

Production et rationalisation des intermédiaires financiers: Leçons à tirer de l'expérience des Caisses Populaires Acadiennes

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Resume

Nous mesurons à l'aide du DEA (Data Envelopment Analysis) l'efficacité des caisses populaires acadiennes en utilisant la valeur des produits d'intermédiation ainsi que le nombre de transactions réalisées par chaque caisse entre 1997 et 2000, au moment où un important programme de fusions et de réingénierie financière était mis en place. Cette analyse permet d'établir plusieurs résultats. Tout d'abord, l'inclusion des produits transactionnels réduit environ de moitié l'inefficacité technique et économique par rapport à l'inefficacité obtenue lorsque l'output des caisses est limité seulement aux produits transactionnels. Un algorithme d'auto-amorçage permet de vérifier que ce résultat est statistiquement significatif. Ensuite, nous montrons que le programme de fusions a touché surtout les caisses moins efficaces et a permis d'augmenter de façon importante leur efficacité grâce à une baisse du nombre d'employés en équivalent temps complet. Finalement, nous montrons que d'importants progrès technologiques ont été réalisés entre 1997 et 2000 en raison de l'accroissement du nombre de transactions informatisées. Des gains additionnels de productivité ont été rendus possible grâce à l'amélioration de l'efficacité des caisses ayant participé à une fusion tandis que les caisses n'ayant pas fusionné, bien que plus efficaces au départ que les autres, n'ont pas réalisé de gains d'efficacité.

Bibliographie



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