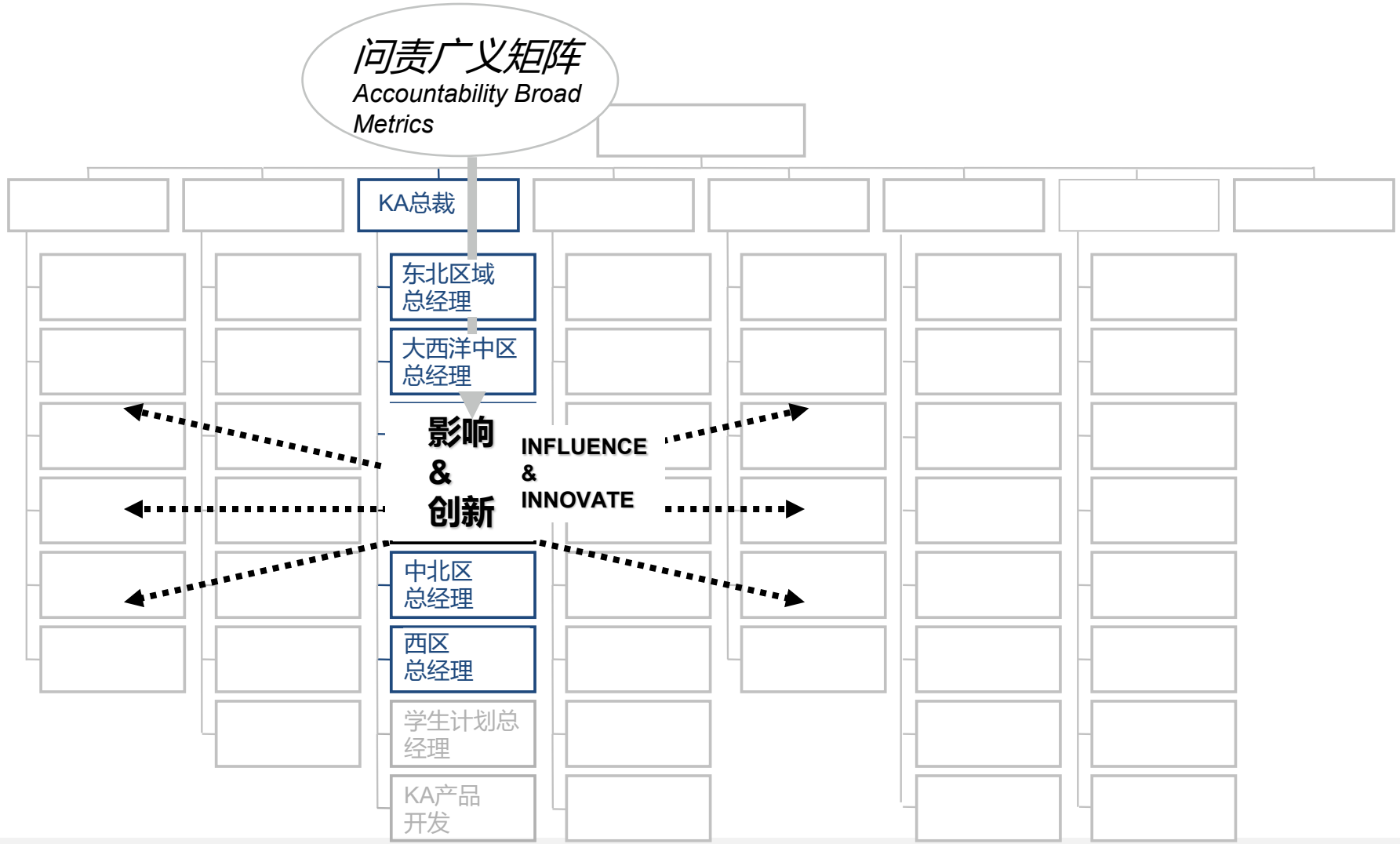
Span of Accountability > Span of Control



