

A CONCEPTUAL FRAMEWORK FOR ANALYZING THE FINANCIAL SYSTEM*

Robert C. Merton and Zvi Bodie

ABSTRACT

This paper develops a conceptual framework for analyzing fundamental institutional changes in the global financial system. The framework's objectives are to improve our understanding of how and why financial institutions change, to make accurate predictions about how they are likely to evolve in the future, and to guide business strategy and public policy in this arena.

The key element in the framework is its reliance on functions rather than on institutions as the conceptual "anchor." Hence, it is called the *functional perspective*. It rests on two basic premises:

1. Financial functions are more stable than financial institutions — that is, functions change less over time and vary less across borders.
2. Institutional form follows function — that is, innovation and competition among institutions ultimately result in greater efficiency in the performance of financial system functions.

This functional perspective is used to explore some of the key public-policy issues facing the global financial system. The issues addressed include: risk accounting, regulation of OTC derivatives, deposit insurance reform, pension reform and privatization, international harmonization of regulatory policies, and innovations in macro-stabilization policy.

*This paper is based on chapters 1 and 8 of *The Global Financial System: A Functional Perspective*, Harvard Business School Press, 1995.

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Adrian van Rixtel



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