宗族、公司與信貸：華人商業的道德經濟：摘要

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與日內瓦加爾文主義倫理相對應，新加坡有一套由華人移民以家族、方言與地緣會館、廟宇、結義兄弟會和合夥關係建立的信任制度經濟。韋伯認為儒家價值觀阻礙資本主義的論點，以及後來以「亞洲價值觀」解釋東亞增長的說法，其解釋力都不及華商用以分享資訊、執行義務和懲罰違約的種種機構。自1819年起成立的會館，以及自1820年起已有記載的秘密會社，提供互助、仲裁和私人秩序，直至殖民政府於1869年要求會社註冊、於1877年設立華民護衛司署，並自1890年起取締會社。信用倫理在這些網絡中把聲譽變成抵押品。僑批局在1887年有49家，頂峰時期約有200家，使新加坡成為東南亞各地移民匯款往華南的樞紐。由個人信任到機構信任的漸進轉變，最終由華資銀行和現代監管國家完成，留下了家族企業、長期關係和非正式渠道的遺產，新加坡的銀行家、顧問和合規人員至今仍會遇到。

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