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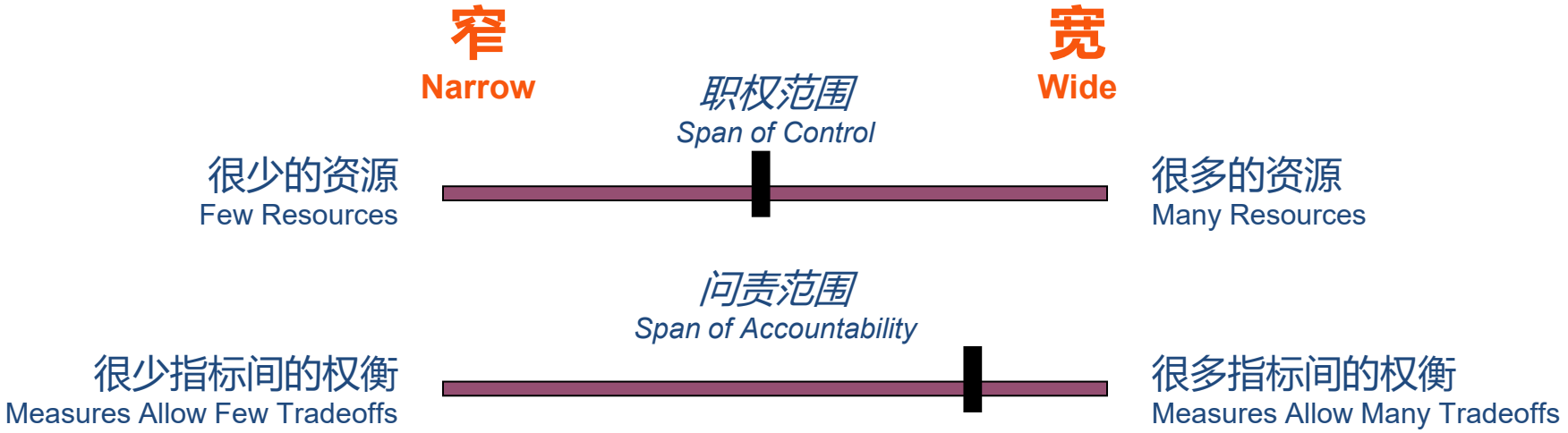
问题
The Problem



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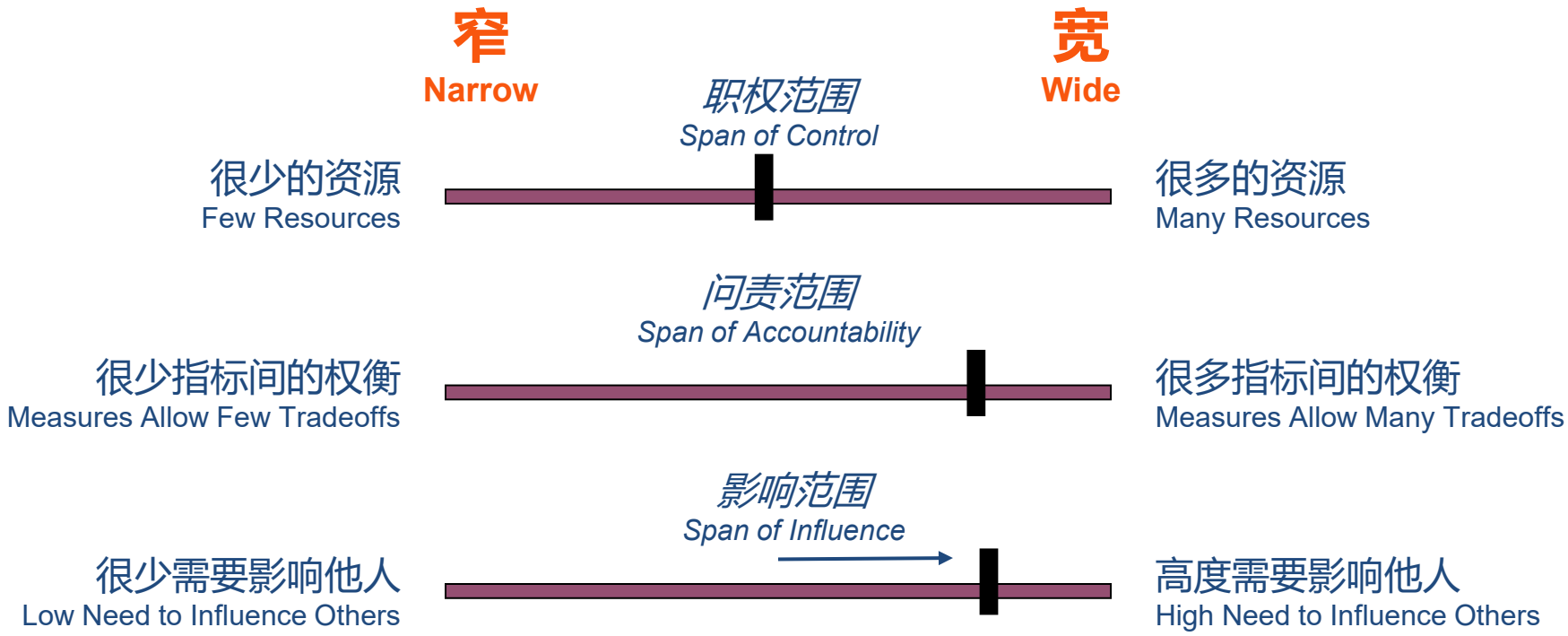
问题
The Problem



