儒家倫理與商業：重探一場辯論

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韋伯的問題

有關中國宗教與資本主義的辯論，始於韋伯（Max Weber）。在研究新教倫理之後，韋伯於1915年出版*Konfuzianismus und Taoismus*（《儒教與道教》），1920年修訂，1951年以*The Religion of China*為題譯成英文。[1]他提出的問題是：中國雖曾享有長期和平、人口增長和流動的土地市場，為何現代資本主義在新教西方興起，卻未能在中國發展起來？

韋伯從宗教和社會結構中尋找解釋。他認為，儒家教人適應世界，清教則要求改造世界。以祖先崇拜加以鞏固的大家族，將個人束縛於鄉村，妨礙城市資產階級的形成。儒家士大夫追求官職、講究身份，因為對「君子」而言，職位比利潤更重要。[2]韋伯承認中國人重視財富並講求自制，但認為其倫理缺乏那種驅使清教徒有條不紊地累積財富的內在張力。

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韋伯的論點受到多方批評。社會學家楊慶堃（C.K. Yang）反駁指，韋伯是透過西方基督教的範疇看待中國文化。[3]歷史學家已證明，帝制晚期的中國商人發展出精密的商業制度，由合夥和賬簿以至錢莊和匯款網絡皆是。東南亞的海外華人或許是最有力的反例。他們生活在帝國政府管轄之外，許多人遠離宗族，卻成為區內最成功的商業群體。

亞洲價值觀辯論

20世紀後期，這個問題以另一種形式再度出現。日本、南韓、台灣、香港和新加坡的急速增長，令一些觀察者認為，節儉、紀律、重視教育以及忠於家庭和社群等儒家價值觀有利於經濟發展。新加坡的政治領袖在1990年代參與這場辯論，將「亞洲價值觀」標舉為這個城市國家成功的基礎。[4]第D部分探討的1997年亞洲金融危機削弱了這個論點的說服力，因為曾受讚揚的家族和人脈網絡，此時被指為「裙帶資本主義」的禍根。

韋伯的悲觀論與後來的樂觀論，單獨而言都解釋不了多少。價值觀只能透過獎勵某些行為、懲罰另一些行為的制度影響行為。因此，更有成效的問題是制度層面的：哪些組織和慣例讓華商得以互相信任並執行彼此的協議？近年有關華人市場社會「禮儀經濟」的研究正朝這個方向發展，強調禮儀、會館和信譽在商業生活中的作用。[5]

與加爾文主義的對照

與日內瓦的比較，從兩個方向看都富啟發性。加爾文的日內瓦與新加坡的華人社群，都把紀律倫理與緊密的互相承擔網絡結合起來。在日內瓦，長老法庭監督信徒的操守，歸正宗社群則向其遍布歐洲的成員提供信貸。在新加坡，會館和兄弟會監督其成員，並在社群內提供信貸。兩套制度都透過令信譽清晰可見、令違約代價高昂來建立信任。

兩者的分別同樣重要。歸正宗倫理在原則上具普遍性，並以教義、要理問答和教會紀律加以規範。華人的信任倫理則具特殊性：它在家庭、宗族和方言群之內最為強烈，超出這些範圍則較為薄弱。這種特殊主義既是優勢的來

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源，因為它讓群體內部建立緊密的信任；亦是弱點的來源，因為它限制了信任所能擴展的範圍。第B部分探討的新加坡華資銀行業歷史，可以理解為信任由特殊逐步擴展至普遍的過程。

註釋

1. Wikipedia, "The Religion of China"（2026年9月瀏覽）：德文版 *Konfuzianismus und Taoismus*於1915年出版，1920年修訂；Hans H. Gerth的英譯本於1951年出版。 ↩
2. Wikipedia, "The Religion of China"（2026年9月瀏覽），概述韋伯有關儒家"adjustment to the world"、宗族群體和祖先崇拜的力量，以及士大夫（其君子追求"a position, not a profit"）的論點。 ↩
3. Wikipedia, "The Religion of China"（2026年9月瀏覽），論楊慶堃批評韋伯以"Chinese culture from the Christian world"的角度看待中國文化。 ↩
4. 關於1990年代的「亞洲價值觀」辯論及新加坡領袖的參與，包括李光耀接受Fareed Zakaria的訪問"Culture is Destiny", *Foreign Affairs*, vol. 73, no. 2, 1994年3/4月，參見其中引述的文獻。 ↩
5. 例如參見論文"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。 ↩

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