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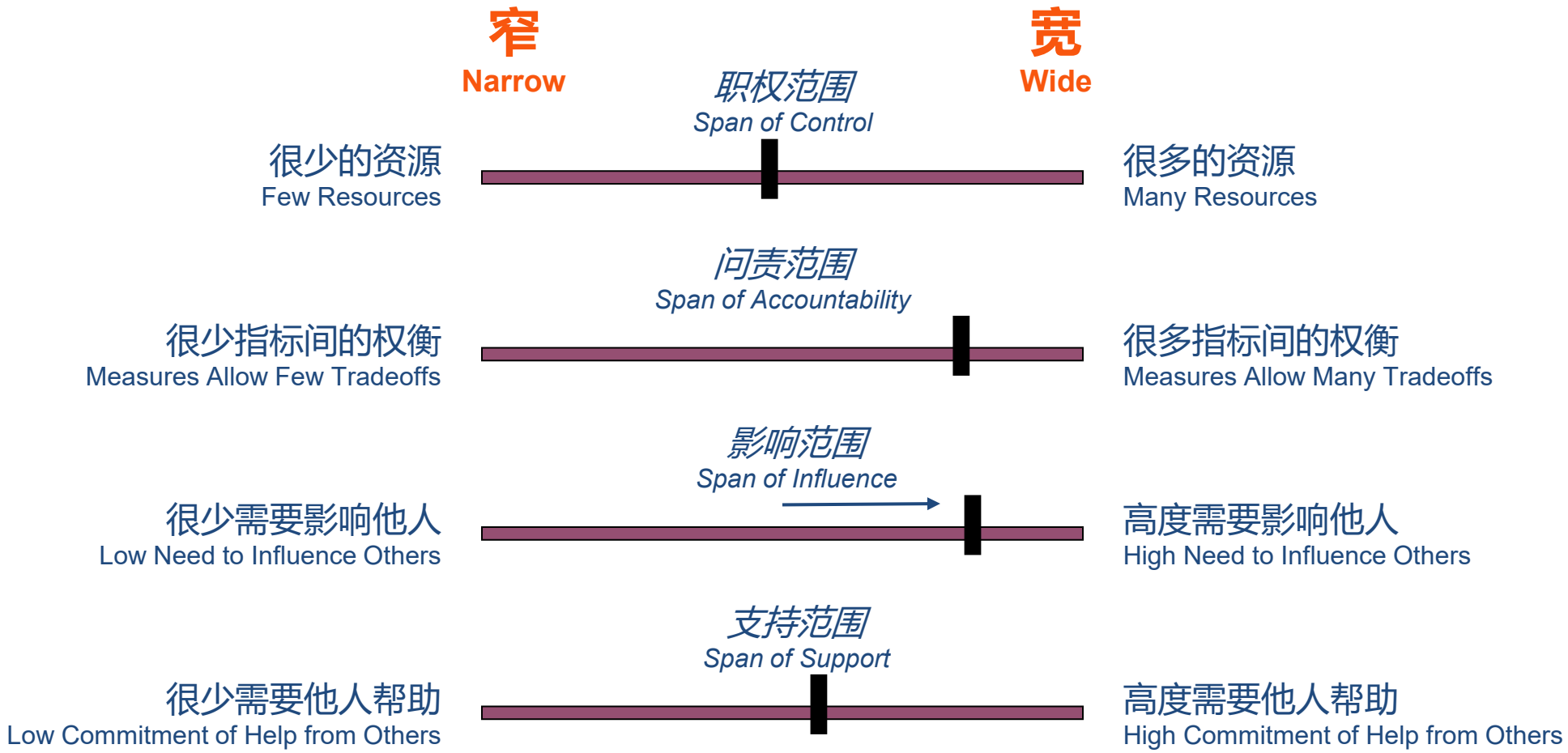
问题
The Problem



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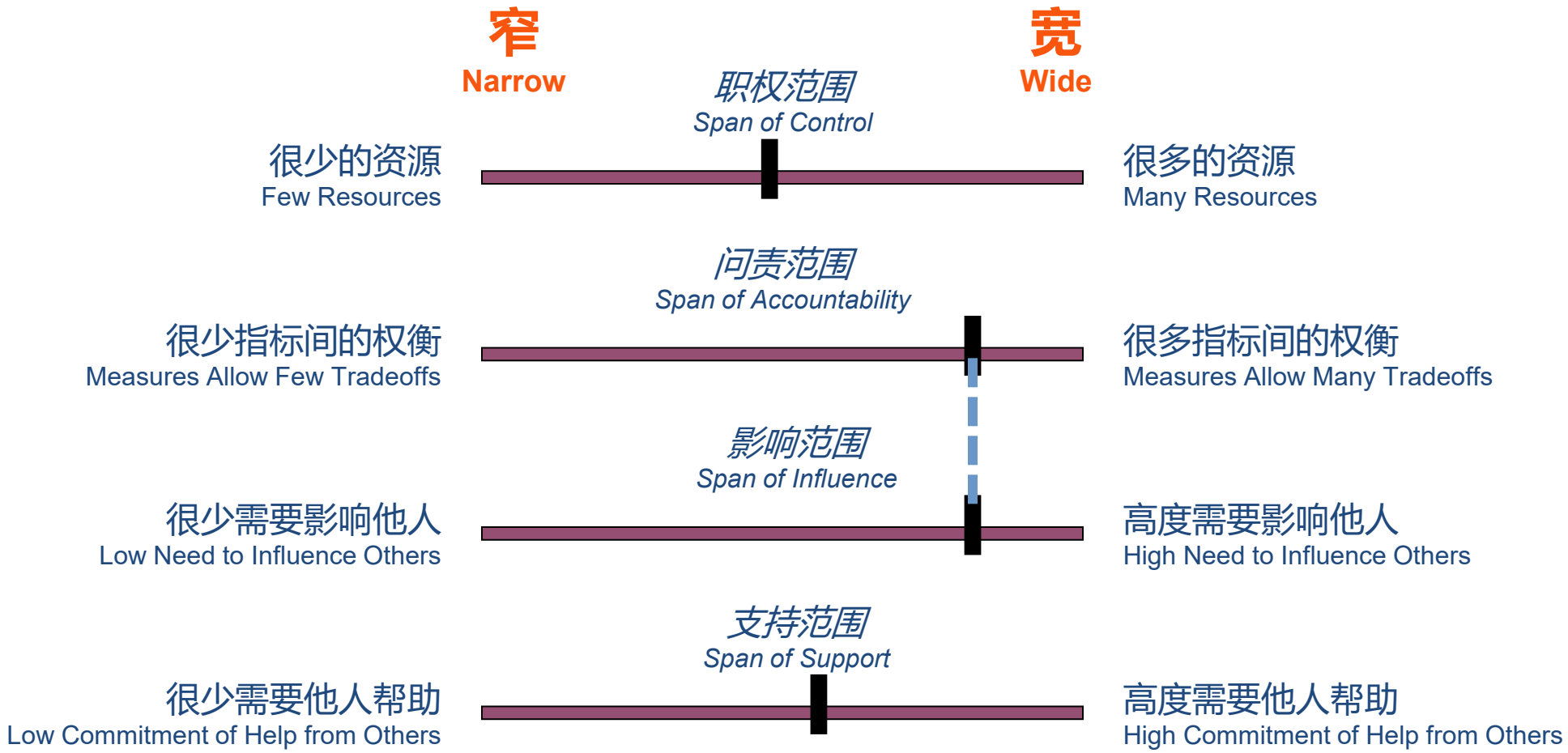
资源需求
Demand for Resources



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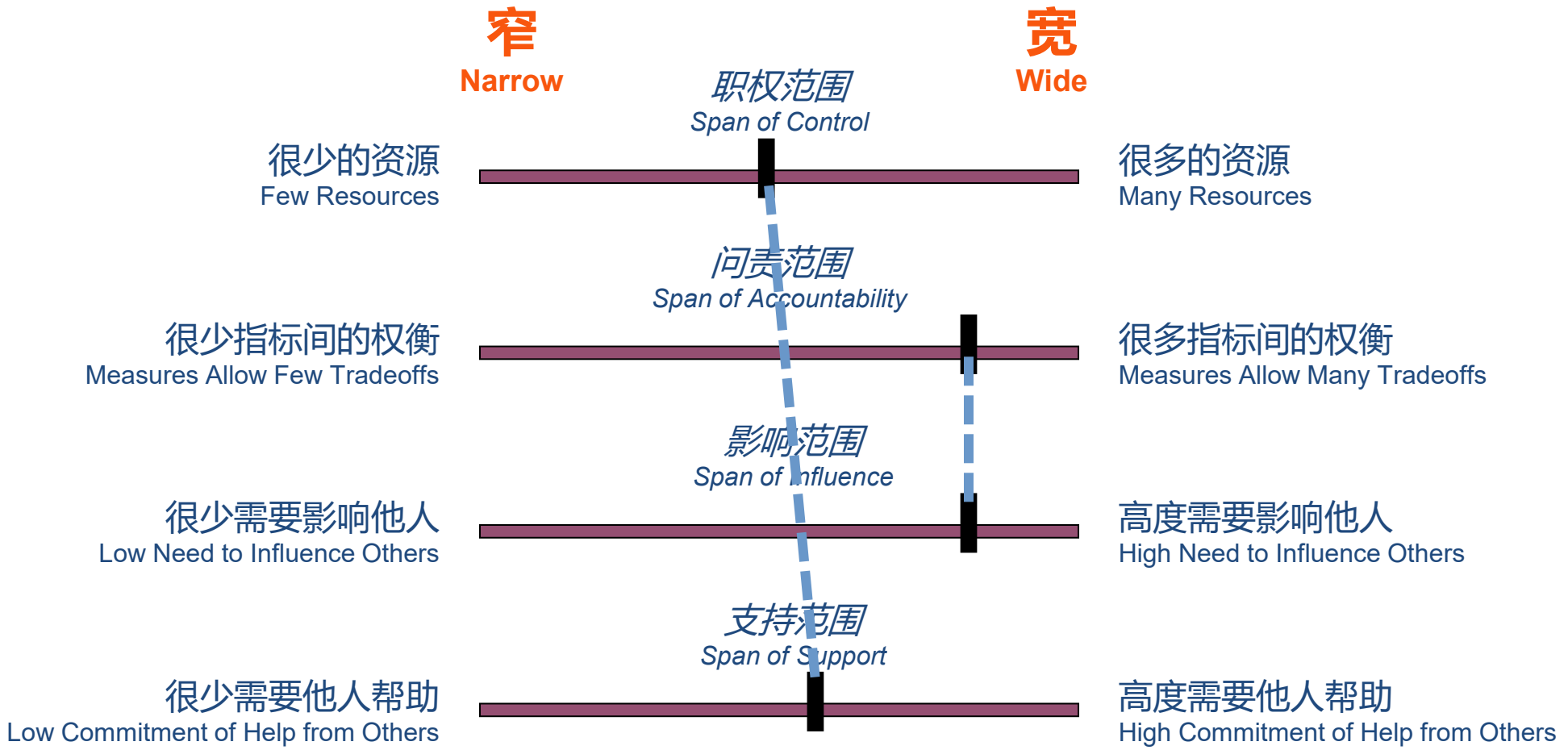
资源需求 > 资源供应

Demand for Resources > Supply of Resources



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如何以终为始，构建共同责任感

How Are You Creating Shared Responsibility For Success?

- **使命感**
  - 我们在为谁创造价值?
- **认同感**
  - 我为属于这个组织感到自豪吗?
- **信任**
  - 我能相信别人会做正确的事吗?
- **共同目标和奖励制度**
  - 我和别人共同构成了一个命运共同体吗?
- **公平**
  - 奖励分配是否公平?

- **Pride in Purpose**
  - What do we stand for?
- **Identification with the Group**
  - Am I proud to belong to this organization?
- **Trust**
  - Can I trust others to do the right thing?
- **Common Goals and Reward Systems**
  - Do I have a common fate with others?
- **Fairness**
  - Are rewards shared fairly?

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资源需求 > 资源供应

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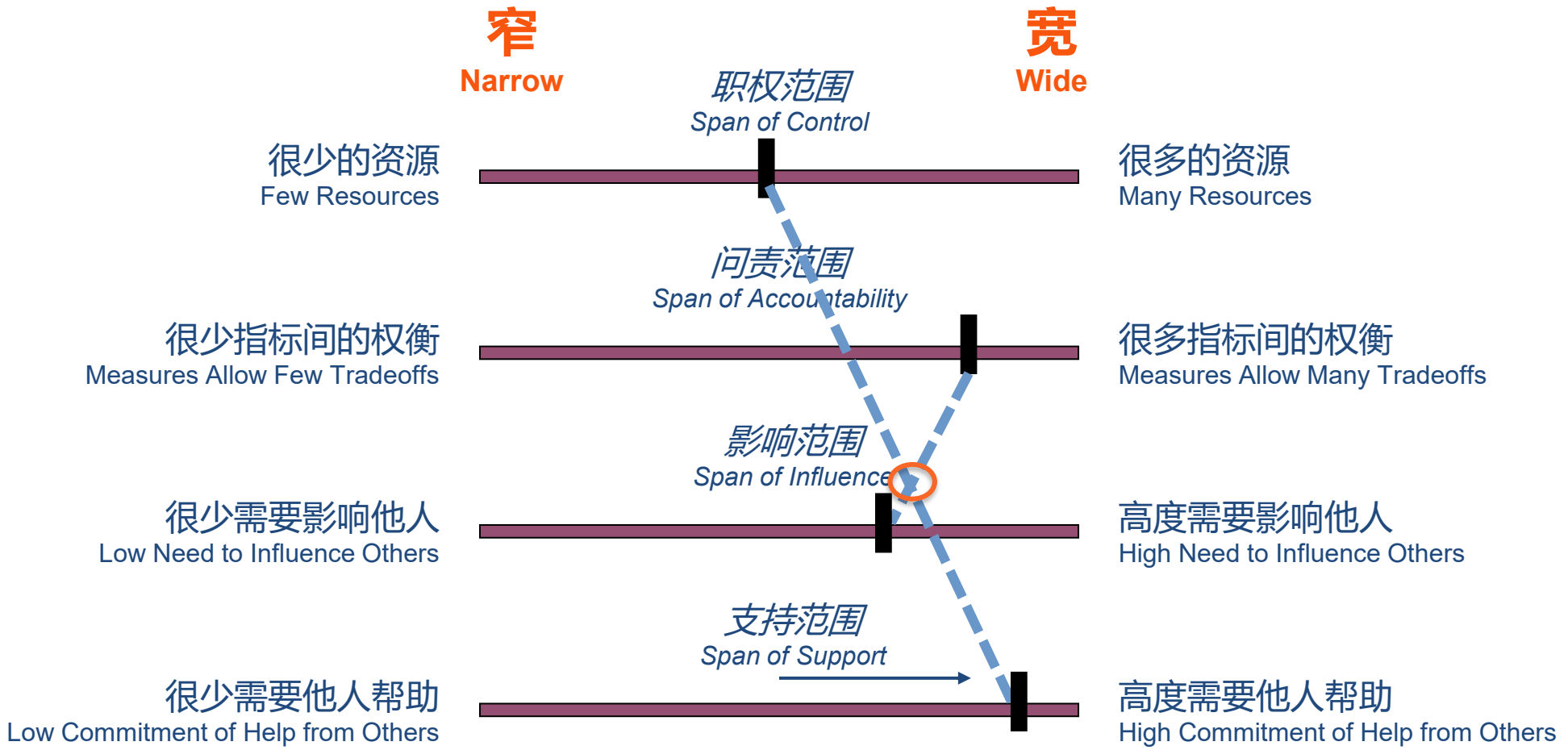

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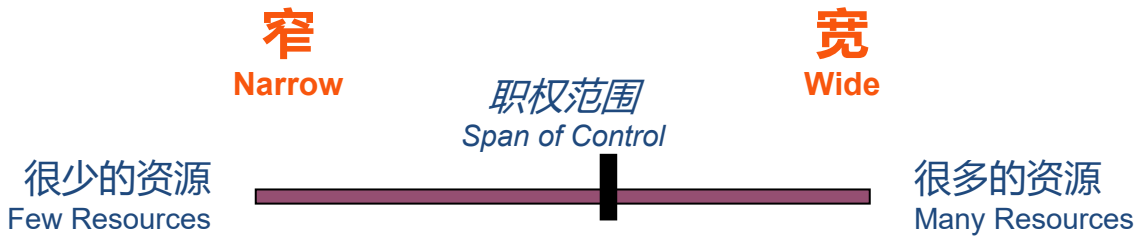
瑞典商业银行为何有效的另一种视角：分行经理的岗位设计

Another view of why Handelsbanken works: Job Design for Branch Managers





- *瑞典商业银行的箭头图*
- *高度去中心化*
- *本地化价值配置*

- *Handelsbanken Arrow*
- *Heavy Decentralization*
- *Local Value Configuration*

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窄
Narrow

宽
Wide

职权范围
Span of Control

很少的资源
Few Resources

很多的资源
Many Resources

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问责范围
Span of Accountability

很少指标间的权衡
Measures Allow Few Tradeoffs

很多指标间的权衡
Measures Allow Many Tradeoffs

- *净资产收益率（总行）*
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- *ROE (Bank)*
- *Cost/Income (Branch)*

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	窄 Narrow		宽 Wide			
很少的资源 Few Resources		*职权范围 Span of Control*		很多的资源 Many Resources	• *瑞典商业银行的箭头图* • *高度去中心化* • *本地化价值配置*	• *Handelsbanken Arrow* • *Heavy Decentralization* • *Local Value Configuration*
很少指标间的权衡 Measures Allow Few Tradeoffs		*问责范围 Span of Accountability*		很多指标间的权衡 Measures Allow Many Tradeoffs	• *净资产收益率（总行）* • *成本/收入比（分行）*	• *ROE (Bank)* • *Cost/Income (Branch)*
影响他人的能力较低 Low Ability to Influence Others		*影响范围 Span of Influence*		影响他人的能力较高 High Ability to Influence Others	• *净资产收益率 > 同行* • *本期成本/收入比 < 上期* • *具备企业家精神的人的差距* • *部门排名 + 透明度* • *以共识为基础的成本分配*	• *ROE>Peers* • *Cost/Income t<Cost/Income t-1* • *Entrepreneurial Gap* • *Ranking units + transparency* • *Consensus Driven Cost Allocation*

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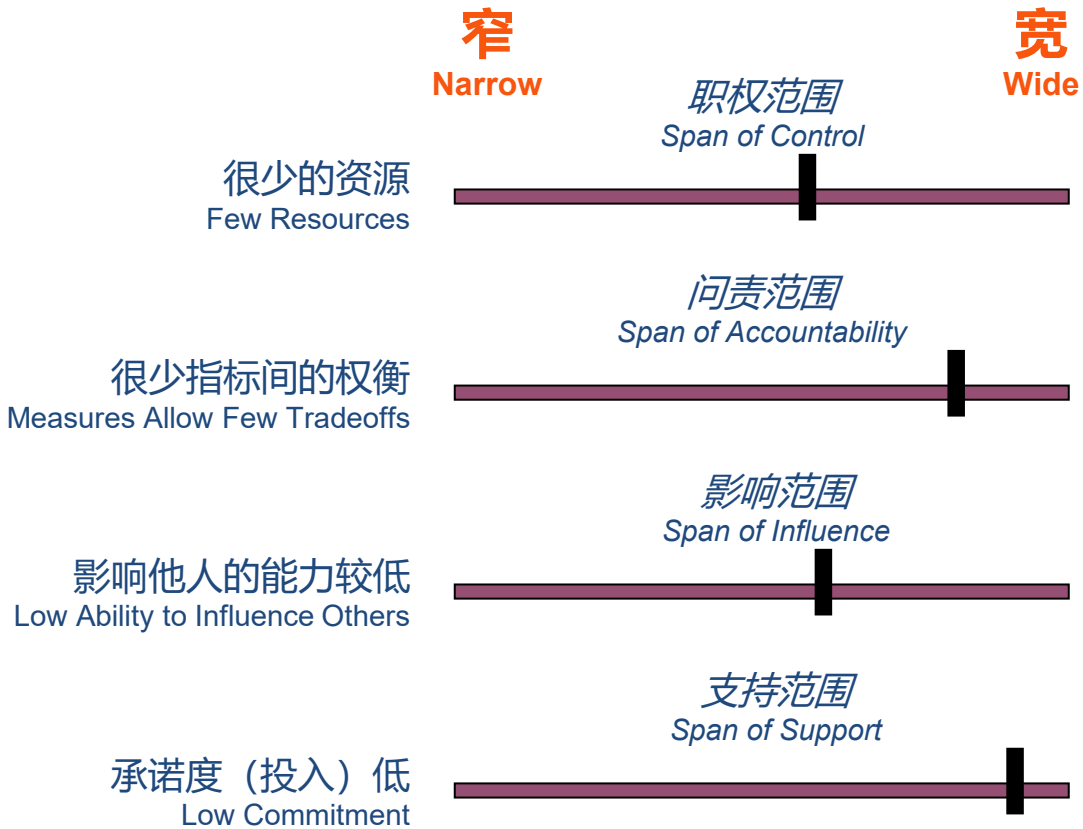

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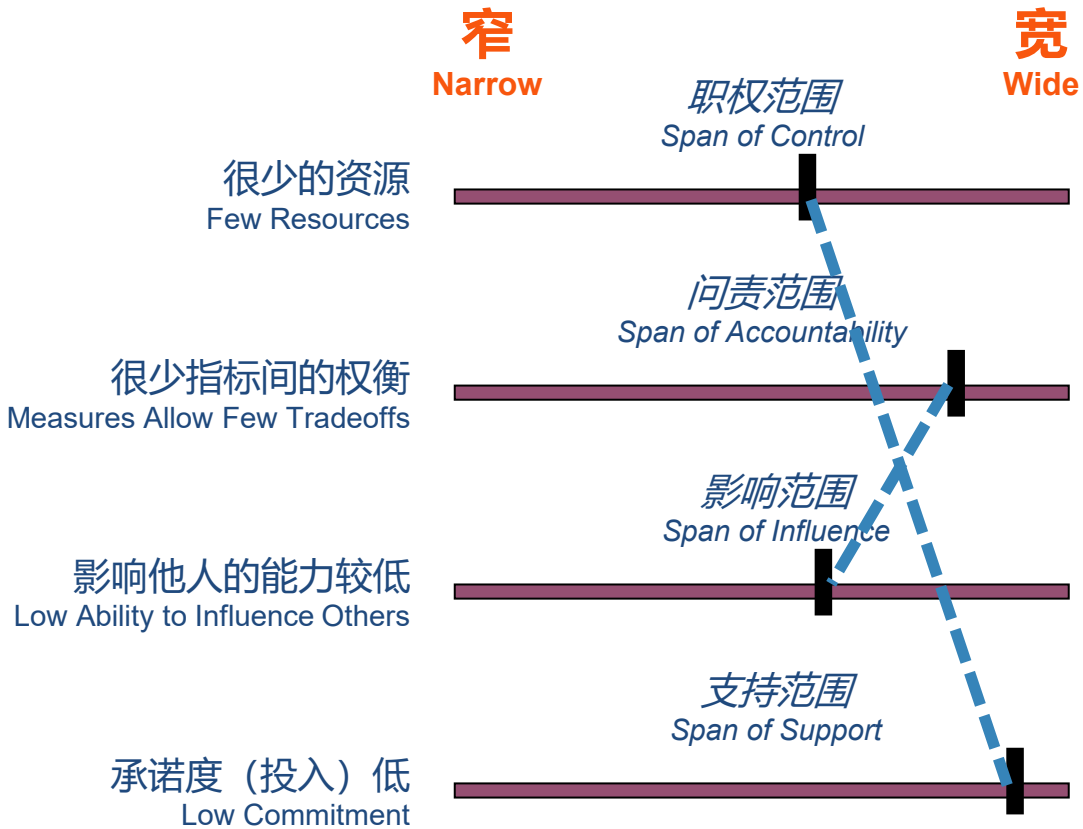

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